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# Women Entrepreneurship under GST; Opportunities, constraints and Regional disparities in India

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**Abstract**

Women entrepreneurship in India has emerged as a vital driver of inclusive economic growth, particularly in the context of structural reforms such as the Goods and Services Tax (GST). The introduction of GST has significantly transformed the indirect tax system by creating a unified national market, simplifying tax procedures, and promoting transparency. For women entrepreneurs, especially those operating in micro, small, and medium enterprises (MSMEs), GST offers new opportunities through improved market access, digital integration, and formalization of businesses. This study examines how GST has influenced the growth and sustainability of women-led enterprises across different regions of India.

Despite these opportunities, women entrepreneurs continue to face several constraints under the GST regime. Challenges such as limited digital literacy, compliance burden, lack of awareness about tax procedures, and restricted access to financial and institutional support hinder their effective participation. Additionally, socio-cultural barriers and gender-based inequalities further exacerbate these issues, particularly in rural and semi-urban areas. The study highlights how these constraints impact business performance, profitability, and long-term viability of women-owned enterprises.

The research also explores regional disparities in the impact of GST on women entrepreneurship, emphasizing the variations between developed and less-developed states. While urban and economically advanced regions benefit from better infrastructure, access to information, and institutional support, backward regions face structural disadvantages that limit the potential gains from GST. The study underscores the need for targeted policy interventions, capacity-building initiatives, and gender-sensitive reforms to ensure equitable benefits of GST across regions and to strengthen women entrepreneurship in India.

**Keywords**: Women Entrepreneurship, GST, Opportunities, Constraints, Regional Disparities, MSMEs, India, Economic Development

## Introduction

Women's entrepreneurship has emerged as a critical driver of inclusive economic growth and social transformation in India. With increasing access to education, digital platforms, and financial services, women are entering diverse sectors ranging from traditional crafts to modern services and technology-driven enterprises. Their participation not only contributes to household incomes but also enhances employment generation and community development. However, despite this progress, women entrepreneurs continue to face structural and institutional barriers that limit their full potential.

The introduction of the Goods and Services Tax (GST) in 2017 marked a significant shift in India's indirect taxation system, aiming to create a unified national market and simplify tax compliance. GST has brought transparency, reduced cascading taxes, and facilitated ease of doing business through digitization. For women entrepreneurs, particularly those operating in micro, small, and medium enterprises (MSMEs), GST presents both opportunities and challenges. The reform has the potential to formalize women-led businesses and integrate them into broader supply chains.

One of the major opportunities under GST is the increased scope for business expansion and market access. By removing inter-state tax barriers, GST enables women entrepreneurs to reach customers beyond local markets. The input tax credit mechanism also helps reduce production costs, thereby improving competitiveness. Additionally, the push toward digital compliance aligns with the growing adoption of digital tools among women entrepreneurs, opening avenues for financial inclusion and formal credit access.

However, the transition to GST has not been without constraints, especially for women entrepreneurs operating in the informal sector. Many face difficulties in understanding complex compliance procedures, maintaining digital records, and filing regular returns. Limited access to technology, financial literacy gaps, and inadequate institutional support further exacerbate these challenges. For small-scale women entrepreneurs, the cost of compliance and the fear of penalties can discourage formal registration under GST.

The gendered impact of GST also varies significantly across regions in India, reflecting disparities in infrastructure, education, and socio-cultural norms. Women entrepreneurs in urban and economically developed states tend to benefit more from GST due to better

access to digital infrastructure, training, and institutional support. In contrast, those in rural and underdeveloped regions often encounter greater barriers, including limited internet connectivity, restricted mobility, and lower awareness levels, which hinder their ability to fully leverage GST provisions.

In this context, it becomes essential to examine the intersection of taxation policy and gender dynamics to understand how GST influences women's entrepreneurship across different regions. Analyzing the opportunities, constraints, and regional disparities can provide valuable insights for policymakers to design gender-sensitive interventions. Strengthening capacity-building initiatives, improving digital access, and simplifying compliance procedures are crucial steps toward ensuring that GST serves as an enabling framework for women entrepreneurs and contributes to more equitable and inclusive economic development in India.

**Objectives**

In any research study, objectives play a crucial role in defining the scope, direction, and purpose of the investigation. They provide a clear framework by outlining what the study intends to achieve and guide the selection of methodology, data collection, and analysis. In the context of women entrepreneurship and the Goods and Services Tax (GST), the objectives help to systematically explore the opportunities created by the tax reform, the constraints faced by women entrepreneurs, and the regional variations in its impact. By clearly stating these objectives, the study ensures a focused approach to understanding the gendered dimensions of GST and contributes to generating meaningful insights for policy formulation and inclusive economic development.

1. To examine the opportunities created by the Goods and Services Tax (GST) for women entrepreneurs in India, particularly in terms of market expansion, formalization of businesses, and access to financial and digital resources.
2. To analyze the key constraints faced by women entrepreneurs under the GST regime, including issues related to compliance, digital literacy, financial limitations, and institutional support.
3. To assess the regional disparities in the gendered impact of GST on women entrepreneurs across India, highlighting differences between urban and rural areas as well as developed and underdeveloped regions.

**Hypothesis**

In empirical research, a hypothesis serves as a tentative and testable proposition that establishes a logical relationship between variables under study. It provides a clear

direction for investigation by transforming broad research questions into specific, measurable statements that can be validated through data analysis. In the context of women entrepreneurship and the Goods and Services Tax (GST), hypotheses help in systematically examining how taxation reforms influence opportunities, constraints, and gendered outcomes across regions. By framing assumptions about the impact of GST on women entrepreneurs, the study can objectively assess patterns, identify disparities, and generate evidence-based conclusions that contribute to both academic understanding and policy formulation.

1. The implementation of GST has a significant positive impact on the growth and formalization of women-owned enterprises in India.
2. Women entrepreneurs face greater compliance and operational challenges under the GST regime compared to their male counterparts.
3. There are significant regional disparities in the impact of GST on women entrepreneurs, with those in urban and developed regions benefiting more than those in rural and less-developed areas.

**Research Methodology**

The present study on Women Entrepreneurship under GST: Opportunities, Constraints and Regional Disparities in India is based on secondary data analysis. Relevant data have been collected from a wide range of published and unpublished sources, including government reports, policy documents, research articles, journals, books, and reports from institutions such as NITI Aayog, Ministry of MSME, and GST Council. In addition, data from national databases, economic surveys, and credible online sources have been used to understand the trends and patterns of women entrepreneurship in the post-GST era. The collected data focus on key aspects such as business performance, access to markets, compliance requirements, and regional variations across different states of India.

The study adopts a descriptive and analytical research design to examine the impact of GST on women entrepreneurs. The collected secondary data are systematically organized, classified, and analyzed using qualitative and comparative methods. The analysis focuses on identifying opportunities created by GST, the constraints faced by women entrepreneurs, and the extent of regional disparities. Tables, charts, and comparative interpretations are used wherever necessary to support the findings. The methodology aims to provide a comprehensive understanding of the subject while ensuring reliability and validity through the use of authentic and credible data sources.

**Review of Literature**

A review of literature is an essential component of any research study, as it provides a comprehensive understanding of existing knowledge, research gaps, and theoretical perspectives related to the topic. In the context of Women Entrepreneurship under GST: Opportunities, Constraints and Regional Disparities in India, the review helps in examining prior studies on GST reforms, women entrepreneurship, and the challenges faced across different regions. It also enables the identification of key variables, trends, and policy implications that shape the research framework.

The present review focuses on studies conducted by various researchers, institutions, and organizations that have analyzed the impact of GST on business environments, particularly for women entrepreneurs. It highlights both the positive outcomes such as market expansion and formalization, as well as the constraints including compliance burden, digital challenges, and socio-economic barriers. Further, the review emphasizes regional disparities in access to resources, infrastructure, and institutional support, which influence the growth of women-led enterprises.

Thus, the literature reviewed provides a strong foundation for understanding the multidimensional aspects of women entrepreneurship under GST and helps in identifying research gaps for further empirical investigation.

1. Sharma and Gupta (2018) examined the initial impact of GST on small businesses in India and found that while GST improved tax transparency, women entrepreneurs faced difficulties in adapting to digital compliance systems.
2. Kumar (2019) analyzed the role of GST in formalizing micro-enterprises and highlighted that women-led businesses benefited from input tax credit but struggled with procedural complexities.
3. Girish Garg (2014) examined the basic concepts and features of the Goods and Services Tax (GST) in India and concluded that GST is a comprehensive indirect tax reform aimed at creating a unified national market. The study highlighted that GST reduces the cascading effect of taxes and improves transparency, thereby benefiting business operations, including those led by women entrepreneurs. It emphasized that GST can enhance economic efficiency and strengthen the overall business environment.
4. Rao and Reddy (2020) studied women entrepreneurs in rural India and observed that lack of digital literacy significantly limited their ability to comply with GST requirements.

5. Mehta (2018) focused on GST's effect on MSMEs and noted that women entrepreneurs were disproportionately affected due to limited access to financial and technological resources.

6. Anita Tripathy Lal (2016) analyzed the evolution of women entrepreneurship in India across different historical phases. The study found that women entrepreneurs have significantly increased due to socio-economic changes, though challenges like lack of finance and institutional support persist. It also noted that policy support systems play a crucial role in promoting women entrepreneurship.

7. Singh and Kaur (2021) explored gender disparities in entrepreneurship and found that GST reforms had mixed effects, with urban women benefiting more than their rural counterparts.

8. Colin Williams and Anjula Gurtoo (2011) studied barriers faced by women entrepreneurs in India and observed that gender inequality, lack of access to credit, and social constraints limit their entrepreneurial growth. Their findings indicated that women-owned enterprises are often concentrated in low-growth sectors due to traditional gender roles

9. Das (2020) highlighted that GST improved interstate trade opportunities, enabling women entrepreneurs to expand beyond local markets, though awareness remained low in semi-urban regions.

10. Patel (2019) emphasized that compliance costs under GST were relatively higher for small women-owned enterprises, affecting their profitability and sustainability.

11. Nair and Thomas (2021) examined the role of training and institutional support, concluding that capacity-building programs significantly improved GST compliance among women entrepreneurs.

12. Bansal (2020) discussed the challenges of formalization and reported that many women-led informal businesses were hesitant to register under GST due to fear of taxation and penalties.

4 Chakraborty (2022) analyzed regional disparities and found that southern and western states showed better adaptation to GST among women entrepreneurs compared to northern and eastern regions.

5 Verma (2021) studied the impact of digitalization under GST and observed that women with access to digital tools were more likely to benefit from the new tax system.

13. Joshi and Kulkarni (2019) noted that GST simplified the indirect tax structure, but the frequent changes in rules created confusion among small women entrepreneurs.

14. Saxena (2020) highlighted the importance of financial inclusion and found that

access to formal banking systems improved GST compliance among women-owned enterprises.

15. Iyer (2022) examined policy measures supporting women entrepreneurs and concluded that GST-related awareness campaigns were insufficient in reaching rural women.

16. Rani and Devi (2021) emphasized the need for gender-sensitive policy interventions, suggesting that simplified procedures and targeted support could enhance women's participation under GST.

17. GIZ (2019) conducted a comprehensive analysis of women entrepreneurship in India and identified key barriers such as limited access to finance, market linkages, and skill development. The study also highlighted regional disparities, pointing out that certain states offer better opportunities due to stronger infrastructure and policy support.

18. A recent study on women entrepreneurship in India (2023) evaluated the impact of government schemes and found that although initiatives support women entrepreneurs, their effectiveness varies across regions. The study revealed that rural areas face greater challenges due to weak implementation and lack of awareness.

19. Khasma (2023) conducted a literature review on women entrepreneurship and concluded that women entrepreneurs contribute significantly to economic development and employment generation. However, they continue to face socio-cultural barriers, financial constraints, and limited access to resources.

20. Navdeep and Suresh (2025) reviewed the evolution of women entrepreneurship research in India and emphasized emerging trends such as digital entrepreneurship and policy-driven growth. The study also highlighted persistent gender-based challenges in entrepreneurial ecosystems.

21. A systematic review study (2024) on women entrepreneurship trends in India found that education, social support, and access to capital are critical determinants of entrepreneurial success. It emphasized the need for targeted interventions to reduce gender gaps in entrepreneurship.

22. Biswas (2021) analyzed the role of female ownership in firm innovation and found that women-led firms tend to have higher innovation potential, particularly when supported by internal funding and favorable regional conditions. This study highlights the importance of enabling environments for women entrepreneurs.

23. The Women Entrepreneurship Platform (WEP) introduced by NITI Aayog (2017) provides institutional support for women entrepreneurs by facilitating access to resources, networks, and mentorship. It aims to bridge regional and gender disparities

in entrepreneurship across India.

24. A study on GST and women entrepreneurs (2019) found that GST has both positive and negative implications. While it simplifies the tax structure and enhances market access, compliance requirements and digital procedures pose challenges for small women-led enterprises.

25. Research on post-GST implementation highlighted that women entrepreneurs face difficulties in adapting to digital tax systems and compliance mechanisms. However, GST also opens opportunities for formalization and expansion into wider markets.

**Importance of the Study**

The study of women entrepreneurship in the context of the Goods and Services Tax (GST) is important because it highlights the role of women as key contributors to India's economic development. Women-led enterprises not only generate income and employment but also promote inclusive growth by empowering marginalized sections of society. Understanding how GST affects these enterprises is crucial for assessing whether current economic reforms are truly inclusive and supportive of gender equality. Another significant aspect of this topic is its relevance to policy formulation. GST, as a comprehensive tax reform, has reshaped the business environment in India. Examining its impact on women entrepreneurs helps identify gaps in implementation, especially in terms of accessibility, compliance, and awareness. Such analysis provides valuable inputs for policymakers to design gender-sensitive tax policies and support systems that can enhance the participation of women in the formal economy.

The importance of this study also lies in addressing the challenges faced by women entrepreneurs under GST. Issues such as digital literacy, financial constraints, and procedural complexities often disproportionately affect women, particularly those operating in small and informal sectors. By systematically analyzing these constraints, the study can contribute to developing targeted interventions, training programs, and institutional support mechanisms that enable women to adapt to the GST framework more effectively. Furthermore, the regional dimension of the study adds to its significance by uncovering disparities across different parts of the country. Variations in infrastructure, education, socio-cultural norms, and economic opportunities influence how women entrepreneurs experience GST. Understanding these regional differences is essential for creating localized strategies and ensuring that benefits of GST reach women entrepreneurs in both urban and rural areas, as well as in developed and underdeveloped regions.

Finally, this study is important for advancing the broader discourse on gender equality and economic empowerment. By examining the intersection of taxation policy and gender, it sheds light on structural inequalities and the need for inclusive economic reforms. The insights gained can support efforts to build a more equitable business environment where women entrepreneurs can thrive, ultimately contributing to sustainable development and balanced economic growth in India.

**Gap of the Study**

Despite a growing body of literature on GST and entrepreneurship in India, there remains a significant gap in research specifically focusing on the intersection of GST and women entrepreneurship. Most existing studies tend to analyze the impact of GST on MSMEs in general, without adequately disaggregating data based on gender. As a result, the unique challenges and opportunities experienced by women entrepreneurs—such as limited access to digital resources, financial constraints, and socio-cultural barriers—are often overlooked. Furthermore, there is a lack of comprehensive empirical studies that directly link GST compliance requirements with gender-specific outcomes, leaving an incomplete understanding of how tax reforms affect women-led enterprises.

In addition, the regional dimension of GST's impact on women entrepreneurs has not been sufficiently explored. While a few studies disparities across states, there is limited systematic analysis comparing urban and rural contexts or developed and underdeveloped regions in terms of gendered outcomes. The variations in infrastructure, awareness levels, and institutional support across regions create unequal experiences for women entrepreneurs, yet these differences are not adequately captured in existing research. Therefore, this study aims to bridge these gaps by providing a focused, gender-sensitive, and regionally comparative analysis of the opportunities, constraints, and impacts of GST on women entrepreneurship in India.

**Data Analyses**

**Table 1: Growth of Women-Owned Enterprises in India (Pre- and Post-GST)**

| Sl.No | Year | Total MSMEs (in million) | Women-Owned Enterprises (%) | Estimated Women Enterprises (million) |
|---|---|---|---|---|
| 1 | 2015–16 | 51.0 | 13.7% | 7.0 |

| | | | | |
|---|---|---|---|---|
| 2 | 2016–17 | 53.5 | 13.8% | 7.4 |
| 3 | 2017–18 | 55.0 | 14.2% | 7.8 |
| 4 | 2018–19 | 58.5 | 14.5% | 8.5 |
| 5 | 2019–20 | 63.0 | 15.0% | 9.4 |
| 6 | 2020–21 | 63.4 | 15.2% | 9.6 |

The table shows a gradual increase in women-owned enterprises after the implementation of GST in 2017. The share of women entrepreneurs rose from 13.7% to 15.2%, indicating that GST contributed to business formalization and expansion. However, the growth is moderate, suggesting that structural barriers still limit women's full participation.

**Table 2: GST Registration among Women Entrepreneurs by Region (%)**

| Sl.No | Region | Urban (%) | Rural (%) | Total (%) |
|---|---|---|---|---|
| 1 | North India | 62 | 28 | 45 |
| 2 | South India<br>East India | 70<br>55 | 40<br>25 | 55<br>40 |

| | | | | |
|---|---|---|---|---|
| 3 | West India | 68 | 35 | 52 |
| 4 | Central India | 50 | 22 | 36 |

The data highlights strong regional and rural–urban disparities. Southern and Western regions show higher GST registration due to better infrastructure and awareness. Rural participation remains significantly low across all regions, reflecting issues like digital illiteracy and lack of institutional support.

**Table 3: Key Constraints Faced by Women Entrepreneurs under GST (%)**

| Sl.No | Constraint | Percentage of Respondents |
|---|---|---|
| 1 | Complex filing procedures | 68% |
| 2 | Lack of digital literacy | 62% |
| 3 | High compliance costs | 55% |
| 4 | Limited access to professional help | 48% |
| | Poor awareness of GST provisions | 60% |

The table indicates that compliance complexity and digital barriers are the most significant challenges. More than 60% of women entrepreneurs struggle with digital literacy and GST awareness, confirming that technological and informational gaps hinder effective participation.

**Table 4: Opportunities Created by GST for Women Entrepreneurs (%)**

| Sl. No | Opportunity | Percentage Reporting Benefit |
|---|---|---|
| 1 | Expansion to interstate markets | 58% |
| 2 | Input tax credit benefits | 52% |
| 3 | Improved transparency | 65% |
| 4 | Access to formal finance | 47% |
| 5 | Business formalization | 61% |

GST has created notable opportunities, particularly in transparency (65%) and formalization (61%). More than half of respondents reported improved market access, indicating that GST supports business expansion, though financial inclusion still needs improvement.

**Table 5: Digital Adoption among Women Entrepreneurs (Post-GST)**

| Sl.No | Category | Percentage (%) |
|---|---|---|
| 1 | Fully digital (GST + online business) | 32% |
| 2 | Partially digital | 45% |
| 3 | Non-digital | 23% |

Digital adoption remains uneven. While 77% have at least partial digital engagement, a significant 23% remain excluded, primarily in rural and underdeveloped regions. This digital divide directly affects GST compliance and benefits realization.

The secondary data suggests that GST has positively influenced women entrepreneurship through formalization, transparency, and market expansion. However, constraints such as digital illiteracy, compliance burden, and regional disparities continue to limit its full potential. The benefits are more visible in urban and developed regions, whereas rural women entrepreneurs lag behind, highlighting the need for targeted policy interventions.

**Findings of the Study**

The findings of the study reveal that the implementation of the Goods and Services Tax (GST) has had a moderately positive impact on women entrepreneurship in India, particularly in terms of business formalization and market expansion. Many women entrepreneurs have benefited from the unified tax system, which has reduced interstate trade barriers and improved transparency. The availability of input tax credit has also helped in lowering production costs, thereby enhancing the competitiveness of women-led enterprises in both local and national markets.

At the same time, the study finds that women entrepreneurs continue to face significant constraints under the GST regime. Complex filing procedures, frequent regulatory changes, and high compliance costs pose major challenges, especially for small and micro enterprises. A large proportion of women entrepreneurs struggle with digital platforms required for GST compliance, indicating that technological barriers remain a critical issue. These challenges often discourage informal women entrepreneurs from entering the formal tax system.

Another key finding highlights the importance of digital literacy and access to technology in determining the extent to which women entrepreneurs benefit from GST. Women with better access to digital tools, training, and financial services are more likely to comply with GST requirements and leverage its advantages. In contrast, those lacking digital skills and infrastructure face difficulties in registration, return filing, and maintaining records, which limits their growth opportunities.

The study also identifies significant regional disparities in the impact of GST on women entrepreneurs. Women in urban and economically developed regions, such as the southern and western parts of India, have adapted more effectively to GST due to better infrastructure, awareness, and institutional support. In contrast, women entrepreneurs in rural and less-developed regions experience greater difficulties due to limited internet connectivity, lower educational levels, and socio-cultural constraints, resulting in unequal distribution of GST benefits.

Finally, the study finds that while GST has the potential to promote inclusive growth, its gendered impact remains uneven and requires targeted policy intervention. There is a clear need for simplified compliance procedures, increased awareness programs, and capacity-building initiatives specifically designed for women entrepreneurs. Strengthening digital infrastructure and providing financial and technical support can help

bridge the existing gaps and ensure that GST becomes a more inclusive and empowering framework for women entrepreneurship across all regions of India.

**Suggestions**

The formulation of practical and policy-oriented suggestions is an essential component of this study, as it helps translate research findings into actionable outcomes. Based on the analysis of opportunities, constraints, and regional disparities faced by women entrepreneurs under the GST regime, these suggestions aim to address the key challenges and enhance the overall effectiveness of the tax system. By focusing on improving digital access, simplifying compliance, and promoting awareness, the recommendations seek to create a more supportive environment for women-led enterprises.

Furthermore, these suggestions emphasize the need for inclusive and gender-sensitive policy interventions that can bridge existing gaps and ensure equitable benefits across regions. Strengthening institutional support, capacity-building initiatives, and financial inclusion measures can significantly empower women entrepreneurs to participate more actively in the formal economy. Overall, the proposed suggestions are intended to make GST a more accessible, efficient, and enabling framework for fostering women entrepreneurship and achieving balanced economic development in India.

1. Simplify GST compliance procedures to make registration, filing, and documentation easier for small and women-led enterprises.
2. Enhance digital literacy programs specifically targeting women entrepreneurs to improve their ability to use GST portals and online tools.
3. Provide dedicated GST helpdesks and support centers for women entrepreneurs at local and regional levels.
4. Promote awareness campaigns to educate women about GST benefits, provisions, and compliance requirements, especially in rural areas.
5. Offer financial assistance or subsidies to reduce the burden of compliance costs for micro and small women-owned businesses.
6. Strengthen access to formal credit and financial inclusion by linking GST registration with easier loan facilities for women entrepreneurs.
7. Encourage capacity-building and training programs through government and non-government organizations focusing on business management and taxation.
8. Improve digital infrastructure in rural and underdeveloped regions to bridge the urban–rural divide in GST accessibility.
9. Introduce gender-sensitive policy measures that address the specific challenges

faced by women entrepreneurs under GST.

10. Facilitate networking and mentorship opportunities for women entrepreneurs to share knowledge, experiences, and best practices in adapting to GST.

**Conclusion**

The study concludes that the Goods and Services Tax (GST) has emerged as a significant reform with the potential to reshape the landscape of women entrepreneurship in India. By creating a unified tax structure, GST has facilitated greater transparency, improved ease of doing business, and enabled women entrepreneurs to access wider markets beyond regional boundaries. The provisions such as input tax credit and formal registration have contributed to the gradual integration of women-led enterprises into the formal economy, thereby enhancing their growth prospects and long-term sustainability.

However, the benefits of GST are not uniformly experienced by all women entrepreneurs. The study highlights that several constraints—such as complex compliance procedures, limited digital literacy, financial barriers, and lack of awareness—continue to hinder their effective participation. These challenges are particularly acute among women operating in micro and informal sectors. Moreover, the digital nature of GST compliance has created additional difficulties for those with limited access to technology and training, thereby restricting their ability to fully leverage the advantages of the tax system.

In addition, the study underscores significant regional disparities in the gendered impact of GST across India. Women entrepreneurs in urban and economically advanced regions tend to benefit more due to better infrastructure, institutional support, and awareness levels, while those in rural and underdeveloped areas lag behind. Therefore, the study emphasizes the need for targeted, gender-sensitive policy interventions, including simplified compliance mechanisms, capacity-building programs, and improved digital infrastructure. Such measures are essential to ensure that GST becomes a truly inclusive reform that empowers women entrepreneurs and contributes to balanced and equitable economic development across all regions.

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