
Women Entrepreneurs in India –Emerging, Issues and Challenges

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Abstract

Entrepreneurship is a creative human act involving the mobilization of resources from one level of productive use to a higher level of use. Entrepreneurship involves willingness to take responsibility and ability to put mind to a task and see it through inception to completion. It plays an important role in economic growth and development of nation. Women entrepreneur is any women who organizes and manages any enterprise. Women entrepreneur are the women or group of women who initiate, and operate a business enterprise. Women constitute around half of world population. In India also, women constitute about half of the country's population. Though women constitute about half of the country's population, in the past in the traditional societies of India, women were confined to the four walls of their houses, performing only house hold activities. Today in the modern societies of India, women have come out of the four walls of their houses to participate in all sorts of economic activities. In recent years, women have plunged in it business and industry starting and successfully running their own industries, particularly small scale industries. The study is based on extensive secondary literature review highlighting the issues and challenges of women entrepreneurship in India.

Keywords: Population. Confined, plunged, industries, economic growth, initiate, business enterprise, mobilization productive, inception

Introduction

Women are a very important human resource of the nation and every ought to try to utilize them as mediators of economic growth and development. Women entrepreneur is a person who accepts There are economical, social, religious, cultural and other factors existing in the society which responsible for the emergency of the entrepreneurs. Challenging role to meet her personal need and become economically independent.

According to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, women constitute around 14% of the total entrepreneurship i.e. 8.05 million out of the total 58.5 million entrepreneurs, noted the Vice President of India, M. Venkaiah Naidu. Out of this, 2.76 million women constituting 13.3% of women entrepreneurs work in agriculture sector whereas 5.29 million women constituting more than 65% work in non-agriculture sector. In Indian scenario, women have to face many problems in carrying out any economic activities or undertaking any entrepreneurial task. Women have to face various socioeconomic and other problems as entrepreneurs as they are not treated equally to men due to social and cultural traditions.

The government of India (GOI) has defined women entrepreneurs based on women participation in equity and employment of women in a business enterprise. Accordingly a women entrepreneur is defined as one starting an enterprise having minimum of financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.

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Kamal Singh says —A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.

Women entrepreneurs can be defined as women who initiate, innovate or adopt a business activity are called women entrepreneurs.

Objective of the Study

1. To study the challenges faced by women entrepreneur
2. To study the role of women entrepreneur in economy
3. To know about the government schemes for women entrepreneur
4. To give some suggestions to overcome the problems faced by them

Problems faced by women entrepreneurs

Women entrepreneurs face a series of problems right from the beginning till the enterprise functions. Being women itself poses various problems to a women entrepreneur. The various problems faced by women entrepreneur are as follows:

1. Financial Problem

Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the domain of males. No one are coming forward to provide financial assistance to women borrowers on the ground of then their less credit and more chances of business failure.

2. Lack of Education

Due to lack of proper education women entrepreneur remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish

3. Shortage of Raw Materials

Women entrepreneurs encounter the problems of shortage of raw materials. They really face a tough task in getting the required raw material and other necessary inputs for the enterprises when the prices are very high.

4. Family Conflicts

Women also face the conflict of performing of home role as they are not available to spend enough time with their families. They spend long hours in business as a result, they find it difficult to meet the demand of their family members.

5. Marketing problem

Access to market is an important as access to finance. In order to make the company successful and profitable the entrepreneur must be able to sell his products or services.

6. Heavy competition

Many of the women entrepreneur imperfect organizational setup. But they have to face severe competition from organized industries

7. Social barriers

Women entrepreneur India is always seen with suspicious eyes, particularly in rural areas they face more social barriers not only this, so many castes and religious dominate with one another and hinders women entrepreneur.

8. Lack of information

Women entrepreneur lack knowledge and information of availability of raw materials, financial facilities, government help and various kinds of subsidies available. They are not sometimes aware of developments of information technology.

9. Lack of self confidence

Women lack in confidence and they even hesitate taking risks. They are conservative in taking risks and their risk bearing capacity is also less.

10. Problem of Middlemen

Women entrepreneur depend on the middleman for the sale of their product. Middlemen add their own profit margin and hence cause for higher selling prize

11. Low risk-bearing capacity

Women in India are by nature weak, shy and mild. They cannot bear the amount risk which is essential for running an enterprise

12. Limited mobility

Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Moving alone and asking for room to stay out in night for business purposes are still looked upon with suspicious eyes.

In spite of the above challenges some of the notable women entrepreneurs:

Dr. Kiranmazumdar Shaw- Chairmen & Managing Director Biocon Ltd

1. Ekta Kapoor - Creative Head of Balaji Telefilms
2. Neelam Dhawan - Managing director, Microsoft of India
3. Indu Jain - Multifaceted lady used to be chairman of Times group
4. Priyapaul - Chairperson of park hotels
5. Mallika srinivasan - Director of TAFE
6. Preetha Reddy - Managing director Apollo Hospital
7. Shahnaz Hussian - CEO of Shahnaz Herbals
8. Vandana Luthra- Founder of VLCC
9. Ritu Kumar - World Famous Fashion Designer

Contributions of Women Entrepreneur

Today women in India are increasingly participating in all spheres of economic activities. Women entrepreneurs are found in different areas of economic activities particularly in small scale industries. It is felt by many that future of small industries depends very much on the entry of women in to industries, particularly small scale industries. Several national and international organizations and agencies have appreciated the need for and importance of developing women entrepreneurs in recent years. Their importance is clear from the following facts:

1. Women entrepreneur have added strength to empowerment of women
2. Women participation in all sorts of economic activities
3. Their role in promotion of social welfare, particularly among the poor cannot be denied
4. Their role in development of small scale industries has been appreciated within and outside India
5. Women entrepreneurship has hit a media tipping point. Women-owned entities in the formal sector represent approximately 37 percent of enterprises globally — a market worthy of attention by businesses and policy makers alike.
6. In India, women comprise about 30 percent of corporate senior management positions, which is notably higher than the global average (24 percent). But Women entrepreneurs constitute only 10 percent of the total number of entrepreneurs in the country. One of the most obvious

reasons to invest in women leaders in India is that women control the vast majority of household spending. So unless you are a business that is focused mostly on men, women are more likely to better understand customer perspective. Another is that women are often better at building long-term relationships than men. Lasting relationships benefit a business tremendously, as only so much can be achieved without trust with employees, customers, suppliers, shareholders, government, etc.

Schemes available by financial institutions in India

1. Annapurna scheme,
2. Stree Shakti package for women entrepreneur,
3. Cent kalyani scheme,
4. Mudra yojana scheme for women
5. Mahila udyam nidhi scheme,
6. Dena Shakti scheme,
7. Orient mahila vikas yojana scheme
8. Bharatiya mahila bank business loan

Suggestions

1. Family should support women entrepreneurs and encourage then establishing and running business successfully.
2. Women require assistance in selection of machinery and technology. Assistance must be provided to them in technical areas so that the business unit becomes successful.
3. Proper training has to be provided to women who are still reluctant to take up the entrepreneurial task.
4. Family should be liberal in providing financial support to them.
5. Government and other financial institutions must provide assistance to women entrepreneur both in finance and non-financial areas.
6. Women entrepreneurs need to have a wide network with other firms to get required and timely advice for the growth and development their business
7. Encouraging and assisting relevant business support initiatives.
8. Need to have network with other firms to generate business and access informal advice
9. Special targeting of women in general campaigns to boost levels of entrepreneurship
10. Equal opportunities policies aiming for equal access for women to services.
11. Startup programmes' for women, particularly those returning to the labour market.

Conclusion

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 45% of the Indian population. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution

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they can make for their industry as well as the entire economy. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. If every citizen works with such an attitude towards respecting the important position occupied by women in society and understanding their vital role in the modern business field too, then very soon we can pre-estimate our chances of out beating our own conservative and rigid thought process which is the biggest barrier in our country development process. We always viewed that a smart woman can pick up a job any day, but if she becomes an entrepreneur she can provide a livelihood to 10 more women at least...!! Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector.

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