



---

# An Investigation At The Growth Of Women Entrepreneurs In India

**Rupa Khanna Malhotra**, Department of Commerce, Graphic Era Deemed to be University, Dehradun, Uttarakhand India, 248002 [dr.rupakhanna@gmail.com](mailto:dr.rupakhanna@gmail.com)

**Niharika Varshney** Department of Electrical Engineering, Graphic Era Deemed to be University, Dehradun, Uttarakhand India, 248002  
[Niharikavarshney.EE@geu.ac.in](mailto:Niharikavarshney.EE@geu.ac.in)

**Mandakini Sharma** School of Design Graphic Era Hill University, Dehradun, Uttarakhand India, 248002 [msharma@gehu.ac.in](mailto:msharma@gehu.ac.in)

---

## ABSTRACT

Development of human resources must include the growth of women entrepreneurs. India has an extremely low level of development for female entrepreneurs, particularly in rural regions. Women's entrepreneurship has recently become a source of worry. Women are now more conscious of their rights, existence, and employment circumstances. Upper class families in major centres are more aware of the improvement. The focus of this essay is female business owners. Any understanding of Indian women, of their identities, and particularly of the roles they take and new paths they forge, will fall short without taking a trip through the historical corridors of India where women have lived and internalised a variety of role models.

**Keywords:** Growth Of Women Entrepreneurs, Rights, Existence, Internalized A Variety And Employment Circumstances

## 1. INTRODUCTION

Since the middle of 1991, the Indian economy has undergone a significant transformation as a result of new strategies of economic liberalisation, globalisation, and privatisation launched by the Indian government. India offers a lot of business possibilities. Women now participate in the economy at a low rate, are overrepresented in the unorganised sector, and hold positions that require lower levels of competence. Any economic growth strategy that excludes women, who make up half of the world's population, would be lopsided. The existence of an entrepreneurial spirit was not exclusively a masculine trait, according to the evidence. With the rise in female-owned businesses over the past three decades and their significant contribution to the economy, women have become more entrepreneurial. Women entrepreneurs now have access to a wide variety of social

and economic opportunities thanks to the Asia-Pacific region's strong industrial performance, which has been fueled by FDI, technological advancements, and manufactured goods.

In this fast-paced climate, women entrepreneurs play a key part in the worldwide endeavour to achieve economic and social growth. Women contribute significantly to Indian society, but because of their lower social status, their entrepreneurial potential has not been completely realised. Since the Fifth Five-Year Strategy (1974–1988), when there was a noticeable shift in emphasis from women's welfare to women's empowerment and advancement, their significance has only been openly acknowledged. The promotion of female entrepreneurs is currently one of our main agenda priorities. To encourage female entrepreneurship, a number of legislation and initiatives are being established in India.

In order to grant women the same rights outlined in the constitution, society's attitude toward women needs to change. The slow pace of development toward gender parity is partially attributable to the lack of financial backing for policy promises. President APJ Abdul Kalam said it best "It is essential to empower women in order to have a good society and a stable society depends on powerful women. Women's empowerment is crucial because it fosters the growth of a supportive family, better society, and eventually a good nation through the influence of their ideas and value systems." It does not follow that when a woman gains authority, another person loses power or has less power. On the other hand, if a woman is given more authority, her ability to make decisions would undoubtedly affect how her family behaves.

## **2. Literature survey**

[1] Women are drawn to business because it helps them build self-esteem and recognition in society. Women-owned firms rely heavily on their own internal resources and competencies, which they use to compete with the outside world, in order to survive in the competitive market. The purpose of the paper is to investigate how internal and external factors affect the growth of women-owned businesses.

[2] Large, medium-sized, and even small enterprises now have a wealth of opportunities thanks to the widespread usage of ICT applications. This study seeks to determine the degree to which women-owned SMEs in India have used e-commerce apps, with an emphasis on the behavioural aspects that have influenced this adoption. The effectiveness of the constructs in influencing women business owners' adoption of e-commerce was assessed using the Unified Theory of Acceptance and Use of Technology (UTAUT) model.

[3] Women's empowerment and entrepreneurship are viewed as crucial tools in the fight against unemployment and poverty. Women's empowerment is a trendy concept right now. Just giving women more job opportunities may not be enough to empower them. Motivating people to start their own businesses is urgently needed. Women have traditionally held prominent positions in society through managing the

household and the community. But their work has not been properly acknowledged.

[4] India has become a significant source of immigrants for industrialised nations like Australia, but little research has been done on Indian immigrant entrepreneurs, especially women. We investigate the perspectives of Indian migrant women entrepreneurs (MWEs) and their partners in Melbourne, Australia, using qualitative techniques of inquiry to learn more about how they view their entrepreneurial experiences from a family embeddedness viewpoint.

[5] The periodical makes an effort to highlight the challenges faced by women business owners in Haryana (India). The study's nature was descriptive-cum-exploratory, and a practical sample technique was used. The study solely relies on primary information that was gathered via structured questionnaire. The research showed that there was a lack of family support, male peers' lack of collaboration, a lack of bargaining power, psychological hurdles, a lack of experience and expertise, a lack of social support, and harassment.

[6] The periodical makes an effort to highlight the challenges faced by women business owners in Haryana (India). The study's nature was descriptive-cum-exploratory, and a practical sample technique was used. The study solely relies on primary information that was gathered via structured questionnaire. The research showed that there was a lack of family support, male peers' lack of collaboration, a lack of bargaining power, psychological hurdles, a lack of experience and expertise, a lack of social support, and harassment.

[7] With particular reference to the Thanjavur district, this research attempts to conduct an empirical investigation of the elements that function as motivators in promoting the feature of female entrepreneurship. This essay also emphasises the difficulties experienced by women who want to start their own business.

[8] Over the past ten years, India has seen an increase in the number of startups and new enterprises, the majority of which have been created by men. While many Indian women aspire to be business owners, it is frequently more challenging for them to be successful. By first gathering the information that is available to define the position of women entrepreneurs in the nation, this short analyses the barriers to greater engagement of female founders in India's economy.

[9] Indian women are increasingly adopting digital technologies and excelling in their own right by juggling job and family obligations while also advancing the nation's economy. They are displaying their power in the startup scenario as a result of their higher degree of education. In a world dominated by men, more and more female entrepreneurs are stepping forward with their original and inspiring ideas for flourishing enterprises.

[10] Women start their own businesses to get economic autonomy and empowerment. The purpose of this study is to pinpoint the elements that encourage female entrepreneurship in the Indian state of Uttarakhand. Women have the ability to start their own businesses, but they lack the proper opportunities to do so. Non-governmental organisations (NGOs) will therefore play a crucial part in advancing

the cause of female entrepreneurs.

[11] This essay aims to pinpoint the driving forces behind Indian women's self-employment. Additionally, it illustrates the methodical use of grounded theory to comprehend how Indian women entrepreneurs create the success of their businesses. The paper illustrates the use of grounded theory research as a rigorous method for entrepreneurship study and clarifies its fundamental principles.

### **3. CONCEPT OF ENTREPRENEUR**

An entrepreneur is someone who uses both labour and capital to produce something. Cantillon asserts that an entrepreneur is a person who purchases production equipment at predetermined prices with the intention of selling it later at predetermined prices. "He is one who always (1) hunts for change (2) reacts to it (3) uses it as an opportunity," claims P.F. Drucker.

### **4. Women Entrepreneur Concept**

A woman who develops and owns a business by spending at least 51% in it is referred to as a woman entrepreneur.

### **5. Women Entrepreneurs Categories**

Women work in both organised and unorganised sectors, traditional and contemporary businesses, urban and rural settings, and both large- and small-scale industries and Female entrepreneurs who are single.

### **6. Types of Women Entrepreneurs in India Today**

First Category; based in large cities; more advanced in terms of technical and professional capabilities; and nontraditional items

- Stable financial standing
- Second Category
- Located in cities and towns
- Well-educated
- Offering both conventional and non-conventional goods
- Providing services to women, such as kindergarten, crèches, beauty salons, health clinics, etc.

Third Category: Women who are illiterate

- Involved in family businesses like agriculture, horticulture, animal husbandry, dairy, fishing, agroforestry, handloom, power loom, etc.
- Financially strapped

### **7. Women's Economic Activities and Entrepreneurship: Supportive Measures**

- Financial assistance,

- both direct and indirect;
- technological training and recognition;
- federations and alliances

### 7.1 Direct&IndirectFinancialSupport

District industries centres, Mahila Udyog Nidhi, Small Industries Development Bank of India (SIDBI), nationalised banks, state finance corporations, state industrial development corporations, differential rate programmes, and state small industrial development corporations (SSIDCs)

### 7.2 TECHNOLOGICALTRAININGAND AWARDS

Trade Related Entrepreneurship Assistance and Development (TREAD); Stree Shakti Package by SBI; National Institute of Small Business Extension Training (NSIBET); Women's University of Mumbai; Entrepreneurship Development Institute of India

### 7.3 FederationsandAssociations

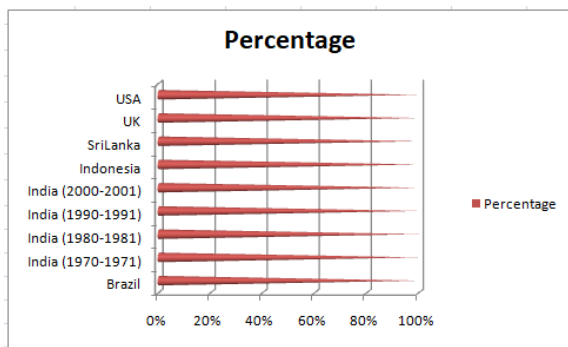
Association of Women Entrepreneurs of Karnataka (AWEK), National Alliance of Young Entrepreneurs (NAYE), Self Employed Women's Association (SEWA), India Council of Women Entrepreneurs, New Delhi, World Association of Women Entrepreneurs (WAWE), and Associated Country Women of the World (ACWW)

### 7.4 Work Participation of Women

Table 1 shows the participation of women in different countries and percentage. The countries participated by women was India, USA, UK, Indonesia, SriLanka and Brazil. The percentage of these countries were 14.2, 19.7, 22.3, 31.6, 45, 43,, 40, 35, and 35.

**Table 1 Work Participation of Women**

Country	Percentage
Brazil	46
India (1970-1971)	25.3
India (1980-1981)	30.8
India (1990-1991)	33.4
India (2000-2001)	42.7
Indonesia	50
SriLanka	46
UK	54
USA	56



**Figure 1: Percentage And Country**

### 7.5 Some Examples

Seven women founded Mahila Grah Udyog in 1959. Simon Tata Shipping, Mrs. Sumati Morarji Herbal Heritage, Ms. Shahnaz Hussain Balaji films, Lizzat Pappad, Lakme (Ekta Kapoor) Biotechnology expert Kiran Mazumdar

### 7.6 ProblemsofWomenEntrepreneursinIndia

In India, it might be difficult for women to advance in business. A few issues include:

1

1. The fact that women entrepreneurs are women is the biggest barrier to their success. They have as their foundation a kind of patriarchal, male-dominated social order that will help them succeed in business. Financing the businesses owned by women is seen by the male members as a major risk.
2. The financial institutions have doubts about women's capacity for entrepreneurship.
3. Bankers view female lunatics as being more risky than male lunatics.
4. The working capital and financial resources for women business owners are insufficient.
5. The incapacity of the female entrepreneurs to offer concrete security prevents them from accessing outside funding. The physical assets are in the hands of very few women.
6. Both in industrialised and developing countries, women are prevented from becoming successful business owners by their duties to their families. Few women can commit all of their time and energy to their business because they are primarily responsible for their children, homes, and ageing dependent family members (Starcher, )
7. Family support is essential for a business to succeed. The desire of the family is a deciding factor in the achievement of women's dreams in the folk industry.

### 7.7 How to Encourage Women Entrepreneurs

1. All developmental programmes should specifically target women.

2. The government should provide women with better educational opportunities and programmes.
3. Offering the community of women an adequate management skills training programme.
4. Promote women's involvement in decision-making.
5. Women in the community should be given access to vocational training that will help them grasp the production process and production management.

## **8. CONCLUSION**

Without a doubt, female entrepreneurship increases the prosperity of the country as a whole and of the household in particular. In terms of their willingness to engage in tasks that were once thought to be exclusively for men, women today have shown that they are unmatched in terms of their ability to contribute to the expansion of the economy. In order to adapt to changing trends, navigate the challenges of global marketplaces, and strive in the entrepreneurial sphere, women entrepreneurs should be appropriately moulded with entrepreneurial orientation and talents.

## **REFERENCE**

1. Agarwal, Sucheta, and Usha Lenka. "An exploratory study on the development of women entrepreneurs: Indian cases." *Journal of Research in Marketing and Entrepreneurship* (2016).
2. Goswami, Ananya, and Sraboni Dutta. "E-commerce adoption by women entrepreneurs in India: an application of the UTAUT model." *Business and Economic Research* 6.2 (2016): 440-454.
3. Sangolagi, Kavita, and Mallikarjun Alagawadi. "Women entrepreneurs." *International Journal of Advancement in Engineering Technology, Management and Applied Science* 3.1 (2016): 216-222.
4. Azmat, Fara, and Yuka Fujimoto. "Family embeddedness and entrepreneurship experience: A study of Indian migrant women entrepreneurs in Australia." *Entrepreneurship & Regional Development* 28.9-10 (2016): 630-656.
5. Rani, Jyoti, and Sanjay Kumar Sinha. "Barriers Facing Women Entrepreneurs in Rural India: A Study in Haryana." *Amity Journal of Entrepreneurship* 1.1 (2016): 86-100.
6. Vasan, M. "Problems and Prospects of Women Entrepreneurs in India." *Shanlax International Journal of Management* 3.1 (2016): 312-315.
7. Rathna, C., V. Badrinath, and S. S. S. Anushan. "A study on entrepreneurial motivation and challenges faced by women entrepreneurs in Thanjavur district." *Indian Journal of science and technology* 9.27 (2016): 1-10.
8. Korreck, Sabrina. "Women entrepreneurs in India: what is holding them back?." *Observer Research Foundation Issue Brief, Forthcoming* (2019).

9. Manshani, Sapna, and Anjna Dubey. "Startup women in startup India: A study of women entrepreneurs in India." *International Journal of Business Management (IJBGM)* 6.4 (2017): 91-100.
10. Lenka, Usha, and Sucheta Agarwal. "Role of women entrepreneurs and NGOs in promoting entrepreneurship: case studies from Uttarakhand, India." *Journal of Asia Business Studies* (2017).
11. Kothari, Tanvi. "Women entrepreneurs' path to building venture success: lessons from India." *South Asian Journal of Business Studies* (2017).