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Familial legacies: a study on *Gujarati* women and family entrepreneurship

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Abstract

Among the states of India, the State of Gujarat in India presents numerous opportunities for entrepreneurship. This is the result of entrepreneurship ingrained in the culture and tradition of Gujarat. The significant aspect examined in this article is the link between family and women entrepreneurs in Gujarat. Evidences has been gathered from six cities of Gujarat covering Northern, Eastern, Southern, Western and Central zones to portray the overall picture of Gujarat. The findings from the evidence is to be further explored and utilized for the betterment and upliftment of women entrepreneurs in India, as women lose out on self-sufficient job opportunities because of the traditional practice of disallowing women to work outside their homes and with strangers. Entrepreneurship, with the existing support and promotional measures in training and retaining skills in becoming an entrepreneur can go a long way for the nation and empowering women.

Keywords: Women entrepreneurship, Family entrepreneurship, Financial problem, Technological problem, Succession, India, Gujarat

Background: Gujarat as epicentre for gender and family entrepreneurship

The global movements aimed at incorporation of women in structured workforce brings about inclusion and promotion of women as entrepreneurs, both as a part of the family and as independent individuals. In the context of India, this trend was seen in the strong presence of women entrepreneurs in India (98%) in micro-enterprises (MSME, 2013).

Male centered societies result in low involvement of women in family-run business (Vera and Dean, 2005). This discrimination in businesses and familial legacies seeps down to unequal wages and harassment. Harassment results in reluctance of families to send their daughters, mothers and wives to a workplace and outside their own home. Unequal treatment also results in less access to formal education for women thereby resulting in less participation of women in formal sectors (Smith-Hunter, 2013).

One of the outcomes of these factors results in self-employment. The Government of India and the Government of Gujarat provide various incentives to women to start their own businesses. This also contributes to the integration of gender and family entrepreneurship in India. Further, the uniqueness of Gujarat lies in its vast culture and abundant spirit of entrepreneurship, the deep rooted tradition of business, the strategic geographical location, the governments' concentration on women entrepreneur centered initiatives and the rise as a 'Vibrant' state has attracted attention of business communities, national and international, thereby paving way to lead by example (Junare and Singh, 2016a).

Establishment of cooperatives managed by Below Poverty Line (BPL) women, as in the case of Anand District Milk Producers Union Limited (AMUL) in Gujarat and 'Shri Mahila Griha Udyog Lijjat Papad' by seven Gujarati women have brought about equal opportunities for women in the entrepreneurial avenue (Cole and Liebschutz, 2016). Women empowerment was identified by AMUL as one of the important catalysts to realize the goal of Operation Flood (OF) (also called White Revolution of India) that aimed to create a nationwide milk grid in India (NDDB, n.d). In the initial phase of OF, women were trained in modern animal husbandry practices and special incentives were given to women in order to improve participation of women in governance of cooperatives. This led to an enhanced partaking from women and according to National Dairy Development Board (NDDB) annual report of 2001-2002, the number of women members in cooperatives increased from 0.62 million in 1986-87 to 2.47 million in 2001-02 (AMUL, n.d). Similarly 'Shri Mahila Griha Udyog Lijjat Papad' established in 1959 by seven Gujarati women in Mumbai (Maharashtra), is based on four founding principles- collective ownership, cooperation, self-reliance and profit sharing (Cole and Liebschutz, 2016). Women members have shared in the interviews to a researcher that this membership benefitted them in three different ways of experiencing economic security, engendering in them entrepreneurial behavior and content of being a contributing member to the family (Datta and Gailey, 2012).

Gujarat is rated as the top three entrepreneurship friendly states in India along with Himachal Pradesh and Delhi (Business Standard, March 3, 2015). The fact however remains of the non-involvement of women in business in India. The unwritten law for not involving daughters in business is that they move to a different family after marriage and daughters-in-law are not to be involved in business (Thurman and Nason, 2011). The question here, however is whether we are on the cusp of change, seeing that the social conditions and the societal mind-set are warming up to change along with the increased role of technology. This, coupled with family background of an aspiring entrepreneur provides an initial advantage in the form of exposure to business practices and a tacit knowledge of business by inculcating a business culture prior to starting the business thereby motivating the business entry.

Literature review

The constant presence of entrepreneurship in India is well documented (Gopalkrishnan, 2016) and the presence of business communities is undisputed albeit through caste lines. The strictures of the caste system allowed persons of the same caste to engage in the traditionally practiced occupations, in a way making them experts and handing down vital trade information through generations (Dirks, 2001; Streefkerk, 1985; Ghurye, 1961). The caste system in India, a structure of division in the Hindu religious community places one segment of people as superior to other castes. The Brahmin, at the top of the caste pyramid, reins superiority over the other castes. The *Khshatriya*, *Vyshaya* and *Shudras*, in that order form the remaining castes, with the *dalits* at the fringes of the caste system. The caste system is an occupational based categorization, with each member of the caste adhering to their own occupation and mobility being limited (Bayly, 1999; Appadurai, 1988; Gupta, 2004). There are, however, instances of inter-changeability of roles in the caste system in independent India, Contrary to popular opinion, the traditional calling is not unchangeable (Pandit, 1957). This statement however is more of a misnomer as mobility of the caste system is never upwards and is the luxury of the higher caste and purely for commercial and

monetary purposes. Hence, a high class *Brahmin* can be also engaged in the occupation of a *Vyshaya* (trader or businessman), i.e. an occupation practiced by a person below him (Pandit, 1957). The mobility to move upwards, however, is limited, if not impossible. The fact remains, however, that business was and is seen as a traditional occupation that continues to this day.

Religious backgrounds too do not interfere in conducting business in Gujarat. The major communities of Gujarat, other than the majority Hindu religion include the *Parsees*, *Marwaris* and *Jains* (Steeferk, 1997). In the rest of India, these religious communities do not necessarily engage in business. Hence, the understanding is that *Gujaratis*, irrespective of their religious beliefs become entrepreneurs (Pandit, 1957). Other than these factors, in around 1890, family businesses were started and promoted in India to encourage import substitution and attain economic freedom from the Britishers (Thurman and Nason, 2011). All these aspects and developments led to an entrepreneur-charged atmosphere that was built on the family and caste lines. This also provided the social capital required by business people – the dual ingredients of caste and kinship.

In the entire scenario, the interest to study women entrepreneurs and women in family businesses commenced in various scholarly writings since the mid-1980s (Carsrud and Olm 1986; Hagan et al, 1989; Chrisman et al. 1990). These were however centered on the developed economies and the challenges therein. The need of the hour is to understand what scholars have already acknowledged: that policymakers and financial experts in any particular country should not uncritically rely on research results from other countries (Alsos et al, 2010; Gundry et al, 2014). The need to assert this distinction forms the backbone of this research work, emphasizing that India, especially the state of Gujarat, has key contributions to make to any discourse on entrepreneurship, especially if based on gender and family.

Relevant to these discussions are the schools of Hinduism (the majority religion in India): *Mitakshara* and *Dayabhaga* (Goyal et al. 2010). Women found less favour in the laws of inheritance and succession, especially in the *Mitakshara* school of thought, up until the Amendment of 2005 (hereinafter Amendment) to the Hindu Succession Act, 1956 allowing them to be more than members by elevating them to coparceners, followed by a Delhi High Court judgment¹ enabling women to become a *karta* (head of the family). These developments are recent and had previously hindered the role of women in a multitude of ways. Women were seen as secondary to men in inheritance and rights, as is in all patriarchal societies, including India. The Amendment however comes at the most opportune moment and can result in more women entering businesses because of more financial security. There is however, no proof of the effective acceptance of the Amendment resulting in families giving equal rights to women. Time will tell the realization of the Amendment. Motivation and resources are the two cornerstones required for venturing into business. The relevance of the intention of women to be successors and to succeed otherwise is to be taken into consideration.

Desire to become an entrepreneur

In pursuit of exploring the various reasons for a person's choice of entrepreneurship, the important model/theories constructing the ideology are- the '*Entrepreneurial Intentions Model*' (EIM) has been instrumental in divulging the key role played by behavioural and psychological construct in explaining the entrepreneurial intention (Krueger, 1993; Krueger and Brazeal, 1994; Krueger et al., 2000; Elfving et al., 2009, Ferreira et al., 2012); the '*Theory of*

Planned Behavior' (TPB) expounds the intention to be driven by perceptions of self, regarding personal and social desirability of behaviour and an underlying acuity of whether they can effectively perform such actions (Ajzen, 1988; 1991; Karimi et al., 2013) and Shapero's '*Theory of the Entrepreneurial Event*' (Shapero, 1975; Shapero and Sokol, 1982; Elfving et al., 2009) unearthed that each entrepreneurial event is a result of dynamic process, which provides a situational momentum impacting the perception of those whose values are socially and culturally driven (Thurik and Dejardin, 2012) and a result of previous experience. When younger generations are desirous of venturing out into their own business, family firms become the stepping stone for access to existing resources and honing their skills by expertise gained from family firm practices over many years' (Moores and Barrett, 2002; Barrett and Moores, 2010), hence creating in them the desirability to become a business owner in future course of action.

Financial problems

Numerous studies substantiate the difficulties faced by women entrepreneurs in accessing finances (Hisrich and Brush, 1984; Carter and Marlow, 2007; Anshu, 2012) including the difficulties to track and approach banks for lending services (Hisrich and Brush, 1984). Studies also finds difficulty in reporting discrimination by banks towards women owned SMEs (Eriksson et al, 2009). Marxist feminist theory relates man's ownership of private property with the economic dependence of women on men, thereby assessing financial accessibility of women (Greer and Greene, 2003; Terjesen et al., 2011). This signifies the importance collateral security has to play in women's struggle to transform into an entrepreneur especially when she wants to advance her business. As per an estimation made by International Finance Corporation (IFC) Business Report, 90% of financial necessities for women owned enterprises are fulfilled by informal channels (Anjali, 2015). This article and its study is unique in investigating the financial problems faced by women entrepreneurs of different backgrounds hailing from a business or related families vs. otherwise.

Managerial problems

The success of any business relies largely on the variety of management skills (Hatton, 2014). The empirical study by Brush and Hisrich (1991) test the 'Coopers Model of Entrepreneurial Antecedents' on three dimensions – individual characteristics, incubator experience and environmental factors. The study concluded that there is an influence of traditional socialization of women upon the type of start-up, the ease of accessing start-up capital and the management skills and experiences of female business owners. Rajani (2008) analyzed the in-depth interview conducted on 50 women entrepreneurs of Kadapa district of Rayalaseema, India, to unveil effective management being reflected in only 30% of the analyzed cases in terms of profit, personal satisfaction etc. while the rest are mere survivors. Hence most women entrepreneurs have management skills insufficient to manage the business venture efficiently. In another study, Buttner (2001) in a qualitative analysis of female entrepreneurs while reporting the content analysis of focus group discussion divulges the concept of relational approach (which works with the principles of preserving, mutual empowering, achieving and developing team) that women use to manage their employees and clients and throw light on women possessing specialized skills to manage the business in general. With reference to management skills, Hisrich and Brush

(1984) add that women entrepreneurs consider themselves adept at idea generation, product innovation and dealing with people, average in marketing and business operation and weak in finance. (Hisrich and Brush, 1984; US Small Business Administration, 1986; Moore, 1996) These studies note that the newness and small size of business establishments result in a less developed management capabilities among women entrepreneurs and hence low success rate. All in all, women entrepreneurs face more operational problems over male counterparts (Anshu, 2012). Various studies highlight the positive side of entrepreneurship by describing the role of the relational theory (Buttner, 2001; Terjesen et al., 2011). Relational theory plays a key role in depicting the self and personnel development of women as being chiefly shaped by relationships with other members, especially with family members. Having a family business background gives much required exposure to problem solving in the areas of, for example, customer issues and the like that help women entrepreneurs to evolve in managing a business (Barrett and Moores, 2009, 2010).

Technological problems

Information and Communication Technology (ICT) has evolved and claimed more importance in all parts of human existence and has helped businesses to provide operational solutions by capture and dissemination of information thereby creating a global information society with innovative means of communication to bring more competitiveness in business culture (Kamel, 2017). With increasing participation of women in business, it is interesting to know the extent of women's access to ICT in this competitive culture. There exist distinct views. Some researches suggests a gender gap when it comes to ICT access with women lagging behind men, a gap that is regularly reducing (Montagnier and van Welsum, 2006; Dutta and Bilbao-Osorio 2012; Michota, 2013). In a contrasting argument, women have been observed reflecting pronounced proficiency in adopting new technology (Turkle, 1995). In a study to testify the validity of Technological Acceptance Model (TAM) constructs, which facilitates exploring the extent of '*perceived usefulness*' and '*ease of use*' in determining technology usage among Malaysian women entrepreneurs, it was noted that the role of '*perceived usefulness*' is directly determining the usage of technology but '*ease of use*' does it indirectly by further supplementing the idea of '*perceived usefulness*' is to be more pronounced, if the technology is easy to use (Ndubisi, 2003). Access to ICT and technological skills are important to be probed as Junare and Singh (2016b) note. They state that there is a relationship between usage and knowledge of ICT by women entrepreneurs and thereby having upgraded knowledge of government schemes pertaining to their field of interest. Despite many examples, where women have been showing improved productivity in other parts of India, in various parts, lack of technology still poses problems to women entrepreneurs, which could have otherwise enabled them to overcome drudgery with improved efficiency and productivity and catered them to climb the value chain (Anjali, 2015).

Issue

Entrepreneurship is engrained in the culture of Gujarat, in each and every city. The cities of North (*Gandhinagar*), East (*Vadodara*), West (*Kacchh and Rajkot*), South (*Surat*) and Central (*Ahmedabad*) of Gujarat taken as part of this study stand out uniquely for their sustained culture. Added to this is the fact that almost half of the population of Gujarat consists of women (Census data, 2011²). Dismal figures are however reflected

in the fact that only 10 % of women participate in entrepreneurial ventures, especially in the Micro Small and Medium Enterprises (MSMEs) (Third All India Census of Small Scale Industries, 2001-2002, Ministry of Micro, Small and Medium Industries, Government of India) even after policy support and encouragement. This article aims to give an understanding of the various forms of challenges and reasons behind the unholy figures of women participation as entrepreneurs. From traditional reasons of familial support, to accessibility and financial resources within and outside the family, to managerial skills without prior rigorous training or an advanced degree, to the growing use of technology and its complexities, are discussed in this article. The article aims to conclude on the lines of a favorable link between gender and family entrepreneurship and the need for further flourishing this link even in the face of numerous challenges.

Methods

Objective

1. To analyse the relationship between desire of women to become an entrepreneur and the occupational background and prior business experience of father, mother, husband and kinsfolk.
2. To investigate the relationship of financial, management and technology linked problems faced by women entrepreneurs with the variables of occupational background of father, mother, husband and kinsfolk's prior business experience.

Design and setting of the study

For the purposes of this article, the authors have begun by identifying the size of women entrepreneurs in Gujarat as per 4th All India MSME Census Survey (2006-2007), which stands at 23629 out of 229,738 forming a total of 10.28% in given population of MSME units of the state. At a confidence level of 95%, adopting simple random sampling the sample size calculated is 378. With an aim to be more accurate, the authors decided to further expand the sample size to 425.

Focusing on this, in the Pilot Survey stage registered women entrepreneurs were approached. It was identified that businesses stated to be women owned are in reality run by male members of the family, thereby making these businesses unqualified for purposes of the survey. Even after repeated attempts, women who were mentioned as the owner of the registered units on government documents could not be contacted due to the response received by the male manager articulating women owner's inability to respond due to varied personal engagements.

This leads the final survey to concentrate on an alternative means of data collection i.e. snowball sampling, a non-probability sampling method to identify the respondents. Final survey has been conducted during December, 2015 to August, 2016. Women entrepreneurs have been contacted at various forums like Vibrant Garima Business Women National Conclave organized on 19-21 December, 2015 by Business Women Wing, Gujarat Chamber of Commerce and Industries, Ahmedabad), the exhibitions on *Ahmedabad Haat* and *Bhuj Haat*,³ Women and Kids Expo-2016 organized on 14th April, 2016 in Ahmedabad, National Women's Conclave organized on 21st May, 2016

by South Gujarat Chamber of Commerce and Industries, Surat and the references received thereby.

Characteristics of participants

The sample has some common features based on which they have been selected such as the respondent women entrepreneurs own the businesses alone or in partnership with one or more partners or work in a family run non-agricultural industrial business enterprise, which may or may not be registered, operate in any market (rural or urban) and in any industry, invest in a business of their own or borrowed capital even if lower in proportion (especially if the business is a micro establishment); directly involved in day to day business activity for most of the time thus spotting opportunity and bearing risk to organize and mobilize the factors of production and the resources of the enterprise.

The responses of the respondents have been recorded on a structured schedule designed and administered by the authors by interviewing 401 sample respondents from six cities of Gujarat, namely 29 from *Gandhinagar* in the North, 56 from *Vadodara* in the East, 48 from *Kacchh* and 58 from *Rajkot* in the West, 65 from *Surat* in the South and 145 from *Ahmedabad* in Central Gujarat.

Of the 425 women entrepreneurs interviewed, 24 responses were incomplete and hence only 401 women entrepreneurs were considered for the final analysis.

Statistical treatment and analysis

Data has been statistically treated for the uni-variate and bi-variate analysis. Uni-variate analysis has been performed to identify the frequency distribution of age composition, marital status, father's occupation, mother's occupation, husband's occupation (Table 1), any relative who has prior experience of owning and operating a business (Table 2), and the reason to become an entrepreneur (Table 3). Bi-variate analysis has been performed thereafter to test the hypothesis applying chi-square test of independence.

Age distribution

The analysis of the age of the respondents denote that maximum of participating women entrepreneurs are middle aged within the age group of 36 years to 45 years, followed by the age group of 25 years to 35 years.

Table 1 Occupational background of the Father, Mother and Husband

Occupation	Father's Occupation (in percentage)	Mother's Occupation (in percentage)	Husband's Occupation (in percentage)
Business	52.1	10.7	48.9
Private or Government Service	29.9	8.2	24.9
Freelance Professional	2.2	0.7	1.5
Professional with own firm	3.5	0.7	5.5
Home Maker	N.A	78.8	N.A
Others	12.2	0.7	3.2
N.A	–	–	16

Table 2 Number of women entrepreneurs who have kinsfolk with running businesses

	Frequency	Percent
Yes	270	67.3
No	131	32.7
Total	401	100

Marital status

The analysis of marital status reveals that 80.5% of participating women entrepreneurs are married and the remaining are single (13.2%), widowed (3.5%) or divorced (2.7%).

Occupational background of the father, mother and husband

For the purpose of this study respondents were questioned about the occupation of their father, mother and husband (if applicable). As represented in Table 1, a majority of the responses, at 52.1 and 48.9%, of the respondent women entrepreneurs have their father or husband respectively in the business occupation. Whereas majority (78.8%) of women entrepreneurs have mother as home maker and only 10.7% of women entrepreneur’s mothers are observed owning a business previous to them.

Women entrepreneurs who have kinsfolk with running businesses

For the impact of kinsfolk’s prior experience of business based on the various problems women entrepreneur face in their daily business functioning, respondents were asked if they have anyone other than their mother, father and husband who have any business experience. Table 2 signifies that majority (67.3%) of women entrepreneurs have kinsfolk with prior business experience.

Reason to become an entrepreneur

The purpose of the study is to decipher the number of respondents with an inherent desire to become an entrepreneur. Respondents answered for ‘What made you become an entrepreneur?’ Table 3 denotes that majority of the responses (44.2%) are desirous of starting their own business, indicating that Gujarat women are proactive for growing into an entrepreneur. The question of whether this is a family effect is answered in the succeeding sections.

Table 3 Reason to become an entrepreneur

Reason to become an entrepreneur	Responses	
	N	Percent
Family Business	72	15.4
Weak Financial Condition	130	27.8
Always wanted to start own business	207	44.2
Due to lucrative Government Schemes	17	3.6
Due to boom in existing industry	9	1.9
Due to strong business plan	33	7.1
Total	468	100

Desire to become an entrepreneur

H1₀ - Desire of women to become an entrepreneur is independent of their family's / Kinsfolk's occupation.

H1 – Desire of women to become an entrepreneur is not independent of their family's / Kinsfolk's occupation.

With an aim to comprehend H1, respondents were asked about their father's (Variable 1), mother's (Variable 2) and husband's (Variable 3) occupation. They were also asked if the family kinsfolk (Variable 4) are into business, and whether these experiences helped them in starting or operating their business. To answer these, four sub hypotheses (H1A, H1B, H1C and H1D) as mentioned in Table 3 were put to test. The responses gathered underwent cross-tabulation analysis against the desire of women starting a business of their own (dependent variable) and obtaining a *chi-square* and *p-value* for all the four variables. This is observed in the Table 4.

Level of association has further been studied by analyzing *phi* value (in case of 2-by-2 table) and *Cramer's V* value (in case of more than 2-by-2 tables) in those hypothetical cases where two variables are found not independent.

Variable 1 is found to affect the choice of women in becoming an entrepreneur. Table 5 highlights some noticeable relation to signify that majority (57.9%) of the respondents who have their father in business occupation are inclined to emerge as an entrepreneur from the very beginning as against those who do not have their father in business occupation. However as the *Cramer's V* value has been calculated as.167, a weak level of association is indicated.

In case of H1D₀ in Table 4, null hypothesis is rejected denoting the existence of a relationship between variable 4 and the fact that women always wanted to start their own venture. Table 6 indicates that only 50.3% of respondents who received aid from their kinsfolks with business admitted to wanting to become an entrepreneur, whereas 62.6% of respondents did not receive any help from their experienced kinsfolk and they acknowledge a desire to become an entrepreneur. Hence, respondents show an innate desire to become an entrepreneur that intensifies if she receives less help within the family from the kinsfolk. *Phi* value is 0.134 which symbolizes a weak relationship between variable 4 and the desire of respondents to become an entrepreneur.

Financial problems

H2₀ – Financial problems faced by women entrepreneurs in day to day business is independent of Family's / Kinsfolk's occupation.

Table 4 Effect of family's/ kinsfolk's occupation as an effectual variable on woman's desire to become an entrepreneur

Sub-hypothesis	Chi-square value & p-value	Finding
H1A ₀ – Desire of women to become an entrepreneur is independent of Father's Occupation	$\chi^2 = 11.191, p < 0.05$	Null hypothesis is rejected
H1B ₀ – Desire of women to become an entrepreneur is independent of Mother's Occupation	$\chi^2 = 6.824, p > 0.05$	Null hypothesis is not rejected
H1C ₀ – Desire of women to become an entrepreneur is independent of Husband's Occupation	$\chi^2 = 3.013, p > 0.05$	Null hypothesis is not rejected
H1D ₀ – Desire of women to become an entrepreneur is independent of Kinsfolk's experience of business thus facilitated respondents business venture	$\chi^2 = 7.195, p < 0.05$	Null hypothesis is rejected

Table 5 Effect of father's occupation as an effectual variable on woman's desire to become an entrepreneur

Father's Occupation * Number of women entrepreneurs who always desired to start own business Cross-tabulation			Number of women entrepreneurs who always desired to start own business		Total
			Yes	No	
Father's Occupation	Business	Count	121	88	209
		% within Father's Occupation	57.9%	42.1%	100.0%
	Private or Government Service	Count	60	60	120
		% within Father's Occupation	50.0%	50.0%	100.0%
	Freelance Professional	Count	2	7	9
		% within Father's Occupation	22.2%	77.8%	100.0%
	Professional with own firm	Count	5	9	14
		% within Father's Occupation	35.7%	64.3%	100.0%
	Others	Count	19	30	49
		% within Father's Occupation	38.8%	61.2%	100.0%
Total		Count	207	194	401
		% within Father's Occupation	51.6%	48.4%	100.0%

Table 6 Effect of 'Did you get help from the Kinsfolk's who has business experience?' as an effectual variable on woman's desire to become an entrepreneur

Number of women entrepreneurs who have kinsfolk with running businesses* Number of women entrepreneurs who always desired to start own business Cross-tabulation			Number of women entrepreneurs who always desired to start own business		Total
			Yes	No	
Number of women entrepreneurs who received help from kinsfolk with prior business experience	Yes	Count	86	85	171
		% within women entrepreneurs who have kinsfolk with prior business experience	50.3%	49.7%	100.0%
	No	Count	62	37	99
		% within women entrepreneurs who have kinsfolk with prior business experience	62.6%	37.4%	100.0%
	N.A	Count	59	72	131
		% within women entrepreneurs who have kinsfolk with prior business experience	45.0%	55.0%	100.0%
Total		Count	207	194	401
		% within women entrepreneurs who have kinsfolk with prior business experience	51.6%	48.4%	100.0%

H2 – Financial problems faced by women entrepreneurs in day to day business is not independent of Family's / Kinsfolk's occupation.

With an objective to shed light on the effect of family's / kinsfolk's occupation on financial problems that women entrepreneurs face while establishing their businesses, and in their day to day business operations, a study of the relationship of all four variables (variable 1, 2, 3 and 4) together with financial problems, specifically lack of collateral security, negative attitude of banks towards women entrepreneurs and problem of delayed payment of bills to the creditors form part of this study. Table 7 analyses the sub-hypotheses to H2. A cross-tabulation analysis is done to examine the *chi-square* and *p value*. In case of 2-by-2 tables' *phi value* and in case of more than 2-by-2 tables *Cramer's V* has been obtained to identify the level of association between the variables.

Table 7 states that the problem of lack of collateral security is not independent of father's occupation but is independent of mother's, husband's and kinsfolk's occupation. This relationship has been explained in Table 8. The table shows 32.1% of women with father in business admit that the lack of collateral security becomes a hurdle in business operations. This is in contrast to women entrepreneurs who have their father in any occupation other than business and face a higher degree of financial problem. Therefore, if father is in business, the probability of women to face such problems becomes less. In this case, .161 value of *Cramer's V* represents a weak level of association between problem of lack of collateral security faced by respondents and the variable 1. It signifies that although there exists a relationship but the level of association is weak.

Table 7 Table to represent the relationship of family's / kinsfolk's occupation on the varied financial problems

Effect of Variables on varied Financial Problems	Chi-square value & <i>p</i> -value	Finding
H2A ₀ – Problem of lack of collateral security is independent of father's occupation as effectual factor	$\chi^2 = 10.414$, $p < 0.05$	Null hypothesis is rejected
H2B ₀ – Problem of lack of collateral security is independent of mother's occupation as effectual factor	$\chi^2 = 3.795$, $p > 0.05$	Null hypothesis is not rejected
H2C ₀ – Problem of lack of collateral security is independent of husband's occupation as effectual factor	$\chi^2 = 1.686$, $p > 0.05$	Null hypothesis is not rejected
H2D ₀ – Problem of lack of collateral security is independent of kinsfolk's occupation as effectual factor	$\chi^2 = .205$, $p > 0.05$	Null hypothesis is not rejected
H2E ₀ – Problem of negative attitude of banks toward women is independent of father's occupation	$\chi^2 = 9.769$, $p < 0.05$	Null hypothesis is rejected
H2F ₀ – Problem of negative attitude of banks toward women is independent of mother's occupation	$\chi^2 = 1.706$, $p > 0.05$	Null hypothesis is not rejected
H2G ₀ – Problem of negative attitude of banks toward women is independent of husband's occupation	$\chi^2 = .522$, $p > 0.05$	Null hypothesis is not rejected
H2H ₀ – Problem of negative attitude of banks toward women is independent of kinsfolk's occupation	$\chi^2 = 0.768$, $p > 0.05$	Null hypothesis is not rejected
H2I ₀ – Problem of delayed payment of bills to the creditors is independent of father's occupation	$\chi^2 = 4.740$, $p > 0.05$	Null hypothesis is not rejected
H2J ₀ – Problem of delayed payment of bills to the creditors is independent of mother's occupation	$\chi^2 = 4.917$, $p > 0.05$	Null hypothesis is not rejected
H2K ₀ – Problem of delayed payment of bills to the creditors is independent of husband's occupation	$\chi^2 = 2.923$, $p > 0.05$	Null hypothesis is not rejected
H2L ₀ – Problem of delayed payment of bills to the creditors is independent of kinsfolks prior business experience	$\chi^2 = 3.880$, $p < 0.05$	Null hypothesis is rejected

Table 8 Table to represent the effect of father's occupation on the lack of collateral security problem

Father's Occupation * Number of women entrepreneurs who faced financial Problem of lack of Collateral Security
Cross-tabulation

Father's Occupation			Number of women entrepreneurs who faced financial Problem of lack of Collateral Security		Total
			Yes	No	
Business	Count		67	142	209
	% within Father's Occupation		32.1%	67.9%	100.0%
Private or Government Service	Count		55	65	120
	% within Father's Occupation		45.8%	54.2%	100.0%
Freelance Professional	Count		5	4	9
	% within Father's Occupation		55.6%	44.4%	100.0%
Professional with own firm	Count		3	11	14
	% within Father's Occupation		21.4%	78.6%	100.0%
Others	Count		14	35	49
	% within Father's Occupation		28.6%	71.4%	100.0%
Total	Count		144	257	401
	% within Father's Occupation		35.9%	64.1%	100.0%

Table 9 Effect of father's occupation on women's perception on problem of negative attitude of bank towards women entrepreneurs

Father's Occupation * Number of women entrepreneurs who faced problem of negative attitude of banks towards women
Cross-tabulation

Father's Occupation			Number of women entrepreneurs who faced problem of negative attitude of banks towards women		Total
			Yes	No	
Business	Count		58	151	209
	% within Father's Occupation		27.8%	72.2%	100.0%
Private or Government Service	Count		39	81	120
	% within Father's Occupation		32.5%	67.5%	100.0%
Freelance Professional	Count		1	8	9
	% within Father's Occupation		11.1%	88.9%	100.0%
Professional with own firm	Count		2	12	14
	% within Father's Occupation		14.3%	85.7%	100.0%
Others	Count		6	43	49
	% within Father's Occupation		12.2%	87.8%	100.0%
Total	Count		106	295	401
	% within Father's Occupation		26.4%	73.6%	100.0%

Table 7 depicts dependence of ‘perception of women entrepreneurs on the problem of negative attitude of banks towards women’ based on father’s occupations (variable 1), whereas it is independent of mother’s (variable 2), husband’s (variable 3) and kinsfolk’s (variable 4) occupation. Taking this further, Table 9 indicates that the probability of women entrepreneurs to face the problem of negative attitude of banks eases if their father is in business, as against any other occupation. *Cramer’s V* value (.155) indicates a weak level of association between these variables. Therefore it infers a weak inverse relationship between variable 1 and perception of women in facing the problem of negative attitudes of banks.

Table 10 explains the relationship between ‘kinsfolk’s business experience’ with the ‘problem of delayed payments of bills to creditors faced by women entrepreneurs’ manifested in Table 7. Further, if women entrepreneurs have kinsfolk in business then they become less susceptible to face the problems of delayed payment of bills to creditors. *Phi value* (– 0.098) in this test denotes a weak negative relation between variable 4 and problems of delayed payments of bills to creditors faced by women entrepreneurs.

Managerial problems

H3₀ – Managerial problems faced by women entrepreneurs in day to day business is independent of Family’s / Kinsfolk’s occupation.

H3 – Managerial problems faced by women entrepreneurs in day to day business is not independent of Family’s / Kinsfolk’s occupation.

Here, the effect of family and kinsfolk’s occupation are analyzed as part of the managerial problems women entrepreneurs face in their daily operations. Specific managerial problems are run through *chi-square* to test the independence of these problems with family’s / kinsfolk’s occupation. Table 11 illustrates the outcome of tests of sub

Table 10 Effect of kinsfolk’s occupation on women’s perception on delayed payments of bills to creditors

Number of women entrepreneurs who have kinsfolk with prior business experience * Number of women entrepreneurs who faced problem of delayed payment of bills to creditors
Cross-tabulation

		Number of women entrepreneurs who faced problem of delayed payment of bills to creditors		Total	
		Yes	No		
Number of women entrepreneurs who have kinsfolk with prior business experience	Yes	Count	100	170	270
		% within women entrepreneurs who have kinsfolk with prior business experience	37.0%	63.0%	100.0%
	No	Count	62	69	131
		% within women entrepreneurs who have kinsfolk with prior business experience	47.3%	52.7%	100.0%
Total		Count	162	239	401
		% within women entrepreneurs who have kinsfolk with prior business experience	40.4%	59.6%	100.0%

Table 11 Effect of family's / kinsfolk's occupation on the managerial problems

Effect of Variables on varied Financial Problems	Chi-square value & <i>p</i> -value	Finding
H3A ₀ – Problem of lack of motivation to employees is independent of father's occupation as effectual factor	$\chi^2 = 10.081$, $p < 0.05$	Null hypothesis is rejected
H3B ₀ – Problem of lack of motivation to employees is independent of mother's occupation as effectual factor	$\chi^2 = 4.047$, $p > 0.05$	Null hypothesis is not rejected
H3C ₀ – Problem of lack of motivation to employees is independent of husband's occupation as effectual factor	$\chi^2 = 7.285$, $p > 0.05$	Null hypothesis is not rejected
H3D ₀ – Problem of lack of motivation to employees is independent of help women entrepreneurs received from kinsfolk's who has prior business experience as an effectual factor	$\chi^2 = 9.135$, $p < 0.05$	Null hypothesis is rejected

hypothesis to H3. As in previous sections, the strength of association has been studied by analyzing *phi value* and *Cramer's V* value.

Table 12 denotes the relationship between variable 1 and problem of lack of motivation to employees as represented in Table 11 and has been elaborated by running the variables through *chi-square* test of independence. Test reflects that in cases where father is businessman, women entrepreneurs are less vulnerable to the problem of lack of motivation to employees. Data reflects that only 25.4% of women who have their father in business face this problem while the remaining 74.6% of women do not face any managerial problems. In a nutshell, this section signifies that there is a relationship between father's occupation and managerial problems faced by women. The *Cramer's V* coefficient obtained here (0.159) signifies a weak association between these two variables.

Table 12 Effect of father's occupation on managerial problem of lack of motivation to employees

Father's Occupation * Number of women entrepreneurs who face managerial problems of lack of motivation to employees

Cross-tabulation

			Number of women entrepreneurs who face managerial problems of lack of motivation to employees		Total
			Yes	No	
Father's Occupation	Business	Count	53	156	209
		% within Father's Occupation	25.4%	74.6%	100.0%
	Private or Government Service	Count	25	95	120
		% within Father's Occupation	20.8%	79.2%	100.0%
	Freelance Professional	Count	4	5	9
		% within Father's Occupation	44.4%	55.6%	100.0%
	Professional with own firm	Count	2	12	14
		% within Father's Occupation	14.3%	85.7%	100.0%
	Others	Count	4	45	49
		% within Father's Occupation	8.2%	91.8%	100.0%
Total		Count	88	313	401
		% within Father's Occupation	21.9%	78.1%	100.0%

Table 13 Effect of aid received from kinsfolk's who has prior business experience on managerial problem of lack of motivation to employees

Number of women entrepreneurs who received help from kinsfolk with prior business experience*Number of women entrepreneurs who face managerial problems of lack of motivation to employees
Cross-tabulation

		Number of women entrepreneurs who face managerial problems of lack of motivation to employees		Total	
		Yes	No		
Number of women entrepreneurs who received help from kinsfolk with prior business experience	Yes	Count	45	126	171
		% within women entrepreneurs who received help from kinsfolk with prior business experience	26.3%	73.7%	100.0%
	No	Count	26	73	99
		% within women entrepreneurs who received help from kinsfolk with prior business experience	26.3%	73.7%	100.0%
	N.A	Count	17	114	131
		% within women entrepreneurs who received help from kinsfolk with prior business experience	13.0%	87.0%	100.0%
Total		Count	88	313	401
		% within women entrepreneurs who received help from kinsfolk with prior business experience	21.9%	78.1%	100.0%

Table 11 also represents the rejection of null hypothesis H3D₀ thereby designating a relationship between variable 4 and the problem of lack of motivation to employees. Referring to Table 13, it can be understood that women entrepreneurs tend to face this problem to a lesser extent if they have kinsfolk with business experience, as only 26.3% of women with kinsfolk having business experience (in both cases of whether they received help or not, either at the time of starting the venture or otherwise) face this problem. Whereas, 73.7% of women entrepreneurs (in both cases) do not face this problem. *Phi value* (0.151) obtained in this case signifies a weak association. Hence, there is a weak inverse relationship between these two factors.

Technological problems

H4₀ – Technological problems faced by women entrepreneurs in day to day business is independent of Family's / Kinsfolk's occupation.

H4 – Technological problems faced by women entrepreneurs in day to day business is not independent of Family's / Kinsfolk's occupation.

Increased use of technology is event in all spheres of business. In MSME sector, to decipher the extent of technology used at grass root level by the women entrepreneurs and to track if there are any technology linked problems that hassle women entrepreneurs in the operation of their business, the following hypotheses was tested by analyzing the *chi-square* test of independence and examining the *chi-square* and *p-value* which leads to outcomes shown in Table 14.

Table 14 Table to represent the effect of family's / kinsfolk's occupation on the varied technological problems

Effect of Variables on varied Financial Problems	Chi-square value & p -value	Finding
H4A ₀ – Problem of high cost of technological acquisition is independent of father's occupation as effectual factor	$\chi^2 = 10.541$, $p < 0.05$	Null hypothesis is rejected
H4B ₀ – Problem of high cost of technological acquisition is independent of mother's occupation as effectual factor	$\chi^2 = 9.244$, $p > 0.05$	Null hypothesis is not rejected
H4C ₀ – Problem of high cost of technological acquisition is independent of husband's occupation as effectual factor	$\chi^2 = 7.569$, $p > 0.05$	Null hypothesis is not rejected
H4D ₀ – Problem of high cost of technological acquisition is independent of kinsfolk's occupation as effectual factor	$\chi^2 = 9.684$, $p < 0.05$	Null hypothesis is rejected
H4E ₀ – Nil usage of technology is independent of father's occupation as effectual factor	$\chi^2 = 21.718$, $p < 0.05$	Null hypothesis is rejected
H4F ₀ – Nil usage of technology is independent of mother's occupation as effectual factor	$\chi^2 = 4.451$, $p > 0.05$	Null hypothesis is not rejected
H4G ₀ – Nil usage of technology is independent of husband's occupation as effectual factor	$\chi^2 = 5.436$, $p > 0.05$	Null hypothesis is not rejected
H4H ₀ – Nil usage of technology is independent of kinsfolk's occupation as effectual factor	$\chi^2 = 2.478$, $p > 0.05$	Null hypothesis is not rejected
H4I ₀ – Problem of lack of technological skills is independent of father's occupation as effectual factor	$\chi^2 = 7.501$, $p > 0.05$	Null hypothesis is not rejected
H4J ₀ – Problem of lack of technological skills is independent of mother's occupation as effectual factor	$\chi^2 = 5.097$, $p > 0.05$	Null hypothesis is not rejected
H4K ₀ – Problem of lack of technological skills is independent of husband's occupation as effectual factor	$\chi^2 = 7.446$, $p > 0.05$	Null hypothesis is not rejected
H4L ₀ – Problem of lack of technological skills is independent of kinsfolk's occupation as effectual factor	$\chi^2 = 3.609$, $p < 0.05$	Null hypothesis is rejected

Table 15 Effect of father's occupation on problem of high cost of technological acquisition

Father's Occupation * Number of women entrepreneurs who faced problems of high cost of technological acquisition
Cross-tabulation

			Number of women entrepreneurs who faced problems of high cost of technological acquisition		Total
			Yes	No	
Father's Occupation	Business	Count	77	132	209
		% within Father's Occupation	36.8%	63.2%	100.0%
	Private or Government Service	Count	58	62	120
		% within Father's Occupation	48.3%	51.7%	100.0%
	Freelance Professional	Count	5	4	9
		% within Father's Occupation	55.6%	44.4%	100.0%
	Professional with own firm	Count	7	7	14
		% within Father's Occupation	50.0%	50.0%	100.0%
	Others	Count	29	20	49
		% within Father's Occupation	59.2%	40.8%	100.0%
Total		Count	176	225	401
		% within Father's Occupation	43.9%	56.1%	100.0%

In Table 14 H4A₀ has been rejected as *p-value* is less than 0.05 if *chi-square* test of independence is done on two variables (variable 1 and the problem of high cost of technological acquisition). To further explain this relationship, Table 15 is analyzed. This Table manifests less susceptibility of women entrepreneurs to this problem if their father belongs to business occupation as compared to the any other occupation. Only 36.8% of women entrepreneurs, who have father owning a business, face the problem of high cost of technological acquisition. This is the least among all the categories. As *Cramer's V* (0.162) obtained here represents a weak level of association between these two variables it can be deduced that there exists a weak inverse relationship.

In Table 14, H4D₀ has been rejected thereby indicating a relationship between kinsfolk's occupation (variable 4) with the problem of high cost of technological acquisition. Table 16 furthers this explanation by indicating that only 38.5% of women entrepreneurs with kinfolk having prior business experience face the problem of high cost of technological acquisition in contrast to 55% of women entrepreneurs with kinfolk having no prior business experience. *Phi value* designates - 0.155 designates a negative relationship existing between these factors. Therefore there exists a negative relationship between these two variables.

Table 17 further elucidates the relationship that surfaced in Table 14 after the rejection of sub-hypothesis H4E₀. 71.8% of women entrepreneurs disagree that they do not use technology in their business operations (indicating huge role of technological usage in successfully running a business) in contrast to 28.2% of such women entrepreneurs who have their father with business background. Reading other categories indicate that women entrepreneurs do not face such a problem as majority (69.3%) of them disagree to the issue of nil usage of technology in their day to day business operations. *Cramer's V* value 0.233 that has been obtained here construes a moderate level of association between the variable of father's occupation with the problem of nil usage of technology by the women entrepreneurs.

Table 16 Effect of Kinsfolk's occupation on problem of high cost of technological acquisition

Number of women entrepreneurs who received help from kinsfolk with prior business experience*Number of women entrepreneurs who faced problems of high cost of technological acquisition
Cross-tabulation

			Number of women entrepreneurs who faced problems of high cost of technological acquisition		Total
			Yes	No	
Number of women entrepreneurs who received help from kinsfolk with prior business experience	Yes	Count	104	166	270
		% within women entrepreneurs who have kinsfolk with prior business experience	38.5%	61.5%	100.0%
	No	Count	72	59	131
		% within women entrepreneurs who have kinsfolk with prior business experience	55.0%	45.0%	100.0%
Total		Count	176	225	401
		% within women entrepreneurs who have kinsfolk with prior business experience	43.9%	56.1%	100.0%

Table 17 Effect of father's occupation on problem of nil usage of technology

Father's Occupation		Number of women entrepreneurs who don't use technology	Total	
			Yes	No
Business	Count	59	150	209
	% within Father's Occupation	28.2%	71.8%	100.0%
Private or Government Service	Count	29	91	120
	% within Father's Occupation	24.2%	75.8%	100.0%
Freelance Professional	Count	1	8	9
	% within Father's Occupation	11.1%	88.9%	100.0%
Professional with own firm	Count	6	8	14
	% within Father's Occupation	42.9%	57.1%	100.0%
Others	Count	28	21	49
	% within Father's Occupation	57.1%	42.9%	100.0%
Total	Count	123	278	401
	% within Father's Occupation	30.7%	69.3%	100.0%

H4L₀ is rejected in Table 14 signifying the existence of a relationship between the variable of kinsfolk's business experience (variable 4) with the problem of lack of technological skills the participating women entrepreneurs. This aspect is furthered in Table 18. Table 18 explains that if there are kinsfolk with business experience, then there is less probability for such women entrepreneurs (42.6% in this case) to face the problem of lack of technological skills as against those (52.7%) with kinsfolk having no

Table 18 Effect of Kinsfolk's occupation on problem of lack of technological skills

Number of women entrepreneurs who have kinsfolk with running businesses		Number of women entrepreneurs who face problem of lack of technological skills	Total	
			Yes	No
Yes	Count	115	155	270
	% within women entrepreneurs who have kinsfolk with prior business experience	42.6%	57.4%	100.0%
No	Count	69	62	131
	% within women entrepreneurs who have kinsfolk with prior business experience	52.7%	47.3%	100.0%
Total	Count	184	217	401
	% within women entrepreneurs who have kinsfolk with prior business experience	45.9%	54.1%	100.0%

prior business experience. *Phi value* obtained is - 0.095 which signifies a negative relationship between these two factors.

Results & discussion

Considering the state-wide study of Gujarat, this article dwells on the interesting trends relating to family and women entrepreneurs. Exploring these trends reflects the role of family background, especially the role of father and kinsfolk in the prospective choices of women entrepreneurs. Of the total respondents, kinsfolk of 270 respondents, father of 209 respondents, husband of 196 respondents, and mother of 43 three respondents are found to be involved in business as primary occupation.

As the choice of always wanting to start their own business among women entrepreneurs of Gujarat is not independent of father's occupation and kinfolk's prior business experience (with a weak level of association as surfaced upon the *Cramer's V* value and *phi value* analysis respectively), women still face challenges in overcoming gender based stereotypes of succession and social expectation. The fact that, choice of always desiring to start their own business is independent of mother's occupation and husband's occupation also shows that women are less inclined towards husband's occupation, probably as a result of matrimonial constraints in the Indian society, or, in the case of the mother, a less successful venture as opposed to that of father and kinfolk. Therefore, business occupation of father and kinfolk's has resulted in maximum women participation as entrepreneurs in the state of Gujarat.

Analysis of financial problems, managerial problems and technology related problems faced by respondent women entrepreneurs in Gujarat indicates that these problems are not independent of fathers' occupation, in contrast to husband's and mother's occupation. The support, business acumen and experience of the father aid the entrant women entrepreneur to tackle the problems arising from lack of collateral security and the negative attitude of the banks. The role of the father also reflects a negative relation with the occurrence of managerial problem arising from lack of motivation to employees among women entrepreneurs in the state. This further contributes to the larger observation and argument of a greater sense of security, as there is no substantial relationship observed between father from a business background and the problem of lack of motivation to employees. As there is a negative relationship of father's occupation and susceptibility of women facing this particular managerial problem, the role of the father for women entrepreneurship remains of paramount importance, thereby paving way for fruitful opportunities as entrepreneurs and also easing the way forward. Specific technological problems of high cost of technological acquisition and lack of technology usage are manifested to be dependent on the variable of father's occupation wherein women entrepreneurs become less vulnerable to such problems especially when father belongs to business occupation. However, it remains to be seen, in the near future, a pronounced role for the mother, more so as women entrepreneurs gain foothold and pass on the skills and ease the problems for their future generations rather than the overdependence on the father's business.

Further, analysis of financial problems, managerial problems and technology related problems indicates that these problems faced by women entrepreneurs in finances, managerial skills and technology related is not independent of the variable that 'kinsfolk has business experience.' It is observed that there exists a negative relation. This

provides scope for exploring the otherwise strong blood relationships embedded in the Indian society and the leanings towards a joint family in strengthening the role of kinsfolk in promoting women entrepreneurs.

In effect, this study reveals that there exist a negative relation between the variable of 'kinsfolk's business experience and aid received thereby' with 'women entrepreneurs encountering problems of delayed payment of bills to the creditors, lack of technological skills and high cost of technological acquisition.' In addition to this, there exist a weak level of association between kinsfolk's business experience and lack of motivation to employees faced by women entrepreneurs wherein they are less expected to face any such problem if they have kinsfolk with business experience, all of which leads us to further understand and appreciate the deep rooted role of family members in nurturing budding entrepreneurs.

This leads to the conclusion that women entrepreneurs learn majority of business skills in their formative years from their fathers and kinsfolk when they (women entrepreneurs) observe them (fathers and kinsfolk) doing business and start involving themselves in family business functioning.

Conclusion

The analysis of data reveals that women entrepreneurs' choice of being an entrepreneur is greatly influenced by father's background of owning a business, and secondly, of anyone in the family owning a business. In the case of family entrepreneurship, the process of inclusion starts at the birth itself. This results in scenarios where girls and women are better exposed to business and business practices, especially as women are excluded from becoming a successor for a business. In the Indian scenario these hurdles propel women to start small independent businesses. This subsequently aids in employment generation and economic contribution.

Although this study provides for a discourse on the cultural category of gender that considers family entrepreneurship as a good place to start in contesting social categories based on gender, as a result of the skewed sex ratio of less female per male (as a result of female infanticide) and a traditionalist attitude (women are not allowed to set out of the house and work, or interact with persons outside the family, except in large metropolitan cities), this study can be used to further research, motivate and encourage women entrepreneurs by drawing the conclusion that entrepreneurship can legitimise women's control over resources.

Additionally, other aspects of the recent demonetization drive in India and its effect in handling the already prevalent financial and technological problems faced by women entrepreneurs is an area for further study. The effect of improved financial skill, knowledge, managerial tactics and better technological skills on operation output can also be explored. The role of networking via government agencies so as to assist women entrepreneurs in large numbers can also be considered as government support is increasing. These interlinked aspects, explored and implemented will go a long way in retaining the tradition of entrepreneurship while opening up new avenues for women as entrepreneurs.

Endnotes

¹Mrs. Sujata Sharma v Shri Manu Gupta [CS (OS) 2011/2006]. High Court of Delhi. 22 Dec. 2015.

²Government of India Census Data of 2011. Total population of Gujarat as per 2011 census is 60, 439,692 of which male is 31,491,260 and female is 28,948,432. Available at: <http://www.census2011.co.in/census/state/gujarat.html>

³Developed on a 70:30 ratio. This includes 70% of contribution from Government of Gujarat and 30% contribution from Government of India under the Urban Haat Scheme. It is created to provide an urban market access to handloom and handicraft artisans.

Abbreviations

CED: Center for Entrepreneurship Development; EDII: Entrepreneurship Development Institute; KVIC: Khadi and Village Industries Commission; MSE-CDP: Micro and Small Enterprises Cluster Development Programme; MSME: Micro, Small, Medium Enterprises; NGO: Non Government Organization

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Authors' contributions

Seventy-five percent data collection is conducted by RS and 25% by both. Methodology and analysis by RS. Other aspects are combined efforts of RS and TS. Both authors read and approved the final manuscript.

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