



A Study Of Women Entrepreneurship In India : Challenges And Suggestions

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Abstract:

This study examines the current situation of women entrepreneurs in India, emphasizing both the significant obstacles to their expansion and practical suggestions to promote a more diverse entrepreneurial environment. Women entrepreneurs are still underrepresented in many Indian economic sectors despite rising educational attainment and government initiatives. Inadequate institutional support, deeply ingrained sociocultural norms, limited mobility, and restricted access to credit and finance are some of the main obstacles. Confidence gaps, a lack of mentorship, and a lack of knowledge about government initiatives exacerbate these problems. In addition, the dual burden of family and business responsibilities, regulatory burdens, and technological illiteracy disproportionately affect women-led businesses. Based on qualitative and quantitative data from recent studies, this paper proposes a multimodal strategy: (1) expanding specialized training and capacity-building programs in business management, financial literacy, and digital skills; (2) strengthening institutional mechanisms to improve funding access (e.g., low-collateral loans, women-specific credit lines); (3) establishing robust mentorship and networking platforms; (4) raising awareness and uptake of government support schemes; and (5) promoting cultural change through media campaigns and community engagement. By implementing these suggestions, India can encourage gender equality and sustainable economic growth by unleashing the vast untapped entrepreneurial potential of its women population.

Keywords: Women, Activities, Entrepreneurship, Development, Opportunities.

Introduction:

Women's ability to borrow money is frequently restricted by risk-averse attitudes and gender bias in financial institutions, even in cases where funding is available. Their journey is made more difficult by sociocultural obstacles. Women's time and mobility are often restricted by traditional gender roles that assign them the duty of providing care.

Furthermore, decision-making and self-confidence can be impacted by social

conditioning; many female entrepreneurs report feeling less respected or credible in professional settings. The skill gap is another significant problem. Even though women's educational attainment has increased, many still lack formal training in digital tools, financial management, and entrepreneurship—all of which are essential skills in today's business world. Women are also deprived of peer support and role models that could help them grow due to a lack of networking and mentorship

opportunities. Additionally, infrastructure limitations—particularly in rural areas—such as inadequate market access, unsafe mobility, and poor transportation make it more difficult for women-led businesses to expand sustainably. In light of these complex issues, policy interventions, specialized training initiatives, financial innovation, and social support systems that particularly focus on female entrepreneurs. Previously, focus on women entrepreneurs. Previous studies highlight a multi-tiered approach that includes individual capacity building, community networks, and governmental support. To strengthen women's entrepreneurial ecosystem, initiatives like mentor networks, gender-sensitive financing models, government program awareness, and entrepreneurial training are often suggested.

Literature Review:

NITI Aayog: A study by NITI Aayog has revealed that women's economic contribution to GDP in India is 17%, less than half the global average. According to it, the situation has been further worsened by the loss of employment and loss of income from businesses due to COVID-19, which has increased the burden of unpaid care work. According to a report by UN Women, during the first lockdown in 2020, 47% of women lost their jobs, while 7% of men remained unemployed. Also, in countries in the Central and East Asian region, the pandemic has hit women entrepreneurs in India the hardest. It was observed that two-thirds of women cited the pandemic as the reason for the recent closure of their businesses.

Dr. Ajjarapu Alimelu Annapurna: "Women entrepreneurs are playing an increasingly important role in shaping economic growth and innovation ecosystems." (UNCTAD, 2020; World

Bank, 2021). According to him, reviews of studies have strengthened our understanding of financial empowerment, innovation and socio-cultural barriers (Business Insider, 2025; Labbe et al., 2025). Research from France explores women's access to finance and social networks, while a study from Indonesia shows how women-led microenterprises contribute to household income and resilience (Journal of Innovation and Entrepreneurship, 2025). The author explains in the study that emerging topics in this area include green innovation (Zhang et al., 2025), digital finance (Digital Finance Study, 2024) and social commerce adoption (SAGE, 2024).

Lavjit Kaur and Amanpreet Kaur:

According to their study 'Problems of women entrepreneurs in India: A review of litterateur (2024), a multi-pronged approach is needed to create a supportive environment for women entrepreneurs. According to them, improved access to finance through inclusive policies, enhanced training and education, effective communication and implementation of government policies can unlock the untapped potential of women entrepreneurs, which will help in significant economic growth and social progress.

Tanishka Wadhwa:

Recent empirical/sectoral studies on barriers and digital adoption by women entrepreneurs in India have consistently found that women entrepreneurs face significant barriers such as limited access to finance, gender discrimination and socio-cultural barriers. The study explores the barriers that hinder women's entrepreneurial success. Key factors such as government support, financial literacy and mentoring have been identified. Using secondary qualitative analysis, the study sheds light on how targeted policies and training programmes can foster a more inclusive business environment. Their findings suggest that bridging the financial

and educational gap can increase women's economic participation, which in turn leads to overall economic growth. The study will inform policy development and support for women entrepreneurs in India.

Objectives of the Study:

1. To examine the key challenges faced by women entrepreneurs in India in the present business environment.
2. To analyze how socio-cultural, economic, and institutional factors affect their entrepreneurial journey.
3. To propose actionable suggestions (policy, training, financial, and social) to improve the number, sustainability, and impact of women-led enterprises in India.

Methodology of the Study:

The primary source of data for this study is secondary data, which was gathered from a variety of publications, newspaper, journals, books, and government websites.

Reasons for Slow Progress of Entrepreneurship amongst Women in India:

The pace of women's entrepreneurship in India is still slow, despite economic expansion and growing awareness of gender equality. This trend is influenced by a number of interconnected institutional, social, and economic factors. Despite increasing educational attainment, growing markets, and favorable policy frameworks, women's entrepreneurship in India has grown far more slowly than anticipated. Women's participation in entrepreneurial activity is still restricted by a complex interplay of institutional, sociocultural, and structural factors.

Social and Cultural Limitations:

Women's roles, mobility, and decision-making power within households

are influenced by deeply ingrained patriarchal norms. The time and independence needed for entrepreneurial engagement are limited by social norms that place a higher priority on household duties than financial endeavors. A major factor in determining the intention and sustainability of entrepreneurship is family support, which is frequently lacking for women.

Budgetary Obstacles:

Credit availability is still a significant obstacle. Due to their low asset ownership, women often lack collateral, which limits their eligibility for formal loans. This obstacle is made worse by gender bias in lending practices. Because of this, female entrepreneurs frequently rely significantly on unofficial funding sources, which restricts the size and competitiveness of their businesses.

Digital Gaps, Education, and Skills:

Disparities still exist in technical and business education, despite improvements in female literacy. Women are frequently less exposed to managerial skills, digital competencies, and entrepreneurship training. Their capacity to recognize opportunities, embrace technology, and negotiate challenging markets is hampered by this skill gap.

Inadequate Ecosystem and Institutional Support:

Access to industry associations, mentors, and entrepreneurial networks is still restricted for women. These networks are essential for obtaining supply chains, gaining confidence, and learning about the market. Furthermore, despite their size, government programs and incentives frequently face low awareness, insufficient outreach, and local bureaucratic obstacles.

Market Access Challenges:

Women-owned businesses have limited scalability and are disproportionately found in the micro and informal sectors.

Participation in global value chains, market connections, and procurement opportunities are still lacking. Participation in trade shows, networking gatherings, and market research is further limited by limited mobility and safety concerns.

Infrastructure and Structure Limitations:

Women's ability to manage their businesses and take care of their homes is hampered by inadequate childcare facilities, erratic transportation, and safety concerns in public areas. These structural obstacles lower output and raise the dropout rates of women entrepreneurs.

Schemes for the Advancement of women entrepreneurship in India:

We can now claim that there was a period of male dominance in our society. However, times and circumstances have completely changed, and there are plenty of women who have overcome these types of dominance. Examples of women's empowerment in India include Chanda Kochhar, Smt. Pratibha Patil, Indira Nooyi, Droupadi Murmu, and our current finance minister, Mrs. Nirmala Sitaraman. There are currently over 29 programs aimed at promoting female entrepreneurship. Here are a few of the more:

- Sarkari Yojana
- PM Mudra Yojana
- Bhartiya Mahila Bank
- Annapurana Scheme
- Stri Shakti Package
- Orient Mahila Vikas Yojana
- Training of Rural Youth for Self-Employment
- Working Women's Forum Indira Mahila Kendra
- Rashtriya Mahila Kosh
- Dena Shakti
- Udyogini
- Cent Kalyani Scheme
- Mahila Udyam Nidhi Scheme

- Mudra Yojana Scheme for Women Trade Related Entrepreneurship Assistance and Development Scheme (TREAD)
- Udyog Bandhu And Mahila Udyog Bandhu
- Micro Credit Yojana
- Khadi and Village Industries Commission (KVIC)

Benefits of Entrepreneurship Among Women in India:

These are well-organized, empirically supported advantages of women's entrepreneurship in India. That can be incorporated into a research paper. They are arranged according to distinct thematic headings and written in an academic style.

Financial Independence and Economic Empowerment:

- **Generation of income:** women By generating their own revenue streams, entrepreneurs lessen their reliance on spouses or family members
- **Asset creation and financial decision-making:** Women can now take part in household financial decisions thanks to higher incomes.
- **Poverty reduction:** Particularly in rural and semi-urban areas, women-led businesses help lift families out of poverty.

Using Digital Platforms and Technology

- **E-commerce and digital empowerment:** Platforms, digital payments, and social media marketing enable women to launch home-based businesses with little funding.
- **Closing the gap between rural and urban areas:** Technology
- Helps promote inclusive development by giving women in rural India access to larger markets.

- **Strengthening Families and Benefits for Intergenerational Improved education for children:** Increased Investing in children's education is made possible by household income.
- **Intergenerational Entrepreneurship:** Offspring of Women entrepreneurs frequently acquire entrepreneurial abilities and self-assurance.
- **Better health outcomes:** Women typically devote their income to wellbeing, healthcare, and nutrition.

Contribution to the Growth of the National Economy:

- **GDP Gain:** India's micro, small, and medium enterprise (MSME) output is increased by women-owned businesses.
- **Employment creation:** By hiring other women, women entrepreneurs increase the number of workers.
- **Economic diversification:** By entering a variety of industries, including textiles, handicrafts, food processing, technology, and e-commerce, they bolster economic resilience.

Supporting Sustainable Development Goals (SDGs) Women's entrepreneurship contributes to:

- **SDG 5:** Gender equality
- **SDG 8:** Decent work & economic growth
- **SDG 10:** Reduced inequalities
- **SDG 1 & 2:** Poverty and hunger reduction

Impact on the Community and Social Development

- **Enhanced social standing:** Entrepreneurship Increases the status and social mobility of women in families and communities.
- **Effect of role models:** Prosperous women younger girls are inspired by

entrepreneurs, who encourage education and career goals. women's empowerment in the community entrepreneurs frequently put their profits back into community welfare, education, and health.

Developing the MSME Sector:

Women-owned MSME's:

- Increase local production
- Encourage the use of traditional skills and indigenous crafts
- Encourage the initiatives of Atmanirbhar Bharat (self-reliant India).

Innovation and Growth for All:

- **New market solutions:** Women entrepreneurs often design products for underserved markets, such as rural consumers, women's needs, or eco-friendly products.
- **Diversity-driven innovation:** Gender-diverse leadership fosters innovation, problem-solving skills, and business adaptability.

Advantages for Personal and Psychological Growth:

- **Self-assurance and Identity:** Women can become more self-assured and well-known through entrepreneurship.
- **Women acquire leadership skills:** communication, financial, and managerial abilities.
- **Autonomy:** Making decisions on one's own improves life satisfaction in general.

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Women Entrepreneur Resources:

- District Industries Centers (DIC)
- Development of Women & Children in Rural Areas (DWCRA)
- Prime Minister Rojgar Yojana (PMRY)
- Women's Corporate Finance Corporation (WCFC)
- Finance Assistance Through Women's Development Corporations (FAWDC)
- National Safai Kramchari Finance and Development Corporation (NSKFDC)
- Alliance of Business Women International
- Association of Women's Business Centre (AWBC)
- Athena Foundation
- Business Women's Network
- Centre for Women's Business Research
- The Committee of 200
- Count me In
- Digital Women
- Direct Selling Women's Association
- ewomenNetwork. Com.
- Franchise Solutions for Women

Organizations both governmental and non-governmental support female entrepreneurs. They choose, get ready, train, settle, grow, and advance them in the international community.

A few are present.

- Federation of Societies of Women Entrepreneurship (FSWE).
- Small Entrepreneurship Development Institute of India (DEDII)

Suggestions for women's Entrepreneurship Development:

It is crucial to make financing more accessible through collateral-free loans, microcredit facilities, and financial literacy initiatives in order to support the growth of women's entrepreneurship. Women's

capabilities can be greatly increased by strengthening skill development through focused entrepreneurship training, digital literacy workshops, and awareness of government initiatives. Innovation and guidance will be supported by the establishment of women-focused incubation centers, coworking spaces, and mentorship networks. Women can grow their businesses by expanding their market access through trade shows, exhibitions, and e-commerce platforms.

Additionally, lowering barriers and fostering an environment that is supportive of women entrepreneurs, particularly in rural areas, can be achieved by streamlining business registration processes, providing childcare facilities, and providing legal assistance.

- Simplify the legal and business registration processes.
- To lessen domestic obstacles, provide family counseling and childcare assistance.
- Strengthen SHGs and assist women entrepreneurs in rural areas.
- Provide easy and collateral-free loans for women.
- Increase financial literacy and digital payment training.
- Provide programs for entrepreneurship training and skill development.
- Increase knowledge of government initiatives for Women entrepreneurs.
- Encourage e-commerce and digital literacy.
- Create women-focused incubation centers and coworking spaces.
- Plan mentorship initiatives and networking gatherings.
- Improve market access by using online platforms, fairs, and exhibitions.

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