



## Demographic Influences on Women Entrepreneurship in Pimpri-Chinchwad, Maharashtra: An Empirical Study

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**DOI - 10.5281/zenodo.17986668**

### **Abstract:**

*Women entrepreneurship in India is witnessing rapid growth driven by rising education levels, urbanization, economic liberalization, and evolving socio-demographic patterns. Pimpri-Chinchwad, a twin industrial city in Pune district, Maharashtra, has emerged as a vibrant hub for women-led micro and small enterprises, particularly in retail, food, beauty, services, and home-based sectors. This study examines the role of demographic factors in shaping women's entrepreneurial participation in the region. Primary data was collected from 30 women entrepreneurs using a structured questionnaire. Findings reveal that most respondents are young (20–40 years), educated (graduate and above), and primarily motivated by financial independence. Key challenges include access to finance, market competition, and work-life balance. The study recommends targeted policy interventions, skill development programs, and financial inclusion initiatives to strengthen women-led ventures in Pimpri-Chinchwad.*

**Keywords:** Women Entrepreneurship, Demographic Shifts, Urbanization, Financial Independence, Pimpri-Chinchwad, Micro Enterprises.

### **Introduction:**

Women entrepreneurship has emerged as a critical driver of economic growth, employment generation, and gender empowerment across the globe, and particularly in developing economies like India. Historically, women's participation in formal business was limited due to patriarchal norms, restricted mobility, and lack of access to education and capital. However, since the economic liberalization of 1991, coupled with rapid urbanization and rising female literacy, there has been a visible surge in women-led enterprises, especially in urban and semi-urban regions.

Pimpri-Chinchwad, originally a cluster of villages on the Mumbai-Pune highway, was transformed into a major industrial hub in the 1960s and 1970s with the establishment of premier public-sector units such as Hindustan Antibiotics (1954), Bajaj Auto (1960s), Tata Motors (formerly TELCO), Premier Automobiles, and several ancillary units. The Pimpri-Chinchwad Municipal Corporation (PCMC) was formed in 1982, and the region witnessed massive in-migration of skilled and semi-skilled workers from across Maharashtra and other states. This industrial boom created a strong middle-class ecosystem, improved civic infrastructure, and a large consumer market

– all of which laid the foundation for entrepreneurial activities.

In the last two decades, Pimpri-Chinchwad has evolved from a purely industrial town into a vibrant urban economy with IT parks (Hinjewadi nearby), malls, educational institutions, and residential townships. This transformation has particularly benefited women. Rising female education (especially after the establishment of numerous colleges in the 1990s and 2000s), delayed age of marriage, increasing nuclear families, and the need for supplementary household income have encouraged thousands of women to step into entrepreneurship. Today, one can see women successfully running boutiques, beauty parlors, catering units, tuition centers, online businesses, and retail stores across areas like Chinchwad, Nigdi, Akurdi, Pimpri, and new townships such as Ravet and Moshi. Despite these favorable demographic and economic shifts, women entrepreneurs in Pimpri-Chinchwad continue to face challenges such as limited access to institutional finance, intense market competition, and the persistent pressure of balancing family responsibilities. This study examines how key demographic factors – age, education, marital status, and urbanization – have facilitated the rise of women-led micro and small enterprises in Pimpri-Chinchwad, while also identifying the barriers that still hinder their full potential. Using primary data collected from 30 women entrepreneurs, the research analyses their socio-demographic profiles, motivations, business choices, challenges faced, and overall outcomes.

### **Research Problem:**

Although demographic indicators in urban India – higher education, younger population, delayed marriage, and nuclear families – are increasingly favourable, women entrepreneurs in fast-growing industrial cities like Pimpri-Chinchwad still struggle to achieve sustained growth. The study addresses the core question: How far do positive demographic shifts facilitate women's entry into and success in entrepreneurship, and which socio-economic and cultural obstacles continue to limit their potential in the Pimpri-Chinchwad region?

### **Objectives of the Study**

1. To examine the demographic profile of women entrepreneurs in Pimpri-Chinchwad.
2. To analyze the influence of education, age, marital status, and urbanization on entrepreneurial participation.
3. To identify major motivations and challenges faced by women entrepreneurs.
4. To suggest policy and support measures for promoting sustainable women-led ventures.

### **Literature Review:**

1. Global and Indian Context of Women Entrepreneurship Women entrepreneurs contribute significantly to economic growth, innovation, and household poverty reduction (Kelley et al., 2017; Brush et al., 2019). However, globally they remain underrepresented, operating smaller firms and facing greater financing constraints than men (World Bank, 2021). In India, the number of women-owned enterprises grew from

- 14% of total enterprises in 2016 to nearly 20.5% by 2023–24 (Sixth Economic Census & MSME Annual Report 2023–24). Government initiatives such as Stand-Up India, Mudra Yojana (under priority sector lending, Mahila E-Hat, and Trade Related Entrepreneurship Assistance and Development (TREAD) have accelerated this trend.
2. Demographic Drivers of Women Entrepreneurship A substantial body of research establishes strong linkages between demographic variables and entrepreneurial intention:
    - **Age:** Younger women (below 35 years) display higher entrepreneurial propensity due to greater risk tolerance and digital familiarity (Langowitz & Minniti, 2007; Singh & Belwal, 2020).
    - **Education:** Higher educational attainment significantly enhances business survival rates and growth orientation (Terrell & Troilo, 2010; Goyal & Yadav, 2014).
    - **Marital status and family structure:** Married women with supportive spouses or nuclear families are more likely to start businesses, whereas joint family systems often impose time and mobility restrictions (Panda, 2018; Dhameja et al., 2020).
    - **Urbanization and migration:** Rapid urban growth creates new markets, infrastructure, and role models, thereby lowering entry barriers for women (Ghani et al., 2014; Mukim & Singh, 2022).
  3. Women Entrepreneurship in Maharashtra and Pune Region Maharashtra ranks among the top three Indian states for women-led enterprises (MSME data 2023). Within the state, Pune metropolitan region (including Pimpri-Chinchwad) has emerged as a major cluster because of its industrial legacy, proximity to Mumbai, IT boom in Hinjewadi, and high female literacy (79.4% as per Census 2011, expected >88% in 2023 estimates). Studies by Yadav & Unni (2016) and Field et al. (2021) in urban Maharashtra confirm that access to local markets and public transport positively influences women's decision to become entrepreneurs.
  4. Specific Studies on Pimpri-Chinchwad and Industrial Townships Limited primary research exists on women entrepreneurs in Pimpri-Chinchwad. Secondary sources (PCMC Economic Review 2022; Tie Pune Reports) indicate rising registration of women-owned units in food processing, beauty & wellness, garments, and e-commerce reselling. However, most available literature is either dated, city-wide (Pune)-level, or based on secondary data.
  5. Identified Research Gap While macro-level studies confirm the positive role of demographic variables, very few empirical works focus on fast-growing secondary industrial cities such as Pimpri-Chinchwad. There is particularly scant primary evidence on:
    - (a) the combined influence of age, education, and marital status on business choice and performance, (b) persistence of finance and work-life balance challenges despite favorable demographics, and (c) sector-specific

patterns in an automobile-ancillary-dominated ecosystem.

The present study fills this gap by providing fresh, location-specific primary data from 30 women entrepreneurs in Pimpri-Chinchwad, thereby contributing to both academic understanding and evidence-based policy making for urban industrial townships in India.

### **Research Methodology:**

1. The present study is descriptive in nature. It aims to present a clear and detailed profile of women entrepreneurs in the Pimpri-Chinchwad region by describing their demographic characteristics, business profiles, motivations, challenges, sources of funding, training received, and work-life balance. The study relies entirely on primary data collected directly from the respondents.
2. Sample Size The study is based on a sample of 30 women entrepreneurs operating their businesses within the Pimpri-Chinchwad area. These respondents represent a variety of small and micro enterprises across different sectors.
3. Sampling Technique Convenience sampling technique has been adopted for the selection of respondents. The participants were chosen based on their easy accessibility and willingness to participate in the study at the time of data collection.
4. Data Collection Tool Primary data was collected using a structured questionnaire specially designed for this study. The questionnaire consists of both closed-ended questions (for easy

quantification and comparison) and a few open-ended questions (to capture personal experiences, opinions, and suggestions in the respondents' own words).

5. Variables Studied The study examines the following key aspects:
  - Personal demographics: Age, education level, and marital status
  - Business profile: Type of business and monthly income/revenue
  - Entrepreneurial journey: Motivation to start the business
  - Major hurdles: Challenges faced while running the enterprise
  - Financial aspects: Sources of finance (own savings, bank loans, family, etc.)
  - Support system: Training programs attended and support received
  - Personal life: Work-life balance and family support
6. Data Analysis Techniques The collected data has been analyzed using simple yet effective descriptive statistical tools:
  - Calculation of percentages and frequency distributions
  - Presentation through tables and charts (bar diagrams, pie charts, etc.)
  - Detailed interpretation of results to highlight patterns, trends, and key findings in a reader-friendly manner.

This methodology enables a comprehensive understanding of the current status, opportunities, and difficulties experienced by women entrepreneurs in the Pimpri-Chinchwad region.

## Data Analysis and Interpretation

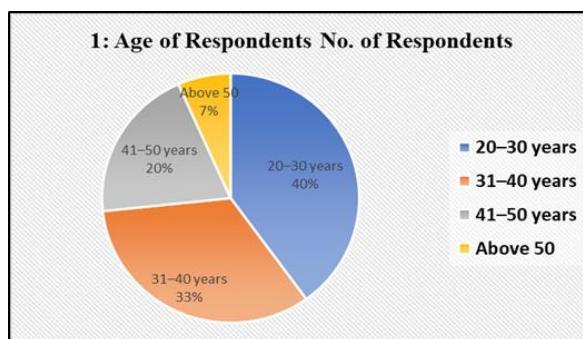
### (Primary Data):

#### 1. Demographic Profile of Respondents:

##### 1: Age of Respondents

Age Group	No. of Respondents	Percentage
20–30 years	12	40%
31–40 years	10	33%
41–50 years	6	20%
Above 50	2	7%

Majority of women entrepreneurs are young (20–40 years), showing a positive demographic shift.



The age profile of the 30 women entrepreneurs in Pimpri-Chinchwad reveals a distinctly. **40%** of the respondents are in the **20–30 years** age group, making it the largest segment. This reflects a strong presence of young, first-generation women entrepreneurs who are entering business early in their careers, possibly driven by new aspirations, digital opportunities, and changing societal attitudes toward women's economic independence.

**33%** fall in the **31–40 years** bracket, forming the second-larg Only **7%** (just 2 respondents) are **above 50 years**. This low representation suggests that either older women face greater barriers to starting businesses (financial, social, or health-related), or they prefer stability in traditional roles/employment rather than entrepreneurship.

The data highlights a **generational shift**—women entrepreneurship in Pimpri-Chinchwad is no longer limited to middle-aged or older women starting businesses out of necessity; it is increasingly becoming a deliberate career choice for the younger generation.

**Table 2: Education Level**

Education	Respondents	Percentage
SSC/HSC	6	20%
Graduate	14	47%
Postgraduate	8	27%
Technical/Other	2	6%

Education plays an important role in enabling women to start businesses.

**Table 2: Education Level Respondents**

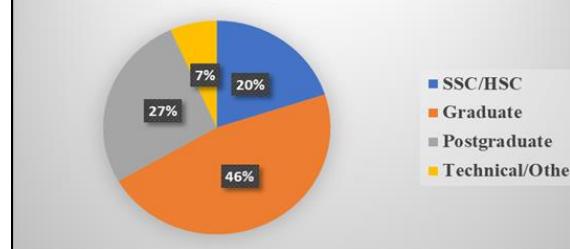


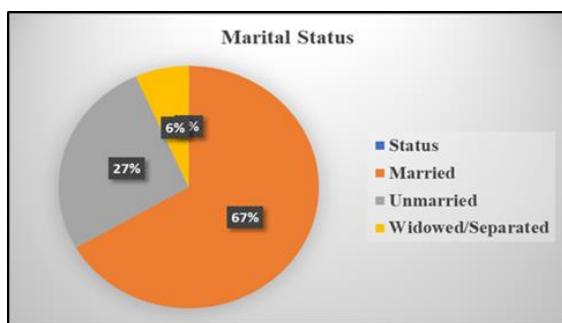
Chart shows that **graduates form the largest group (46%)** among women entrepreneurs, indicating that higher education strongly supports entrepreneurial participation.

A small number of respondents (7%) have technical or other qualifications, which shows that most women entrepreneurs in Pimpri-Chinchwad have formal education.

**Table 3: Marital Status**

Status	Respondents	Percentage
Married	20	67%
Unmarried	8	27%
Widowed/Separated	2	6%

Most woman entrepreneurs are Married.

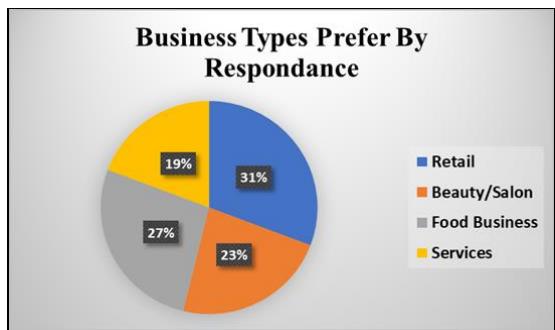


As shown in the pie chart, **67%** of participants were married, **27%** were unmarried, and **6%** were widowed or separated. The sample was thus predominantly composed of married individuals.

**Table 4: Business Type**

Business Type	Respondents	Percentages
Retail	8	27%
Beauty/Salon	6	20%
Food Business	7	23%
Services	5	17%
Home-based	4	13%

Most women run retail and food businesses, while others work in beauty, service, and home-based activities. The data shows that most women run retail businesses (**27%**), followed by food businesses (**23%**) and beauty/salon services (**20%**). Some are involved in general services (**17%**) and home-based work (**13%**). Overall, women in Pimpri-Chinchwad prefer business types that are easy to manage and fit well with family responsibilities.



The most common business type was **Retail (8 respondents, 27%)**, followed

closely by **Food Business (7 respondents, 23%)** and **Beauty/Salon (6 respondents, 20%)**. **Services** accounted for **17% (5 respondents)**, while **Home-based** businesses represented the smallest category at **13% (4 respondents)**.

This distribution indicates that the majority of respondents (**70%**) were engaged in customer-facing, storefront-oriented enterprises (Retail, Food Business, and Beauty/Salon), whereas only 30% operated in service-oriented or purely home-based models. The predominance of retail and food-related ventures suggests that the sample is heavily tilted toward businesses requiring physical premises and daily customer interaction.

**Table 5: Motivation to Start Business**

Motivation	Respondents	percentage
Financial independence	12	40%
Passion/Interest	8	27%
Family support	6	20%
Lack of job opportunities	4	13%

The data reveals **financial independence** as the most dominant motivation



The chart clearly reveals that financial independence is the dominant driving force, cited by 40% of women entrepreneurs, reflecting a strong desire for economic autonomy and control over personal earnings. Passion and personal

interest follow as the second-largest motivator **at 27%**, indicating that many women are pursuing ventures aligned with their skills and interests. Family support **(20%)** plays a significant enabling role, while a smaller segment **(13%)** entered entrepreneurship due to limited job opportunities. Overall, the data highlights a shift from necessity-driven to aspiration-driven entrepreneurship among women in Pimpri-Chinchwad.

**Table 6: Key Challenges**

Challenges	Respondents	Percentage
Financial issues	10	33%
Competition	6	20%
Family responsibilities	8	27%
Lack of training	6	20%

The data clearly shows that women entrepreneurs struggle with financial issues that is quite large **33%** along with balancing family roles, skill gaps and competitive pressure.



Chart displays the primary challenges reported by the respondents ( $N \approx 30$ ). **Financial issues** emerged as the most frequently cited challenge, reported by **33%** of respondents. **Family responsibilities** ranked second, affecting **27%** of the sample. Both **Competition** and **other challenges** (yellow segment, likely operational, regulatory, or market-access issues) were

each mentioned by **20%** of respondents. This distribution reveals that financial constraints represent the dominant barrier to business sustainability or growth among the participants, followed closely by work-family balance difficulties. Together, financial issues and family responsibilities account for 60% of the reported challenges, underlining the dual pressure of economic and domestic demands faced by these entrepreneurs

#### **Findings:**

1. Women entrepreneurship in Pimpri-Chinchwad is predominantly young, educated, and aspiration-led.
2. Higher education strongly correlates with entrepreneurial entry and confidence.
3. Most businesses are in retail, food, and personal care sectors that allow flexibility.
4. Financial independence is the primary motivation, surpassing traditional “necessity” drivers.
5. Institutional finance and work-life conflict continue to be significant bottlenecks despite favorable demographics.

#### **Recommendations:**

1. Establish a dedicated Pimpri-Chinchwad Women Entrepreneurs' Network for peer learning, mentoring, and collective marketing.
2. Organize regular workshops on digital marketing, financial literacy, and government scheme awareness in collaboration with PCMC and local banks.

3. Introduce flexible, collateral-free loan products tailored for women in service and home-based sectors.
4. Launch family awareness campaigns to build greater domestic support for women entrepreneurs.
5. Set up a one-stop resource center under PCMC offering training, incubation, and market linkage support.

### Conclusion:

Women entrepreneurship in Pimpri-Chinchwad is young, educated, and largely aspiration-driven, with financial independence (40%) emerging as the strongest motivator. Favorable demographic shifts have significantly boosted participation, yet limited access to finance, market competition, and work-life balance challenges continue to hinder growth. Targeted financial inclusion, skill development, networking platforms, and family support are essential to transform these micro-ventures into sustainable, scalable enterprises and fully harness the region's growing women entrepreneurial potential.

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