

Women Entrepreneurship: Empowerment & Economic Growth

Dr. Yogita Arora
Assistant Professor
Faculty of Home Science
JV Jain College
Saharanpur
Email: dryogitarora@gmail.com

Dr. Shelly Nandrajog
Assistant Professor
Faculty of Home Science
JV Jain College
Saharanpur

Abstract

Historically, entrepreneurship has been a male-dominated sphere across the global economy. However, shifting social and economic landscapes have recently sparked a surge in female-led ventures. Strengthening this wave of women entrepreneurship is not just an economic imperative but a crucial pathway for empowering women (Gupta et al., 2020).

Keywords

Empowerment, Entrepreneurship, Entrepreneur.

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Dr. Yogita Arora
Dr. Shelly Nandrajog

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Introduction

Current data indicates that in India, women solely operate only 8% of small-scale manufacturing units. This figure is disproportionately low when compared to other nations; for instance, in the United States, women own approximately half of all businesses (Employment News Weekly, 2005).

We are undeniably witnessing a significant shift in women's history. Evidence of this transformation is visible across various sectors, from parliament and the judiciary to banking and village panchayats (Tiwari, 2011). While women in Western nations fought for over a century to secure basic rights, India's Constitution granted women equal rights from its inception.

Despite these constitutional guarantees, many Indian women remain unaware of their rights and the specific facilities available to them. Although women represent roughly half the population, they are frequently treated as subordinates or second-class citizens. While there have been numerous efforts to improve their status, utilization of these opportunities remains suboptimal, leaving many women in backward conditions (Moitra, 2001).

Only a fraction of women have fully leveraged existing laws and facilities to excel. Today, however, we see women moving beyond primary and secondary sectors to succeed in fields like Defense. Women have proven themselves as doctors, lawyers, scientists, and teachers, demonstrating that they are often just as efficient, intelligent, and hardworking as their male counterparts.

The World Bank (1991) suggests that educating and elevating the status of women is the most effective strategy for lifting India out of poverty. Since a woman's health and skills directly contribute to her family's income and well-being, prioritizing her education and health is essential for broader economic progress.

Major Findings on Women's Status

The National Committee on the Status of Women in India highlighted several critical issues in its report (Government of India, 1974):

1. **Falling Sex Ratio:** A concerning decline attributed to high mortality rates among women and female children.
2. **Education and Training Gaps:** There is a critical need for better facilities to improve the quantity and quality of women's employment, which currently remains negligible.
3. **Safety Concerns:** Frequent reports of crimes against women, including dowry deaths and domestic violence, create a pervasive sense of fear.
4. **Insecurity:** Many women feel unsafe venturing out alone after dark, limiting their mobility.

5. **Healthcare and Literacy Disparities:** Significant gaps persist between men and women regarding literacy rates and access to healthcare.

What is Entrepreneurship?

Entrepreneurship is the act of becoming self-employed and creating jobs for others. An “entrepreneur” harnesses natural and human resources to create employment opportunities. This process fosters self-reliance and contributes significantly to a nation’s economic growth and national income (Pandey, 2007).

Women Entrepreneurship

Women entrepreneurship involves women taking the initiative to organize businesses and generate employment. While this is a relatively new phenomenon in India, gaining prominence only in the late 1970s, women are increasingly venturing into diverse economic activities and the service sector (Das, 2000). What began primarily as an urban trend has now started to spread to rural and semi-urban areas.

Reasons for Slow Progress

Moitra (2001) identifies several factors hindering the progress of women entrepreneurs:

1. **Hiring Bias:** Women are often less preferred than men due to perceived legal complications or “problems.”
2. **Educational Barriers:** Marriage and homemaking responsibilities often take precedence over higher education and training.
3. **Workforce Attachment:** There is a perception that women have a lower attachment to their careers, often settling for lower positions.
4. **Higher Operational Costs:** Factories may view employing women as more expensive due to requirements for specific facilities like crèches.
5. **Secondary Income Role:** Many women do not view themselves as primary breadwinners and may exit the workforce once the family achieves financial stability.

Problems and Barriers

Women entrepreneurs in India navigate a complex set of challenges (Das, 2000; Tiwari, 2011):

1. **Limited Hands-on Experience:** Even qualified women may hesitate to start ventures due to a lack of practical knowledge.
2. **Financial Constraints:** Without property in their own names, women often struggle to secure bank loans.
3. **Marketing Hurdles:** Small-scale businesses run by women often find it hard to compete in aggressive modern markets.

4. **Family Resistance:** Social taboos often result in a lack of support from family members.
5. **Social Stigma:** particularly in rural areas, women business owners are sometimes viewed with suspicion.
6. **Socio-Cultural Obstacles:** Caste and religious dynamics can create additional barriers.
7. **Confidence Gap:** A lower capacity for risk-taking often stems from a lack of self-confidence.
8. **Role Conflict:** Balancing the dual responsibilities of home and work creates significant psychological pressure.
9. **Middlemen Dependency:** Reliance on intermediaries can erode profit margins.
10. **Information Asymmetry:** Many women lack awareness regarding raw material sourcing, government subsidies, and new technologies.

Qualities Required

While general business qualities apply to everyone, leadership is particularly vital for women entrepreneurs (Tiwari, 2011). Key traits include:

1. Strong networking and communication.
2. Resilience in the face of challenges.
3. Ambitious vision.
4. Optimism.
5. Goal orientation.
6. A strong work ethic.
7. Patience and persistence.
8. Inherent talent.
9. Self-belief.
10. An eye for opportunity.
11. Creativity and market insight.
12. Time management.
13. Receptiveness to feedback.
14. Commitment to quality.

Needs for Growth

Naik (2003) outlines the primary drivers for women entering business:

1. **Leveraging Education:** A key motivator for women with backgrounds in science and technology.

2. **Utilizing Free Time:** About 60% of housewives start businesses once their children have grown.
3. **Personal Satisfaction:** Entrepreneurship often fulfills a need for social status and personal achievement.
4. **Skill Application:** Using specific skills helps in selecting the right business opportunity.
5. **Economic Necessity:** For low-income groups, financial need is the dominant motivator (80-90%).

Indian Perspective

Females comprise roughly 46.5% of India's population. However, 1991 census data revealed that women accounted for only 4.5% of the country's self-employed workforce (Government of India, 1991). Most of these women work in unorganized sectors such as agriculture, handicrafts, and handlooms (Upadhyay, 2007). mobilizing more women into entrepreneurship requires targeted motivational drives, training programs, and the creation of dedicated industrial and marketing infrastructures.

Women Entrepreneurs in Various Industries

Women are no longer confined to traditional roles; they are making their mark in diverse industries ranging from electronics and pharmaceuticals to dairy and jewelry design (Pandey, 2007).

According to McClelland and Winter (1969), motivation is the critical driver of entrepreneurship. The desire for challenge, adventure, and responsibility pushes women forward. Additionally, external factors—such as financial need or existing family businesses—often provide the necessary stimulus for women to launch their own ventures.

Steps to Strengthen Entrepreneurship Among Women

1. **Market Coordination:** Establishing markets in rural areas and organizing fairs to facilitate sales (Pandey, 2007).
2. **Infrastructure Development:** Building the physical framework needed to support business operations.
3. **Self-Employment Training:** Expanding programs for both rural and urban youth.
4. **Educational Access:** Increasing the number of professional schools dedicated to women (Naik, 2003).
5. **Financial Support:** streamlining bank lending and increasing government subsidies.

6. **Vocational Training:** integrating practical business skills into school and college curriculums.
7. **Information Access:** creating bureaus to provide data on finance and raw materials.
8. **R&D Initiatives:** Conducting research to address the specific problems women entrepreneurs face.

Key Support Agencies (Gupta et al., 2020):

- Women's Corporate Finance Corporation (WCFC)
- Federation of Societies of Women Entrepreneurs (FSWE)
- Small Entrepreneurship Development Institute of India (SEDII)
- District Industrial Centre (DIC)
- Development of Women and Children in Rural Areas (DWACRA)
- Integrated Rural Development Programme (IRDP)
- Prime Minister's Rozgar Yojana (PMRY)
- Training of Rural Youth and Self-Employment (TRYSEM)

Conclusion

The movement for women's entrepreneurship has passed its transitional phase, with women seeking gainful employment across numerous fields. However, the "dual role" conflict—managing both household and income-earning responsibilities—remains a significant hurdle (Naik, 2003). Family background and spousal education levels also influence a woman's entrepreneurial journey. To ensure continued growth, it is essential to provide adequate infrastructure, coordinate support agencies, and establish mobile training centers.

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