

Factors Influencing Female Entrepreneurship in India

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Abstract

Women's entrepreneurship, whilst increasing in size and quality across the world, still lags behind in India where many of those enterprises created are low tech micro enterprises which often employ only the entrepreneur themselves. This it has been suggested is due to a variety of factors, such as male prejudice which makes it hard to be taken seriously by funders, a lack of confidence in themselves, lack of access to support and cultural issues in general, for example where women are expected to look after the children. Using both quantitative and qualitative data from a questionnaire and interviews with three diverse female entrepreneurs, it was found that men still had a negative view of female entrepreneurship in India, a view shared by some women also. More specific problems included awareness of help and support and some not wanting to accept help as a sign of weakness. Support from friends and family was mixed, but was useful when offered. Women were broadly positive and confident about their skills and abilities whereas men's views were more polarised toward female entrepreneurs. Suggestions for improving the situation included more support programs nationally and locally as has been successful elsewhere, but crucially making people more aware of the programmes. Networking, availability of mentors and awareness raising using positive case studies could be used effectively. Reducing male bias it was suggested could begin in university education or even before where entrepreneurship programmes could also be made available to increase the number of those who might start high growth technology businesses rather than micro enterprises.

Introduction

Recent data suggests that women entrepreneurial ventures are increasing in number (reported to be now approximately 163 million) and quality throughout the world, with the latest GEM report suggesting overall female contribution to total entrepreneurship rates has increased by 10% and the gender gap (ratio of women to men participating in entrepreneurship) has narrowed by 5% (GEM 2017). However many of the enterprises created in India are low tech microenterprises which employ only the founder themselves. Around the world, the highest levels of entrepreneurship amongst women tend to be in sub Saharan Africa and the Philippines where entrepreneurship, often out of necessity, is 30-35%. A recent GEM report suggests that women in India contributed 7.6% of total entrepreneurial activity in that country with 31% of those entrepreneurs saying they were entrepreneurs by necessity rather than opportunity driven. This compares with countries such as the USA, for example, which have 10.5% contribution of women to total entrepreneurship with 12% doing so out of necessity. Kelley et al., (2012) identified 126 million female entrepreneurs (with 98 million being stable businesses) in 67 economies with worldwide and lower female totals for entrepreneurial activity are observed, whether in extremely advanced or extremely under-developed economies. In addition, a report by the International Labour Organization (2014) highlighted that although 22% of men's industrious aptitude is underutilized, women's is as high as 50 per cent, adding evidence to suggest that the bulk of those female entrepreneurs businesses in the emerging and transitioning markets are micro enterprises, with limited opportunity for progression. Since women are approximately 50% of the population, many have argued it is remiss not to take

advantage of this (e.g. Cabrera and Mauricio, 2017, Minniti and Naudé, 2010), in fact, The World Economic Forum declared women entrepreneurs as the most important area for growth (Elias, 2013), and women entrepreneurs have been considered as the “New Women’s Movement” with women entrepreneurs key drivers for growth and development in the world economy (Vossenber, 2013).

Indian women hold around 48% of the populace, out of which only 34% are occupied in economic activities encompassing regular occupations or entrepreneurship. India’s position of 110th of 166 nations suggests that it has an underwhelming participation of women contributing towards the country’s economic activities (Vijayakumar and Naresh, 2013, Fielden and Davidson, 2010), so it would be clearly beneficial to improve this position. Das (2014) suggests that in India, there are approximately 61% of people who perceive entrepreneurship as a viable career option. According to the central statistical authority, women account for close to 70 % of the micro enterprises in India (Malyadri 2014), and five- year plans made by government are focusing on fostering women’s entrepreneurship by encouraging them with intensive agricultural programmes, education, training for women in need of work and protection and empowering women. A total of 27 different schemes are run by the government departments and ministries for the upliftment of women (Nehru and Bhardwaj, 2013). Bertaux and Crable (2007) stated in their study that Indian women, especially living in rural areas, can become entrepreneurs by aiding them with technology, training and other resources. Banks, companies and NGO’s (non-governmental organizations) have proposed micro credit and other type of entrepreneurial assistance to foster their development. Charantimath (2005) also believes that women self-help groups enable the rural poor to earn their livelihood through entrepreneurial activities. Jerinabi (2006) also advocates that the micro credit program targets women as micro and small entrepreneurs and the self-help groups are regarded as one of the fundamental elements of the micro-credit movement in India that, in turn, had been a reason for optimism for many women startups. So it is clear there are some opportunities for support already in existence operated by government agencies, provided women entrepreneurs are informed about them and have access to them.

Striking a balance between family and work is one of the biggest challenges faced by women entrepreneurs in many countries. In countries like Korea, Mexico and India, for example, the female entrepreneur faces a continuous challenge to strike a balance between work and home. However, family responsibilities are becoming shared more equally by both males and females in countries like Sweden and the US, for example (Kelley et al. 2012). Obtaining finance is a primary issue for women particularly for novel ideas and also an additional difficulty is that many women do not possess collateral for security against debt financing. Also, the non-acceptance of domestic possessions as a guarantee by funders and the overall negative attitudes regarding women entrepreneurs in some countries contribute additional difficulties (Rao et al. 2012). Family issues might also restrict the capacity of the entrepreneur to grow the business, meaning many ventures will stay as microventures only, supporting just the founder. In an Indian context, Rao (2006) feels that joblessness, unable to do work at home, new challenges and opportunities for self-fulfilment, proof of innovative skills, and the need for additional income are the reasons for women to engage in entrepreneurship. The economic compulsion, family responsibilities and the desire to enjoy social status often compel women to start enterprises (Ferreira et al. 2017). There is a concern however that the majority of Indian women entrepreneurs are participating in unorganized

economic segments like agriculture, agronomy, handiworks and crafts, kitchen activities or other cottage industries like basket making.

Tambunan (2009) also summarizes the reasons or motives for starting business in Asian developing countries, and based them on the categories of women entrepreneurship such as Chance entrepreneurs (who pursue a hobby or have a strong attraction towards the already existing family business with the main reason to remain occupied), forced businesswomen (who are stimulated by monetary requirements, control over time or flexibility or as a challenge or to show others that she can do it and the difficulties in married women especially with children to obtain a regular job) or created or pulled entrepreneurs (these entrepreneurs are keen on being self-reliant and making a mark for themselves. They find becoming a role model, especially for their children and creating financial prospects for others highly satisfying). From a different perspective, Manonmani (2012) compares the fundamental reasons between the two genders for starting a business. While men often tend to start a business for profit potential and growth opportunities, women start for personal goals generally, such as a sense of achievement and accomplishment. Financial success forms only an extension of their success and not the primary goal for many women entrepreneurs. On average, women tend to become entrepreneurs ten years later in life than men, with the reasons for delayed entry including motherhood, traditional socialization, and lack of management expertise. Traumatic events like divorce, lay off, corporate glass ceiling and discrimination due to pregnancy were also reported as the reasons by a considerable percentage of women entrepreneurs for delayed entry into entrepreneurship.

Kumari (2014) highlights the role of NGOs in every stage of women entrepreneurial activities in India. On analyzing previous studies, it was found that the economic need and the need to support the family financially form the primary motivational factors for women entrepreneurship. Other reasons like support by family and friends, adequate education and training, easy availability of finance, family occupation, the desire to fulfil their personal dreams, to achieve economic independence are be important. However, Vinesh (2014) attributes to the reasons like advanced education, modifying social and cultural systems and the necessity for an additional source of income are the change factors for many home makers to become entrepreneurs. However, the desire for independent decision making and career form the motivation behind the urge to start a business. He is also confident that if Indian women are provided with proper education, exposure to knowledge, they can prove themselves and will economically benefit a developing nation. Other researchers such as Mathu and Pandya (2008) state that female entrepreneurs, particularly in the rural regions find themselves powerless to match the contemporary market requirements and feel lacking in the skill set required. In addition, women are often regarded as less credit worthy by financial institutions. They also face problems in obtaining raw materials and in marketing their products or services. Attitudes, values and the societal set up often compound these problems.

Manonmani (2012) believes that whilst the driving forces for business launch are quite similar for both male and female entrepreneurs, men view entrepreneurship as an enterprise decision, many women view it as a life option combining family and professional needs. She also addresses the fact that many of the women entrepreneurs are not able to devote maximum time and energies for their venture as they often have the primary responsibilities of family, children and elders. It was also found that women entrepreneurs were innovative with time management, working around family issues and were able to call on family support and resources in some cases to help the business which was found to strengthen the family bond (Khandelwal and Sehgal, 2018).

Also on a comparative note of both male and female entrepreneurs, Nirjar (2011) emphasizes that women can lack in organizational skills, but they are very good in service and timely delivery management. A competition mindset sometimes exists between the genders, thus developing obstacles for the women entrepreneurs in their activities. He also sees that the freedom of expression and freedom of mobility is higher with male entrepreneurs rather than their female counterparts and globally it has also been suggested that men are more optimistic and confident than women in starting and running a business and have less fear of failure. According to Kumari (2014), women entrepreneurs feel that they have to put in more effort in starting a business and making it run successfully as compared to their male counterparts. Gender associated problems have a common prevalence for all women entrepreneurs whether at urban or rural level among educated or less educated, although women have a higher illiteracy rate which makes it more difficult to access information, become aware of opportunities and access appropriate technology (2011 Census).

It is also understood that most of the female entrepreneurs start at a later phase of life as the early childhood care of their children comes to an end. Societal beliefs and feelings of guilt among the women that they are tagged as “career women” and that they are neglecting managing the affairs of the family are common problems among faced by Indian female entrepreneurs. In addition to this, Indian female also confront with lack of funds, family support and male supremacy in the culture, which are proving to be big hurdles for women entrepreneurs in India (Mathu and Pandya, 2008). In neighbouring Pakistan, Roomi & Parrott (2008) and Vijayakumar and Naresh (2013) found similar issues to India, such as a deep-seeded conventional prejudiced socio-cultural standards and ethics such as the caste system, female businesspersons are given a secondary treatment compared to their male counterparts with male power embedded politically and religiously in many cases. Women, across the globe, have been shown to substantially contribute to eradicating destitution, promoting education, channelling resources for entrepreneurial endeavours, women empowerment, self-sufficiency and socio-economic purposes. Yet, this can be endangered by the lack of support systems and also various societal opposition and hindrances (Singh and Belwal, 2008). Nandy and Kumar (2014) also agree that there is a noticeable variance in the risk bearing capacity of the entrepreneurs of the two genders, survival within the competitive market, middle management, and in execution of managerial functions. They also state that women are less confident, have less motivation and are deprived of the financial need to become an entrepreneur. The situation is magnified for rural females. The OECD (2012) report suggests that gender equality is needed not only for monetary empowerment but also to bring justice and fair-mindedness to society, culture and politics. It aims to achieve equality through reforms, policies and guidelines in three key areas such as Education, Employment and Entrepreneurship. Its findings show that women entrepreneurs are less prevalent in capital-intensive sectors and there is no identical access to financial assistance as for men, supporting other data. It also aims to provide widespread support programs to advanced sector women-owned enterprises. Pardeshi et al. (2007) also states that when women enter industries, it will uplift not only the economy, but also the social status of females.

Elsewhere in the world, there are many examples of good practice, for example Australia has a developed economy with a high level involvement of women in self-employment. The reason for this include that they face less difficulty in getting funds to set up such ventures (Kably 2015). Malaysia is an emerging economy and has high level of women entrepreneurs owing to higher educational support and wide acceptance by society for them (Ariff and Abubakar, 2003; Hassan et al. 2014). A substantial count of women

entrepreneurs is also seen in China and Taiwan. Above all, the nation where nearly half of the entrepreneurs are found as female is the US due to ease in availability of startup capital (Kably 2015). In terms of conducive environment for the women entrepreneurs, European countries are generally considered also to be good for female entrepreneurs (Cauwenbergh and Watthy, 2007; Welter, 2004). In each country, female entrepreneurship has its own uniqueness which demands to be considered and studied in its own socio-economic context. For example, factor driven economies witnessed highest rates of female entrepreneurship in Zambia (40%) and the lowermost in Pakistan (1%) in 2012 (Kelley et. al.2012). This may indicate that the rate of female entrepreneurship and financial progress of the nation are independent phenomena (Brush et al. 2010).

Several studies have been undertaken to understand the reasons for underutilisation of female entrepreneurship in India. An empirical study was conducted by Rani and Selvarani (2013) to ascertain the obstructions of female entrepreneurship which can be classified into hurdles pertaining to academic , expert and instruction, ethnic, social, lawful, conduct and barriers of the title role. Credit access, progressive technology, information, and assistance from institutions, government and industry are some of the hurdles confronted by the women. Other professional obstacles include conservative restrictions, lack of specialized education, enrichment of skills and awareness to act as a team. Education and training barriers encompass lack of training prospects and time and inferior approachability to elementary education and info about professional education. Behavioural obstructions consist of low self-respect, seeing one's self as mediocre, timidity in communication with males and in making contacts. A study on women entrepreneurs of Haryana was conducted by Chander and Arora (2013) where financial constraints were examined. The results suggested that problem of acquiring start-up capital is the major blockage faced by women entrepreneurs. Often, women instigate their undertakings on a micro or a small-scale basis from their private savings, but more investment is required in many industrial and trading sectors, and attaining it is a severe challenge. Women need to overcome the hurdle of monetary institutions who are disinclined to yielding loans to women entrepreneurs as the officials are not convinced of their capabilities and credit worthiness. A lot of crucial resources for motivating female entrepreneurs have been introduced by administrative and financial organizations along with policy makers in India, yet women are often perturbed by limited circulation of appropriate information (Chander and Arora 2013). Chaudhary (2012) also adds to this by inferring that the startup capital is indispensable for the progression of women entrepreneurs in most industries.

Benefits were also highlighted by Singh (2013) and Kalim (2012) who revealed that women establish a sense of self-confidence and pursue self-importance in being an entrepreneur. It has become easier for women to keep to date with the use of the internet for acquiring information and networking purposes with the advent of technological advancement and accessibility. Women have in some cases been able to exploit their multi-tasking aptitudes and inventive ways of striking equilibrium between their private and professional lifestyle. Furthermore, women are making self-help clusters and are also associating with other women entrepreneurs and looking for their guidance and assistance on various matters. Though the previous authors mainly highlighted the steps taken by women themselves to take up entrepreneurship as a profession, Kumari (2012) emphasized the strategies adopted by the government as well in endorsing women entrepreneurship in India. Several programs for training and employment such as Khadi and Village Industries Commission, and Trade Related Entrepreneurship Assistance and Development Scheme (TREAD) have been initiated by the Government of India to guide women and support entrepreneurship (Kumari, 2012).

This paper seeks to use primary data to obtain a view on how attitudes towards female entrepreneurship have changed recently from both men and women and to try to understand what entrepreneurs themselves would want from governments, other institutions and in general in order to boost female entrepreneurship in India to the benefit of the country's economy.

Methodology

The approach of mixed method was chosen as using data collected from both qualitative and quantitative approaches. Under such an approach, both primary and secondary data sources have been used. Primary data has been gathered from both the general public and women entrepreneurs. Quantitative data was collected from the public at large, whereas qualitative data was assembled from women entrepreneurs. For collecting quantitative data, survey method was deployed using a close-ended questionnaire for which 50 males and 50 females were sent an online questionnaire.

The Research questions were the following;

1. What are the fundamental reasons that inspire women to take up entrepreneurial activities in India?
2. How motivated do the Indian women feel in comparison to Indian males for venturing into entrepreneurship?
3. Does gender disparity still exist between male and female Indian entrepreneurs, and if so to what extent?

The questionnaire was answered by 50 men and 50 women and a Likert scale used to collect responses to the following statements;

1. Women entrepreneurs can manage to balance both business and family life
2. Women have the necessary skills to start a business
3. Women have the necessary aggression to start a business
4. Women are more likely to take risks
5. Gender bias affects the mindset of female entrepreneurs

For collecting qualitative data, three women entrepreneurs were approached for face-to-face semi structured interviews in English in India to gain deeper insights related to their individual feelings, opinions and attitudes. This method was chosen mainly because it provides for an opportunity to collect comprehensive information with an ability to follow up any points raised, along with ensuring autonomy to the participant. The profiles for the three entrepreneurs interviewed was as follows;

Interviewee (1) is 21 years of age. After the death of her father, she started running a craft business and takes orders from all over India. She is also studying part time.

Interviewee (2) is 46 years old with three children. She has a large vegetarian bakery founded in 2009 and she has recently also opened up a restaurant.

Interviewee (3) is 51 and her business is in flexible packaging manufacturing, the business being founded in 1993.

Results and Discussion

The results of the questionnaire are shown below to gain an idea of the difference between male and female views towards female entrepreneurship in India.

Table 1: Women entrepreneurs can manage to balance business and family

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Male	8	10	6	0	26
Female	32	0	4	10	4

Table 1 shows that overall, women seemed more positive than men about women's abilities to balance running a business with family life, with confidence not seeming to be a major problem for those women who answered the questionnaire, unlike that reported in the literature. A large core of male respondents however strongly disagreed that women could find this correct balance, suggesting a continuing problem of gender bias.

Table 2: Women have the required skills to start a business

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Male	2	8	0	15	25
Female	38	2	0	0	10

According to the responses, women believed they had the skills to start a business whilst men seemed to disagree, with many suggesting they did not think that women required the skills. This agrees with previous data which suggests there is a gender prejudice which could be damaging for women's chances of gaining funding, securing contracts with customers and suppliers etc where men might be the decision makers within an organisation.

Table 3: Women have the necessary aggression to start a business

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Male	13	5	0	6	26
Female	32	0	0	14	4

As with previous results, the responses show a gender difference with men believing that women lacked the necessary aggression to succeed starting a business, whilst women mainly believed they did- however a core number of women did not agree perhaps reflecting cultural issues.

Table 4: Women are more likely to take business risks

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Male	15	5	7	5	18
Female	15	0	3	0	32

Both Men's and especially Women's views were quite polarised on this issue but overall it seemed opinion on whether women take risks was not dissimilar between Men and Women.

Table 5: Gender bias affects the mindset of female entrepreneurs

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Male	8	26	0	5	11
Female	32	4	0	10	4

Both men and women agreed there was a gender bias against women entrepreneurs, although the data shows that women believed the gender bias to be more severe on the whole.

The above data shows in general there is a difference in what Men and Women think about the abilities and skills of Indian women entrepreneurs, with women more positive about their skills and abilities compared to men, although there also seems to be a small core of women who do not have confidence in women's abilities to start and run a business which could be an area to address with any future programmes.

Interviews

To augment the questionnaire data, three entrepreneurs were asked in more detail about the issues faced when starting and running their business to gain a more detailed understanding of the problems with a view to suggesting recommendations to improve the situation.

a) What was your initial motivation for becoming an entrepreneur?

The motivations for the three entrepreneurs interviewed included necessity due to financial issues for entrepreneurs 1 and 2 however, entrepreneur 3 implied her reason was for self fulfilment and was inspired by other family members, agreeing with previous studies. Interestingly, number 2 used an idea which came from her hobby to create a business. Entrepreneurs 2 and 3 also fitted their business around children where a regular job with regular hours may not have been possible, illustrating the entrepreneurship is potentially a good opportunity for women with children.

Entrepreneur 1 said *“after the demise of my father, there were many financial problems as I was the eldest one in the house. At that time, I decided to take up such work in which I can continue my study as well as look after the family needs.”*

Entrepreneur 2 also had similar reasons for starting her business *“after the separation from my husband, the monthly compensation money received was not enough for the upbringing of my children. As I was very fond of cooking and always wanted to own a bakery, I started to sell homemade bakery items from home.”*

Entrepreneur 3 however was more motivated by self fulfilment saying *“I belong to a business class family and business is in my blood. My husband owns a manufacturing unit and I always wanted to show my calibre and earn name and fame. With the attitude towards life, I started working with my husband after the education of my children.”*

b) What did you feel were the biggest barriers to starting your business?

Unsurprisingly, lack of funds was mentioned above gender issues as would be the case for any startup business, but also societal issues were also mentioned by two of those interviewed where self confidence was needed to overcome them, their abilities were doubted by society.

Entrepreneur 1 explained *“I was only 21 when my father died. At that time, all the society was against my decision to work and earn money. Moreover, people even said that I am not even that mature to take up the responsibilities. But my dedication and hard work proved them wrong. In addition to this, the biggest problem I faced was lack of funds and trust of people in me to do the business.”*

Entrepreneur 2 mentioned general business issues rather than societal problems saying *“Funds proved to be biggest hurdle in taking up baker as profession. People were reluctant to purchase from me as I was not having an attractive outlet to show my products. Moreover, they were not ready to pay the price quoted by me in spite of taking minimal profits.”*

Entrepreneur 3 described that societal issues were the main factor explaining *“when I asked my husband to join the business with him, he was ready but I saw a lot of opposition from my in-laws and relatives as at that time the society views were quite different. Women were supposed to be either within the four walls of the house or take up profession like teacher.”*

c) Did you have much support for society in general and more specifically from friends and family?

It was further asked directly on the support of friends and family, two reported that they were not supportive of their decision to become an entrepreneur whilst one explained that her immediate family who were business minded were supportive, although her wider family was not. The entrepreneurs needed to show confidence to overcome cultural negativity in their environment. The entrepreneurs however won the support of family in the end, and once this was achieved, began to benefit from the positive resources family can provide.

Entrepreneur 1 explained *“All my relatives were against my decision to work for the family. My mother does not keep well and so I opposed all of them to earn in order to educate my younger sister and provide proper treatment to my mother.”*

Entrepreneur 2 said *“I faced lot of opposition from society to take up my own business. My interaction with the male co- workers was not liked by my parents. But with the whole heartedly support of my children, I crossed all the hurdles.”*

Entrepreneur 3 had a more positive experience saying *“My family was in full support of me to join our family business. Though my in-laws were against it, they were later ready as I was very determined to do my job and was successful in fulfilled the responsibility of home as well.”*

d) Do you think there is there gender bias in India when women try to start a business? All three suggested that it was an issue when asked directly, with neither men nor women showing much support, although entrepreneur 3 hinted that the situation might be slowly changing for the better.

Entrepreneur 1 stated *“There was lot of opposition faced by me due to discrimination among men and women. Society was not ready to accept me as women entrepreneur. Moreover, people did not have faith in me as I was a girl and were not ready to give me loan.”*

Entrepreneur 2 had a similar view, asserting that *“In our society, people think that the life of a girl is confined to the four walls of a house. I too faced the same. My husband while giving divorce thought I would not be able to survive and I would rather beg him to accept him again. But with the grace of almighty God and support of my children, I proved everyone wrong and my hard work paid me.”*

Entrepreneur 3 also shared that view but suggested things might be slowly changing *“The time when I thought of joining business, the perception and outlook of the people was quite different to what we had today and so I too faced opposition due to femininity”*

e) How useful were regional and national policies in helping and encouraging you to start a business?

Answers suggested that there was mixed provision, with one taking advantage of a training scheme, one didn't know of anything and the third did not attempt to use any help from government.

Entrepreneur 1 said *“I wasn't aware of any policies of the government and all my business was set up by my hard work and perseverance.”*

Entrepreneur 2 was of the view that *“In the beginning, when I started my business from my house, I wasn't aware of government policies and procedures. But when I thought of expanding up my business and get a professional training in bakery, I benefitted by the Prime Minister Rojgar Yojna and training and development program run by the government.”*

Entrepreneur 3 was of the opinion that *“As we had an established business, we did not want any kind of help from government and so I was not in need of any aid and help provided by the government.”*

So as often the case there is a lack of knowledge of what is available but also there was a feeling of the entrepreneurs wanting to prove they could run their business without help

f) The entrepreneurs were asked what could be done to encourage and support women to create successful businesses.

Entrepreneur 1 suggested *“Women should definitely enter into entrepreneurship with the support of their family and government. Policies and training should be framed and imparted to females to make them aware that entrepreneurship is everyone's cup of tea. Moreover, this is the best field where a woman can show her capability and competence to the society.”*

Entrepreneur 2 was of the view that, “ *Definitely, it should be encouraged as we the women need to show the society that we are not dependent on male counterparts for bread and butter. Rather, we can live a lavish life by working and proving ourselves that we are not less than them in any field.*

Entrepreneur 3 also had the same feeling. When she was asked about her opinion, she said “*I would be involving my daughter in law too in our business. After my joining, our business flourished like anything. The thinking and ability of mine proved instrumental and helped us to prosper.*

Discussion and Conclusions

The quantitative data suggested that a large majority of women were confident they could balance family and business, although some did disagree which indicated not all women were supportive of women entrepreneurs suggesting there are still deeply ingrained cultural issues even within women themselves. Men’s’ views were mixed but a large number seemed to have a bias against women entrepreneurs. Overall, there was an element of opposition from both men and women. In terms of skills needed, women mainly believed they had the skills and necessary aggression to start a business whilst men mainly disagreed, although some men did appear supportive. Both men and women agreed there was a gender bias against women entrepreneurs, but women felt that the bias was stronger.

The interviews indicted that the main reasons for starting their business was self fulfilment and also the necessity to bring in extra money for the family, which is in agreement with previous studies. The biggest issue for the female entrepreneurs, as with any other business, was finding funding, but with societal issues also mentioned. Family was not always supportive of the female entrepreneur, however when they were the help was very valuable, and there was a feeling things could be changing positively. Policies from the government, although well meaning, were seemingly not always clear or even known about, and even if they were aware, interestingly it was often the case that the entrepreneur tried to manage without help to show they could do it alone. Many of the entrepreneurs interviewed implied they needed to show confidence to overcome negativity in their environment from others, both male and female. In addition, the interviews suggest it was easiest to turn a hobby or interest into a business to fit in with family and available time rather than a regular job as mentioned by previous research.

To improve the situation for female entrepreneurs, it is recommended that more networking opportunities may help female entrepreneurs identify suitable help and demonstrate how it can be useful, as well as aid the ability to connect with suitable finance (Jia and Phillips, 2014, Shamenov and Phillips, 2013). This combined with improving number and visibility of female mentors may help to show what could be achieved by women if they accept the help available in addition to the positive influence that a role model could exert anyway in boosting women’s self-image. Improved internet access, especially in rural areas would give rural female entrepreneurs to make use of available information for skills and to identify opportunities and also potentially apply for crowdfunding.

The government, along with the formulation of policies for promoting women entrepreneurship and empowering them, should also organize extensive awareness programs so that more women are encouraged to consider become entrepreneurs. Such awareness programs by government and its various bodies will also act as strong motivators for family and society members as they will clarify benefits of women entrepreneurship, thus awakening society to the benefits and changing mindsets. Awareness programs can be developed and undertaken through mass media channels from social media to television. For uneducated women, special events and other face-to-face promotion schemes could be launched by the government. Governments such as China (Chen and Phillips, 2016) have promoted a variety of successful schemes to encourage entrepreneurship which have succeeded in overcoming cultural barriers. Though the government has a number of schemes for supporting development of women entrepreneurship in India, it still needs to do more to ensure female entrepreneurs have access to adequate finances. Schemes aimed at women created by the government of United Kingdom for example have been successful. Government, NGO's, educational institutions, training and development institutions and others should organise vocational and other skill development training programs, wherein women are provided with appropriate guidance to deal with multiple issues that would be faced by them during their leadership period. This will help them to nurture their skills and thus overcome weaknesses that act as roadblocks in their development along with augmentation of productivity. For example, university education could offer more entrepreneurship training (both on and off curricular), there are several examples of successful schemes that boost the number of start-ups created for the economy (Phillips, 2010 and Phillips, 2017). Embedding this at university level might also help to reduce male bias at an early stage. As women are tied up with responsibilities of their family and children it would be useful to take measures to provide them with overall support in dealing with same. Schemes that would support women in accomplishing household tasks, support from the family for performing household activities mutually and provision of day-boarding schools or child care centres should be promoted and practiced. This will facilitate women to overcome such issues and concentrate on taking up their entrepreneurial ventures (Pandian et al., 2011).

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