

## Gender and entrepreneurship in India: a right based perspective ground Reality

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### Gender and Entrepreneurship in India: A Right Based Perspective & Ground Reality\*

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#### Abstract

This paper unravels different right-based dimensions of gendered entrepreneurship in India and elaborates the hardcore reality the women entrepreneurs are facing right now, despite provisions of those rights and protection. Eventually the paper would justify the dire need of female enterprise in our socio-political and cultural space while contextualising the issue in economic perspective and locates the gender based dimension of entrepreneurship in Indian economy explaining the lacunae behind its slow growth. The following sections would sequentially clarify these issues. The paper opens up the discussion illustrating the constitutional provisions of women entrepreneurs as guaranteed by Indian constitution. Then consequently it elaborates the actual scenario of women entrepreneurs in Indian economy and assesses the reasons for its strengths and weaknesses. It also attempts to reason out the gap between actual and ideal position of women entrepreneurs especially from the rights based perspective. The concluding section summarises the whole analysis and suggesting some corrective measures as way ahead.

Keywords: Female Enterprise, Women Rights, Labour Participation, SHG, India,

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#### I. Introduction

"A power of fallen boundless self awake...... ......Her body of glory expunged from heaven The rarity and wonder lived no more."

#### Savitri, Sri Aurobindo

One day, the 'oppressed -sex' will rise from the obscurity with glory and the power will be recognised through the social exercise. The domain of study of 'gender and entrepreneurship' emphasises on the nature and transformation of leadership qualities of the weaker gender in the business world, which is governed by the rules and rights of patriarchy. Being socioeconomic phenomenon, entrepreneurship is again dependent on cultural framework of the society and the consequent constitutional right and protection the society confers to its weaker sex. In paradigm of Economics, entrepreneurial action is a model of social interaction which hinges upon the initiative taking and zeal of the entrepreneurs and also on their risk taking attitude. The symbolic meaning of 'enterprise' is encapsulated by few traits of the entrepreneurs, which includes qualities like, astute, pragmatic, imaginative, open-minded and audacious. Thus, they resided in the symbolic domain of the male patriarchy for a long period until the process of globalization and liberalization started. The symbolic order of gender used to assign the sphere of activity and pro-activity to the male, while it associated passivity, adaptation and flexibility with the female. In a culture, however, the symbolic gender order is not absolute: it is not static but dynamic and therefore varies across time and space. The meaning of 'gender', as it is historically and culturally situated, lies in its deferral by gender relationships (Gherardi, 1995; Gherardi and Poggio, 2001) and also influenced by the country's constitutional rules and rights.

This paper will unravel different right-based dimensions of gendered entrepreneurship in India and would elaborate the hardcore reality the women entrepreneurs are facing right now, despite provisions of those rights and protection. Eventually we would justify the dire need of female enterprise in our socio-political and cultural space while contextualising the issue in economic perspective. In short, the major objective of this paper is to locate the gender based dimension of entrepreneurship in Indian economy against its right based perspective and to measure the gap and explain the lacunae behind this difference. The following sections would sequentially clarify these issues. The second section will illustrate the constitutional provisions of women entrepreneurs as guaranteed by Indian constitution. The third section will elaborate the actual scenario of women entrepreneurs in Indian economy and would assess their strengths and weaknesses. The forth section will try to reason out the gap between actual and ideal position of women entrepreneurs, especially from the rights based perspective, while the concluding section will summarise the whole analysis and suggest some way ahead.

#### II. Right Based Standpoint of Gender & Entrepreneurship in India

Entrepreneurship as a cultural practice rests upon activities that are founded on embodied understanding and constitutional background. Its symbolic representation is rooted directly in the gendered body, too. Consequently, a gender analysis of entrepreneurship differs from an analysis of women entrepreneurs because it examines the way in which gender is culturally constructed by these social practices that constitute the social phenomenon of entrepreneurship. Our objective in this section is to locate the constitutional rights and protection of the working women, while contextualising them in the arena of 'gender and entrepreneurship'. In India, the Preamble of the Constitution unequivocally declares equality of status and opportunity of all its citizens irrespective of their sex. A number of Fundamental Rights guaranteed to the individuals in Part III of the Indian Constitution are similar to the provisions of the Universal Declaration of Human Rights. These include the Right to Equality, Right to Freedom, Right against Exploitation, Right to Freedom of Religion, Cultural Educational Rights and Right to Constitutional remedies. These Fundamental Rights will be applicable irrespective of sexes. Article 14 proclaims the general right of all persons to equality before the law, while Article 15 prohibits the State from discriminating against any citizen on grounds of religion, race, caste, sex or place of birth, and prohibits any restriction on any citizen's access to any public place. Equality of opportunity for all citizens in matters of public employment is guaranteed under Article 16, which reconfirms the equal rights of the women in work space.

The right to freedom guaranteed to all citizens under Article 19 encompasses the right to freedom of speech and expression, the right to assemble peaceably without arms, the right to form associations or unions, the right to move freely throughout the territory of India, the right of residence, and the right to practice any profession, or to carry on any occupation,

trade or business. Thus the Fundamental Rights provides the ability to all citizens of the country to open his/her enterprise within geographical territory of the country.

On the other hand, Directive Principles of State Policy in Part-IV of the Indian constitution offers equal opportunity for both men and women in matter of public employment and equal pay for equal jobs. The duties of the State encompass securing a social order with justice, social, economic and political, striving to minimize and eliminate all inequalities (Article 38), securing for the citizens, men and women equally, the right to an adequate means of livelihood (Article 39 (a)), distribution of ownership and control of community resources to subserve the common good (Article 39(b)), securing equal pay for equal work for both men and women (Article 39(d)), preventing abuse of labour, provision of the right to work, education and public assistance in case of unemployment, , provision of humane conditions of work (Article 42), living wage and a decent standard of life (Article 43), securing participation of workers in the management of industries (Article 43A).

To focus attention on women entrepreneurs from ethnographic standpoint, contributes to their continual othering, where 'othering' refers to the process through which a dominant group overpowers an inferior group (Harding, 2005). Socio-economic studies - by means of analysis of statistics on labour-market participation - tell us that the phenomenon differed qualitatively from a simple expansionary trend (Barbieri, 1999). For example, in Italy during the 1990s, self-employment by women was no longer a 'fall-back solution' except in a very small number of cases (Barbieri, 1999; Zanfrini, 1999). Barbieri (1999) also points out that a distinctive feature of the 1990s was the specialization and differentiation of occupations and sectors of activity. Those years saw increased numbers of women working in the professions, as partners in cooperatives, in business services and social services; but their numbers declined or were stationary in traditional activities and services like retail and small-scale commerce, or in the traditional manufacturing sectors in which women work as 'helpers' for other members of the family. Consequently, female entrepreneurship is now growing in sectors where there is space for professional growth and demand for specialist skills, and it is declining in the traditional and low-skilled sectors. These features are not exclusive to Italy but seem to be shared by the European countries and also by the United States (Barbieri, 1999).

#### Premises on Entrepreneurship & Gender

Entrepreneurial action is considered in terms of its cultural dimension, the processes by which value is attributed to its various components (for example, risk, money and innovativeness), and the ways in which entrepreneurship is socially represented in the discursive practices with which subjects describe, explain and legitimate to themselves and others what they do when they 'do entrepreneurship'.

Our assumptions on gender pertain to what is known as 'social constructionism' (Gergen, 1982), and therefore gender is defined as 'the gender we think and the gender we do' (Gherardi, 1994). This approach follows in the tradition of studying gender dynamics as an active accomplishment (West and Zimmerman, 1987), as performativity (Butler, 1993), as a two-sided dynamic of gendering practices and practising of gender (Martin, 2003). Gender is the historico-material product of 'positioning' practices (Gherardi, 2003a). Although the concept of gender includes male, female and gender non-binary people, but this study would be limited within the gender binary categorization.

#### Premises on change in gender relations

All the social sciences are reflexive (Giddens, 1979) in that they change the phenomena that they analyse, but studies on gender – judging from the magnitude of the changes that have come about in the last thirty-odd years – have had an especial impact on society. The most pervasive of them, we believe, although it has been less thematized as such, is the crisis of hegemonic masculinity (Connell, 1995). The destabilization of gender categories and gender relations is a pervasive social phenomenon that traverses the boundaries between spheres – public/private, family/work or inside/outside the firm – where they were previously kept separate.

In a private multi-person household, marriage is an institution which binds two persons in familial relation. Ina society, in which people choose to stay in marital/living relation, depends upon their perceptions about future benefits and costs. In a family dyad much of the power generation and transfer depends upon the source of capital and income generating factors. A woman would be known as 'true entrepreneur' of her family business, if she has the ability to take independent decisions.

Work-participation in labour force has also expanded throughout the world. Women have started getting access both traditionally female and male occupation. Blue collar occupations

remain the most heavily male area of the occupation, which include production jobs, craft jobs such as carpenters and electricians, the transportation related jobs as well as less skilled jobs such as garbage collectors and construction labourers (Jacobsen, 2007). On the other hand, most of the pink collar jobs, like clerical and service occupations were feminized by 1970 and continued their process of feminization till now. Meanwhile men continued to shun these jobs. Only three service occupations had noticeable gains in male representation e.g., cooks, kitchen workers and house workers (Reskin and Roos, 1990). In several professions like lawyer, doctors, chartered accountants, actors, tutors, playing coaches trends of rising female participation is noticeable across the world. Female lawyers are supposed to be having greatest impact on the law professions as well as on the working world. Their efforts to redraw the landscape of the legal world by replacing the 'male' value system of Rights, Rules and Hierarchies with female value based Rights and Responsibilities. The Rights based perspectives have been reinforced with more and more representation of women in judicial as well as political arena.

UN Working Group on Discrimination against Women in Law and Practice has stated in their background paper (2014) that business around the world has been growing during the last few decades though women remain almost excluded in the top echelon of business decision makers. However, competition has led the big business houses to outsource work to other parts of the world with cheaper unskilled labour, where women are concentrated in global value chains. According to ILO (2011), sex based discrimination remain the most prevalent form of inequality in work area, which hinders women participation in workforce as well as in business decision making avenues.

#### III. Trends of Women Entrepreneurship in India : Assessing Strength & Weaknesses

Till 1850, manufacturing entrepreneurship did not exist in India due to weak communication and transportation systems of the colonial political structure. The British rulers might indirectly ignite some male entrepreneurship, while women entrepreneurship was hardly possible. The year 1850 was earmarked as introduction of modern factory system in India, as the first cotton mill was set up in Bombay (now Mumbai) by a Parsi. In 1907, J.N. Tata started iron and steel industry and thus Parsis dominated the entrepreneurship domain in the first wave of entrepreneurship.

The second wave of entrepreneurial growth began after the First World War. During these decades,-cement and sugar industries experienced fast progress. Along with that the relative

importance of Parsis declined and the Gujrati and Marwari and Vaishyas emerged. The preconditions for innovating entrepreneurship had come into existence but the managerial talents still lacked. After the Second World War, the process of entrepreneurial growth got momentum. At that period, Indian economy has been undergoing through rapid change. During the war Government of India helped the entrepreneurs to give boost to the growth rate of industries and entrepreneurs earned high profits. But soon after the war, the production went below average, and the entrepreneurs experienced a setback. However, one thing is very prominent women entrepreneurship was not at all prominent during that phase. During the Pre-Independence days, no concrete public or private financial and non-financial support systems were available to foster entrepreneurship.

In the Post Independence periods, several Industrial Policies were introduced for fostering Entrepreneurship. The Government nationalized the banks and set up state financial corporation along with designing various income generating schemes to reach out to the women entrepreneurs. Post liberalization, various private support bodies specifically for women entrepreneurs, like TIE The Indus Entrepreneurs with their TiE Stree Shakti, NEN (National Entrepreneurship Network) through it's Goldman Sachs 1000 women entrepreneurs Program and Federation of Indian Women Entrepreneurs (FIWE) have supported 60% of the women entrepreneurs of the total sample in terms of technical guidance. All the women Entrepreneurs have received physical support from their family members. 85% of the respondents have received funding from their family members. Some of the support systems which supported the women entrepreneurs over the period are as listed in Table 1.

Institutions	Year
Central Bank of India Credit Schemes	1911
Self-Employment Women's Association	1972
National Bank for Agriculture and Rural Development (NABARD)	1982
State Government Schemes for Development of Women and Children in	1982
Rural Areas (DWCRA)	
Association of Women Entrepreneurs of Karnataka (AWAKE)	1983
Small Industries Development Bank of India (SIDBI)	1990
Federation of Indian Women Entrepreneurs (FIWE)	1993
Consortium of Women Entrepreneurship in India (CWEI)	1996
The Indus Entrepreneurs- Stree Shakti	2009
National Entrepreneurship Network-Goldman Sachs 1000 Women	2009
Entrepreneurs	
Google India Women on Web	2012
Source: Lal (2012)	

Table 1: Support Systems of Women Entrepreneurship in India

At the advent of Independence the Government of India tried to focus in Industrialization with specific interest to large scale industries in coordination with the Government. It was in the 1977 Industrial Policy Resolution, the Government focused on Entrepreneurship and Directorate of Industries were set in the districts of the country and allocated Industrial Area for small and medium scale Enterprises. Still there was no significant number of women entrepreneurs. Men themselves were not willing to start their business as according to Hinduism and it was divided earlier into caste system So the entrepreneurs were from Vaishya Community (Trading community). People from other community came forward because of compelling reasons. At the same time the representation from the Women Entrepreneurs was abysmally low. Only a handful of women entrepreneurs came forward in reality and became nominal heads of their enterprises and the real business was run by the head of the family like, Father/ Son/ Husband . The number of women Entrepreneurs increased, especially during the 1990s because of Liberalization and New Industrial Policy of 1991 was specially designed to propagate entrepreneurship and boosted Women Entrepreneurs via provisions of several subsidies and allocating quotas. During Liberalization period (i.e., from 1980s to 1990s) the percentage of women entrepreneurs increased from 8.25% to 9.85% and that has further grown to 11.29 in 1990-93. The percentage of women showed a remarkable growth in the tune of 25% in 1993-94, which sustained in 1994-95, though, the percentage of women entrepreneurs happened to be only to be only 13%, on the basis of total number of Entrepreneurs (National Institute of Entrepreneurship and Small Business Development-NIESBUD Report 1992).

Since September, 2008 the industrialized world has undergone a recession, a pronounced declaration of economic activity. This global recession has resulted in a sharp drop in international trade, rising unemployment and slumping commodity prices in December 2008. The conditions leading up to crises, characterized by an exorbitant rise in asset prices and associated boom in economic demand are considered as a result of the extended period of available credit, inadequate regulation and oversight or increasing inequality.

Globally, venture capital funding had fallen to 71 percent in the fourth quarter of 2008 from a year ago, startups have been forced to fold up as they could not sustain their business and investors cannot fund them any longer. This has actually boosted innovation amongst laid – off engineers, scientists and other highly skilled individuals as many of them have decided to pursue their own ideas. Calling it forced entrepreneurship Mark Cannice Professor of Entrepreneurship at San Francisco said that he was optimistic that the current layoffs would

unleash the next wave of creative, thoughtful entrepreneurship. Even in India venture capital funding had dropped by 27 % in the first quarter. Post recession surveys have revealed that many new start-ups with a new work culture have came up and are there in the business arena to last for long and majority of the old ones sailed through the tempest (Kalra, 2011). So a broad insight into the literature survey concludes that a new wave of entrepreneurship is going to thrive in these turbulent times. Compared to the previous level of women entrepreneurs, majority of them were highly educated and tech savvy and young in age, unmarried and determined to pursue their dreams. This new generation of women-owned enterprises is actively seeking capital for their businesses, using modern technology to find and create a niche market both in domestic as well as export frontiers They work in a wide range of sectors from trade and services, to tailoring, beauty parlors, printing and many more. However, the involvement of the women entrepreneurs in the production/ manufacturing sector is rather slow.

	Perce	ntage	Share	Number of Entrepreneurs (in '000)				)	
	of	F	Female						
	Entrepreneurs								
	2000	2005-	2010	2000		2005-6		2010	
		6							
				Male	Female	Male	Female	Male	Female
Entrepreneur	Entrepreneur with Hired Workers								
(Establishment	:)								
Manufacturing	6	6	5	1743	113	2136	148	2542	142
Trade	4	NA	3	1774	76	NA	NA	2728	81
Service	6	8	6	1402	95	1885	158	2762	188
Entrepreneur	witł	nout	Hired						
Workers	Workers								
(Own Account	Enterp	rises)							
Manufacturing	29	43	46	8637	3448	8275	6129	7591	6542
Trade	6	NA	10	14,210	945	NA	NA	15,693	1770
Service	6	9	8	8623	598	11702	1153	13874	1282

Table 2: Female Entrepreneurs in India during 2000 -2010

Source: Daymard (2015), Different NSS Records

# Female entrepreneurship in India is rising mostly among the entrepreneurs without workers

The number of female entrepreneurs has doubled over the past ten years to about 10 million outside

the agricultural sector mostly due to the rise in enterprises without hired workers. Their share rose in all sectors, and women now account nearly half of total entrepreneurs without workers in manufacturing. In services and trade their shares have also grown but remained modest at about 10% of total. Given the often marginal nature of these activities, this can result from lack of wage employment opportunities elsewhere in the Indian economy. Despite solid GDP growth over the past decade only 4million new jobs were created for women between 2000 and 2010, mostly in salaried employment in urban areas, while the female working age population not in school increased by 60 million over the period. The remaining 58 million net new jobs were all taken by men. This suggests that the reason for the rise in female entrepreneurship can be a lack of other employment opportunities. However, not all of the rise in entrepreneurship may be captured by employment data if they work only some part of the month or year.

The Enterprise Survey, conducted in 73 Round NSS (during July 2015-June 2016) estimated that the number of unincorporated and non-agricultural enterprises in the country during 2015-16 was 6.34 crores, out of which 51.3% reside in rural areas and remaining 48.7% live in urban areas. At all India level, 31% were engaged in manufacturing, 36.3% were in trading and 32.6% were in other services irrespective of their sexes. Uttar Pradesh (14.2%) was reported as the highest number of entrepreneurs followed by West Bengal (13.99%), while West Bengal (17.44%) topped among states with highest share of entrepreneurs in rural sector followed by Uttar Pradesh. In the urban sector, Uttar Pradesh was followed by Tamil Nadu in terms of numbers of entrepreneurs. Still, Uttar Pradesh and West Bengal had almost equal share in numbers of entrepreneurs. Uttar Pradesh had higher number of establishments (enterprise with hired workers) than West Bengal, according to the recent enterprise survey. In the proprietor based entrepreneurship, female enterprises comprises 19% share in all India level, while the highest percentage of female proprietors reside in Telengana (37.3%) followed by West Bengal (32.7%).

At all India level, nearly one fifth of the enterprises were proprietory headed by female entrepreneur. However, the concentration was mainly restricted to the Enterprises without hired workers. This is also known as Own Account Enterprises, where they had 22% across all the sectors. Among establishments (which are comparatively bigger enterprise) share of female entrepreneurs reported to be 4-5% only. It is interesting to note that female proprietor enterprise has a share of 45% among manufacturing enterprises, whereas their share in trading and service sectors are 8.7% and 7.4% respectively.

	States	Percent of Female		
		Proprietors		
1.	Telengana	37.3		
2.	West Bengal	32.7		
3.	Tamil Nadu	26.0		
4.	Gujarat	24.9		
5.	Andhra Pradesh	24.7		
6.	Karnataka	24.4		
7.	Kerala	20.8		
8.	Jharkhand	19.6		
9.	Maharashtra	16.8		
10.	Punjab	15.3		
	All India	19.5		

Source: NSS 73, Round Survey

#### Table 4: Percentage Distribution of Entrepreneurs in Proprietor Ownership during

2015-16

	Enterprise without	Enterprise with Hired	All Enterprise
	hired Workers	Workers	
Male	73.9	89.7	76.4
Female	22.3	4.8	19.5

Source: NSS 73 Round (2015-16)

#### Table 5: Percentage Distribution of Proprietary Entrepreneurship

	Broad Activity Category	Male	Female
1.	Manufacturing	53.2	45.0
2.	Trade	88.8	8.7
3.	Other Services	84.6	7.4

Source: NSS 73 Round (2015-16)

#### **Contributing Factors**

Blanchflower and Oswald (1998) explained that the factors which affect the supply of entrepreneurs are important but poorly understood. Through their analysis, it came up that probability of self employment largely depends upon whether the individual received a handsome inheritance gift as 'start up capital', while their personality measurement score in childhood contributes nothing. A study conducted in India by Krishnamoorthy and Bala Subramani (2014) indicated the motivational dimension like, 'ambition', 'knowledge and skill'and 'independence' as the high impact factors behind entrepreneurial success of the women. In another study, Palaniappan, Ramanigopal and Mani (2012) showed that skill, knowledge and adaptability in business are the main reasons for women to emerge in the business ventures, while lack of training, low education and financial crisis made them lagging behind.

Daymard (2015) stated that entrepreneurship can create new economic opportunities for women and contribute to overall growth and exit from poverty. The potential flexibility in time use from entrepreneurship can also facilitate balancing work and family obligations for women. However, male and female, both entrepreneurs are relatively scarce in India compared to peer countries, and tend to work in small units often outside the formal sector. While many of the barriers to entrepreneurship are common to both genders (access to capital and business networks, adequate training and facilities) female entrepreneurs face gender biases stemming from socioeconomic factors or specific biases in laws such as inheritance laws.

Various studies have indicated factors like 'education', 'labour force participation', 'dependent children', 'population density' as the determinants of women entrepreneurship (Daymard, 2015; Kolstand and Wing, 2013; Koebeissi, 2010). Daymard (2015) has stated that share of marginalized population inhibits the chance of women entrepreneurship, while political representation has no impact on female business ownership. The relation between entrepreneurship and education appears to be equivocal. In developing countries, it has been observed to be inversely related, as low education confines the women to have access in formal job market and thus they feel bound to make their fortune at informal markets activating their own entrepreneurial zeal (Minti and Naude, 2010). Brochaus and Nord (1979) also suggested that workers with low education would avoid the ambience of paid jobs.

However, the reverse has also been stated by several commentators that opportunity to management skill as well as access to credit decision widens as the education level of female entrepreneurs rises (Van der Sluis et al., 2005; Kolstand and Wing, 2013; Parker and Van Parag, 2006). Thus Right to Education, which was implemented in India since 2010 would definitely expand the pace of female entrepreneurship.

Female labour force participation would rise in any society if the traditional gender stereotypes are being challenged. This workforce participation is positively related with numbers of female entrepreneurship. In time of work, a woman labour acquire skill as well as knowledge about business environment, which induces her to transform her work spirit into potential entrepreneurial skill.. Daymard (2015) showed high level of female labour force participation is positively correlated with entrepreneurship without workers in India.

Similarly, number of dependent children raises the intensity of women entrepreneurship in India. Dependent children enable their mothers to work from home, staying closer to them. Work flexibility and time gains obtained from not commuting to external business sector, would allow the women entrepreneurs to strike the balance between family and professional life (Kobeissi, 2010). Higher population density also expands the opportunity of female entrepreneurs to have access to a wide consumer base and thereby allows entrepreneurs to enjoy the benefits of economies of scale. Identically, the role of per capita has been strangely observed to exert positive impact on the rate of rise in female entrepreneurs with workers (ibid, 2015).

# IV. Reasons for the Gap between Ideal & Actual Position of Women Entrepreneurs in India

Though constitution has provided Indian women enough rights and protection to grow and develop in the cultural and economic space, still there lies a substantial gap between ideal and actual position. According to few commentators (Lal, 2012; Ansari, 2016), the problems and constraints experienced by women entrepreneurs resulted in restricting the expansion of women entrepreneurship. The greatest deterrent in their pace of progress is their 'gender'. This patriarchal society itself plays the role of stumbling block. Male members always assume it as a big risk while financing the ventures run by women. Women are mostly being previewed as weaker sex. This orthodox perception itself acts as a barrier to entry for the woman entrepreneurs into business. Besides, women entrepreneurs always face stiff competition against their male counterpart who get easy access in the promotion and

development area and can carry out easy marketing of their products with both the organized sector and rest of the male colleagues of the sector. Such a competition ultimately results in the liquidation of women entrepreneurs. Lack of enough self-confidence, will-power, outlook and optimistic attitude amongst women creates a fear psychosis. Moreover, their family members and the society are reluctant to stand beside their entrepreneurial growth. Besides, women in India lead a protected life. They are even less educated, economically not stable nor self-dependent, which reduce their ability to bear the risk and uncertainties involved in a business. In India women mobility is highly limited due to several reasons. A single women asking for room is still looked with suspicion. Cumbersome exercise involved in starting with an enterprise coupled with officials humiliating attitude towards women compels them to give up their spirit of surviving in enterprise altogether. Family obligation of rearing and bringing up the children also plays as major bar in their way of success in both developed and developing nations. The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become busy with their housed chores again. Indian women always give greater emphasis to family life and relationships. Therefore their business success solely depends on the support the family members extended to them in the business process and management.

However, as per Census of 2011, 48% population of India are females and gender equity has been declared to be achieved as top priority basis. The 12<sup>th</sup> five year plans has been identified the key elements of gender equity be addressed in the next five years as economic empowerment, physical and social infrastructure, enabling legislations, women's participation in governance, inclusiveness of all categories of vulnerable women, engendering national policies and mainstreaming gender through gender budgeting.

Domestic burden and legal constraint of family laws confine the women within her domestic drudgery and obstruct them from being successful entrepreneurs. Mahajan (2013) asserted that both institutional and legal environment is critical to the growth of female enterprises. In our patriarchal society, laws which govern the private domestic spheres are inherently tilted towards patriarchal rights. Therefore laws related to marriage, inheritance or land-ownership was all against rights of women since inception. The consequential amendments and changes, whichever came could not change the gross vision of the society at large scale and therefore problems persisted at the level of implementation. This hinders women's access to capital, which could otherwise be utilised as collateral for securing loans or start up capital for venturing new business.

#### V. Way Ahead

There has been a paradigm shift of demographics in Indian corporate landscape in recent years. The numbers of women penetrating in the business world keeping shoulder to shoulder to their male counterpart has been rising. The sheer confidence exuded by them brings about a fresh wind of change. The myth of 'glass ceiling for a woman' has to be completely busted with new entrepreneurial strides. Women should be institutionally mentored to be more confident and enterprising. They should be made aware about their latent potentials. Essential ingredients of enterprising women have been found to be 'clarity of thought', 'confidence of taking initiative', 'risk taking attitude'. Government should groom the aspirant women both in rural and urban sector to implant these virtues in them. Infrastructure is also very crucial for starting any new venture and therefore Government should set some priorities for women entrepreneurs for allocation of industrial plots, sheds and amenities. It has also been observed that Self Help Groups of women entrepreneurs have the ability to mobilize resources and pool capital funds in the field of industry, trade and commerce. Initiatives should be taken to raise the number of SHGs. However, unless and until the patriarchal perceptions on women participation in workforce is corrected, mere constitutional rights and gendered policy could hardly make any sea change.

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