



**International Journal of Biology, Pharmacy
and Allied Sciences (IJBPAS)**

'A Bridge Between Laboratory and Reader'

www.jibpas.com

**A CONCISE UPDATE ON THE IMPORTANCE OF WOMEN
ENTREPRENEURSHIP IN INDIA THEIR ECONOMIC DEVELOPMENT,
ROLE, PROBLEMS, AND CHALLENGES**

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Received 9th Nov. 2023; Revised 8th Dec. 2023; Accepted 5th May 2024; Available online 1st Feb. 2025

<https://doi.org/10.31032/IJBPAS/2025/14.2.8725>

ABSTRACT

Nowadays women entrepreneurs are playing a vital role in the economic growth and financial status of the Nations in the world. Because women can manage anything due to their strong mentality, optimistic, and critical thinking nature. However, in developing nations, women are discouraged from starting businesses and their expansion is restricted, which has a negative impact on the nation's economic development. India is among the developing nations, and for the country's economy to grow more quickly women entrepreneurs are crucial. Women are at the forefront of entrepreneurship in India. Women entrepreneurs in India are lagging behind because of concerns about how society treats them, gender bias, inequality, and other issues. Since women make up half of the population in the country, the advancement of women contributes to the advancement of the nation. To support female entrepreneurs in India's many industries significant

efforts are needed. Indian women entrepreneurs' roles, as well as the difficulties and challenges they confront, are discussed in this article.

Keywords: Women entrepreneurship, Economic growth, Challenges and problems, Financial status

INTRODUCTION

A profound transition has occurred in the dynamic world of entrepreneurship as women business owners emerge as powerful agents of advancement. In addition to changing economies, their invaluable contributions have also broken-down obstacles that formerly limited women's potential, improving the status of women around the world [1]. India stands at a critical crossroads when women's entrepreneurship assumes fundamental importance in advancing economic growth to new heights amid this colorful tapestry of entrepreneurial endeavors thanks to its large reservoir of untapped talent and limitless opportunities [2]. This article offers a thorough investigation into the compelling relevance of women entrepreneurs in India, revealing the significant influence they have on the direction of the country's economic progress [3]. We investigate into the experiences of pioneering women who, through their sheer determination and imaginative thinking, have grown up as pillars of inspiration for the next generations [4]. State wise women entrepreneurship in India is represented by the information obtained from the All India Report of the Sixth Economic

Census of India (2016). Retrieved from <http://www.mospi.gov.in/all-india-report-sixth-economic-census>. [5] (Shown in Figure 1).

We identify the obstacles that stand in the way of women entrepreneurs' success within the maze of difficulties they face [6]. Financial limitations, a lack of resources, and widespread gender bias pose as severe obstacles that force us to steer towards gender equality in the entrepreneurial environment. [7]. We provide a ray of hope that illuminates the path towards an enabling environment where women entrepreneurs can thrive and succeed through rigorous analysis and well-researched initiatives. Our research highlights the mutually beneficial relationship between economic progress and women's empowerment. Women's economic empowerment through entrepreneurship not only increases the GDP of the country but also sets the way for a society that values social inclusion. India embraces the true spirit of growth that transcends borders and promotes worldwide partnerships by empowering women to take the helm of businesses and assume leadership positions. [8]. We recognize the distinctive

viewpoint that women bring to the entrepreneurial sector as the globe looks for novel answers to complicated problems. Their compassion, resiliency, and open-mindedness inspire the development of sustainable businesses that tackle urgent problems. We can access a wealth of game-changing concepts that have the ability to change the world if we raise their voices and encourage their goals. We campaign for a paradigm shift that welcomes diversity, equity, and

inclusivity in the halls of industry and policy-making [9]. We focus light on the crucial function that government regulations, business partnerships, and mentoring initiatives play in fostering the growth of female entrepreneurs. Weaving an encouraging ecosystem together, we build a tapestry that connects opportunities, resources, and mentorship, enabling women to write their own success stories [10].

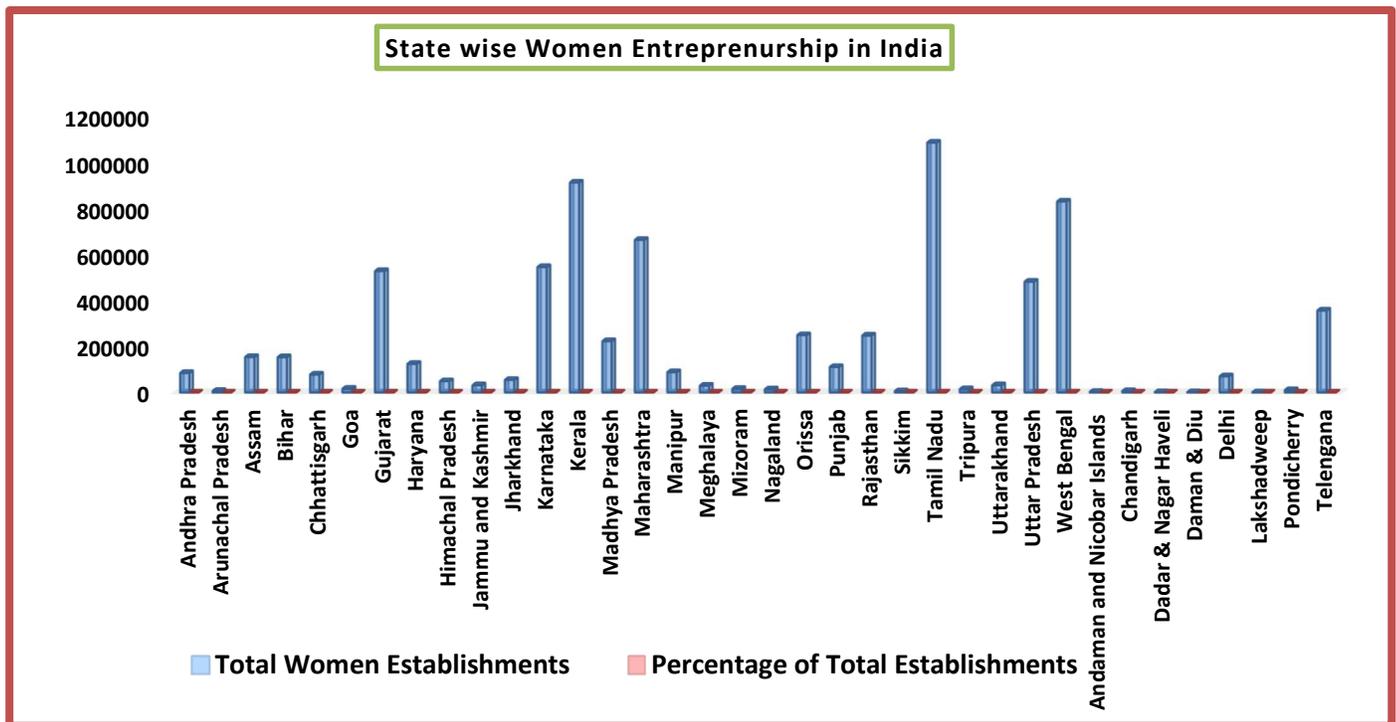


Figure 1: The bar graph above demonstrates how the data from the All-India Report of the Sixth Economic Census of India (2016) represents women entrepreneurs in India by state

IMPORTANCE OF WOMEN ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT

In India, higher class women are interested in entrepreneurship and are starting to work in it. However, women from lower and middle classes are afraid of the potential outcomes of

entrepreneurship. Women run and control social affairs, but women are underrepresented in entrepreneurship. However, today's women are starting their own businesses by offering their creative ideas, producing commodities like pickles, and starting other small-scale businesses [11]. The Government of India is set up many organizations for the growth of women entrepreneurs. It also provides the women entrepreneurs to the financial interest fifty-one percentage of the capital and giving fifty-one percentage employment is generated by women entrepreneurship [12-13].

Some of the schemes implemented by the Indian government or mentioned below which is involved in the development of women entrepreneurs [14]. They are small industries development Bank of India (SIDBI), Nationalized banks, Mahila Vikas nidi, Rastriya mahila kosh, assistance of Rural women in Non- Form Development (ARWIND) schemes, entrepreneur development program management development programmes marketing of non-farm products of rural women micro and small enterprises cluster development programs, District industries centers, Nationalized banks, Differential rate schemes, Entrepreneurial Development programme (EDPs), Mahila Samiti Yojana, Indira Mahila Yojana ,Indira

Mahila Kendra, National Banks for Agriculture and Rural Development's Schemes, Priyadarshini Project- A programme for Rural Women Empowerment and Livelihood in Mid Gangetic Plains', Prime Minister's Rojgar Yojana (PMRY),Rastriya Mahila Kosh, Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP),SIDBI's Mahila Udyam NidhiSBI's Stree Shakti SchemeNGOs credit schemes NABARD KFW -ACWA, State industrial development corporation, Stree shakti package by SBI, Bank Project Trade Related Entrepreneurship Assistance and Development, Indian council of women Entrepreneurs Association of Women Entrepreneurs of Karnataka and other schemes [15].

The upgrade of the time and technical training turn the women's pathways towards entrepreneurship. To increase their financial status and earn more money for their survival and other things gives a strong decision to settle in entrepreneurs which makes increasing the economic growth of the nation [8]. Women entrepreneurs make and give employment job opportunities to women. They are extending as garment manufacturers, decorators, designers, interior decorators, and publishers exporters and still developing new directions of social economic industrialization and globalization (**Shown in Figure 2**).

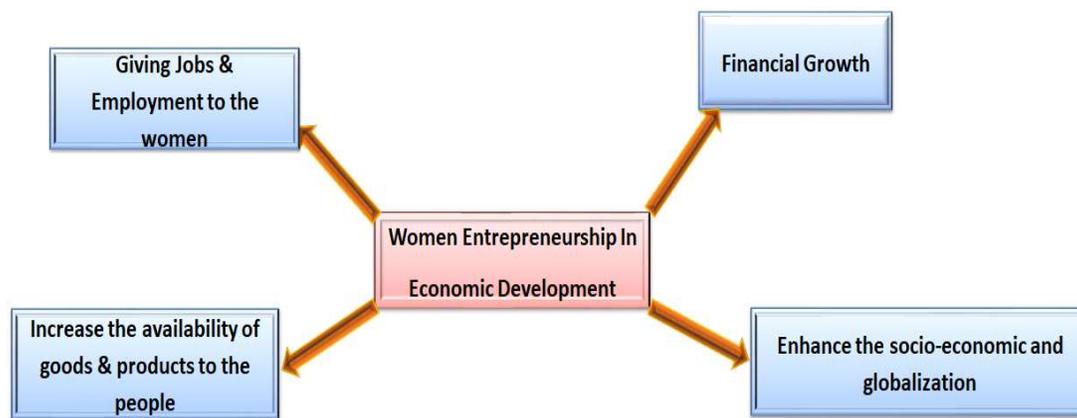


Figure 2: Women Entrepreneurship in Economic Development is depicted in the flowchart above

The Rising Power of Women Entrepreneurship:

In recent years, a momentous shift has swept through the global entrepreneurial sphere, with women entrepreneurs at the forefront of this inspiring transformation. They have proven to be not just agents of change but powerful catalysts of progress, redefining economic paradigms and challenging societal norms [16]. Among these enterprising women, Indian entrepreneurs have emerged as influential leaders, breathing life into the nation's economic growth and transcending boundaries set by tradition. Fueling this revolution is an unwavering spirit of resilience and determination that defines women entrepreneurs. Their journey is a testament to the tenacity that thrives when dreams meet determination. Overcoming obstacles, shattering glass ceilings, and breaking free from societal constraints, these trailblazers

have ignited a movement that is reshaping India's economic landscape [17].

Today, the rise of women's entrepreneurship is a compelling force that cannot be ignored. It represents more than just a business trend; it signifies the empowerment of half the nation's population and holds the key to unlocking vast untapped potential [18-19]. As women embrace entrepreneurial ventures, they infuse innovation, creativity, and inclusivity into every sector, breathing life into novel enterprises and driving sustainable change. Beyond the realm of business, women's entrepreneurship sparks social progress, reaching far into the fabric of society [18]. Empowered women uplift families, inspire communities, and create a culture of change that echoes across generations [20]. However, this empowering journey is not without its challenges. Women entrepreneurs confront financial hurdles, gender bias, and societal expectations that demand collective action

and support [21]. As a nation, India stands at a critical juncture, where the empowerment of women entrepreneurs is not merely a choice but a pressing necessity. By removing barriers, amplifying voices, and providing mentorship, we pave the way for a future that thrives on gender equality and embraces every individual's potential, regardless of gender.

Overcoming Challenges and Breaking Barriers:

As formidable as women entrepreneurs are, they face unique challenges on their journey to success. Gender biases, limited access to funding, societal expectations, and work-life balance complexities often pose hurdles that they must overcome [18]. However, the indomitable spirit of women entrepreneurs is evident as they navigate these obstacles, rewriting the narrative of success. Moreover, as the entrepreneurial ecosystem evolves to be more inclusive and supportive, women entrepreneurs find themselves empowered to soar higher, unshackled from the constraints of the past.

Government and Private Sector Synergy:

The journey towards unleashing the full potential of women entrepreneurship demands a cohesive partnership between the government and the private sector [22]. Policy interventions that prioritize gender parity

provide easy access to finance, and foster enabling business environments are indispensable. Collaborative initiatives by corporations to mentor, invest in, and support women-led startups can create a virtuous cycle of growth and empowerment. A collective commitment to promoting gender diversity and equality can drive monumental strides in India's economic progress.

PROBLEMS AND CHALLENGES OF WOMEN ENTREPRENEURS IN INDIA:

Some services and studies reveal the most of the problems and challenges are beard the women entrepreneurs in their development of business organizations and other small entrepreneurship activities. Rest of them the most important are mentioned below (**Shown in Figure 3**).

Financial finance problem:

The most important ingredient for any enterprise is financing most women entrepreneur's faced problem. Because generally, woman do not have any property and other things on their names to get the collateral finance from the external sources [23]. Depends on the savings getting help from the friends and relatives like of money sources information. Then it reflects the failure of women entrepreneurship.



Figure 3: The above chart is problems and challenges of women Entrepreneurs in India

Shortage of Raw goods.

The problem with women's businesses- Low availability of essential inputs like machines and equipment, as well as raw materials, is one issue. Therefore, compared to other things, it leads to high demand and prices for raw products in businesses [24].

Family obligations and restrictions.

Most of the women in India or not enter into entrepreneurship due to their responsibilities to family children etc. to get the permission from the husbands. So, it is completely depending on the educational financial status and positive thinking of the husband helps towards the women into entrepreneurship [25].

Severe competition.

Women entrepreneurs are not having any organizations and advertisements proper idea to sell their products and development of their business then manse men [26]. So, it is one of the challenge things to the women entrepreneurs.

Nil education knowledge.

Women sir or women are having absence of knowledge on the marketing socio economic issues. Because makeup education lack of education business and technical skills [25]. These things result in the chances of getting trouble troubles to the women in entrepreneurship.

Male subjected community.

According to Indian constitution speaks about equality to the women and men. But in practical scenario the society did not treat them and accept them equal to the men. It affects the chances of getting values today women enterprises chances of getting failure in entrepreneurship.

Marketing problems.

Establishment of their products into the markets creates several problems today women entrepreneurs. They are enough right place to install shops businesses and also and available transport facilities marketing

managers are dealers are not giving opportunities to they products to their products goods from the entrepreneurs of women.

Gender bias from childhood.

In India most of the women are treated by gender discrimination from childhood of their homes. It creates the mental weakness and fear to the women to put forward steps towards the nontraditional jobs and entrepreneurship.

Finite mobility.

Women are restricted to go outside because of that children family. They do not get enough transport and staying available it is rents etc. to the process of promoting and establishing their products to the market markets.

Women Work Participation in Global Scenario

Women's work participation in the global scenario varies significantly across countries, as evidenced by the percentage distribution in different nations. The data presented here sheds light on the current state of women's engagement in the workforce in six countries India, USA, UK, Indonesia, Sri Lanka, & Brazil. In India, women's work participation stands at 31.6%, reflecting gradual progress made in recent years (Female Entrepreneurship Index (2015)). While there has been a positive shift in societal attitudes towards women in workplace, there is still considerable untapped potential for further empowering women to participate actively in workforce. In the UK, women's work participation is at 43%, indicating a favorable environment for women to pursue their careers (Shown in Figure 4).

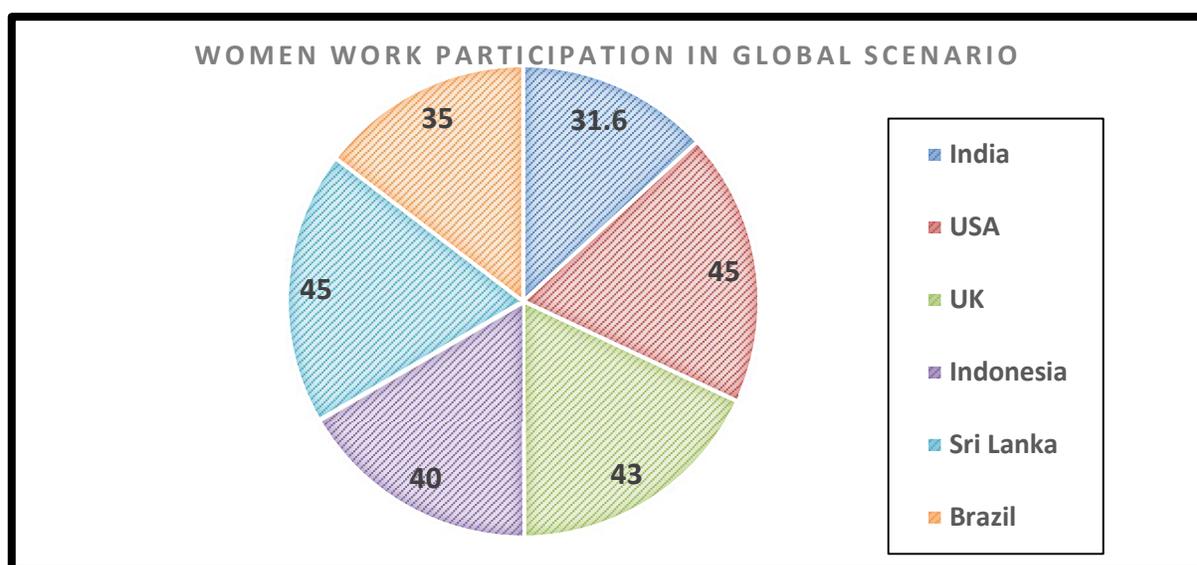


Figure 4: the above pie chart shows the percentage of women work participation in Global Scenario

This percentage highlights the country's commitment to promoting gender diversity in the workforce, positively impacting the overall economy and productivity. Indonesia and Brazil both exhibit a relatively lower percentage of women's work participation, at 40% and 35% respectively. These figures may indicate that there are still barriers and challenges for women in accessing equal employment opportunities and achieving workplace equity. Addressing these barriers is crucial for harnessing the untapped potential of women in contributing to economic growth. Overall, the data on women's work participation in these six countries showcases the diverse global landscape of women in the workforce. While some countries have made remarkable progress in promoting gender diversity and empowerment, others still face challenges in fully tapping into the talent and

skills of their female population. Encouragingly, the data also signifies a positive shift towards greater gender inclusivity and the ongoing efforts to bridge the gender gap in the workforce worldwide (Female Entrepreneurship Index (2015)). As we move forward, it is essential for governments, businesses, and societies to work collaboratively to create an enabling environment that fosters women's participation and leadership in the workforce. By dismantling barriers, providing equal opportunities, and embracing diversity, we can unleash the full potential of women in driving economic progress, sustainable development, and a more equitable global society [27].

Percentage Distribution of Enterprises by Gender of Owner in Rural and Urban Areas

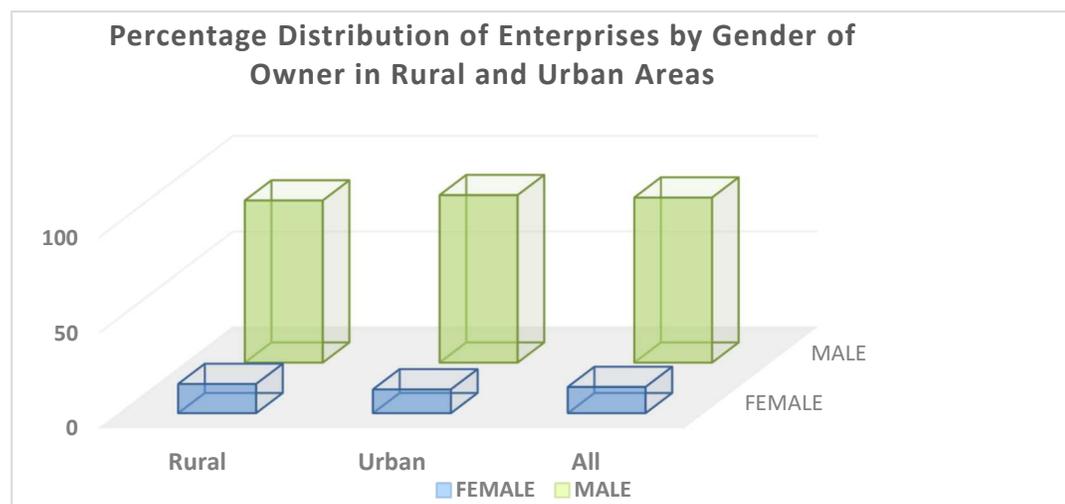


Figure 5: The above bar graph shows the percentage Distribution of Enterprises Source: MSME Annual Report 2011-12, Ministry of MSME, Government of India [39-40]

The graph provided showcased in figure-5 revealed the percentage distribution of enterprises based on the gender of the owners in both rural & urban areas. The statistics reveal a fascinating pattern in entrepreneurship, shedding light on the participation of women and men in business ventures. In rural areas, 15.27% of enterprises are owned by females, while substantial majorities of 84.73% are owned by males. This indicates that although there is a significant presence of male entrepreneurs in rural regions, there is a considerable gender gap in female participation in business activities. Similarly, in urban areas, the trend continues, with 12.45% of enterprises being owned by women and 87.55% being owned by men. The urban landscape also exhibits a prominent disparity, with male entrepreneurs dominating the business scene. Taking both rural and urban areas into account, the overall percentage of enterprises owned by females stands at 13.72%, while 86.28% are owned by males. Despite the combined data, the gender gap in entrepreneurship persists, reflecting the need for more inclusive and empowering policies to encourage and support women in their entrepreneurial pursuits. The data highlights the untapped potential of women entrepreneurs, as well as the existing challenges and barriers they face. Addressing

these challenges and fostering an enabling environment is crucial to unlocking the full economic potential of women and driving sustainable growth and development.

To bridge the gender gap and create a more equitable entrepreneurial landscape, there is a pressing need for comprehensive measures that provide women with access to finance, mentorship, education, and networking opportunities [28-33]. Empowering women entrepreneurs not only strengthens the economy but also leads to positive social outcomes, including improved living standards, gender equality, and overall societal progress. Therefore, the percentage distribution of enterprises by the gender of owners in both rural and urban areas reveal the underrepresentation of women in entrepreneurship. Embracing diversity and inclusivity in entrepreneurship will undoubtedly pave the way for a more resilient, innovative, and prosperous future [34-40].

CONCLUSION

Women entrepreneurship is of importance in driving economic development and fostering financial stability in nations worldwide. India, as a developing nation, places immense importance on women entrepreneurship to bolster its economic growth. Unfortunately, women entrepreneurs in India encounter

various challenges that hinder their progress. Societal norms and gender biases discourage women from pursuing entrepreneurial ventures, leading to their underrepresentation in this domain. The prevailing inequalities and biases create a hostile environment that restricts women's potential in becoming successful entrepreneurs. Middle-class and low-income women encounter financial constraints, as they lack access to collateral and formal financial support. The absence of resources to secure loans and initiate businesses poses a significant challenge for women entrepreneurs in India. Additionally, limited knowledge in marketing and technical skills further impedes their growth prospects. To address these issues and harness the full potential of women entrepreneurship, concerted efforts from the government and society are essential. The government must implement policies and schemes that provide financial aid, technical training, and marketing support to women entrepreneurs. Initiatives like the Small Industries Development Bank of India (SIDBI), Mahila Vikas Nidhi, and Entrepreneurial Development Programs (EDPs) offer vital support to women-led enterprises. Furthermore, collaborative efforts from various organizations, NGOs, and financial institutions can create a supportive ecosystem

for women entrepreneurs. Mentoring programs and networking events can offer guidance and exposure to business opportunities, enhancing the entrepreneurial journey for women.

In conclusion, women entrepreneurship is a powerful catalyst for economic development in India. Empowering women to become successful entrepreneurs requires collective efforts from all stakeholders. By breaking down barriers, providing equal opportunities, and nurturing a supportive environment, India can unlock the untapped potential of its women entrepreneurs. By prioritizing women's empowerment, India can pave the way for a more prosperous and equitable future.

ACKNOWLEDGEMENT

Dr.K.R.Padma, solely drafted the paper. All the authors approved and are thankful to the Department of Biotechnology Sri Padmavati Mahila Visvavidyalayam (Women's University), Tiruapti-India and Department of Oral Pathology and Microbiology, Sree Balaji Dental College and Hospital, Bharath Institute of Higher Education and Research (BIHER) Bharath University, Chennai, Tamil Nadu, India

Competing interests

The authors declare that they have no competing interests.

Consent for publication

Not applicable.

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