

Women Entrepreneurship and Inclusivity

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Abstract

Women entrepreneurship is a powerful catalyst for economic growth, innovation, and social change. Despite progress, systemic barriers financial exclusion, cultural biases, and limited networks, hinder their potential. Inclusivity in entrepreneurship ensures that women have equal access to resources, opportunities, and decision-making platforms. This article examines the challenges women entrepreneurs face, highlights success stories, and proposes inclusive strategies to bridge gaps. It emphasizes that fostering an inclusive environment not only benefits women but also contributes to overall social and economic progress. Women entrepreneurship in India is on the rise, with several initiatives and schemes supporting their growth. In 2026, we can expect to see more women-led businesses thriving, especially in sectors like tech, finance, healthcare, and sustainability. Promoting women entrepreneurship through inclusive frameworks not only strengthens economic resilience but also contributes to poverty reduction, employment generation, and gender equality. Therefore, women entrepreneurship and inclusivity together play a crucial role in building sustainable, equitable, and inclusive economies.

Keywords: Women entrepreneurship, Economic growth, Inclusivity, Social empowerment.

Introduction

Entrepreneurship is critical for innovation, job creation, and economic development. Globally, women own one-third of businesses, but access to capital, mentorship, and markets remains starkly unequal. The Covid-19 pandemic exacerbated this gap, pushing many women-led ventures to the margins. Women entrepreneurship, in particular, has gained attention due to its potential to enhance gender equality and social inclusivity. However, women often face structural, cultural, and financial barriers that hinder their entrepreneurial journey. Inclusivity in entrepreneurship refers to creating an ecosystem where women have equal access to funding, mentorship, markets, and policy support, ensuring that their participation is not only encouraged but also sustainable.

Encouraging women entrepreneurship with an emphasis on inclusivity not only strengthens the economy but also empowers women to become leaders, innovators, and change-makers in their communities. Governments, NGOs, and private organizations have introduced various schemes, policies, and support mechanisms to nurture women-led enterprises and bridge existing gaps.

Understanding the challenges, opportunities, and strategies for inclusive women entrepreneurship is essential for designing effective interventions and achieving sustainable development goals.

Discussion

Importance of Women Entrepreneurship

1. Economic Growth: Women-led businesses contribute significantly to GDP, employment, and innovation.
2. Social Empowerment: Entrepreneurship empowers women to make independent decisions, improve living standards, and influence societal norms.
3. Diverse Perspectives: Women entrepreneurs bring unique perspectives, leading to innovative products and services tailored to diverse consumer needs.

Challenges Faced by Women Entrepreneurs

1. Access to Finance: Women often face difficulty in securing loans and venture capital due to perceived risk and lack of collateral.
2. Cultural and Social Barriers: Traditional gender roles may limit women's ability to pursue entrepreneurship.
3. Limited Networking Opportunities: Professional networks and mentorship opportunities are often skewed toward men.
4. Policy Gaps: Inadequate support mechanisms from governments and institutions can restrict women's growth potential.

Role of Inclusivity

1. Equal Opportunities: Ensuring women have access to training, financial services, and markets.
2. Mentorship Programs: Creating mentorship networks that guide women through entrepreneurial challenges.
3. Flexible Work Policies: Policies that accommodate women's roles in family and society promote sustained entrepreneurship.
4. Technology and Innovation: Inclusive digital platforms can help women access markets, finance, and knowledge globally.

Strategies to Promote Inclusivity

Government initiatives like subsidies, grants, and tax benefits for women entrepreneurs.

Encouraging private sector investment in women-led startups.

Organizing workshops and incubators specifically for women entrepreneurs.

Promoting awareness campaigns to break cultural stereotypes and encourage women-led businesses.

Women in inclusive entrepreneurship

The gender gaps in entrepreneurship are persistent and cost economies in missed opportunities for job creation, growth and innovation. These gender gaps are due to a range of obstacles, such as higher self-perceived fear of failure, skills gaps and more restrictive access to finance. Policy needs to do more to cultivate women's

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entrepreneurial aspirations, address market failures in the areas of skills and finance, and improve access to networks and support for growth-oriented entrepreneurs.

Leena Nair

With her appointment as the new global CEO of the French luxury label, Chanel, Leena Nair has become the centre of a lot of attention. This gold medallist from the prestigious XLRI institute in India, ascended to the position, even though she did not have any fashion background. She worked with big brands like Unilever, where under her leadership, the brand earned the position of being the number one FMCG graduate employer of choice in more than 50 countries. She has constantly been an advocate for diversity and inclusion at the workplace and that is why she headed the Diversity and Inclusion agenda at Unilever.

Roshni Nadar

Even though HCL is her family-owned business, Roshni Nadar Malhotra has proven her talent and business acumen to become the CEO of the billion-dollar corporation. She is also the chairperson of HCL Technologies and its CSR Board Committee. She has an undergraduate degree from Northwestern University as well as an MBA from the Kellogg School of Management, where she was also awarded the Dean's Distinguished Service Award. Considered amongst the richest and most powerful women in India, Roshni is counted amongst the most **successful business women** in the world today. She is also a humanitarian at heart and has established several organisations related to wildlife and conservation and education of the underprivileged and continues to work towards the idea of creating a better world.

Vanitha Narayanan

Appointed as the chairman of IBM India Private Limited in the year 2017, Vanitha has played a crucial role in enabling the organisation to meet global goals. She joined the company in 1987 and grew from strength to strength, she has held positions of importance in several verticals including sales, services, marketing and global delivery. She was also responsible for several transformational initiatives including being an important member of IBM's Growth & Transformation team. She has held several important positions including first woman chairperson of AMCHAM India, Director of Catalyst India Advisory Board and was also named amongst the Most Powerful Women' in Business in India. She earned her masters in Business Administration from the University of Madras and another MBA from the University of Houston.

Padmasree Warrior

Born and brought up in a middle-class family of Andhra Pradesh, Padmasree had always shown an interest in STEM (Science, Technology, Engineering and Maths), which egged her on to study chemical engineering at the prestigious Indian Institute of Technology. She went on to get her MS in the same subject from Cornell University and that laid foundation for her to become one of the foremost women entrepreneurs in the world. She has been associated with renowned brands like Motorola and Cisco and has also served on the board of Microsoft and Spotify. After

spending 35 years in the corporate world, she decided to co-found Fable – a curated reading platform, that aims at bringing stories from everywhere to everyone.

Revathi Advaiti

An Indian-American, Revathi has been associated with some big names in the corporate world. Including Eaton (a power management company) and Honeywell, where she was held several leadership roles. Currently, she is the CEO of Flex, where she designs the way to the future for the company. This mechanical engineer from BITS Pilani, also holds an MBA from the Thunderbird School of Global Management is the co-chair of the World Economic Forum (WEF) Advanced Manufacturing CEO Community.

At educate Girls, we understand that problems faced by women entrepreneurs might not be very different from those faced by young girls across the country. Both of them have to cross several hurdles to reach their goals and there are those in the society who are always looking for a chance to push them back. We aim to lend a helping hand to every girl, who wants to set her own goals and work towards achieving them.

Conclusion

Women entrepreneurship is not only a pathway to economic growth but also a means to achieve social inclusivity and gender equality. Despite challenges, with targeted policies, mentorship, financial support, and societal encouragement, women can thrive as entrepreneurs. Inclusivity ensures that women's potential is fully realized, leading to a more balanced and prosperous economy. Therefore, stakeholders, including governments, private sectors, and civil society, must collaboratively foster an ecosystem where women entrepreneurship is nurtured and celebrated.

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