



## WOMEN ENTREPRENEURS IN INDIA: SOCIO-CULTURAL ISSUES AND CHALLENGES

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### ABSTRACT

India is a large country with vast economic and socio-cultural diversity in its varied regions. The development issues related to women in a large country like India will not only be inappropriate but sometimes even misleading. Entrepreneurship can be used as one of the key factors of economic development by involving women in entrepreneurial activities. Women can benefit from available opportunities worldwide by increasing their empowerment. It has become a key concept in social and human development discourse; it is considered to be a factor of economic and human development (Abubakar, 2010). By considering above mentioned assertions, we tried to understand socio-cultural influences, problems of women entrepreneurs. Present study tried to analyze the impact of social cultural factors on women entrepreneurs of Haryana state. To attain those objectives three districts Kurukshetra, Karnal and Ambala have been chosen from which 100 women entrepreneurs as a sample was selected. The study concluded that socio-cultural factors significantly affect women entrepreneurs and their contribution towards state economy. Many of the socio-cultural factors are identified highly influential on entrepreneurship.

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## INTRODUCTION

Women entrepreneurs may be defined as a "Woman or a group of women who initiate, organize and run a business enterprise". Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman run a enterprise is defined as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". Women entrepreneur constitute 10 % of the number of the number of entrepreneur in the country. This has been a significant growth in self-employment of women with women now starting new ventures at three times the rate of men. They constitute 50% of the population of our country with a lower literacy rate than men. This statistical fact indicates that for the economic growth of the nation, women should not be encouraged to make their share of economic contribution towards the country. One way of achieving is by making women come out and become entrepreneurs. In the traditional society, they were confined to

the four walls, playing household roles, but in the modern society, they are coming out to participate in all sorts of activities. Normally, women entrepreneurship is found in the extension of their kitchen activities, mainly in preparing commercially the 3"P"s namely, Pickles, Papads and Powder. Few of them venture into services industry relating to hospitality, catering, educational services, consultation or public relations, beauty clinics, etc. "An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women."(Government of India) "A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life." (Kamal Singh) In India, women entry into business is a new phenomenon. Entrepreneurship is traced out as an extension of their kitchen activities mainly. Women in India plunged into business for both pull and push factors. Pull factors imply the factors which encourage women to start an occupation or venture with an urge to do something independently.

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Push factors refers to those factors which compel women to take up their own business to tide over their economic difficulties and responsibilities.

### Socio-Cultural Aspects of Entrepreneurship

Socio-cultural factors are things that can affect our lifestyles as a society. They can have an influence on individual behaviors depending on one's social values. Some of them could be religion, economic status, education, family, politics, cultural values etc. They are the facts and experiences that influence individuals' personality, attitudes and lifestyle. Socio-cultural factors involve both social and cultural elements of the society Kottak (2000). Age, education, caste, religion, marital status, family income, housing conditions etc. are some of the important variables that affect women in their empowerment and development. Socio-cultural factors such as social norms, family values, networks and social value of Entrepreneurship, play a key role in nurturing the entrepreneurial ecosystem. Socio-cultural environment broadly, refers to forces of influence from interactional relationship among people which affect their attitude, behaviour and disposition. This includes all elements, conditions and influences which shape the personality of an individual and potentially affect its behaviour, decisions and activities. In other words, the socio-cultural environment consists primarily of man created intangible elements which affect people behaviour, relationship, perception and way of life, and their survival and existence. Such elements include beliefs, values, attitudes and life styles of persons as developed from cultural, religious, educational and ethnic conditioning (Adeleke et al., 2003).

Socio-cultural factors are deeply rooted elements of a particular society and encompass the values, attitudes, norms, practices, institutions, stratifications, and related ways of a society. Socio-cultural events either force a person or make it desirable to choose entrepreneurship as a career option. From a socio-cultural perspective, a factor such as societal upheaval is considered to have extensive impact on the making of new entrepreneurs. Societal disruptions which affect family life may influence the choice of non-traditional career paths (Hagen, 1962). However according to recent facts and findings, Indian women have started becoming entrepreneurs in sizeable numbers only recently, partly due to the formation of various self-help groups (SHGs) support from NGOs, higher levels of education and economic liberalization. Along with the changing paradigms, Indian society has witnessed some highly successful women entrepreneurs, such as Shehnaz Hussain (a world-renowned Indian herbal beautician who owns a chain of beauty parlors), Ekta Kapoor (a celebrated Indian film and television productions) and Kiran Mazumdar (a leading Indian businesswoman and founder of the biotechnology firm Biocon). However, the majority of female entrepreneurs, especially in the middle and lower middle classes as well as in rural areas, still find it difficult to simultaneously meet their entrepreneurial and familial demands so as to attain a proper work-life balance (Mathew and Panchanatham, (2009). According to Nelasco (2008), there are two basic types of entrepreneurship may be classified as:

- **Opportunity-based entrepreneurship** - an entrepreneur perceives a business opportunity and chooses to pursue this as an active career choice.
- **Necessity-based entrepreneurship** – an entrepreneur is left with no other viable option to earn a living. It is

not the choice but compulsion, which makes him/her, chooses entrepreneurship as a career.

### REVIEW OF LITERATURE

Arvinda (2001), in a survey on "Women Entrepreneurs: An Exploratory Study" takes a sample of 100 women entrepreneurs who were selected by random sampling technique. The twin cities of Hyderabad and Secundrabad were purposely chosen for the study, as the area is the capital of the state. A variety of women entrepreneurs involved in different enterprises were covered. The selected respondents were divided into three basic groups:(i) Service sector, (ii) Trading sector and (iii) Manufacturing sector, based on the activity of the enterprise they were engaged in. 37 respondents were in service and trading sectors, 26 respondents were in the manufacturing sector. The responses obtained in this study in a way suggest that there is an absolute need for more entrepreneurship development programmes and societal support for women. Women entrepreneurs in general face conflicts of work and home roles. The main conflicts in work role pertained to inability to expand the enterprise and utilize optimum of skills available. Non-availability of time to spend with family and being a good spouse were the conflict areas faced in the performance of home role. It may be concluded that women entrepreneurship, requires a congenial entrepreneurial climate, which is conducive to motivate and facilitate women to take up entrepreneurial careers.

Mueller and Thomas (2001), In "Culture and Entrepreneurial Potential: a nine country study of locus of control and innovativeness. *Journal of Business Venturing*, 16 (1): 51-75" found support for the proposition that some cultures are more conducive to entrepreneurship than others. Individualistic cultures, for example, seem to foster an internal locus of control. These authors have concluded tentatively, that a supportive national culture will, *ceteris paribus*, increase the entrepreneurial potential of a country'. Hayton, George, and Zahara (2002); In "National culture and entrepreneurship: a review of behavioural research –Entrepreneurship theory and practice, 20(4), 33 – 52", they regard culture as one of the important variables in understanding entrepreneurial activities by suggesting that entrepreneurship is culturally bound. Roni (2003) in his article concluded that Socio-cultural environment has a far-reaching effect upon the entrepreneurs. Positive result in people who are willing to assume entrepreneurial activities and the negative environment will be in the opposite, he also claimed that entrepreneurs can emerge from socially marginal groups, like religious culture, ethnic or migrant minority. Aruna, Sitesh ( 2007), in the "emerging trends of women at work", Portrayal of Working Women in Indian Popular Literature- Changing Scenario, she has concluded that the women work for various reasons including as (a) who work to support themselves and their families (b) who work while waiting to get married (c) who work to supplement husband's income and raise economic status of the family (d) who work because they want to feel more than breeders and caretakers (e) who work for realizing their vision.

### RESEARCH METHODOLOGY

In the present study the sample of women's running their enterprises within the Haryana state was to be selected. I have selected three districts: Kurukshetra, Karnal and Ambala. Quota and Random sampling is used to select the sample from

the population. The information has been collected through interview and questionnaire from 100 women entrepreneurs from above mentioned three districts.

### OBJECTIVES OF THE STUDY

- To examine the impact of socio cultural factors on women entrepreneur's development.
- To study the problems of women entrepreneurs.

### Data Analysis

Analyzing influence of socio – cultural factors on women entrepreneurship development

Very large percent (39%) of respondents i.e., strongly agreed with the statement that Women enterprises have lack of exposure due to less recognition in society, another 14.05 % agreed while 17.5% strongly disagree. The fifth statement signifies that society in general encourages women to start their business, however 17.5% strongly disagree. The sixth statement signifies that there is a lack of female role model who owns their own business to set an example. The high degree of opposing response to the statement shows that there is not at all a lack of female role model who owns their own business to set an example for other women's. Higher (41.42%) affirmative response to the statement shows or highlights the fact that Socio-cultural support is necessary for women to establish and success of any enterprise.

S. N	Statements SOCIO- CULTURAL	Strongly Agree	Agree	Unable to Decide	Disagree	Strongly Disagree
1	Socially acceptable choices should be considered while establishing an enterprise.	48	5.38	6.2	12.2	28.22
2	Home base enterprises suffer from improper time management due to family responsibilities and pressures.	37.5	18.00	6.07	12.01	26.42
3	Women have low leaderships orientations because of socio-cultural stereotypes.	39.28	13.21	8.44	13.00	26.07
4	Women enterprises have lack of exposure due to less recognition in society.	39.00	14.50	15.00	14.00	17.50
5	Society in general encourages women to start their business.	23.87	12.00	14.50	10.50	39.00
6	There is a lack of female role model who owns their own business to set an example.	16.07	16.42	13.00	13.21	41.30
7	Socio-cultural support is necessary for establishment and success of any enterprise.	41.42	20.71	6.78	9.01	23.57
8	Women entrepreneurs have lack of mobility due to socio- cultural norms and family restrictions.	24.64	12.50	11.00	10.44	41.40
9	An obstructive traditional norm limits the choice of enterprise for females.	18.57	16.07	14.64	11.00	40.35
10	For an entrepreneur it is necessary before taking any decision to consider all the personal, socio-cultural and situational dimensions of the decision areas.	36.78	20.35	12.14	11.78	19.31
11	Do you think socio-cultural diversity affect entrepreneurial activities and growth of business?	48.21	13.57	9.28	11.07	18.50
12	Lack of acceptance as entrepreneur affects the operations of your enterprise.	24.64	11.14	12.72	11.50	40.00
13	The entrepreneur's role in the economy is generally undervalued in the case of women.	27.85	14.64	13.57	11.78	32.16
14	Socio-cultural environment affect the selectivity and progress of an enterprise.	39.00	13.92	11.02	13.21	22.85
15	The society's attitude towards my products and services is positive.	35.55	14.64	15.90	12.33	21.78
16	An entrepreneur should be familiar to the values, customs, culture, beliefs and local language of the socialization has positive affect in the business promotion.	39.64	16.00	14.28	8.57	22.14
17	Socialization has positive affect in the business promotion. Public relation, contacts and network are valuable business promotion tools.	38.28	18.57	13.23	11.78	17.14
18	I do not give importance to prejudice or class biases.	17.14	13.21	15.71	11.44	42.50
19	Knowledge of customer attitude is necessary for the success of the enterprise.	35.71	15.71	12.85	12.85	22.88

Table no. 4 discloses that the first statement signifies that the socially acceptable choices should be considered while establishing an enterprise was acknowledged exclusively as a very large percent of respondents strongly agreed with the statement 45.35% while 25% strongly disagree. The high affirmative response to the statement shows that home base enterprises suffer from improper time management due to family responsibilities and pressure, as a women entrepreneur has to play many family roles simultaneously with the professional life. The third statement signifies that Women have low leaderships orientations because of socio-cultural stereotypes as a very large percent of respondents strongly agreed with the statement 39.28 % while 26.07% strongly disagree.

As it was induced exclusively very large percent of respondents strongly agreed with the statement 41.42 percent sample respondents were strongly agreed that women entrepreneurs have lack of mobility due to socio- cultural norms and family restrictions while 24.64% strongly disagree. The high affirmative response to the statement shows that an obstructive traditional norm limits the choice of enterprise for females and they have societal restrictions before adopting any enterprise. The tenth statement shows that for an entrepreneur has to consider all the personal, socio-cultural and situational dimensions of the decision areas before taking any decision. This clearly signifies the effect of socio-cultural factors on women entrepreneurship.

The eleventh statement exhibits that socio-cultural diversity affect entrepreneurial activities and growth of business as exclusively very large percent of respondents strongly with the statement while 18.5% disagree. This clearly signifies the effect of socio-cultural factors on women entrepreneurship. The high degree of opposed response or strongly agreed to the statement shows that there is not at all lack of acceptance as a women entrepreneur within the area and being a woman does not affect the operations of their enterprise. In the statement number thirteen the entrepreneur's role in the economy is generally undervalued in the case of women's most of the respondents strongly disagree which clearly signifies that this is not believed by most of the respondents. In the statement number fourteen reveals that the socio-cultural environment affects the selectivity and progress of an enterprise within the area. High degree of supportive response reveals that the number of women entrepreneurs believed that the societies have a positive attitude towards their products.

High percentage of supportive response reveals the fact that the number of women's within the area truly understands that an entrepreneur should be familiar with the values, customs, culture, beliefs and the local language of the socialization has a positive effect in the business promotion. High percentage of positive response reveals the fact that the number of women's within the area truly understands and believed that socialization has a positive effect in the business promotion and Public relation, contacts and network are valuable business promotion tools. In the statement number eighteen clearly signifies that the women entrepreneurs do not give importance to prejudice or class biases are not acknowledged by most of the respondents rather they give importance to prejudice and class biases.

## PROBLEMS OF WOMEN ENTREPRENEURS

Women Entrepreneurs encounter two sets of problems i.e. general problems of entrepreneurs and specific to women entrepreneurs like; problem of finance, scarcity of raw material, limited mobility, family ties, lack of education, male dominated society, low risk bearing ability, etc. Entrepreneurs who left for the highest rated "pull" reason, seeking challenge, measured success primarily in terms of self-fulfillment and secondary in terms of profit and goal achievement. In a study results also suggests that although profits are important to the modern female entrepreneurs, self-fulfillment in the most important measures of success. This finding sheds additional insight into the concerns and aspirations of modern women entrepreneurs. Success seems to be measured internally in terms of personal growth, professional development, and improving ones skills, rather than measured externally in profits or business growth.

Besides the above basic problems the other problems faced by women entrepreneurs are as follows:

**Family ties:** Women in India are very emotionally attached to their families. They are supposed to attend to all the domestic work, to look after the children and other members of the family. They are overburden with family responsibilities like extra attention to husband, children and in laws which take away a lot of their time and energy. In such situation, it will be very difficult to concentrate and run the enterprise successfully.

**Male dominated societies:** Even though our constitution speaks of equality between sexes, male chauvinism is still the order of the day. Women are not treated equal to men. Their entry into business requires the approval of the head of the family. Entrepreneurship has traditionally been seen as a male preserve. All these put a break in the growth of women entrepreneurs.

**Lack of education:** Women in India are lagging far behind in the field of education. Most of the women (around sixty per cent of total women) are illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to son's higher education and partly due to poverty. Due to lack of proper education, women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish.

**Social barriers:** The traditions and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religions dominate with one another and hinders women entrepreneurs too. In rural areas, they face more social barriers. They are always seen with suspicious eyes.

**Shortage of raw materials:** The scarcity of raw materials, sometimes nor, availability of proper and adequate raw materials sounds the death-knell of the enterprises run by women entrepreneurs. Women entrepreneurs really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high.

**Problem of finance:** Women entrepreneurs stiffer a lot in raising and meeting the financial needs of the business, Bankers, creditors and financial institutes are not coming forward to provide financial assistance to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face financial problem due to blockage of funds in raw materials, work-in-progress, finished goods and non-receipt of payment from customers in time.

**Tough competitions:** Usually women entrepreneurs employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organized sector and their male counterpart who have vast experience and capacity to adopt advanced technology in managing enterprises

**Low risk-bearing capacities:** Women in India are by nature weak, shy and mild. They cannot bear the amount risk which is essential for running an enterprise. Lack of education, training and financial support from outsides also reduce their ability to bear the risk involved in an enterprise.

**Limited mobility:** Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Moving along and asking for a room to stay out in the night for business purposes are still looked upon with suspicious eyes. Sometimes, younger women feel uncomfortable in dealing with men who show extra interest in them than work related aspects.

**Lack of entrepreneurial aptitude:** Lack of entrepreneurial attitude is a matter of concern for women entrepreneurs. They have no entrepreneurial bent of mind.

Even after attending various training programmes on entrepreneurship women entrepreneurs fail to tide over the risks and troubles that may come up with an organisational working.

**Limited managerial abilities:** Management has become a specialised job which only efficient managers perform. Women entrepreneurs are not efficient in managerial functions like planning, organising, controlling, coordinating, staffing, directing, motivating etc. of an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.

**Legal formalities:** Fulfilling the legal formalities required for running an enterprise becomes an upheaval task on the part of a women entrepreneur because of the prevalence of corrupt practices in government offices and procedural delays for various licenses, electricity, water and shed allotments. In such situations women entrepreneurs find it hard to concentrate on the smooth working of the enterprise.

**Exploitation by middle men:** Since women cannot run around for marketing, distribution and money collection, they have to depend on middle men for the above activities. Middlemen tend to exploit them in the guise of helping. They add their own profit margin which results in less sales and lesser profit.

**Lack of self-confidence:** Women entrepreneurs because of their inherent nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully. They have to strive hard to strike a balance between managing a family and managing an enterprise. Sometimes she has to sacrifice her entrepreneurial urge in order to strike a balance between the two

### **Pull and Push Factors for women Entrepreneurs**

It is a well-accepted fact that, more and more women are taking up the employment and self-employment. Recent publications and reports highlight that there are several factors which are responsible for increasing a number of women in work participation. These factors can broadly be classified under two categories, namely, push factors and pull factors.

#### **Push factors include the following circumstances**

- Death of the Bread winner;
- Sudden fall in family's income due to accidental or exceptional circumstances such as long and continued sickness of father, brother or husband; and permanent and growing inadequacy in overall income of the family.
- Push factors are dominant only in those cases where there is absence of joint family system and lack of sufficient immovable property. Existence of either of the factors mentioned above, push women to work outside the home.
- Under the second category, i.e., pull factors, there is demand for jobs, entrepreneurship on account of the following reasons:
- Women's desire to evaluate their talent and to get economic independence.
- To utilize their free time or education or to work for their personal satisfaction.

- Need and perception of women's liberation, equality, etc., advocated by women in western countries.
- To gain recognition, importance and social status

### **Conclusion**

India is a male dominated society and women are assumed to be economically as well as socially dependent on male members. Women entrepreneurs faced lots of problems like lack of education, social barriers, legal formalities, high cost of production, male dominated society, limited managerial ability, lack of self-confidence etc. Various factors like Pull and Push factors influencing women entrepreneurs. Research also discloses that socio-cultural factors like Socio-cultural diversity, Socially acceptable choice of enterprise, Lack of intermediaries, Socio-cultural support, Values and beliefs, Socio-cultural stereotypes, Exposure, Socio-cultural environment, Socialization, Public relation, Family responsibilities and pressure, Customer attitude and Society's attitude are identified most influential factors that has a major influence on women entrepreneurs.

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