**Women Entrepreneurship in India: A Pathway to Inclusive Growth**

**ABSTRACT**

In India, the sector of women entrepreneurs is expanding quickly and plays a major role in both social and economic growth. With an emphasis on women entrepreneurs specifically, this review examines the many facets of entrepreneurship. The objective of this study is to offer significant insights and suggestions for fostering a more inclusive and supportive ecosystem for women entrepreneurs in India by addressing the obstacles and promoting the enablers. The ultimate objective is to enable women to reach their full potential as entrepreneurs and so make a positive impact on social and economic progress. It explores the meaning and nature of entrepreneurship, emphasising the special qualities and difficulties that women encounter in this field. In order to comprehend the contextual and motivating elements impacting women's entrepreneurial activity, theories of women entrepreneurship are explored. These theories offer a thorough framework for analysing women's engagement in entrepreneurship since they take into account psychological, sociological, and economic viewpoints. Qualities like creativity, risk-taking, and leadership, all necessary for a successful business, are talked about in regard to female entrepreneurs. The common issues that female entrepreneurs face in India are insufficient self-belief, lack of knowledge, underestimating their potential, lack of belief in a female entrepreneur, social restrictions, insufficient possibilities, domination of men, money issues, issues in the production and innovation sector and issues with marketing. Additionally, the report provides useful advice and methods for promoting and advancing women's entrepreneurship in India. These consist of financial resources, policy assistance, networking opportunities, and access to education and training. The study concluded that women entrepreneurs can continue to propel economic progress and serve as an inspiration to the upcoming generation of founders if they are given the proper tools and assistance.

**Keywords:** Women-led enterprises, Gender inclusion, Entrepreneurial barriers, Indian MSME sector, Female economic empowerment

**INTRODUCTION**

In the current era, entrepreneurship is becoming more and more important. It is a widespread occurrence. The industrialised world has already begun to reap the rewards of the growth of entrepreneurship (Thurik *et al.,* 2013). Conversely, entrepreneurship has become more significant recently in developing nations like India. In developing nations, it is viewed as a means of encouraging self-employment (Achchuthan & Balasundaram, 2014). However, in order to enhance and maintain the nation's financial stability, one must look well beyond this. The development of any region or nation requires the efficient and optimal use of all available resources, but especially human resources (Venables, 2016). Creative entrepreneurs are essential for the economy’s competitiveness (Pattanayak and Padhy, 2022). The best possible use of the other resources will undoubtedly be made by the skilled human resources. Entrepreneurs who can make use of the limited natural resources are essential for a rising nation such as India (Mahapatro, 2021). For the country to thrive, it needs competent businesspeople who are willing to take chances and seize every opportunity to make use of the physical and natural resources that are already available (Ploeg, 2011). Farming indeed presents numerous stressors in physical and emotional ways that can lead to increased stress, anxiety, depression and suicide (Padhy and Raju, 2020). There are many successful female entrepreneurs in India. These ladies may have started their businesses for varied reasons. A few may have joined to grow their family business, while others may have done so to become financially independent (Poza & Daugherty, 2010). Some women have launched their own businesses in an attempt to rescue their families from financial ruin. Data from the 6th Economic Census of India reported that only 15.4% of business firms operating in the country were owned by women. Similarly, only 5.9% of startups had (only) female founders (Majumdar & Mittal, 2025). The issues faced by female entrepreneurs are diverse, much as the causes behind them. However, despite these issues, female entrepreneurs are effective risk-takers, inventors, and planners (Carraro, 2020). Our economy has seen significant changes as a result of the rapidly changing global environment. Competition in the workplace will reduce the number of employment opportunities, necessitating self-employment. It will be necessary to provide equal possibilities for self-employment and entrepreneurship development to male and female entrepreneurs without regard to their gender (Bögenhold & Fachinger, 2016). The development of business will therefore be a potent weapon in the battle against unemployment issues. One of the main things that contributes to the development of a country is entrepreneurship. People's spirit of entrepreneurship propels economic development (Adeyemi, 2021). If the importance of female entrepreneurs is overlooked, the conversation about the importance of entrepreneurship will be lacking. One may describe women entrepreneurs as the emerging stars or new engines driving the economies of developing nations (Orser & Elliott, 2015).

The objective of this study is to offer significant insights and suggestions for fostering a more inclusive and supportive ecosystem for women entrepreneurs in India by addressing the obstacles and promoting the enablers. The ultimate objective is to enable women to reach their full potential as entrepreneurs and so make a positive impact on social and economic progress.

**ENTREPRENEURSHIP**

The word "entrepreneurship" is derived from the root "enterprise," which denotes a daring, challenging, or significant activity as well as being prepared to take on innovative or dangerous companies (Butler, 2020). The term "entrepreneurship" lacks an official meaning, despite the existence of several widely accepted definitions, the majority of which differ greatly in their scope and emphasis. However, a greater focus on the topic of entrepreneurship is being brought about by a surge in scholarly interest in the field (Venkataraman, 2019). As defined by the Webster's Collegiate Dictionary, entrepreneurship is the spirit of enterprise. Furthermore, it is said that the word "entrepreneur" comes from the French verb "entreprendre," which means "to undertake." "One who organises, manages, and assumes the risks of a business or enterprise" is what the Webster Dictionary defines as an entrepreneur (Wedananta, 2022, August). The BBC English Dictionary defines an entrepreneur as "a person who sets up a business," which reflects the common belief that entrepreneurs are those who initiate new ventures. An entrepreneur is "someone who takes the risk of running an enterprise by paying a certain price for securing and using resources to make a product and reselling the product for an uncertain price," according to Irish economist Richard Cantillon (1680–1734). According to Schumpeter (1883–1909), an entrepreneur is "an innovator playing the role of a dynamic businessman adding material growth to economic development" in his book "The Theory of Economic Development (Apam, 2011).

**WOMEN ENTREPRENEURS**

Globally, the number of women entrepreneurs has increased dramatically. Numerous women with their own brands work as fashion designers and are involved in the beauty, career, and fashion industries. Among them are Rina Dhaka, Ritu Kumar, dubbed the queen of Indian textiles and Ritu Beri, who had worked in the French fashion sector (Bhatia & Juneja, 2016). The Indian fashion industry is increasingly aware of the potential abroad and the necessity of maintaining a competitive edge in the global market. For female entrepreneurs, the realm of beauty culture has created a lot of chances (Kariv, 2013). Women are launching successful small businesses as hair stylists and beauticians. In addition to clothing, women are productive in the design of accessories. Indian women have made global brand names for themselves. Both Shahnaz Husain of Shahnaz Herbals and Virita Jain of Biotique are well-known worldwide brands now (Aithal, 2022). It's time to compile information on women-owned small and large businesses. Counsellors in the education sector are overwhelmingly female, mostly due to men's perception that the industry is not profitable. With the economy expanding and people having more disposable income, women are now starting restaurants (Scott, 2020). A woman or group of women who start, plan, and run a business for their own benefit is known as a woman entrepreneur. The ideas of women's emancipation and empowerment are connected to the idea of the woman entrepreneur (Trivedi & Petkova, 2022). Compared to former times when women's activities were restricted to domestic work, women are now found in a variety of disciplines. These days, women work in the manufacturing, trading, and service sectors in addition to the papad, pickle, and powder industries. Although at a very slow pace, women are undoubtedly making an impact on the entrepreneurial field as they enter it (Verma *et al.,* 2018).

**ENTREPRENEURSHIP THEORIES**

The sociocultural method and the psychological approach are the two main ways to examine the question, "Who is an entrepreneur?" Cochran (1949), Cole (1949), and Williamson (1966) are among the proponents who assert that the socio-cultural environment has an impact on entrepreneurial growth (Landström, 2014). The players in entrepreneurial development are taken care of by the psychological method. According to McClelland and Winter (1969), economic development is the result of a strong drive for achievement. Because of the socialisation process, there will be more opportunities for economic development, the more driven people are to succeed (Valliere, 2014). An approach to understanding entrepreneurial behaviour known as the characteristics approach was first proposed by McClelland (1987). The first person to promote a dynamic theory of entrepreneurship was Schumpeter (1949). According to him, entrepreneurship acts as a catalyst to upset the economy's steady flow, starting and maintaining the process of development. He made a distinction between innovators and inventors (Piperopoulos, 2016).

While an entrepreneur puts new ideas into practice by commercialising them, inventors generate fresh ideas. Since entrepreneurs are not necessarily born, they might be developed or trained to become such (Greul *et al.,* 2018).

**ISSUES THAT FEMALE ENTREPRENEURS FACE**

**Insufficient Self-Belief**

When she has to make big decisions for the company, she lacks confidence. In a culture where men predominate, less effort is made to shape a girl's personality from birth. She is constantly restrained, and her parents make all of the major decisions that directly affect her personal life, including reading, marriage, and job. She is constantly unsure about her own ability. Failure to make a decision at the appropriate time could be disastrous for the company's expansion. (Chung *et al.,* 2021). Years of social conditioning have often left women with reduced confidence in their abilities to lead, negotiate, and make strategic decisions. This lack of self-belief can result in slower growth, missed opportunities, and reduced ambition (Ankita et al., 2025).

**Lack of knowledge**

Statistics show that India has a low rate of literacy when compared to the global economy.
In the global economy, it is 77.6%, yet it is only 58% in India. Compared to the global economy, which has an attendance rate of roughly 62%, the percentage of female students enrolled in schools is 47%. The ignorance of women is a result of illiteracy. They don't know about their rights or the opportunities that are available for their personal growth (Rohwer *et al.,* 2012). A study on women entrepreneurs in Delhi, India, revealed that 50% of the respondents lacked information or awareness about the state’s policy, whereas 21.4% knew a little about the provision of loans but, due to lengthy paperwork, had failed to avail themselves of financial support from state institutions. The responses further revealed that 7.1% of respondents did not have enough annual turnover or other collateral (Kumar & Singh, 2021).

**Underestimating Her Potential**

Women have historically been considered men's realm. They are incapable of making decisions and lack confidence. Self-confidence is a prerequisite for entrepreneurial skill, but traditional society and the family prevent it from growing in her. She is not trusted by the male-dominated culture (Meslec & Aggarwal, 2018).

**Lack of Belief in a Female Entrepreneur**

Women must spend their entire lives living under the protection of male family members, such as their husbands, fathers, brothers, or sons. Her integrity is not even trusted by the male members. They don't think she can accomplish anything without their male assistance. The family members' lack of collaboration is a significant obstacle in her path to achieving her objective (Ilie *et al.,* 2021). As per a report of June 2021, 81% of MSMEs are owned by males, while 17% are owned by females. Moreover, 17–20% of women-owned enterprises that are registered as MSMEs face multiple challenges. Several enterprises reported as women-owned are not controlled or run by women. A combination of financial and administrative reasons/benefits leads to women being ‘on paper’ owners with a little role to play” (Kumar & Singh, 2021; Afshan et al., 2021).

**Social Restrictions**

Even though "The Right of Equality" is protected by the Indian Constitution, it appears to exist only in texts. In actuality, men and women are not accorded equal standing. They are forced to deal with difficulties from an early age in a society that is conventionally conservative. If the facilities are not available locally, parents are reluctant to send their female child to receive education and training outside of their hometown. As a result, they are not enterprising. It gets in the way of their ascent to success. In addition, male employees find it embarrassing to work for female supervisors (Suraya *et al.,* 2020).

**Insufficient Possibilities**

Despite the fact that there are many different self-employment programmes, none of them are specifically designed with women in mind. Equal opportunities are provided for both male and female entrepreneurs. There is only a provision for women entrepreneurs and workers from S.C., S.T., and O.B.C. in the Margin Money Yojna (MMY). The fact that women, who make up around 50% of the population, essentially receive no particular assistance to further their advancement is a big cause for concern. Furthermore, the current programmes have not yet been implemented, thus their impact on lowering the rate of unemployment appears to be little. In Ashok Rudra's words, "there are three primary issues which limit pursuit of these programmes on a considerable scale: acquiring the money to finance the programmes; choosing the proper work to be done (Reddy, 2023).

**Domination of Men**

Gender equality is not just an objective unto itself. It is necessary to address the issues of poverty reduction, sustainable development, and establishing governance. The United Nations Secretary General Kofi Annan expresses his opinions, emphasising women's equality and the value of their initiative. Women are viewed as inferior to men, ineffective creatures that God made primarily for ornamentation. When it comes to helping this less intelligent person, the masculine ego comes to life. Because it is seen as a disgrace for a man to work for a woman, men predominate in the workplace, which makes it more challenging for women to demonstrate their ability (Okong'o, 2016).

**Money Issues**

The lifeblood of business is finance. Funds are needed to launch, grow, and operate the firm. In this sense, too, women entrepreneurs do not enjoy a higher standing. Initially, when a woman doesn't have the property title in her name, banks find it challenging to approve loans without suitable collateral security. Because they have doubts about the women's honesty, even the banks are hesitant to take the chance. On the other hand, they must work very hard to obtain the loan from the bank. The loan application process is extremely time-consuming and laborious (Wulandari & Kassim, 2016).

**Issues in the Production and Innovation Sector**

Several tasks must be coordinated in order to produce something. As a result, improper coordination results in production delays, which raise production costs even more. The cost of production increases even more when alternative, less expensive inputs are not readily available or known about. Small-scale production is difficult to enjoy, which drives up production costs even further (Anderson, 2020).

**Issues with Marketing**

Issues don't stop here. After all of this labour, marketing raises further concerns. It requires a number of steps, including funding, negotiating sales, assembling, storing, and shipping. The institutions that comprise the marketing pyramid are intricately interconnected. Thus, efficiency is increased when the structure is effective. Due to their lack of mobility, female entrepreneurs must rely on middlemen and brokers, who keep all of the profits once they purchase the necessary materials and sell the completed goods. Another challenge is that female entrepreneurs continue to fail and not make a profit (Francis, 2022).

**TIPS FOR WOMEN ENTREPRENEURS' DEVELOPMENT**

**Networking and Mentorship**

Start networking by contacting people in your current network who can assist you, such as friends, family, and coworkers. To increase your network, sign up for relevant organisations, go to events and trade exhibits, and locate local networking clubs. Speak with accomplished female business owners in your neighbourhood to get guidance and mentoring. Most are glad to see other women prosper. Seek mentorship, particularly when venturing into a novel industry. A mentor may assist you with all aspects of running a business and put you in touch with important people (Wellman, 2018).

**Confidence and Mindset**

Have faith in your skills. Everyone has faked it at some point, so keep faking until you make it. It's easier for others to believe in you when you believe in yourself. Rejection is inevitable; get used to hearing "no" and move forward despite it. Move on and shake it off. Make "good enough" your goal instead of perfection. It is preferable to launch before you believe you are ready and iterate rather than striving for perfection (Robertson, 2021).

**Assistance and Materials**

Seek support from loved ones and friends, particularly in the beginning. Give up feeling guilty about not having the ideal work-life balance. Benefit from the free training resources and financial aid that are offered to female entrepreneurs. In order to combine resources for inputs and offer goods at cheaper prices, encourage women to form cooperatives (Annink, 2017).

**Awareness and advocacy**

To encourage others and advance the enterprises of successful women entrepreneurs, share their tales. Give grants, loans, or equity funding to women-owned businesses to support them financially and to demonstrate your conviction in their ability to succeed. Increase understanding of the value of female entrepreneurs and recognise their accomplishments.
Gather and evaluate data on women's entrepreneurship that is broken down by gender in order to guide decisions and monitor advancement (Kariv, 2013). The secret is to gain self-assurance, make use of resources, support systems, and networks, and to keep moving forward in spite of obstacles. Women can succeed as entrepreneurs if they have the correct attitude and assistance. (Chinomona & Maziriri 2015). Initiatives such as the Pradhan Mantri Mudra Yojana (PMMY) have become transformative, offering a pathway for women to overcome structural barriers and achieve financial independence. Launched in 2015, PMMY provides collateral-free loans to micro and small enterprises, with a significant emphasis on fostering women-led ventures (Anusooya, 2025).

**CONCLUSION**

India's economy is growing at a faster rate, thanks in large part to the 15.7 million women-owned businesses that power the startup environment. But there are still a lot of obstacles that women must overcome, like budget shortages, discrimination, and insufficient support.
The Women Entrepreneurship Platform, Mahila Coir Yojana, Stand-Up India, Mudra Yojana, and Stand-Up India are just a few of the initiatives the Indian government has launched to support female entrepreneurs. The goal of these programmes is to support the long-term growth of female entrepreneurs in order to achieve balanced national development (Naik & Patel, 2022). In order to support women entrepreneurs based on their particular abilities, opportunities, and barriers, tailored and comprehensive interventions are required to lower gender barriers. Building capacity, gaining access to funding and government programmes, using technology to solve problems, and bolstering peer support networks are important components. Thousands of women from low-income households have benefited greatly from projects like Swabhimaan, which use government contracts, business support services, and tailored training to help them succeed as micro-entrepreneurs. Since the beginning of the intervention, 97% of participants have operated completely functional enterprises. Even though there has been progress, more has to be done in India to support gender-inclusive entrepreneurship, innovate, and empower women economically (Duvendack *et al.,* 2023). Women entrepreneurs can continue to propel economic progress and serve as an inspiration to the upcoming generation of founders if they are given the proper tools and assistance.

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