

Original Article

Women in Entrepreneurial Roles in India: Growth and Challenges

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Abstract: Gender equality, poverty alleviation, and sustainable economic development depend greatly on women's economic engagement. The Traditional Culture of a society perceives the role of women as confined to the four walls of the house. But in the era of Globalization, women have been occupying the utmost positions in each and every sector (i.e., agriculture, banking, insurance, industrial sector, MSMEs, etc.) of an economy and thereby contributing a vital fraction to the growth of an economy. Moreover, in the last few years, the notion of women's entrepreneurship has assumed significant importance, as women, by overcoming all the hurdles, are becoming business leaders. Like their male counterparts, women are playing a pivotal role in entrepreneurship and social innovation nowadays. Participation of women in the workforce (may be as a worker or as an entrepreneur) has been considered significant to upgrade the lives and status of women in the social order. In this context, the present paper examines the various dynamics of women's entrepreneurship in India and identifies the challenges and constraints women face in acquiring education, skills, and employment. On the basis of statistical data, it has been observed that in the case of work participation, women still occupy a secondary position in India. Stringent efforts are needed to provide education to the girls, especially in the case of socially disadvantaged groups, so that they can get employment and thus raise their standard of living and voice in society.

Keywords: Education, Entrepreneurship, Gender Equality, Women.

I. INTRODUCTION

A Common fallacy in our society is that women are meant only for household chores and have no ambition in their careers, perceiving the role of women as confined to the four walls of the house (Singh and Singh, 2022). But now in the era of liberalization and Globalization, women have been occupying the utmost positions in almost every sector (i.e., agriculture, banking, insurance, industrial sector, MSMEs, etc.) of an economy and thereby contributing a significant fraction to the growth of an economy. Since women form half of the population, their contribution acts as a crucial part in the development of the country (Census 2011). Whether in education or the workforce, the involvement of women contributes to the creation of a more equitable and better society. Like their male counterparts, women are playing a pivotal role in entrepreneurship and social innovation nowadays. Participation of women in the workforce (may be as a worker or as an entrepreneur) has been considered significant to improve women's lives and status in society (Bulsara *et al.*, 2014).

But things are changing now. In today's modern era, the rise of female entrepreneurs has transformed the way people perceive the field of entrepreneurship. Over the last few decades, it has become evident that women are not only joining the workforce but are also starting their businesses, resulting in notable corporate and economic growth. Women business owners have established various small- and large-scale enterprises and have successfully maintained their continued existence in a competitive environment. Thus, the concept of "women entrepreneurship" has assumed momentous importance as women, by overcoming all the hurdles in their way, are becoming leaders and playing an excellent role in leading teams. With a rise in the economic standing of women in society, the so-called "glass ceilings" are broken, and now, women can be seen working in almost every field. Nowadays, women's entrepreneurship is treated as synonymous with women's empowerment.

Although women are regarded equally to men in the present period, in many areas of the economy, there are still many obstacles that women must overcome. In India, women make up about half of the population, but they still participate in entrepreneurial endeavours in relatively small numbers.

The following table lists various start-ups run by women in India.



Table 1. Prominent start-ups led by women in India

Company	Founder/Co-Founder	Date of Formation
Biocon	Kiran Mazumdar Shaw	2001
Emcure Pharmaceuticals	Namita Thapar	2007
YourStory	Shradha Sharma	2008
Mobikwik	Upasana Taku	2009
Thrillophilia	Chitra Gurnani Daga	2009
BYJU's	Divya Gokul Nath	2011
ShopClues.com	Radhika Ghai Aggarwal	2011
Kalaari Capital	Vani Kola	2011
Nykaa	Falguni Nayar	2012
Menstrupedia	Aditi Gupta	2012
LimeRoad	Suchi Mukherjee	2012
Zolo	Isha Choudhary	2015
SUGAR Cosmetics	Vineeta Singh	2015
Mamaearth	Ghazal Alagh	2016

Thus, as the growth and development of an Indian economy has been taking place, women in India can be seen capturing each and every field (be it the trading or service industry). In contemporary times, women have come to recognize themselves as equal partners to men. It's been generally said that "Behind every successful man, there's a woman", but now, women are proving that they are no longer behind; rather, they are successful themselves.

But the question arises, "Are their number in total employment or entrepreneurship fair?" The participation of women in economic activities has increased. Still, it is undeniable that a significant gender gap persists across various countries, in general, and in the Indian economy, in particular. Considering this, the current research aims to examine the various dynamics of women's entrepreneurship in India. It also identifies several problems and constraints that women confront, related to acquiring education, skills and work and also suggests some measures to deal with them.

II. OBJECTIVES OF THE CURRENT RESEARCH

The present work is exploratory, conducted with the goals outlined below:

1. To research the function and development of Indian women entrepreneurs over time.
2. To assess the existing research and explore the issues faced by Indian women entrepreneurs.
3. To make policy recommendations for the continued expansion and advancement of Indian women entrepreneurs.

III. REVIEW OF RELATED LITERATURE

Sigdel (2016) investigated the connection between the educational status and their selection of business in Kathmandu Valley. The results of the study revealed that education level does not determine the type of venture in which women entrepreneurs get involved. Sama (2017) in her paper analyzed the snags and difficulties faced by women in society. The author claims that a few of the main issues that women in society face are gender discrimination, violence against women, the dowry system, women's education, etc. Furthermore, she discussed the roles of women in the agriculture, industry, and service sectors. Shetty and Hans (2019) presented the conceptual framework of women entrepreneurs and also looked into how education plays a part in women entrepreneurs in creating a conducive environment. The author shares the view that women have great potential for entrepreneurship, which needs to be harnessed. Yeasmin (2018) in her paper focused on Dr. B.R. Ambedkar's thoughts and viewpoints on women's empowerment. Dr B.R. Ambedkar's three-word formula, "educate, agitate and organize", is a tool to achieve women's empowerment. Umamaheswari (2019) emphasized the contribution of education in the empowerment of women. The study explained in detail the need for women's empowerment, the problems of women's education, the political empowerment of women, and the contribution of the intertoto in women's recognition. The author strongly believed that all types of education, especially basic education, enable women to become self-dependent. Babli (2021) analyzed the role and challenges faced by women entrepreneurs in Indian states. According to the study, Tamil Nadu played the leading role in the development of women business owners in India. The author made a point that strategies need to be implemented to equip women with entrepreneurial traits and skills, and policies must be implemented to encourage entrepreneurship among women. Various other studies, such as Singh and Sengupta (1985), Bowen and Hirsch (1986), Damwad (2007), Erik Stam (2008), Gupta and Puri (2008), and Tiwari (2017), have emphasised the various factors that determine women's entrepreneurship and improve women's financial and social standing.

IV. DATABASE AND METHODOLOGY

The requisite data on various indicators have been culled out from “*Global Entrepreneurship Monitor Report on Women’s Entrepreneurship, Sixth Economic Census, PLFS Reports, and MSME Reports 2021-22*”. The data (wherever required) has also been presented in the form of *bar graphs*.

V. RESULTS AND DISCUSSION

A) Women Entrepreneurship in India

Table 2 presents the women's entrepreneurial activity in India, as per the Global Entrepreneurship Monitor report on Women Entrepreneurship 2021-22. The table reveals that in the year 2016-17, the percentage share of women in total early-stage entrepreneurial work was just 7.6 percent, which increased to 12.3 percent in the year 2021-22. Regarding the ratio of female to male total entrepreneurial activity, it was 0.6% in 2016-17. It rose to 0.8 percent in the year 2021-22. The percentage share of women in established businesses increased from 3.4 per cent to 7.3 per cent, while their share among those with entrepreneurial intentions rose from 16.7 per cent to 18.2 per cent. Thus, the table indicates that although the percentage share of women in total entrepreneurial activities has risen over time in India, significant work remains to be done for women's engagement in entrepreneurship to increase in India.

Table 2: Women Entrepreneurship Activity in 2016-17 and 2021-22 - India

Variable	2016-17 (%)	2021-22 (%)
Women's total early-stage entrepreneurial activity (TEA)	7.6	12.3
Ratio of Women/Men TEA	0.6	0.8
Share of women in established business activity	3.4	7.3
Percentage of women having Entrepreneurial Intentions	16.7	18.2

Source: Global Entrepreneurship Monitor Report on Women's Entrepreneurship 2021-22

Table 3: Trends of Women Entrepreneurship - India

WW	Percentage Share
W	13.76
Rural establishments owned by women entrepreneurs	65.12
Urban establishments owned by women entrepreneurs	34.88
Women-owned establishments without hired workers	83.19
Women-owned establishments with hired workers	16.31
Women-owned agricultural establishments	34.30
Women-owned non-agricultural establishments	65.70
Women-owned establishments without hired workers in rural areas	86.85
Women-owned establishments without hired workers in urban areas	76.33

Source: Sixth Economic Census (mospi.gov.in)

Table 3 provides the data on the contribution of women in entrepreneurship in India (as per the sixth economic census). A perusal of the table reveals that 8.05 million (13.76%) enterprises were owned by women entrepreneurs, and that 83.19% of those didn't have any hired labour and 16.31% had hired workers. Out of women-owned establishments, about 34.3 percent belonged to agricultural activities and 65.7 percent belonged to non-agricultural activities.

Similarly, let's consider the percentage share of workers involved in proprietary and partnership enterprises (Table 4). It can be seen that in 2017-18, the percentage share of females participating in proprietary and partnership in rural areas was 59.2 percent, while the share of male workers in rural areas was 74.4 percent. Over a period of time, the share of female workers has increased from 59.2 percent in 2017-18 to 61.6 percent in 2021-22 in rural areas, while the share of males in proprietary and partnership increased from 74.4 percent to 81.0 percent. In urban areas, the percentage share of females has risen from 51.0 percent in 2017-18 to 55.0 percent in 2021-22. Thus, over time, the share of female workers in proprietary and partnership firms has increased slightly.

Table 4: Percentage share of workers in proprietary and partnership (P & P) enterprises among workers (ps+ss) engaged in the non-agriculture sector

Year	Rural		
	Male	Female	Total
2017-18	74.4	59.2	72.1
2018-19	76.5	58.5	73.6
2019-20	79.0	59.4	75.3
2020-21	80.9	58.5	76.4

2021-22	81.0	61.6	77.3
Urban			
Year	Male	Female	Total
2017-18	67.2	51.0	64.1
2018-19	65.8	50.2	62.8
2019-20	66.4	54.1	63.7
2020-21	68.5	54.7	65.5
2021-22	67.7	55.0	64.9
Combined			
Year	Male	Female	Total
2017-18	71.0	54.7	68.2
2018-19	71.5	54.1	68.4
2019-20	72.9	56.5	69.5
2020-21	75.3	56.7	71.4
2021-22	75.2	58.4	71.8

Source: PLFS Reports

The Micro, Small, and Medium Enterprises (MSME) sector in India has become one of the most dynamic economic sectors due to its significant role in the nation's overall economic development and its substantial contribution to industrial growth. It fosters entrepreneurship growth and creates numerous job opportunities. Table 5 presents the percentage share of women and men in the ownership of MSME Enterprises in rural and urban areas in India for the year 2021-22.

Table 5: Percentage Distribution of ownership of MSME Enterprises in Rural and Urban areas: 2021-22

Sectors	Men	Women	Total
Rural Area	77.76	22.24	100
Urban Area	81.58	18.42	100
Total	79.63	20.37	100

Source: MSME Reports 2021-22

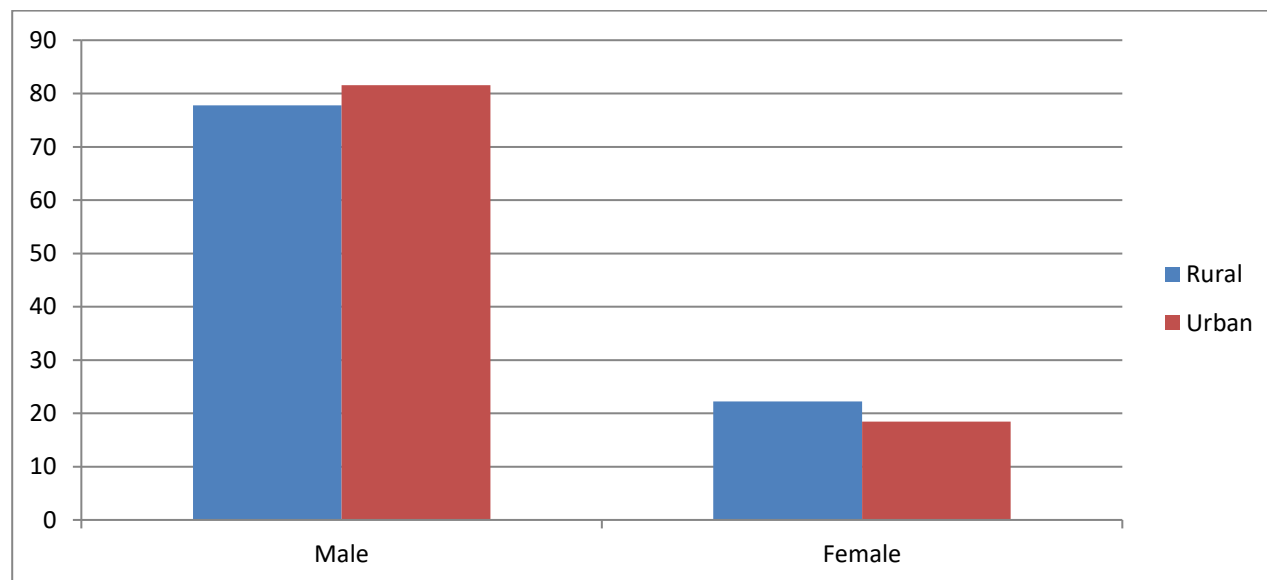


Fig 1: Percentage Distribution of ownership of MSME - Rural and Urban: 2021-22

Table 6: Percentage Distribution of Ownership of MSME Enterprises (category-wise): 2021-22

Type	Men	Women	Total
Micro Enterprises	79.56	20.44	100
Small Enterprises	94.74	5.26	100
Medium Enterprises	97.33	2.67	100
Total	79.63	20.37	100

Source: MSME Reports 2021-22

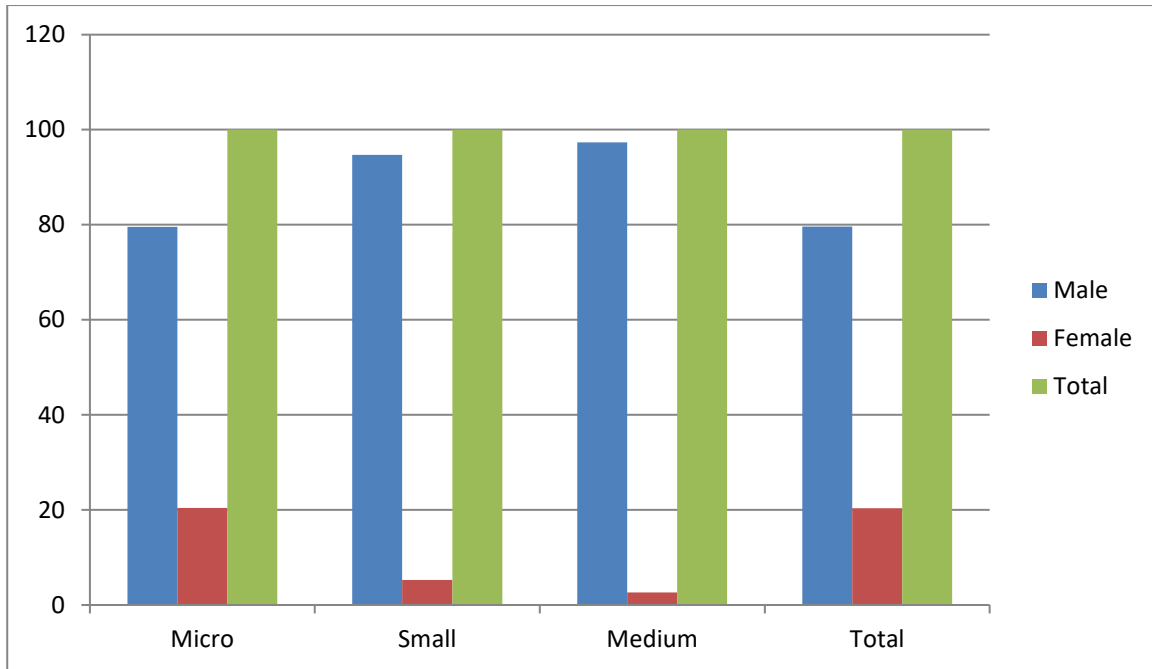


Fig 2: Percentage Distribution of ownership of MSME Enterprises (category-wise): 2021-22

From Table 5, it is clear that in India, there is a dominance of male ownership of MSMEs in both rural and urban areas. In rural areas, males owned 77.76 per cent of the MSMEs and females owned 22.24 per cent of MSMEs. Similarly, in urban areas, 81.8 per cent of MSMEs had male owners and 18.42 per cent had female owners in 2021-22. Thus, the domination of men in the MSMEs exists in both areas, but is slightly more pronounced in the urban region. In Table 6, data related to micro enterprises, small enterprises and medium enterprises have been given separately, which also depicts the male dominance in all three categories separately, which is least pronounced in micro industries and more pronounced in the case of small and medium industries. In order to get a more concrete picture about the gender disparity in the case of MSMEs, the data has also been presented in fig 1 and Fig 2.

Thus, we can say that, without a doubt, the participation of women in the workforce has increased over time, but males continue to hold the primary position in the economy. Therefore, in order to improve women's standing in society, efforts need to be made to increase the participation of this gender in economic activities.

B) Challenges and Constraints

Thus, based on the above analysis, it is evident that the participation of women in the workforce is significantly lower than that of their male counterparts, which may be due to the following reasons.

Lack of Societal support: The main cause of low participation by women may be that women are not generally supported by the family or society, especially in the case of entrepreneurship. Women continue to stay away from the entrepreneurial path, as society, in general, encourages them to settle for a comparatively smoother path, such as careers in the service sector. Moreover, in rural areas, particularly, women have to work amidst various taboos and social restrictions. Thus, discouragement by family acts as a stumbling block on the path to success for women. Thus, they have less access to entrepreneurship.

Psychological factors: This can be another reason for women's underrepresentation in the workforce. Some women feel that they are less than men and therefore hesitate to undertake business risks. Lack of confidence may be due to the fact that women are generally expected to be competent and empathetic, but not too assertive. Due to this reason, they may experience feelings of insecurity and lack of confidence, and thus prefer to be a housewife.

Lack of Awareness: A lack of awareness could be another reason for low participation in work by women. Even educated women may not be aware of their rights to demand equality. This may occur due to social taboos and unnecessary restrictions, which make them feel subservient to men. In some cases, women accept all types of discriminatory practices prevailing in a family due to ignorance and unawareness.

Demand-Supply Gap: Various barriers exist on both the demand and supply sides, which restrict n's participation in workthe workforce e.g. in case of supply side, there exists various retarding factors like family work conflicts (as women are

endowed with responsibility of looking after the family and household chores); time constraints, attaining motherhood, mobility issues etc. On the demand side, mismatches in education and skills required for available jobs, as well as a lack of provision of benefits to support childcare, maternity leave, etc., hinder women's participation in the workforce.

Lack of Credit facilities for women. Most women do not possess property in their own name, which leads to problems in obtaining credit facilities from financial institutions. This factor may impede them from rising and shining as entrepreneurs.

Lack of access to education: Another main reason for the low participation of women in the workforce is the lack of access to education. The data related to the literacy rate in India shows that, although the female literacy rate has improved over time, it is still significantly lower than the male literacy rate. This inequality in access to education prevents women from securing well-paid jobs. The most effective means of ending society's inhumane treatment of women are mass awareness campaigns, women's economic independence, and education.

In order to deal with these problems, strengthening vital factors in favor of women can play a vital role in mitigating gender gaps and thus help us in achieving gender equality. India has periodically established a number of programs to foster the growth of women entrepreneurship like Mudra Yojana for Women, Dena Shakti Scheme, Udhogini, Cent Kalyani Scheme, Bhartiya Mahila Bank Business Loan, Mahila Udyam Nidhi scheme, Annapurna scheme etc. through these schemes, efforts have been made to bring about behavioral changes in our society, so that challenges faced by women can be overcome. Among the various factors that promote women's entrepreneurship, education is the most effective tool that every woman needs. With the advent of the new National Education Policy 2020, we can hope that things will start to shift in India in favour of women's empowerment. Consequently, we can conclude that we are gradually approaching a new period in which women's participation in societal economic activities is being promoted.

Apart from all the policies and schemes, an emphasis must be laid on building confidence among women, with the slogan "Yes we can", which will likely be capable of resolving a number of issues that women in society encounter.

IV. CONCLUSIONS AND POLICY IMPLICATIONS

This study examines various aspects of women's entrepreneurship and the challenges that women in India face. Based on statistical data compiled from various government reports, it has been observed that although the gap between males and females has narrowed in terms of work participation, it still lags behind India has undoubtedly made great progress in empowering women. Although female entrepreneurs have shown their potential, the truth is that they are capable of making far greater contributions than they have already made. Although increasing, the proportion of Indian women entrepreneurs remains disappointing. Various schemes have been launched over time in the Indian economy by the government to empower and provide security and safety to women. Still, to accelerate the contribution of women to a nation's growth, more stringent efforts are needed so that women can raise their status and voice in society. It is imperative to establish a robust support network that enables women to gain quick access to the technical expertise, skill enhancement, and capital needed to propel their entrepreneurial endeavours. Theoretical knowledge in schools and colleges should be supplemented with practical experience through internships in small businesses to nurture the entrepreneurial spirit.

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