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## **Social risk and female entrepreneurs in Kerala, India: a preliminary assessment**

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## Social risk and female entrepreneurs in Kerala, India: a preliminary assessment

### Abstract

The aim of this paper is to highlight the concept of social risk in the literature of female entrepreneurship. In most studies, entrepreneurial risk is considered to be related to monetary concerns, but sociological risks are overlooked. The risks associated with social challenges will be discussed in this paper. First, a conceptual model is developed with the help of the literature review. This conceptual model is further explained with the help of a qualitative analysis that was carried out in the state of Kerala. This South Indian state is renowned for the high social status enjoyed by women; therefore, it was considered a suitable platform for this study. This study is derived from a large data set, from which the responses of 40 female entrepreneurs are analyzed in this paper. Five social risk factors were identified: mobility constraints, male hegemony, institutional void, perceived discomfort, and social stigma. The paper concludes with recommendations for policy makers and researchers. This paper develops the theoretical concept of social risk and applies it to the situation of Indian female entrepreneurs. Even though the Indian economy is growing, a considerable number of Indian women are in poverty and are vulnerable to abuse and gender discriminatory practices (Cossman & Kapur, 1993; Holmes, Sadana & Rath, 2010). On the other hand, India carries a history of renowned women prime ministers, businesswomen, and actresses (Ghose, 1994; Ghose, 2007; Tan, 2011). Nonetheless, these women do not represent the entire population. Some women in India are victims of acid attacks, child marriage, and the dowry system (Ghose, 1994; CBS News, 2005; Gold, 2011). The dowry system and child marriages are said to have been abolished decades ago (Central Statistical Organisation, 2002); however, in rural areas, such practices still prevail (Holmes, Sadana & Rath, 2010). The government of India has introduced many incentives to help women overcome the obstacles in Indian society and to encourage small businesses (Seth, 2001; Planning Commission, 2007). In the sixth 5-year plan, for example, the government provided assistance for women to start and run businesses (Seth, 2001; Planning Commission, 2007). In spite of support from the government and changing social attitudes, however, Indian women are still victims of male hegemony (Anagol, 2010; Swain & Wallentin, 2009; Chakraborty, 2010). Such social attitudes instill fear in the minds of female entrepreneurs, and this fear of being socially penalized by the society is defined in this paper as a part of the social risk concept. In the following section, social risk is defined and explained according to Solvic's (1999) work on the perception of risk. First, various literature is reviewed to explain the origin of the concept, and two related concepts, perceived risk and affect heuristic, are explained (Solvic, 1999; Finucane, Alhakami, Slovic & Johnson, 2000). These concepts are related to the plight of Indian women, who have been victims of physical and emotional harassment (Karuppappan & Puthisigamani, 2007; Holmes, Sadana & Rath, 2010). Second, the research methodology is presented, followed by the empirical findings. Finally, the paper summarizes the salient points and concludes with recommendations for researchers and government officials.

### Keywords

female, entrepreneurs, kerala, india, risk, preliminary, social, assessment

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# **Social Risk and Female Entrepreneurs in Kerala, India: A Preliminary Assessment**

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## **ABSTRACT**

The aim of this paper is to highlight the concept of social risk in the literature of female entrepreneurship. In most studies, entrepreneurial risk is considered to be related to monetary concerns, but sociological risks are overlooked. The risks associated with social challenges will be discussed in this paper. First, a conceptual model is developed with the help of the literature review. This conceptual model is further explained with the help of a qualitative analysis that was carried out in the state of Kerala. This South Indian state is renowned for the high social status enjoyed by women; therefore, it was considered a suitable platform for this study. This study is derived from a large data set, from which the responses of 40 female entrepreneurs are analyzed in this paper. Five social risk factors were identified: mobility constraints, male hegemony, institutional void, perceived discomfort, and social stigma. The paper concludes with recommendations for policy makers and researchers.

## **INTRODUCTION**

This paper develops the theoretical concept of social risk and applies it to the situation of Indian female entrepreneurs. Even though the Indian economy is growing, a considerable number of Indian women are in poverty and are vulnerable to abuse and gender discriminatory practices (Cossman & Kapur, 1993; Holmes, Sadana & Rath, 2010). On the other hand, India carries a history of renowned women prime ministers, businesswomen, and actresses (Ghose, 1994; Ghose, 2007; Tan, 2011). Nonetheless, these women do not represent the entire population. Some women in India are victims of acid attacks, child marriage, and the dowry system (Ghose, 1994; CBS News, 2005; Gold, 2011). The dowry system and child marriages are said to have been abolished decades ago (Central Statistical Organisation, 2002); however, in rural areas, such practices still prevail (Holmes, Sadana & Rath, 2010). The government of India has introduced many incentives to help women overcome the obstacles in Indian society and to encourage small businesses (Seth, 2001; Planning Commission, 2007). In the sixth 5-year plan, for example, the government provided assistance for women to start and run businesses (Seth, 2001; Planning Commission, 2007). In spite of support from the government and changing social attitudes, however, Indian women are still victims of male hegemony (Anagol, 2010; Swain & Wallentin, 2009; Chakraborty, 2010). Such social attitudes instill fear in the minds of female entrepreneurs, and this fear of being socially penalized by the society is defined in this paper as a part of the social risk concept.

In the following section, social risk is defined and explained according to Solvic's (1999) work on the perception of risk. First, various literature is reviewed to explain the origin of the concept, and two related concepts, perceived risk and affect heuristic, are explained (Solvic, 1999; Finucane, Alhakami, Slovic & Johnson, 2000). These concepts are related to the plight of Indian women, who have been victims of physical and emotional harassment (Karuppannan & Puthisigamani, 2007; Holmes, Sadana & Rath, 2010). Second, the research methodology is presented, followed by the empirical findings. Finally, the paper summarizes the salient points and concludes with recommendations for researchers and government officials.

## **LITERATURE ON SOCIAL RISK**

The concept of social risk, widely used in risk analysis research, is mostly related to communicable diseases (e.g., AIDS), natural disasters (such as floods) and adverse economic conditions (like unemployment) that threaten the ecosystem, and the health of humanity (Burris, 2000; Green & Sobo, 2000; Guran & Turnock, 2000). The idea of social risk is still not widely recognized in the entrepreneurship literature, but in another discipline, Burris (2000, p. S122) defined social risk as "the danger that an individual will be socially or economically penalized should he or she become identified with an expensive, disfavored, or feared medical condition." Burris' (2000) focus was on health issues, but it is also possible for a healthy individual to be socially and economically penalized. This is apparent among Indian women. For example, a recent paper written by Chakraborty (2010) has discussed the social risks Indian women endure by being sexually involved with their boyfriends. If the relationship is known to the public, such women will be treated as pariahs; thus, to overcome this society-induced risk, women

portray themselves as “good girls” in public and conceal their relationship (Chakraborty, 2010). Though Chakraborty’s paper did not deal with the theory of social risk in depth, clear inferences can be derived from her writing. Hence, the concept can be related to negative emotions. Responses arising from faint negative/positive emotions are called affect heuristics (Slovic, 1999; Finucane *et al.* 2000; Slovic, Finucane, Peters & MacGregor, 2004, p. 312). Slovic *et al.* (2004) explained that an affect heuristic guides a person’s perception of risk. In this paper, the perception of risk is the fear of being socially penalized by society, which is defined as *social risk*.

It can be argued that affect heuristics—in particular, negative emotions—are evident among men as well as women. However, some studies (e.g. Gustafson, 1998; Kahan, Braman, Gastil, Slovic & Mertz, 2005) have demonstrated that there are higher levels of fear among women than in men. Women are said to interpret risk differently from their counterparts because they have an underlying fear of being sexually assaulted (Gustafson, 1998, p. 807), with their perception of risk being related to the fear of rape and other forms of sexual assault (Gustafson, 1998, p. 807; Kahan *et al.* 2005). In India, in public places and working in such establishments as beauty salons, women are vulnerable to being sexually assaulted (*The Times of India*, 2011 cited in Narendran, 2011; Razdan, 2011). Such incidents of sexual assault constrain mobility and adversely affect women’s pursuit of entrepreneurial activities. Many newspaper articles have revealed the atrocities of eve-teasing (1) in India. This year (15 May, 2011), for example, the *Hindustan Times* (Razdan, 2011) reported that two women were brutally attacked when they rejected the advances of two men. Such behavior creates social risk and adversely affects entrepreneurial activities.

The rationale for such mistreatment may date back to 200 BC, when the Manusmriti was written (Budhwar, Saini & Bhatnagar, 2005). The Manusmriti is widely referred to in much literature as promoting negative social stigma against Indian women. Bayly (1999, p. 14) defined the Manusmriti as “an encyclopædic treatise in verse on human conduct, morality and sacred obligations.” The Manusmriti depicted a woman as having no direct relationship with God; rather, her god was held to be her husband (Anagol, 2010). Besides, women were believed to achieve salvation only after taking on a male form (Anagol, 2010). Such perceptions are believed to permeate society even into the twenty-first century, resulting in differential treatment of women (Benson and Yukongdi, 2005). It is possible to argue that Indian society has gone through many changes, one of which is to empower women. In spite of the recent changes, however, Indian women are far from being empowered, as patriarchy continually forges new forms of domination over women (Anagol, 2010, p. 541; Swain & Wallentin, 2009). Thus, a new form of male domination over women is evident in Rogers’ (2008) study, in which he analyzed the cause of sexual harassment of female students in a South Indian college. According to Rogers (2008), changes in women’s economic power result in sexual harassment as a reaction to the perceived devaluing of men’s social status. Hence, it is possible to conclude that such social attitudes are a catalyst for social risk.

Studies on female entrepreneurship identify other types of risk also, in addition to social risk. Often, the concept of risk in the literature on female entrepreneurship relates to women’s reluctance to endure monetary risk (Buttner & Rosen, 1988; Jianonkoplos & Bernasek, 1998; Verheul & Thurik, 2001). Nonetheless, other social scientists have explored risk beyond the periphery of financial risk. Yordanova and Alexandrova-Boshnakova (2011, p. 288) suggested that women are risk averse because they lack opportunities as compared to their male counterparts. Furthermore, risk related to gender difference is also claimed to be related to occupational affiliation; that is, the perception of risk is higher among managers than in professions like government officials and professors (Xie, Wang & Xu, 2003; Yordanova & Alexandrova-Boshnakova, 2011). Hence, it can be assumed that risk among female entrepreneurs can be related to judgment bias (Yordanova & Alexandrova-Boshnakova, 2011), which is a predisposed opinion (Barnes, 1984). Barnes (1984, p. 135) explains judgment bias as entrepreneurs’ tendency to reject information that is inconsistent with their initial behavior. Thus, judgment bias is also highly likely to apply to this study because many past studies (Mandelbaum, 1974; Azad, 1989; Mishra, 1996; Benson & Yukongdi, 2005) have indicated that Indian women are submissive and accepting of male dominance. Thus, “perceived discomfort” may be created: that is, even if women do not encounter gender bias, they might feel vulnerable in facing certain situations involving the opposite sex. This idea will be further elaborated upon in the findings.

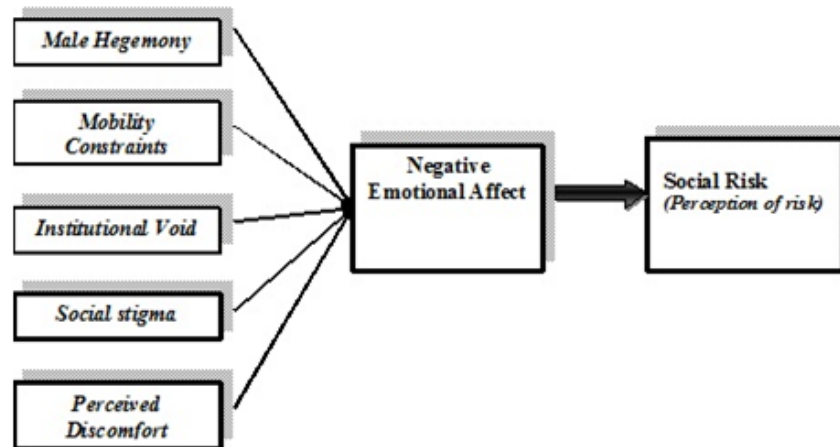
The literature on the state of Kerala reveals it to be a suitable platform for this research as Kerala has gained international recognition for a high level of the physical quality of life, low infant mortality rate, high life expectancy, and high literacy (Subrahmanian, 1990). One reason for this development is governmental reforms (Ramachandran, 1997, Kurien, 2000, Franke & Chasin, 2000, Jeffrey, 2004/2005). Nonetheless, despite its attractive portfolio, Kerala is also renowned for its official red tape (Navaprabha, 2000), harassment against women (The Hindu, 2006, 2007), and rigid social structure (Dumont 1970). Navaprabha (2000) has shown the difficulties faced

by female entrepreneurs in getting loans, licenses, electricity, and other infrastructure facilities from the government. Such intricacies stem from the government's failures to accomplish the outcome people expect from the government, a situation that Mair and Marti's (2009) paper refers to as "institutional void." Thus, one might expect that such factors as male hegemony, mobility constraints, social stigma, and perceived discomfort, as discussed earlier, would contribute to social risk in Kerala and, in turn, slow down the entrepreneurial activities of women.

## METHODOLOGY

A conceptual model can be developed from this literature review. Figure 1 was constructed with the help of the model explained in Finucane *et al.* (2000), and Slovic *et al.* (2004). The model is further modified and connected to demonstrate the link between social risk and barriers to female entrepreneurship in Kerala, India.

FIGURE 1: CONCEPTUAL MODEL OF SOCIAL RISK



The non-monetary issues were classified into five categories: male hegemony, mobility constraints, institutional void, social stigma, and perceived discomfort. These five factors illustrated in the diagram create negative emotions, which lead to social risk. These five factors were used to code the data.

The sample population used for this study consisted of women who owned and ran businesses with more than two employees. This criterion was to ensure the viability of the business. The data was collected from the District Industries Centre in Trivandrum, Kerala. As discussed in studies by Sinha (2005), the data in developing countries are inadequate and outdated, and even for a relatively small study, collecting raw data is a tedious process. Thus, the investigation was started with data of 3701 female entrepreneurs available from the District Industries Centre in Trivandrum, Kerala. Based on the past literature review, the investigator assumed response rate of 33 per cent. Therefore, the sample size was set at 504, but many businesses were closed down, so the investigator only collected 151 sample. Both quantitative and qualitative analyses were used. As the concept of social risk is new, only the qualitative responses were used for this paper, only 40 survey participants provided a detailed response for further investigation in the following section.

## FINDINGS

The responses from 40 female entrepreneurs were compiled into a research matrix (see Table 1). Table 1 shows that "institutional void" and "perceived discomfort" occurred more often than the other variables. This situation occurred because in the process of coding the data, it was noticed that female entrepreneurs lacked faith in the government and often made suppositions instead of providing facts. On the other hand, when discussing harassment of any kind, women may have withheld certain information. So "perceived discomfort" can be seen as overlapping many of the issues discussed by the female entrepreneurs, because even though there was no evidence to suggest gender abuse, they did indicate discomfort in facing certain situations.

**Table 1: Research Matrix**

Topics	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
Male Hegemony	X			X						X								X		X				X				X	X										X		
Mobility Constraints			X												X																									X	
Institutional Void	X	X			X	X	X	X	X			X				X	X		X	X	X	X	X		X	X			X	X	X	X	X	X	X	X	X				
Perceived Discomfort											X	X	X	X			X	X			X	X	X	X				X	X	X	X			X				X	X	X	X
Social Stigma											X		X		X				X								X										X	X			

***Mobility Constraints and Male Hegemony***

Mobility constraint, especially in the form of sexual harassment in public transports, is commonly seen in developing countries like India. There is a dearth in the literature regarding this issue even though it is widely discussed in the Indian media. In the present study, only three female entrepreneurs mentioned mobility constraints. A female entrepreneur elaborated on her response, stating that a male companion, even a five-year-old boy, makes a woman feel safe to travel at night:

It is unsafe for a woman to travel in the streets at 12:00 [midnight]. Help from a man, especially a father’s help, is essential; ...at least a boy of five years old will give a woman security to travel at night.

This situation reinforces male domination in both domestic and public spheres as mentioned in Rogers (2008). Another female entrepreneur, who runs a beauty salon, expressed society’s attitude towards women travelling late at night. Beauty salon owners who dress brides and apply their makeup, especially for an Islamic wedding, are required to travel late at night because Muslim ceremonies are in the evening.

*When I get an opportunity to dress Muslim brides, I have to travel at night. When I travel at night, people start to gossip, and it affects my reputation.*

A third female entrepreneur expressed her discomfort in travelling late at night but unfortunately, she didn’t elaborate on her statement. Further probing was avoided to protect her privacy. The women’s statements, however, can be validated with recent articles in newspapers. When eve-teasing was researched on *The Times of India’s* website, about twenty-four hits were obtained from the past year. One news story was about the harassment of a woman in Mumbai that led to the death of her two male friends (Singh, 2011). Two of the woman’s friends who came to her rescue were attacked and died of the injuries (Singh, 2011). This news caused a stir in India and increased concern for women’s safety in public. Such cases are being frequently reported in various newspapers in India. Such behaviors reinforce male hegemony in Indian society.

The problems related to male hegemony were mentioned by nine female entrepreneurs. A female entrepreneur referred to the phone calls she received from men requesting services, even though she had emphasized that her business renders services only for women:

I receive abusive phone calls from men. Even though, this is a ladies’ beauty parlor, men call to ask for appointments and ask why we can’t provide services for men as well.

Another female entrepreneur mentioned various abuses from her neighbors. Her neighbors started to vandalize her business property to show their objection toward her business:

When I started the business, people in this local area used to use foul language. These people also used to steal my office supplies, like the light bulbs. Even my electricity was stolen.

In addition, three female entrepreneurs stated that men require confirmation of their knowledge and ability to run their business:

It is difficult to convince a man about the quality of my product. It takes a lot of effort to change the negative mindset of a man and convince him to sell my products at his shop. It is difficult for a woman [who has] no experience or [is without] a family member to assist her business.

Trust is an issue not only in relation to male customers, but also in relation to government agencies. One female entrepreneur mentioned that government officials are reluctant to disburse loans to women.

### **Institutional Void**

As the literature review explained, an institutional void occurs when such institutions as governmental organizations fail to accomplish their expected tasks (Mair & Martí, 2009). In this case, government is expected to facilitate an environment conducive for entrepreneurial activities. In contrast to the expected outcome, female entrepreneurs spoke of the hostility of government officials and their difficulties in overcoming red tape. One female entrepreneur mentioned that following governmental procedures is like being punished. In addition, female entrepreneurs also mentioned their difficulties in seeking support from the government compared to private banks.

Fourteen female entrepreneurs spoke of their difficulties in getting through governmental red tape. One of them explained the tedious process she had to follow to expand her business. She was already running a beauty salon, but in the last couple of years, she decided to extend her business to the manufacture of cosmetic products, such as face masks. To do this, she needed land for her business, which required approval from the government. Regrettably, the process was cumbersome:

It was difficult for me to get approval to manufacture herbal beauty products. I had to approach government offices many times. I had to get approval from the drug control office for my herbal product [and] also needed 1200 square feet of land to start the manufacturing unit. It took me many days to get approval from the drug control board. Then I had to buy 1200 square feet [of land] and build a manufacturing house.

An entrepreneur who runs a food manufacturing unit also narrated an unpleasant incident with her neighbor, who was a government official:

A neighbor of ours started to create problems for us. He said he would report to the government various problems with my business. This eventually created problems with our workers. The trade union started to influence our workers, so the workers went on strike, asking for benefits like gratuities and so on. We were not liable for providing such benefits because the workers were employed at a piece rate. The workers filed a law suit, and we had to close down the industry. Later on, we won the case, but I was not in an emotional state to re-open it.

Thus, as she demonstrated, problems with government officials, employees, and trade unions compelled her to close her first business.

Furthermore, female entrepreneurs expressed their reluctance to approach government officials without the company of a male. A woman mentioned her difficulty in seeking assistance from the government without her husband's support. Women feel unsafe when approaching government officials, usually from the fear of being sexually harassed. There is no evidence, however, for any harassment from the officials, so this could be categorized under "perceived discomfort."

### **Perceived discomfort and Social stigma**

When the data was coded, many references to "perceived discomfort" were found in the research. "Perceived discomfort" may include the fear of dealing with unpleasant situations. For instance, one of the entrepreneurs felt uncomfortable buying raw materials from a storage facility with only male employees. To avoid the situation, this female entrepreneur asks a friend or a family member to accompany her. In a similar way, another female entrepreneur mentioned drunken men in her store. These women did not indicate that these men inflicted any bodily harm, so it can only be assumed that they were suffering from "perceived discomfort."

Likewise, a female entrepreneur in a construction business mentioned that some of her male customers spend many hours talking to her in her office, and others argue with her:

Some men unnecessarily spend time sitting in the office in front of me. Some others argue for no reason, as I am a woman.

This incident may not be gender related, but female entrepreneurs feel it is unpleasant to deal with such situations. They consider it to be gender related. An owner of a driving school mentioned that men use abusive language to her. These men might also use abuse language irrespective of gender, so there is no evidence to show gender discrimination. Thus, these incidents may be taken only as creating emotional distress rather than any physical harm or evidence of gender discrimination.

One entrepreneur indicated the reluctance of people to accept it when women say “no” to them. Furthermore, a survey participant suggested that customers prefer to purchase clothes stitched by men rather than by women because they perceive the quality of clothes stitched by men to be better. The above responses show perceived discomfort, but simultaneously, it can also be presumed to be a social stigma.

While the above responses demonstrate perceived discomfort, they can be presumed to reveal social stigma as well. All the female entrepreneurs, who mentioned problems with social stigma, commented on their immediate family and relatives’ disapproval of their business. Societal apprehension connected to religion has also been noted as a reason for social stigma. The caste of an entrepreneur may affect business profit. (2) Brahmins, for example are vegetarians; and conversely, non-Brahmins are usually non-vegetarians. Because Brahmins consider the consumption of meat to be impure (Dumont 1970), food cooked by non-Brahmins or non-vegetarians is also considered a taboo as per the respondent. Thus, if a catering business employs non-Brahmins, it will lose the Brahmin customers. Therefore, a female entrepreneur from an upper caste family (Brahmin) who ran a catering business lost her customers, as one of her employees spread word that she employed non-Brahmins in her business.

## CONCLUSION AND RECOMMENDATIONS

This paper adds to the literature on female entrepreneurship by introducing and explaining the concept of social risk in connection with female entrepreneurs in India. Slovic (1999) and Finucane *et al.*’s (2000) discussions on risk perception were employed as the theoretical framework. These researchers discussed three variables—i) perceived benefit, ii) affect heuristics, and iii) risk perception—but only two of those variables were used in this study, and Slovic’s model was modified to fit the situation of female entrepreneurs in Kerala. Nevertheless, the majority of the research on female entrepreneurship deals with the monetary aspect of risk, instead of the social aspect, i.e., social risk.

Social risk was analyzed in this paper with the help of qualitative analysis, from which was derived three main issues faced by women entrepreneurs in India: mobility constraints, male hegemony, and institutional void. Even though the Indian economy is experiencing high economic growth, women are not safe in Indian cities as they are susceptible to harassment and some incidents even lead to death. The government needs to take steps to reduce gender inequality if the cities in India are to become safe. In addition to the safety issues, government procedures are not user friendly. Many female entrepreneurs criticized the cumbersome procedures and male hegemony in government departments, which slowed down their business. Some women also reported the influence of male hegemony in regard to other aspects. For instance, a few female entrepreneurs felt the need to have a male family member along when they approach government officials. They also feel uncomfortable visiting a warehouse by themselves. It can be difficult to tell if women’s feelings about men are owing to genuine gender differences or harassment, or to the social stigma that has been cultivated by society. In addition, sexual harassment against women is frequently reported in Indian newspapers. The allegations reported in the newspaper, combined with centuries-long discourses on male dominance, creates negative emotions in female entrepreneurs. All of these elements together form a barrier to entrepreneurial activities. Women could be taught to feel safe with men, despite bitter experiences they may have had. For this study, however, it was not possible to urge them to reveal their experiences, as harassment is a sensitive topic, and they may have had reservations against disclosing such encounters.

Based on these conclusions, two suggestions can be made. First, further investigation into the concept of social risk is warranted. Research that would focus on other culturally diverse countries could help provide further insight into the theoretical concept. Second, harassment as a problem in Indian society has gained little recognition in academia. Researchers could explore the plight of Indian women and explore various strategies to overcome the problems. Government initiatives are inadequate, and the measures they implement are not changing the present situation. Thus, more research into this aspect, as well as proactive initiatives from the officials, is warranted to address the issue.



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## END NOTES

1. "Eve teasing" refers to a wide range of acts, from verbal taunting and bodily touching to physical assaults on women (Rogers, 2008, p. 79)
2. **The caste system has four major divisions: Brahmins, Kshatriyas, Vaishyas and Shudras (Dumont, 1970).**

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