CHAPTER – 4

FACTORS RELATING TO WOMEN ENTREPRENEURS

Various research attempts were undertaken to identify factors influencing the performance of women entrepreneurs as evidenced from the literature and prior surveys, these factors being studied in a fragmented fashion and conducted among the developed nations. It is of paramount importance for the women entrepreneurs to comprehend these factors as they bear substantial influence on their business performance, especially when they compete in this challenging, globalized business arena.

It is a general belief in many cultures that the role of women is to build and maintains 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 activity. 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 and putting their steps at par with the men in 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 moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

The following section discusses the definitions and factors influencing performance of women entrepreneurs based on the review of literature that have garnered impressive theoretical and practical support. When proper exposure, education and knowledge are imparted to them, Indian women will prove themselves to be highly potential productive force for the development of the nation. The economic, social, religious, cultural, and psychological factors affect origination and success of women entrepreneurs Habib, Roni, & Haque (2005). The reasons and motivations for starting business or economic activities by the rural women are enormous. The important reasons are earning money or attractive source of income, enjoying better life, availability of loans, favourable government policy, influence of success stories, personal satisfaction, desire to utilize own skill and talents, unfavourable present working environment, self-employment and employment of others, assurance of career and family security, fulfillment of creative urge of the borrowers’ experience in family business, self-confidence, non-ability to find suitable job or work, encouragement and advice of the family members, economic necessity, and
Women’s reasons for starting business are not always often driven by positive factors but also due to negative circumstances such as low family-income, lack of employment opportunities, and dissatisfaction with a current job or the need for flexible work (Robinson, 2001).

### 4.1 Socio-Family Factors:

#### 4.1.1 Social Factors

These are things that affect lifestyle, such as religion, family or wealth. These can change over time. The term social factors refer to the facts and experiences that influence or control an individual’s personality, attitudes and lifestyle. These factors help an individual live well in harmony with others in the society.

A social factor is an aspect in life that affects and influences the human behaviour in the society. It dictates that everyone in the society should behave in a diligent manner and should obey all the rules of the society. Social factors are factors that affect or direct people’s lifestyles in a given society. Examples include: religion, ethnicity, family, economic status and education. These factors are present in a multi-cultural society.

Social factors are things in our society which affect or direct our lifestyle. Some examples are religion, family, education, locality and economic status.

#### 4.1.2 Family Factors

Certain life situations such as single parenting, domestic violence and other stressful events, can contribute to the likelihood of maltreatment,
particularly when parents are isolated socially or lack sufficient emotional or financial support.

Shim and Eestlick (1993) found that women have less work experience and their firms were younger than men. As a result, they lack of networks or contact, socialization practices and family roles. Masudet al. (1999) in a study on micro-enterprise project through 319 women in Peninsular Malaysia discovered that women gained knowledge through their projects in managing and controlling productive resources, skill, and experience, and an increase in their ability to source relevant information and solve problems that equip them to become entrepreneurs and setting the business successfully.

From the environmental perspective, family influence, particularly parental influence has been found as the antecedent of small business career interest. Family members, especially parents play a key role in establishing the desirability and credibility of entrepreneurial action for individuals. Scherer et al. (1989) found that the presence of a parent entrepreneurial role model was associated with an individual’s business performance. Individuals with a parent entrepreneurial role model were perceived to be high performers and were significantly different from individuals without entrepreneurial role models, who were perceived to be low performers. The majority of successful women entrepreneurs identified one parent as being more influential, that is, many successful women identify strongly with their fathers Henning & Jardim (1978) & Belcourt et al.’s (1991) study reported that 33 percent of Canadian women entrepreneurs surveyed stated their fathers were entrepreneurs. This is logical as parent-child relationship promotes achievement striving and independence. Stein& Bailey, (1973).Female labour force participation also seems to be related to the attitude of the family towards women. Aminah (1998), for instance, in a
study of selected successful career women in Malaysia, revealed that changing attitudes of parents and husbands towards a more positive trend were perceived to be related to higher educational attainment of women which in turn could influence women's participation in the labour force by setting up their own businesses.

In line with the social learning theory, the parents must be encouraged to motivate their children, particularly daughters to venture into entrepreneurship. If it is true that entrepreneurial parents influence their daughters to become entrepreneurs, then these efforts by the government and universities will not fetch maximum results if the majority of parents are not entrepreneurs. Nevertheless, if this notion holds true, the current women generation who venture into entrepreneurship will create a larger pool of women entrepreneurs of the next generation. Women and men entrepreneurs tend to perform differently. Besides, their spouses play important roles in encouraging their entrepreneurial wives to join and participate in the activities of these associations.

How a society thinks about entrepreneurship may influence the pool of potential entrepreneurs. The pull between family and work and the multiple other social roles that women play can be seen in how role conflict is experienced–regardless of family structure or time spent at work. This conflict was found to be more prevalent in owners with lower self-esteem or self-worth. Stoner, Hartman, & Arora (1990): One study found the relationship between time commitment to work and time commitment to family mediated the effect of role demands. Parasuraman, Purohit, Godshalk, &Beutell (1996): As part of the consideration of these roles, the contribution of both expressive and instrumental support from the spouses
was often provided. Greene (1993): In a study of 48 attendees at an entrepreneurship education program, Birley et al. (1987) found that men received support from their spouses in their business enterprises more often than did women. Biggart’s (1988): *Charismatic Capitalism* includes many incidences of women involved in direct selling activities, who were required to work around their spouses, rather than receiving support from them. For women entrepreneurs, motherhood or family embedding will directly influence how the entrepreneurial process unfolds. Family role will influence information networks used to identify the market opportunity. Hence, women with high commitment to family will be less likely to interact in market/financial/industry networks, possibly affecting the growth prospects or even novelty of the venture Brush et al. (2009).

**Marital Status and Family Responsibilities:** In examining family responsibilities for women entrepreneurs, we recognize that family arrangements differ in India from highly industrialized countries. In India, the cultural norm dictates that young couples live with the husband’s family as an extended family, which involves shared domestic and financial responsibilities. Furthermore, upper and middle-income households have access to inexpensive labour to help with household and childcare chores.

Despite the diverse family backgrounds, many of women entrepreneurs (85 percent) come from families in which parents were highly involved in either providing or advocating for social services. Parents, as role models, are highly influential in shaping the values of social justice among the women entrepreneurs. Parental influence, they claim, “made me decide to do social work and volunteer.” “Thus, in the non-profit sector, the human capital
(influence) of parents differs from the for-profit sector, where the parents provide skills and experiences of running a for-profit enterprise.

A sense towards independent decision-making on their life and career is the motivational factor behind this urge of women becoming world entrepreneurs. The women of today are no more inclined towards career setup, innovation, plans and improvement along with their sort of born task-family, home and culture. The study by Rani (1996) found that the availability of leisure time motivated women entrepreneurs from higher income classes. Contrary to the above, women entrepreneurs are forced to take entrepreneurship in the absence of any other means of contributing to family income D’Cruz (2003). The study also found that, family support and encouragements are the highest facilitating factor which helped women to aspire entrepreneurship. Pillai and Anna, (1990): A study depicted the fact that representation of women entrepreneurs of Asian region in SMEs is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

Increased support should be provided by the Government to help women entrepreneurs in order to overcome the challenges faced by them. Women entrepreneurs also require support from their family and society. They should be provided easy financial help without putting unrealistic conditions by banks and financial institutions. If women entrepreneurs get support and encouragement from family, society, government and financial institutions. Such positive effort can open new avenues for them and increase the marketability and profitability of business owned by them. If
the problems of women entrepreneurs are addressed properly, they can emerge as very successful entrepreneurs far better than men entrepreneurs. The following table discloses data regarding women entrepreneurship development in terms of total number of units registered, number of women entrepreneurs and their percentage in Select Leading State in India. The analysis of data shows that UP has got the highest percentage of 39.84 in number of women entrepreneurs followed by Gujarat which secures 39.72%. The state of Karnataka has the lowest women entrepreneurs, i.e., 26.84% only.

**Table No 4.1: Women Entrepreneurship Development in Select Leading States.**

<table>
<thead>
<tr>
<th>States</th>
<th>No. of Units Registered</th>
<th>No. of Women entrepreneur’s</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamil Nadu</td>
<td>9618</td>
<td>2930</td>
<td>30.36</td>
</tr>
<tr>
<td>UP</td>
<td>7980</td>
<td>3180</td>
<td>39.84</td>
</tr>
<tr>
<td>Kerala</td>
<td>5487</td>
<td>2135</td>
<td>38.91</td>
</tr>
<tr>
<td>Punjab</td>
<td>4791</td>
<td>1618</td>
<td>33.77</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>4339</td>
<td>1394</td>
<td>32.12</td>
</tr>
<tr>
<td>Gujarat</td>
<td>3872</td>
<td>1538</td>
<td>39.72</td>
</tr>
<tr>
<td>Karnataka</td>
<td>3822</td>
<td>1026</td>
<td>26.84</td>
</tr>
<tr>
<td>MP</td>
<td>2967</td>
<td>842</td>
<td>28.38</td>
</tr>
<tr>
<td>Others States &amp; UTS</td>
<td>21920</td>
<td>5308</td>
<td>24.22</td>
</tr>
<tr>
<td>Total</td>
<td>64796</td>
<td>19971</td>
<td>82.</td>
</tr>
</tbody>
</table>

**Sources:** Centre for Monitoring Indian Economy (CMIE) Report 2011

**4.2. Socio-Legal Factors**

A social Legal factor is the combination between law and society. The government or higher authorities pass that would have an effect on how
businesses are ruined. For example if the governments pass a law that there should be no child labour and anyone or business that goes against this law would be prosecuted. The term social factors refer to the facts and experiences that influence or control an individual’s personality, attitudes and lifestyle. These factors help an individual live well in harmony with others in the society.

Another important factor to be taken into consideration is the support received from the government of Malaysia. While the government has undertaken various efforts in promoting entrepreneurship especially among the women, there are more to be accomplished. The policy makers should continue their efforts in nurturing more women entrepreneurs and also to facilitate their success. A policy that is friendly to new firms must be enacted. These include removing constraints such as red-tapes and to simplify the licensing requirements. More financial support are needed in various forms such as pre-seed and seed funding in order to draw more women into entrepreneurship. It is also important to encourage big corporations to have business collaborations with SMEs and to facilitate SMEs’ growth as they go international. Without these supports, the efforts in creating quality, resilient and successful women entrepreneurs in all sectors of the economy would be cumbersome. Given a conducive environment and adequate support, Malaysian women entrepreneurs can realize their full potential and maximize their contribution to the country’s economic development. Women non-governmental organizations (NGOs) and groups should network so that information on government assistance available specifically for women entrepreneurs can be filtered down.

Women entrepreneurs need to have an acute understanding of the entrepreneurial orientation in order for them to succeed in their ventures.
These orientations, including confidence, courage, strong will power, risk taking, creativity and innovativeness, and so on can be embedded within the women entrepreneurs through short courses, training programmes, mentoring or even long-term courses leading to the award of a diploma or degree. This is where the government agencies and associations play an important role in nurturing these skills within the women entrepreneurs. Incentives in the form of income-tax-relief, discounted or free-of-charge association membership and training could help to mould successful women entrepreneurs.

Important changes in women’s lives are a direct result of the intervention of non-governmental organizations (NGOs). Many NGOs that deal with the alleviation of poverty for women often also focus on advocacy for women’s rights as well as providing services for women. Carr, Chen, and Jhabvala: (1996). Although legislation in India protects and promotes women’s rights in most cases, NGO intervention aids in enforcing such rights. Sinha and Commuri, Mishra and Mishra (1998). And observers often credit the proliferation of NGOs with successfully altering the political context in which women live and function Fisher (1998). In this research, we examine entrepreneurship involved in initiating such NGOs. Entrepreneurship, a much debated topic, has been defined in the for-profit literature as “the catalytic agent in society which sets into motion new enterprises, new combinations of production and exchange” Collins and Moore (1970).

As per the Human Development Report (2007), India ranks 96th on the gender related development index of 137 nations. The gender empowerment measures, which estimate the extent of women participation in the country's economic and political activities, rank India as 110th of the 166 nations. There are several studies advocating about ensuring synergy among women related ministry, economic ministry & social & welfare development
ministry of the Government of India. The Planning commission as well as the Indian government recognizes the need for women to be part of the mainstream of economic development. Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty. Entrepreneurship development for women is an important factor in economic development of India. Rural women can be encouraged to start cottage industries. Rural based micro enterprises have been encouraged by the government by various schemes-such as Integrated Rural Development Program (IRDP), Training of Rural Youth for Self Employment (TRYSEM), and Development of Women and Children in Rural Areas (DWCRA). The aim is to remove poverty through entrepreneurial programs. The efforts of government and its different agencies are ably supplemented by NGOs that are playing an equally important role in facilitating women empowerment. Despite concerted efforts of governments and NGOs there are certain gaps. Of course we have come a long way in empowering women yet the future journey is difficult and demanding. Women entrepreneurs are not left out from the process of national and economic development, particularly in important sectors such as information and communications technology (ICT) and bio-technology, in order for the country to successfully realize Vision 2020. However, based on Gem’s study on entrepreneurial environment (Malaysia), the results reflected poorly on the government’s performance, claiming that its policies disfavor new firms, and the government bureaucracy and regulation and licensing requirements impede new firms from expanding. It raised doubts about the government’s competence and effectiveness in supporting new and growing firms. The study singled out the lack of financial support, quality of education and training, and overall market openness as other main factors holding back Malaysian entrepreneurs Gatsiounis(2006).
4.3. Socio-Organization Factors:
The most recent study that explored a genetic basis for special attributes of women in social ability and empathy imply a better performance of companies’ created and run by women because of their ability to communicate better with employees, suppliers and customers. Valencia, (2006). Women does work differently from men. According to Heffernan (2003), female negotiating styles have been shown to be different and it has been demonstrated that they are significantly more beneficial to long term business success.
Factors related to the desire to achieve flexibility between work and family lives are valued differently by the genders. Cinnamon & Rich, (2002) Stephens & Felman, (1997). In addition, Hisrich and Brush (1987) found that individual motivations and owner/founder goals are related to performance in women-owned businesses where opportunity motivation was related to survival and independence was associated with “no growth”. Nordin’s study (2005) revealed that the psychological motives such as self-satisfaction and the search for independence and supportive environmental factors such as industry sector and source of finance affect women entrepreneurs from Terengganu in exerting themselves into businesses.

Hisrich and Brush (1985) researched to find the reasons for starting the business by women entrepreneurs. Most frequently cited were ‘push’ factors of frustration and boredom in their previous jobs, followed by interest in the business, with ‘pull’ factors such as autonomy a distant third. The research by Sullivan, Halbrendt, Wang, & Scannell (1997) found that women see work environments in large organizations as significantly more hostile and this perception was related to women's turnover intentions. Thus, ‘push’
factors may be a more important influence for women than for men. Recently, the ‘glass ceiling’– the seemingly impenetrable barrier that prevents female mid-managers from moving up to the executive suite has become the focus of attention for the researchers Greene, Gatewood, & Carter (2001). Consistent with the research of Hisrich and Brush (1985), these experienced women who leave the large organization to become entrepreneurs may be leaving their corporate positions due to the glass ceiling, in effect an organizational push motivator. Some of these key motivational factors are presented in the Table below:

<table>
<thead>
<tr>
<th>Pull factors</th>
<th>Push factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autonomy and independence</td>
<td>Dissatisfaction in the labor market</td>
</tr>
<tr>
<td>Personal satisfaction and achievement</td>
<td>Need for greater income</td>
</tr>
<tr>
<td>Dream of being an entrepreneur</td>
<td>redundancy</td>
</tr>
<tr>
<td>Gap in the market</td>
<td>Unemployment</td>
</tr>
<tr>
<td>Looking for a challenge</td>
<td>Last resort</td>
</tr>
<tr>
<td>Rejecting stereotypical feminine identities</td>
<td></td>
</tr>
</tbody>
</table>

Sources: http://www.emeraldinsight.com/journals.htm?articleid=18528

A pair of studies examining women's access to capital employed an experimental design methodology to determine whether women faced obstacles in obtaining bank loans. This research found that lending institutions perceived women business owners to be less successful than men. Buttner & Rosen (1988), Buttner & Rosen (1992) concluded that women were more likely to attribute the denial of a bank loan to gender bias than were men, but there was evidence that some of the differences were
based on the gender stereotypes held by the capital providers. Women business owners were also significantly more likely to perceive disrespectful treatment by lending officers Fabowale, Orser, & Riding (1995). Institutional arrangements frame not only how many women perceive opportunities and make strategic choices, but also how these women and others view their businesses. Particularly pertinent is how the ‘gatekeepers’ of resources as well as the power holders, be it in the household and community or at the wider societal levels, have an impact, often subtle or hidden, on the entrepreneurial activity of women .Brush Bruin & Welter( 2009).


Thus, it is likely that the woman entrepreneur of an NGO dealing with socially sensitive and controversial issues is an educated individual who comes from a middle- to upper-income household. Being of high caste and highly educated, she is respected and can exercise power and mobilize resources.

- **Competition from Male Entrepreneurs:** Competition from male counterparts develops hurdles to women entrepreneurs in business management process. Women entrepreneurs have to face the constraints of competition from male entrepreneurs due to less organizational skills than men.
- **Lack of Education and Awareness:** Entrepreneurs must have knowledge of latest technological changes; know how, etc. for running business efficiently. But it needs high level of education among entrepreneurs. In a country like India, the literacy rate of women is found at low level compared to male population. So, they have not sufficient knowledge of technologies; know how, etc. that affect their business ventures adversely.

- **Production Problem:** Production in a manufacturing enterprise involves coordination of a number of activities. While some of these activities are in the control of entrepreneur, there are others over which she has little control. Improper coordination or unintended delay in execution of any activity is going to cause production problems in the industry.

- **Lack of Knowledge of Availability of Raw Materials:** For running business, entrepreneur requires to have knowledge of alternative source of raw material availability and high negotiations skills. Women entrepreneurs have lack of such knowledge and skills which affect their business adventures.

- **Low Level of Risk Taking Attitude:** One pre-requisite of the entrepreneurial success is risk taking. It is normally believed that women being feminist gender have low risk taking ability. Because of this, they are suppressed by the protected environment and are not allowed most of the time to take any type of risk even if she has capacity to bear it.
Cohoon, Wadhwa & Mitchell, (2010), present a detailed exploration of men & women entrepreneur’s motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs.

Out of them 59% had founded two or more companies. The study identifies top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them.

The challenges are more related with entrepreneurship rather than gender. However, the study concluded with the requirement of further investigation like why women are so much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. There are evidences to believe that countries which have proportionately higher percentage of entrepreneurs in their population have developed much faster as compared to countries, which have lesser percentage of them in the society. In India, women constitute around 48 percent of the population but their participation in the economic activities is only 34 percent. As per the Human Development Report (2007), India ranks 96th on the gender related development index of 137 nations. The gender empowerment measures, which estimate the extent of women participation in the country’s economic
and political activities, rank India as 110th of the 166 nations. In the emerging complex social scenario women have a pivotal role to play.

4.4. Cultural-Religious Issue:
Culture refers to the cumulative deposit of knowledge, experience, beliefs, values, attitudes, meanings, hierarchies, religion, notions of time, roles, spatial relations, concepts of the universe, and material objects and possessions acquired by a group of people in the course of generations through individual and group striving. Culture is the systems of knowledge shared by a relatively large group of people’s.

4.4.1 What cultural factors mean?
In a synthetic environment, Synthetic Psychological Environment refers to the representation of influences to individuals and groups as a result of culture. The belief in and worship of a super-human controlling power, especially a personal God or gods. A religion is an organized collection of beliefs, cultural systems, and world views that relate humanity to an order of existence.

Gender Roles in Shari‘at Islam -According to progressive Indonesian Islamic scholars such as K.H.Hussein Muhammad (He is the director of the Islamic boarding school ‘Dar al-Tauhid Arjawinaangun’ in Cirebon, West Java, and the director for discourse development at Rahima (Centre for Training & Information on Islam & Women’s Rights Issues. He is also active with the non-government organization 'Puan Amal Hayati’) neither the Qur’an nor “Hadiths” forbid women to work in the public sphere. Islam
does not give boundaries for the places where women and men can and should work. Each respectively can and may work in or outside the home and in any suitable area, which is required in order to survive.

Many Ulama (Islamic clergy) refer to verse 34 from the letter of An-Nisa as an argument for backing up male superiority over women and as a reason, why women should not be involved in public activities and why they cannot be leaders: "Men are the protectors and maintainers of women, because God has given the one more (strength) than the other, and because they support them from their means". In “Surat al-Ahzab” 34, it is stated that women should stay at home. However, in other verses of the Qur’an and “Hadiths”, it is stated that women and men share equal rights and opportunities in the public sphere (At-Taubah 71). K.H. Hussein Muhammad points out that considering all verses of the Qur’an associated with women, there is not one text that expresses distinctly that only men can become public leaders. There is also no verse in the Qur'an that says men are physically and intellectually more capable than females.

Prof. Dr. Al Yasa Abubakar, head of the Syari’at Office in Banda Aceh, argues within the “Syari’at” regulations in Aceh women are authorized in the same way as men to take action in the public sphere as well as in politics. However, he assumes that women because of their family responsibilities feel safer, if they can stay at home and avoid public activities. He follows the same line as K.H. Hussein Muhammad, when he says that in his understanding Islam provides equal opportunities for men and women. Furthermore, he states that, if in daily life the space for public activities (in politics, the economy, etc.) given to women is smaller than for
men, this is not in coherence with Islam, but related to the perception and habits of the population.

Prof. Dr. Al Yasa Abu-Bakr, states that women’s as well as men’s rights are equally balanced with their respective duties in the Qur’an. According to Prof. Dr. Al Yasa Abu-Bakr, unless it is already agreed before the marriage, the husband does not have the right to forbid his wife to perform an economic activity. Furthermore, he says that the majority of religious leaders agree that in case of any reason the husband cannot work or cannot completely fulfill his family income earning responsibility, the wife must work.

K.H. Hussein Muhammad and other progressive Islamic scholars, argue that Islam is a very progressive religion for women, was radically egalitarian for its time, and remains so in some of its Scriptures. They contend that Islamic law has evolved in ways that are inimical to gender equality not because it clearly pointed in that direction, but because of selective interpretation by patriarchal leaders and a mingling of Islamic teachings with tribal customs and traditions.

In addition to that, it is also to be considered that the first wife of the Prophet Mohammad was a successful entrepreneur. Khadijah, the daughter of Khuwalid, had been married twice and widowed twice before she proposed to Muhammad, who was 15 years younger than her, and her employee. According to the script, his work performance and excellent business skills were in fact two of the main reasons Khadija was attracted to him. Khadija was wealthy and able to provide the family income by herself. This allowed the prophet to spread his faith.
Caste System

To understand the relevance of caste as a cultural influence, we briefly describe the caste system in India society was divided into four categories of persons: Brahmins, Kshatriyas, Vaishyas, and Shudras. Membership in the caste became hereditary and fixed for life. Such division explained broad differences among attitudes, behaviours, and preferences.

A person’s name and profession usually signal the individual’s caste, and though urbanization and legislative changes have rendered names and professions less identifiable, caste still remains ascribed. Women are often pressured into professions prescribed by caste through societal norms that reinforce their attitudes and expectations.

A hierarchical and stable caste system strongly influences and constrains women’s choice and does not permit a Vaishya to attain the profession of a priest, which is reserved for Brahmins. Caste thereby becomes a cultural determinant that often explains the choice (or lack thereof) of the person’s profession.

However, since the 1960s and 1970s, this influence is waning. Despite legislation outlawing certain religious and traditional practices such as widow burning and dowry, and despite regulations promoting affirmative action to counter the effects of caste, a woman's life remains influenced by the religious tradition of subordination to the male members of the family.

In India, the bride’s family can end up in debt and poverty after giving a dowry of gold, cash and other assets to the groom’s family. If a promised dowry does not materialize, a bride may suffer cruelty and abuse. Hinduism
places a great emphasis on a woman’s subordination to the men in the family—father, husband, and sons—at different stages in life. A woman’s life is also affected by the caste into which she is born, influencing who she marries, her occupation, her economic well-being, and even her freedom of movement.

A woman’s class, an outcome of caste to a large degree, strongly affects her opportunities for an education. For example, women born into the Brahmin caste, generally equated with the intellectual and priestly class, may not become priests but are expected to be educated and can easily participate in professional, social, and cultural life. This in turn translates into privilege and status. High caste also gives her the opportunity to marry into elite families ‘of prestige, wealth, and status. Lower caste women, especially rural women, do not have access to education and other resources and are often less emancipated from male subordination than the higher educated and higher caste women. Income and caste are generally related, mediated by access to education and social capital. However, the late 1980s and early 1990s have seen limited upward mobility of lower castes due to affirmative action plans Assayag (1995).

Nearly 80 percent Brahmins suggests that certain factors may make it likely that women of higher castes are attracted to, and are successful at, NGO entrepreneurship in India. Pragmatic reasons of social status make higher caste women more likely to have the power to combat traditional forces and legitimize socially controversial issues related to women. We find that lower caste women founders may have significant educational backgrounds that may compensate for their lower status when dealing with local authorities and obtaining resources.
Hinduism is the religion of the majority of the population of India however, a significant minority population (23 percent) consists of Muslims, Christians, Sikhs, and so on. Although the overwhelming majority of our samples are Hindus, our respondent’s did not offer religion as a motivator for or a factor in their actions. This is in contrast to Gupta (1991), who suggests that religion, is an important factor in explaining for-profit entrepreneurship in India.

Given a small and geographically limited sample, we cannot say whether our findings on caste and religion indicate a preponderance of one religious group or caste among women entrepreneurs if the findings are representative of the population. However, our findings do indicate that caste (and maybe religion) should be further investigated as possible determinants of entrepreneurship in India.

In India, despite the many attempts to rid society of the ramifications of the caste system, the system continues to operate subtly (and not so subtly) at many levels. The elite in India are often the educated Brahmins, the Brahmin being the highest caste. They enjoy certain privileges of social connections among themselves and are respected as leaders and intellectuals.

4.5 Traditional Culture
The traditional roles of housewives are gradually changing into women entrepreneurs with the passage of time. The women are now more inclined towards organized structural work which in no way hampers the traditional aspects. Many people believe that the females tend to lose their
responsibilities toward their traditional goals. But the fact is that the females turning entrepreneurs are much more systematized towards handling various jobs simultaneously. It may become tedious for anyone but not our street smart women.

Family Related
From the environmental perspective, family influence, particularly parental influence has been found as the antecedent of small business career interest. Family members, especially parents play a key role in establishing the desirability and credibility of entrepreneurial action for individuals. Scherer et al. (1989) found that the presence of a parent entrepreneurial role model was associated with an individual’s business performance. Individuals with a parent entrepreneurial role model were perceived to be high performers and were significantly different from individuals without entrepreneurial role models, who were perceived to be low performers. The majority of successful women entrepreneurs identified one parent as being more influential, that is, many successful women identify strongly with their fathers. Henning &Jardim (1978) & Belcourt et al.’s (1991) study reported that 33 percent of Canadian women entrepreneurs surveyed stated their fathers were entrepreneurs. This is logical as parent-child relationship promotes achievement striving and independence .Stein &Bailey (1973).

Female labour force participation also seems to be related to the attitude of the family towards women. Aminah (1998), for instance, in a study of selected successful career women in Malaysia, revealed that changing attitudes of parents and husbands towards a more positive trend were perceived to be related to higher educational attainment of women which in
turn could influence women's participation in the labour force by setting up their own businesses.

Besides, the spouses play important roles in encouraging their entrepreneurial wives to join and participate in the activities of these associations. Unlike religions, feminist ideology is overwhelmingly offered as the motivating and rationalizing factor. Our entrepreneurs show a deep and long-term commitment to feminist ideology. Many of them were involved in social movements and came to their feminist beliefs during this time, others developed their ideology through workplace experience and at home. Entrepreneurial women in the for-profit sector in the west also often see themselves as feminists who undertake unconventional roles Brush, (1992) Fischer, Reuber, and Dyke(1993) Allen and Truman (1993) Moore and Buttner(1997). Although feminism is a universal concept, the cultural and historical context in India gives rise to certain divergences in the meaning of oppression and social justice. Gedal of (1999), Niranjana, (1998) John, (1998). Feminist ideology, as our respondents understand it, recognizes this difference as is evident in their concern for the oppression of lower caste women often resulting from the values and norms held in society. For example, they were cognizant of the problems faced by poor lower caste rural women due to the traditional social and political institutions that recognize and often promote the subordination of the women to male family members. This awareness, combined with their experience and ideology, spurred them to do something to alleviate the problems of women.

Furthermore, the factors affecting women entrepreneurship are primarily internal resources: education and experience as well as relational, family,
and social connections. Traditional external resources that are crucial for for-profit women entrepreneurs, such as loans, have little impact on non-profit women entrepreneurs. Financial stability in the household and family support is essential for most women in pursing the mission of the NGO.

**Socio-cultural Disturbance:** Women have to manage both home and business duties at a time. Such obligations may become a great barrier for some women in succeeding as an entrepreneur. Parental role models and early professional and volunteer experience served to raise their awareness and motivate many of these women to pioneer entrepreneurship to pursue social justice because they are self-professed feminists.

**Some other basic reasons or causes**

- **Mobility Constraint:** The Indian society is a conservative society which restricts the mobility of women entrepreneurs. Women are less mobile than men. The confidence to travel day & night and to different regions and States is lacking in women comparing with men.

- **Other Constraints:** They are poor self-image of women, inadequate motivation, discriminating treatment, lack of freedom of expression, etc.
The principle factor in developing entrepreneurship among women is not in terms of infrastructure or financial assistance or identifying an enterprise but it is a question of clearing the ground for their movement into entrepreneurship. For ages together they have been confined to a secondary role and confined to the homes and you have to bring out so that they become self-reliant, self-respecting enterprising people. Though there are several factors contributing to the emergence of women as entrepreneurs, the sustained and coordinated effort from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves.

The traditional roles of housewives are gradually changing into women entrepreneurs. Some of the factors responsible for these changes are better education, changing socio cultural values and need for supplementary income. When proper exposure, education and knowledge are imparted to them, Indian women will prove themselves to be highly potential productive force for the development of the nation.

4.6 Organizational-Cultural Issues
Hisrich and Brush (1987) suggested that support systems, mentors, and advisors; business associates and friends; participation in trade associations and women’s groups are the significant networks which are positively associated with business performance. According to Fraser (1995) and Wheeler (1995), the use of informal mentoring supportive relationships is one of the best ways of establishing a business and these relationships helped the new entrepreneur bypass the obstacles which impede growth,
success, and personal fulfillment. The performance of women entrepreneurs in their businesses has become an important area of recent policy and academic debate. Comparatively little rigorous and in-depth research, however, has been undertaken on the issues of gender and business performance. Performance is the act of performing, of doing something successfully, using knowledge as distinguished from merely possessing it. However, performance seems to be conceptualized, operationalized and measured in different ways. Srinivasan (1994), thus making cross-comparison difficult. Among the most frequently used operationalizations are survival, growth in employees, and profitability. Lerner, Brush, & Hisrich (1997). Women who try to enter an industry, either in a managerial or entrepreneurial role, are generally exposed to various environmental constraints. Starting and operating business involves considerable risk and effort on the part of the entrepreneur, particularly in the light of highest failure rate. Perhaps, this rate is even higher in the case of women entrepreneurs who have to face not only the usual business problems but also their family problems. This not only limits the scope of their contribution to the industrialization process, but also undermines the productive utilization of an available human resource, that is most needed in our country Rajani (2008).

Are there any structural and cultural factors relevant to women’s entrepreneurship of NGOs? NGOs in the state of Maharashtra in India, where women play an important role in NGOs related to gender issues. Jani and Pedroni (1997). Entrepreneurs in both sectors face similar challenges: identifying opportunities, promoting innovative ideas, implementing ideas into viable enterprises, mobilizing resources, and undertaking risks inherent in starting a new project. Furthermore, entrepreneurs in both sectors are
equally vulnerable to the personal, structural, and cultural environments in which they live. Furthermore, there are differences in the influences of various factors on the basis of the type of organizations profit or non-profit.

Studies done in less industrialized countries by Berger (1991), Gupta (1991), Shabbir and Di Gregorio (1996), and Naffziger and Terrell (1996), we find that cultural values and norms are critical in explaining entrepreneurship. This literature suggests that the individual's decision to start a business is affected by factors such as family support, qualifications, business experience, and socio-economic and personality characteristics. Although these studies are based on entrepreneurs of for-profit enterprises, we expect many of these factors to influence non-profit entrepreneurs as well.

In addition to the factors mentioned in the for-profit literature, literature suggests that non-profit entrepreneurs are driven by their beliefs, personal experiences, perceptions of community needs, and desire to provide services to others. They are as likely as for-profit entrepreneurs to be willing to take risks, self-directed, and innovative. However, their focus is on what they can do for others. Young, (1983), Pilz (1995) Bilodeau and Slivinski (1996) Kassam, Handy, and Ranade (2000).

Because of social conditioning, women are discouraged to develop the capacity of mobility and confidence required for marketing function. So, they lag behind in this domain.
Competition from Male Entrepreneurs: Competition from male counterparts develops hurdles to women entrepreneurs in business management process. Women entrepreneurs have to face the constraints of competition from male entrepreneurs due to less organizational skills than men.

Production Problem: Production in a manufacturing enterprise involves coordination of a number of activities. While some of these activities are in the control of entrepreneur, there are others over which she has little control. Improper coordination or unintended delay in execution of any activity is going to cause production problems in the industry.

The field of entrepreneurs is not easy, especially in the case of women. Besides many positive aspects, these other gender mammals have to face problems in the externals too. The obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs.

To know the reasons due to which the female backgrounds are affected in the market of entrepreneurship, we need to know the interplay of constraints and opportunities affecting female entrepreneurship in developing countries like India.

4.7 References


