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## Book Review

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Unni Jeemol, Yadav Vanita, Naik Ravikiran and Dutta Swati, *Women entrepreneurship in the Indian middle class: Interdisciplinary perspectives*. Orient BlackSwan, 2021, 292 pp., ₹1,075 (Paperback) ISBN: 978-93-5442-145-7

There is a lot of fascination around entrepreneurship. Everybody is talking about becoming a job giver instead of a job seeker. For a long time, various institutions studying management and other organizations have thought of entrepreneurship to be born out of innovation and opportunity-seeking behaviours. However, data show that is not the case in terms of women entrepreneurship in India. In the case of women entrepreneurs, new ideas are born more out of necessity caused by various economic constraints of society. This book delves into detail about how women entrepreneurs get their fair share of entrepreneurship in India.

This book brings a fresh perspective to understanding entrepreneurship concerning the middle class of India and how critical is the contribution of women. The book emphasizes that women can play a very significant role in the larger entrepreneurship phenomenon and economic development. Therefore, this requires an immediate intervention to study, discuss and promote women entrepreneurship.

The book is influenced by the research project on women entrepreneurs in India supported by ICSSR. The authors establish the field of entrepreneurship with the help of previous literature and the research that they recently conducted. The book mentions that a sub-theme of women entrepreneurship emerged in the 1970s (Jennings & Brush 2013; Yadav & Unni, 2016); earlier to this the literature on entrepreneurship assumed a gender-neutral stance since the 1930s. The authors used the established theories from management, entrepreneurship and economics

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to study women entrepreneurship in a developing country with socio-economic diversity framing a fresh debate and leaving room for establishing new theories to understand women entrepreneurship.

The seven chapters of the book broadly talk about the anecdotes and factors that help women choose entrepreneurship. The book also emphasizes a different set of possible entrepreneurial engagements as per their socio-economic backgrounds. It was observed that the primary objectives for women to become an entrepreneur was not profiting or scaling but necessities and social change. As poverty in India is declining, the composition of the middle class in India's population is on the rise. Due to this, the middle class becomes an extremely important segment to be considered by researchers and policymakers.

Women entrepreneurs in the upper middle class were more engaged in activities like real estate, pet grooming, etc. However, women entrepreneurs in the lower to the middle classes were more engaged in manufacturing and service-related activities like tiffin service, personal grooming services, tutoring, etc. Their businesses are majorly confined within their homes, and hence, the scale and the growth potential are very limited.

Chapter 1 of the book brings out a management perspective around women entrepreneurship, where the research developments in the sector are presented chronologically. The authors have conducted a detailed literature review on women entrepreneurship. They suggest that the first academic paper on female entrepreneurship was published in 1976 by Eleanor B. Schwartz in the *Journal of Contemporary Business*. Table 1.1 summarises the key milestone in the evolution of the domain. The chapter is very helpful to understand different theories and their evolution over time in different countries with different backgrounds. This chapter can help design policies and instruments to promote women entrepreneurship in a different context.

Chapter 2 of the book is a further extension of the literature review on entrepreneurship concerning economic and sociological aspects with a gender perspective. The chapter helps in setting the context to a middle class, informal self-employment, and women's participation in the workforce of the country. The chapter deftly summarises various literature and facilitates a way of understanding the future prospect.

Chapter 3 details the middle class, its size and growth. The chapter also reviews definitions of the middle class based on some national data and other sources. As per the review, they identified the definition given by Banerjee and Duflo of the daily per capita income range of \$2 to \$10 in terms of 2005 PPP as an appropriate one (Banerjee & Duflo, 2008). The chapter also distinguishes the middle class from the lower middle

class and upper middle class. The authors bring the clear class difference having the poor and lower middle classes engaged in home-based manufacturing and trade, whereas the middle and upper middle classes were mostly in business services and real estate.

Chapter 4 explores behavioural traits with concepts like ‘opportunity-based’ and ‘necessity-driven’ entrepreneurship from management literature, and behavioural traits from economic literature to study entrepreneurship indicators. This chapter explains the role of behavioural traits in entrepreneurship with the help of regression-based analysis. The chapter also highlights two in-depth case studies of women entrepreneurs to understand their specific behavioural traits to establish the business and the challenges that they have faced during the process.

Chapter 5 discusses the role of external factors in informal and formal sectors of the economy. The detailed analysis of the response of male- and female-owned enterprises to the external environment in both the formal and informal sectors using nationally representative data is well captured in the chapter. The discussion is to understand whether external institutional support helps in the growth of entrepreneurs in informal sectors or not and what external factors drive or inhibit the growth through innovation in the formal sector. The authors established the context with the literature review and presented two separate case studies of women entrepreneurs one from the informal sector and another from the formal sector. Both these cases impart direct recommendations for women: if they are ready to solve real-life problems, they need to consider factors like family, support network, technology know-how and intervention. The responses from male- and female-owned firms in both formal and informal sectors help in concluding that even after 27 years of economic reforms in India, a dualistic structure of industry still exists.

In chapter 6, the authors attempted to identify the characteristics of an entrepreneur. Several types of research have been conducted to establish a trait approach in entrepreneurship. A large number of studies talk about entrepreneurial traits and their tendencies to be successful entrepreneurs. The chapter contributes to entrepreneurship literature by considering a group of personality traits among college students to co-relate to entrepreneurial attributes. This also estimates the aptitude and entrepreneurial tendencies both among boys and girls of these colleges.

Due to uncertainties with starting, running or growing one’s business, one of the major supports sought by women entrepreneurs is mentoring. Women entrepreneurs tend to avoid taking funds from Venture Capitalists (VCs) because of the fear of losing control. The growth of the majority of startups especially in the social sector has been observed to be incremental

as opposed to the popular expectations of exponential growth of startups. Women's participation in the labour force is very low in India and even more so in urban areas. Chapter 7 provides a detailed summary of the book where the debate on women entrepreneurship has been examined with a multidisciplinary framework. Out of the total number of startups by middle-class women entrepreneurs, only 30% are expanding, the rest are either stagnating or declining. Three factors identified as major contributors towards the success of this 30% of businesses are:

**Internet:** Cheap access to the internet, internet literacy and the use of the internet in business operations are considered critical factors in the success of businesses.

**Registration with an authority/institution:** Registration with an authority provides them with an identity and credibility. This makes it easier for them to get new customers and partners or to access institutional support for fund requirements.

**Support (private or government):** There is a need for institutions providing basic facilities and services like entrepreneurship education programmes, networking platforms, etc. The development of such facilities and programmes can have a significant impact on the growth of entrepreneurship. The book mentions that there is a huge need in particular for a dedicated educational programme for learning entrepreneurship. Institutions like the Entrepreneurship Development Institute of India (EDII) have been contributing to promoting women entrepreneurs in both formal and informal sectors for decades. However, development of more such institutions is needed across India.

The authors through their intensive research identified that government programmes and public policies need to aim at addressing challenges, like gender-based discrimination, the burden of care work, lack of business skills, etc., that impact the participation of women in entrepreneurship. Gender-based discrimination is another major challenge for women entrepreneurs highlighted in the book. In the male-dominated world of business, it becomes difficult for women to deal with officials and stakeholders as they are often ignored or not taken seriously. While society's perception and attitude towards women's entrepreneurship is changing steadily, the rate of change is slow. To address this challenge, women entrepreneurs must stand up for themselves. The case studies presented in chapters 2 to 7 bring clarity and understanding to all these claims from the existing women entrepreneurs. Readers would enjoy the recommendations coming through the detailed case study on these women.

New enterprises are generally thought to be born out of innovation and individuals looking for opportunities. But several data collected by the team show that is not the case in terms of women entrepreneurship in India. In the case of women entrepreneurs, new ideas are born more out of necessity caused by various economic constraints in society. Therefore, the book brings out the major finding in terms of policies and support that are required to promote innovation and technology interventions at the gender level very specific to women.

The book's subject of seeing entrepreneurship through the lens of economic class-based bifurcation can trigger another study on alleviating poverty by empowering the people below the poverty line. The way the authors have studied middle-class women and low-capital entrepreneurial ventures started by women of self-help groups in villages and slum areas of urban regions should be studied. Not only the study will make the observations of the authors more wholesome, but the initiative will also have the possibility of becoming action-oriented reference points for the government and the social organizations working in the area of poverty alleviation.

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