

WOMEN ENTREPRENEURS IN INDIA

A. VIYANI JENITA MARY

Ph. D., (PT, Research scholar)
PG & Research Department of Economics
(Bishop Heber College (Autonomous) & Affiliated to
Bharathidasan University
Trichirappalli.)

Dr. S. Shanthi Getzie Ranjini Devi

Associate Professor and Research Advisor
PG & Research Department of Economics
(Bishop Heber College (Autonomous) & Affiliated to
Bharathidasan University,
Trichirappalli.

ABSTRACT

Women Entrepreneur is defined as a woman or group of women who initiate, organize and run a business enterprise. Government of India has defined women entrepreneurs as owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. But, woman who innovate, initiate or adopt business actively are also called as women entrepreneurs. In India, in general women take up business activities because of economic necessity, independence, education and qualification, family occupation and also successful stories of friends and relatives. At present, women owned 13.76 per cent enterprises in India. The total number of women entrepreneurs owned enterprises are between 13.5 and 15.7 million. More than 90 per cent of companies run by women are microenterprises and 79 per cent are self-financed. Most of the companies are bootstrapped and run on a small-scale. Nearly 129 million women have their own business across the globe while Indian women linger around the eight million mark which is very low. Mr.Narendra Modi's start up friendly environment in the country has proved to be a blessing for women entrepreneurs and instrumental in fighting gender stereotyping in the business community.

The research article is composed of the recent data on women entrepreneurs in India and women employment. It is also depending upon several factors such as to accept challenges, ambitious, hard work, patience, motivation, adventurous, conscious, education and their intelligence. And, apart from these the other factors influence women to become entrepreneurs also based on – to become economically independent, to establish their identity in the society, to achieve excellency in their endeavor, to build confidence, to develop risk, to claim equal status in society, to secure greater freedom, mobility, liking for business and an urge to do new techniques (ie) Innovation.

KEYWORDS: *Women entrepreneurs, business, capital, enterprise, organize, Scheme.*

Received: 05-Jan-2026

Accepted: 28-Jan-2026

Published: 24-Feb-2026

1. INTRODUCTION

“You can tell the condition of a nation by looking at the status of its Women” – Jawaharlal Nehru. The origin of the basic word – Entrepreneurship is from a French word – 1828, borrowing of French Entrepreneur “one who undertake or manages” from original French *entreprendre* “undertake”. Women entrepreneurs may be defined as, “a woman or group of women who initiate, organize and run a business enterprise”. Government of India has defined as, “An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women”.

Entrepreneurship refers to the act of setting up a new business or reviving an existing business so as to take advantages from new opportunities. A woman entrepreneur is an adult who owns and runs

an enterprise, especially a commercial one, often at personal financial risk. The International Liberation Organization defined the women's enterprise as a small unit where one or more women entrepreneurs have not less than 50 per cent financial holdings. Women entrepreneurs face a series of problems right from the beginning till the enterprise functions.

Categories of Women Entrepreneurs

- Women in organized & unorganized sector
- Women in traditional & modern industries
- Women in Urban & Rural areas
- Women in large scale & small scale industries
- Single woman & Joint Venture

Women in 21st Century

In the 21st century, women entrepreneurs are now being recognized as innovation and innovating new things to compete with others, which is recognized as the most difficult task an entrepreneur undergoes. As per the research conducted in the first part of the century, it has been shown that the women-owned firms may have underperformed at aggregate levels compared to men-owned firms, but they are more likely to stay in business for a longer period. The performance is not being up to the outcome of various challenges a woman faces while establishing her business in the market. Male entrepreneurs are more likely to be driven by the motive to earn lots of money whereas for females it is the way to seek greater control over their professional as well as personal likes. Earlier for women, there were only 3 Ks (ie) Kitchen, Kids, Knitting; then it became 3 Ps (ie) Powder, Pappad, Pickles and not at present there are 4 Es (ie) Electricity, Electronic, Energy, Engineering. Thus, at present, Indian women have undergone a long way and are becoming increasingly visible and successful in all spheres. Women have shifted from kitchen to a higher level of professional activities, to enter the market to get a better life, be financially independent and support their families with additional income.

Pull factors of Women Entrepreneurship

- Self-respect and Personal Development
- To take risk and face the challenges to make their place in the job market
- Their determination and perseverance have helped them to achieve in every field
- The aids provided by the Government and simplification of rules has been an added benefit for women to set up their own enterprises or to start any type of business activities

Push factors of Women Entrepreneurship

- Social norms
- Education
- Poverty
- Lack of self-confidence
- The conflict between work and domestic commitments
- Family and Tax Policies

2. CATEGORIES OF WOMEN ENTREPRENEURS IN PRESENT ERA IN INDIA

First Category

- Established in big cities
- Having higher level technical & professional qualifications
- Non-traditional items
- Sound financial positions

- **Second Category**
 - Established in Cities and Towns
 - Having sufficient education
 - Both traditional and Non-traditional items
 - Undertaking women services – Kindergarten, Crèches, Beauty parlors, Health clinic, etc.
- **Third Category**
 - Illiterate women
 - Financially weak
 - Involved in family business such as Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro forestry, Handloom, Power loom, etc.

Features of Women Entrepreneurs

- Imaginative
- Attribute to work hard
- Ability and desire to take
- Profit earning capacity
- Most of the women with small or low income are likely to become entrepreneurs.

Supportive Measures for Women's Economic Activities and Entrepreneurship

- Direct & Indirect Financial Support
- Yojna Schemes and Programmes
- Technological training and Awards
- Federations and Associations

Direct & Indirect Financial Support

- Nationalized Banks
- State Finance Corporation
- State Industrial Development Centres
- Differential Rate Schemes
- Mahila Udyug Needhi Scheme
- Small Industries Development Bank of India (SIDBI)
- State Small Industrial Development Corporation (SSIDC)

Yojna Schemes and Programme

- Nehru Rojgar Yojna
- Jacamar Rojgar Yojna
- TRYSEM
- DWACRA

Technological Training and Awards

- Shree Shakti package by SBI
- Entrepreneurship Development Institute of India
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- National Institute of Small Business Extension Training (NISBET)
- Women's University, Mumbai

Federations and Associations

- National Alliance of Young Entrepreneurs (NAYE)
- India Council of Women Entrepreneurs, New Delhi
- Self Employed Women's Association (SEWA)
- Association of Women Entrepreneurs of Karnataka (AWEK)
- World Association of Women Entrepreneurs (WAWA)

- Associated Country Women of the World (ACWW)

3. RECENT PROGRAMMES AND POLICIES OF GOVERNMENT OF INDIA

The life of women not only as an entrepreneur but also as an individual has full of struggle and hardships to make their place in this male-dominated society. With these challenges, women have supported by various Government policies and programmes to achieve certain goals in order to set up business and to become successful women entrepreneurs. The following are the support policies and programmes by the Government of India. They are –

- Setting up of Self-Help Groups (SHG)
- Integration of women in development
- Women Entrepreneurship Platform (WEP) (ie) This was launched by National Institution for Transforming India (NITI) Aayog in partnership with Small Industrial Development Bank of India (SIDBI) to provide a platform for budding women entrepreneurs in India. It has been established on the basis of 3 pillars, namely – Iccha Shakti, Gyaan Shakti and Karma Shakti.
- Trade-Related Entrepreneurship Assistance and Development (TREAD) Scheme
- Udyogini Scheme
- Annapurna Scheme (ie) this scheme was implemented by the Government of India for women who want to establish a food catering business and Government of India provides a loan of Rs.50,000 and they have to repay the loan amount within 36 months (ie) 3 years

List of Top Ten Successful Women Entrepreneurs in India (2021)

1. Aditi Gupta - Menstrupedia
2. Ashwini Asokan - Mad Street Den (MAD)
3. Chitra Gurnani Daga - Thrillophilia 2009, Travel Company
4. Shradha Sharma - Your Story.com (Patna)
5. Upasana Taku - Mobikwik
6. Richa Kar, Zivame - Lingerie Store named Zivame in 2011
7. Sabina Chopra - Yatara.com
8. Aditi Balbir - V Resorts
9. Debadutta Upadhyaya - Timesaverz.com
10. Pranshu Bhandari - Educational App. Mobile based application to learn English

The top Five States with the highest percentage of women entrepreneurs are –

- Tamil Nadu
- Kerala

- Andhra Pradesh
- West Bengal
- Maharashtra

Factors Responsible for successful Women Entrepreneur in India

- Nature of Entrepreneurship
- Empowerment
- Social conditions
- Literacy and Education
- Multitask Oriented
- Being patient with the process
- Branding and Marketing themselves
- Collaborator

Statistics on Women Entrepreneurs in India

- Women constitute only 13.76 per cent of the total entrepreneurs (ie) 8.05 million out of the 58.5 million entrepreneurs (2024).
- Currently women entrepreneurs are less but overall women comprise about 30 per cent of corporate senior management positions, which is notably higher than the global average (24 per cent).
- Female executives in successful companies is 7.1 per cent.
- Start-up India facilities Bank loans between 10 lakh and 1 crore to SC / ST and or women entrepreneur.
- Trade Related Entrepreneurship Assistance and Development (TREAD) provides women with trade related training, information and counselling and grant of up to 30 per cent of the total project cost.
- 58 per cent of women entrepreneurs had started their businesses in the age group between 20 and 30.
- Professional Services, IT / ITES, Apparel / Accessories and Food & Beverages are the four major sectors in which women own businesses (59% of those surveyed).
- The majority of women-owned businesses are micro-enterprises or small / mid-sized businesses, with 73% reporting a revenue of under Rs.10,00,000 (Rs.10 lakh or one million) in the last financial year (2020).
- 60% of women entrepreneurs started their business with a capital of under Rs.1,00,000 (Rs.1 lakh) and personal funds and savings were used to start the business in a majority of cases.
- Nearly 73 per cent of them report a revenue (income) of approximately Rs. 10 lakhs in a financial year 2020.
- Almost 57 per cent of these women started out “sole”.
- 35 per cent of the women had a co-founder.
- 71 per cent of the Indian women entrepreneurs employ five people or less.
- Sreelakshmi is the youngest woman entrepreneur in India. She became the youngest Wet Designer-cum-CEO in the World in 2020 at the age of 21 years.

Seven Indian Government Schemes for Women Empowerment

- Mahila E-haat
- Beti Bachao, Beti Padhao
- One Stop Centre Scheme
- Working Women Hostels
- Swadhar Greh
- STEP

- Nari Shakti

Problems faced by Women Entrepreneurs in India

The problems faced by Women Entrepreneurs in India at present are –

- Balance between Family and Career
- Socio-cultural barriers
- Male dominated society
- Illiteracy or low level of Education
- Dearth of Financial assistance
- Lack of Technical knowledge
- Marketing problem / Lack of Marketing skills
- Lack of entrepreneurial aptitude
- Lack of self-confidence
- Lack of mobility / Mobility constraints
- Shortage of raw materials
- Tough Competition
- Problem of Finance
- Limited managerial ability
- Legal Formalities
- Gender bias in access to finance
- Rejection or delay in process of loan applications
- Lot of formalities and paper work

Table 1: Women Entrepreneurs in India (2021 - State-wise data)

States	No of Units Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other States & UTS	14576	4185	28.71
Total	57,452	18,848	32.82

Source: Wikipedia.org.,2021

From the Table 1, it is understood that out of 28 States and eight Union Territories, the States of Uttar Pradesh and Gujarat 39.84 per cent & 39.72 per cent of women entrepreneurs, who are running 3180 and 3872 units respectively and followed by Kerala State of 38.91 per cent with 5487 units. All these registered units have owned and operated by women entrepreneurs. In the State of Maharashtra, women entrepreneurs constituted 32.12 per cent with the registered units of 4339. But, in the state of Tamil Nadu, the total number of units registered by women entrepreneurs is the highest among other

states (ie) 9618 with 30.36 per cent of women entrepreneurs. And, the overall units registered by women entrepreneurs is 57,452 with 18,848 women entrepreneurs, which constituted 32.82 per cent.

Table 2: DETAILS OF WOMEN EMPLOYMENT IN INDIA(2020)

No.	S.	Name of State/ UT	Percentage of Women employment
1.		JAMMU & KASHMIR	7.51
2.		HIMACHAL PRADESH	6.26
3.		PUNJAB	5.26
4.		CHANDIGARH	5.46
5.		UTTARANCHAL	8.28
6.		HARYANA	5.52
7.		DELHI	6.72
8.		RAJASTHAN	7.04
9.		UTTAR PRADESH	5.11
10.		BIHAR	7.14
11.		SIKKIM	16.72
12.		ARUNACHAL PRADESH	12.10
13.		NAGALAND	5.65
14.		MANIPUR	17.06
15.		MIZORAM	27.46
16.		TRIPURA	13.38
17.		MEGHALAYA	13.42
18.		ASSAM	6.08
19.		WEST BENGAL	15.28
20.		JHARKHAND	5.08
21.		ORISSA	24.36
22.		CHHATTISGARH	11.78
23.		MADHYA PRADESH	10.51
24.		GUJARAT	9.57
25. & 26		DAMAN & DIU & DADRA & NAGAR HAVELI	14.83
27.		MAHARASHTRA	11.77
28.		ANDHRA PRADESH	15.46
29.		KARNATAKA	20.81
30.		GOA	24.37
31.		LAKSHADWEEP	26.31

32.	KERALA	37.15
33.	TAMIL NADU	24.48
34.	PONDICHERRY	23.52
35.	ANDAMAN & NICOBAR ISLANDS	5.59
All India		13.76

Source: Government of India, Development Commissioner (MSME), 2020.

Table 2 shows the details of women in India (2020). It is found that in the State of Kerala, stood as 37.15 per cent, Lakshadweep (26.31 per cent), Tamil Nadu, came in the third place of 24.48 per cent, followed by Goa (24.37 per cent) and Pondicherry (23.52 per cent). And, it is interesting to note that in the State of Mizoram, the percentage of women employment stood as 27.46 per cent which is higher than the other states mentioned above. But, the overall Women Employment in India is 13.76 per cent. The reasons are related to education, awareness, training programmes, various Government Schemes and family support motivated the women to enter into the job market.

Statistical Inference

- By the application of statistical tool namely, Spearman's Rank Correlation Coefficient, it is found that the value of $R = 0.967$, a positive rank correlation between the total number of women entrepreneurs and the total number of units registered by women entrepreneurs. (Ref. Table 1). From this data, it is concluded that the total number of women entrepreneurs and the total number of units registered by them have increased in India among 28 States and UTs.
- Trend values have been calculated between the States in India and the percentage of women employment in India. (Ref. Table 2). It is calculated by obtaining the values of a and b.

For trend values,

$$Y_t = a + bx \quad \text{where } a = \frac{\sum Y}{N} \quad \text{and}$$

$$b = \frac{\sum xy}{\sum x^2}$$

The calculated value of a is obtained as 11.9 or 12 and b value is 0.52

$\therefore Y_t = 12 + 0.52X$. By substituting the value of X in the trend value equation, the trend values have increased from 5.24 to 19.28 with respect to women employment in India for 28 states. This result showed the positive impact on women employment in all the States.

4. CONCLUSION

From the present study it is understood that women's position in the society facing many problems, specifically in marketing their product / products (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Now, the need is for knowledge regarding accessibility to loans, various funding agencies, procedures regarding certification, awareness on Government welfare programmes, motivation, technical skill and support from family, government and other organization. Moreover, formation and strengthening of women entrepreneur's network must be encouraged. The banking institutions must offer formalized credit facilities to women

entrepreneurs. This support will help the women to strengthen their family bonds through financing their businesses and thus help in the economic growth and development of the country.

REFERENCES

1. *Shayamalan B. (1999), Entrepreneurship Development for Women.*
2. *Sasikumar K. (2000), Women Entrepreneurship, New Delhi, Vikas Publishing House.*
3. *Seymour, Nicole (2001), Women Entrepreneurs in the Developing World.*
4. *Soundarapandian (2003), Women Entrepreneurship: Issues & Strategies, New Delhi, Kanishkas Pulishers.*
5. *Gupta C.B., "Entrepreneurship Development in India" (2019), S. Chand & Company, New Delhi.*
6. *Saravanavel R., "Entrepreneurship Development" (2022), Margaham Publishers, New Delhi.*
7. www.wikipedia.com
8. *Government of India, Ministry of Micro, Small & Medium Enterprises.*
9. *Census Report 2011.*
10. *Google-Bain Report 2019, 26 February 2021.*
11. *IFC Report 2019.*