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Women Entrepreneurs in India

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Abstract

Entrepreneurs play an important role in the economic development of the country. It promotes the prosperity of the nation through its innovation and the quality of dynamic leadership that he creates, opens up job opportunities and promotes other segments. According to Harbison entrepreneurship is a dynamic force. Today's woman is striving to create her existence by standing shoulder to shoulder with men in every field. Breaking the monopoly of men, women are proving their achievement in almost all fields. It is said that if a woman becomes literate, the entire family becomes literate, and it is true. Entrepreneurship will not take root in the household unless entrepreneurship is rooted in women. If a woman in a family becomes an entrepreneur, she will in still the culture of entrepreneurship in her family. Through her entrepreneurial culture, the future generation will become entrepreneurial. Nature has endowed herewith all the qualities necessary to succeed in industry. She can do an excellent job of sowing the seeds of entrepreneurship in the society in the true sense. The role of women entrepreneurs in India has been growing steadily and is now a powerful force in the country's economic and social development. Government has launched several schemes to address the many economic and social problems faced by women entrepreneurs. India has several government schemes to empower women entrepreneurs and promote their business but women entrepreneurs face many challenges today. Women entrepreneurs in India face numerous challenges that hinder their growth and success. One of the primary issues is limited access to finance, as many women lack collateral, credit history, or awareness about government loan schemes. many women are breaking barriers with the support of government schemes, NGOs, and increasing awareness about gender equality in entrepreneurship. This research paper studied the situation of women entrepreneur, various government schemes for women entrepreneurs and the problems they face.

Keywords: women entrepreneur, Entrepreneurship, government schemes, problem women entrepreneur.

Introduction

“Investing in women is a matter of smart economics as well as human right, its proven: the returns will be significant, both on the balance sheet and across society “According to Monique Villa, CEO Thomas Reuters Foundation, Women's entrepreneurship is an important part of the overall solution. It not only increases the economy through job creation, but also provides women with transformative social and personal outcomes. Today, India has 13.5 companies in women, accounting for 20% of all companies. These are large in absolute numbers, but are overwhelming for individuals who provide direct employment to an estimated 227 million people.

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Furthermore, many companies reported as women's property are not actually controlled or operated by women. A combination of financial and administrative reasons means that a female paper owner plays with a paper owner. Benchmarks from strong countries and India provide India with a good standard for accelerating women's entrepreneurship. The acceleration of the quantity and quality of entrepreneurship associated with such benchmarks could lead to more than 30 million companies with women, of which 40% will be more than independence. This will create potentially transformative jobs in India from 150 million jobs. This represents more than 25% of new employment in the entire working-age population by 2030. The number of entrepreneurs in India is increasing day by day. India ranks third in the world worldwide due to the growing number of entrepreneurs. Some successful women have made valuable contributions to changing India's social status by using their business themselves. This also increases employment. At the same time, educational opportunities for Indian women are also increasing the number of successful Indian entrepreneurs.

Objective of the study

1. To study the situation of woman entrepreneur in India
2. To study the support given by government to women entrepreneurs in India
3. To study the challenges faced by women entrepreneurs.

Methodology

This study is based on the collection of data from secondary sources. Secondary data is obtained from various published, books, magazines and newspapers.

Literature Review

1. Tambunan T has done case studies on Asian women entrepreneurs in the developing countries. It has focused on their development and main constraints. The author's study is based on data analysis and a review of recent key literature. This paper focuses only on women entrepreneurs in small and medium enterprises. Through the findings of this study, the author has also come up with three main important facts as shared respectively
2. Sharma, Dua & Hatwal conducted research into micro-company development and rural women's entrepreneurship as a way to

strengthen economic strengthening. In this article, literature in this field is accurately checked to address the specific possibilities and challenges entrepreneurs face in rural areas. We investigated the impact on women's strengthening through micro entrepreneurship development and SHGS.

3. Deshpande & Sethi conducted a general study on the entrepreneurship of Indian women. The diverse profiles of Indian entrepreneurs have produced review integration. This paper highlights the urgent need to decipher political orders and interventions that can enhance the environment of women produced.
4. Bahl focuses on the status of female entrepreneurs in rural India. Based on this study, several suggestions have been given to promote women's entrepreneurship and become successful entrepreneurs. One of the main objectives of this paper is an analysis of the Indian government's policies for women.

Women entrepreneurship situation in India

An entrepreneur can be defined as a woman or a group of women who find and run a business company. Entrepreneurs have several features. You need to look into the outlook for a new company to start. It introduces risk, new innovations, coordination, management and management to provide effective leadership in all aspects of your business. Entrepreneurs are on a huge increase in almost every country's economy. The hidden business possibilities of women are increasing with increasing sensitivity to roles and economic status within society. Company knowledge, capabilities and compliance are central reasons why women deal with companies. Entrepreneurs trust their business, independent profession, and their feet for confident factors and training. The logic of independent decisions about your life and your career is that there are motivational factors behind this "entrepreneur." A strong desire to be very positive is the essential quality of a capable entrepreneurial woman in both her family and social life.

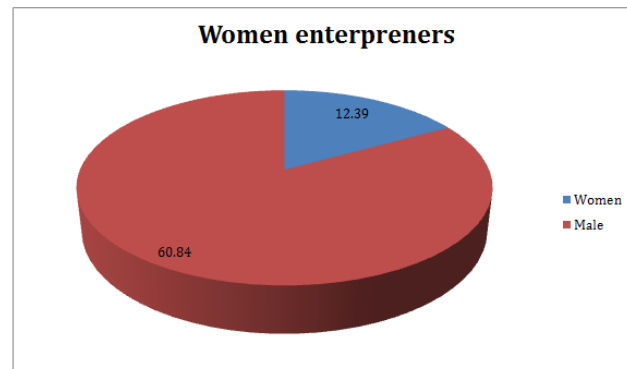
The same access and management of women through economic and financial resources is essential to achieving gender equality and strengthening women, as well as strengthening fair and sustainable economic growth and development. In India, rural women households accounted for 11.5% and urban 12.4% in rural areas, following 68 oversights from the NSS in 2011-12. According to

the 2011 census, women's literacy rate was 65.46%. Women have begun to play an important role in decision making - creation at all levels

India has 63 million micro and medium-sized businesses, with about 20% of them

employing between 22 and 27 million women. India won 57th in the Women's Mastercard Index (Miwe, 2021)

Figure -1 Gender Concentration in entrepreneurial activities



Sources: NSS Survey

This chart shows India had 60.84 million MSMEs in the country women own only 12.39

million among them, the distribution of women – owned various across states.

Top shears States women's enterprise

Sr. No	Name of the States	%
1	West Bengal	23.42
2	Tamil Nadu	10.37
3	Telangana	7.85
4	Karnataka	7.56
5	Uttar Pradesh	6.96
6	Andhra Pradesh	6.76
7	Gujarat	6.67
8	Maharashtra	6.47
9	Kerala	4
10	Rajasthan	3.07

Source: MoMSME annual report 2021-2022.

This chart shows West Bengal (23.42%) has highest shear of women led Micro small and

medium Enterprise second Tamil Nadu (10.37%) third Telangana (7.85%) and Sikkim (0.40%)

Women entrepreneurs participation in various sector

Sr. No	Agriculture sector	%	Non- Agriculture sector	%
1	Livestock	92.2%	Manufacturing	45.36%
2	Forestry	4.5%	Trading	28.57%
3	Non-crop farming	1.9%	Others services	8.18%
4	Fisheries	1.4%	Accommodation and food services	4.22%
5	-	-	education	4.1%

Source: sixth economic census, 2015-2016

This chart shows the highest participation of women entrepreneurs is seen in the agriculture sector of livestock and the lowest participation is seen in the fisheries sector among women. the highest female participation in the manufacturing sector is seen in the non-agricultural sector and women participation in education sector is very low. Women entrepreneurs in India have been making significant strides, but they still face several challenges. Here's a detailed look at their situation.

Women Entrepreneurs scheme in India

Here's a summarized overview of major Women Entrepreneurs Schemes in India that support women in starting and growing their businesses:

1. Stand-Up India Scheme

Objective: Support women and SC/ST entrepreneurs in setting up a new enterprise.

Loan Amount: 10 lakh rupees to 1 crore

Eligibility: At least 51% shareholding by a woman; for green field projects only.

2. Pradhan Mantri Mudra Yojana (PMMY)

Objective: Provide micro-credit to small and micro-businesses.

Loan Categories:

Shishu: Up to 50,000

Kishore: 50,000 – 5 lakh rupees

Tarun: 5 lakh rupees – 10 lakh rupees

Benefits: Low-interest loans, no collateral, and women borrowers get special consideration.

3. Mahila Udyam Nidhi Scheme (by SIDBI)

Objective: Provide financial assistance to women for small-scale ventures.

Loan Limit: Up to 10 lakh rupees

Repayment: Up to 10 years with a moratorium period.

4. Annapurna Scheme

Target: Women in the food catering business.

Loan Amount: Up to 50,00 rupees

Use: Buying kitchen equipment, utensils, raw materials, etc.

5. Udyogini Scheme (by Women Development Corporation)

Objective: Provide subsidized loans to women entrepreneurs.

Eligibility: Women aged 18–55; family income \leq 1.5 lakh rupees annually. **Loan Limit:** Up to 3 lakh rupees (varies by state and sector)

6. Dena Shakti Scheme

For: Women in agriculture, retail, manufacturing, micro-credit, etc.

Loan Limit: Up to 20 lakh rupees

Benefit: Concessional interest rate of 0.25% lower than the base rate.

7. Bharatiya Mahila Bank Business Loan (now via SBI)

Focus: Encourage women to start businesses in retail, manufacturing, and services.

Loan Amount: Up to 20 crore rupees (for manufacturing enterprises) **Special Features:** Lower interest rates, flexible terms

Problem Faced by women entrepreneurs

Women entrepreneurs in India face several challenges despite the growing support for women-led businesses. Some of the key problems include

1. **Access to Capital:** Women often find it difficult to raise funds due to social biases from banks and investors. Women's access to external fund sources is generally restricted as they have no property in their name.
2. **Lack of Education and skill development –** women do not get enough support to complete

their higher education especially in rural areas. This ultimately affects their ability to take risks in their professional life. Many women lack access to quality education and business training. Limited awareness of digital tools financial planning, and legal regulations.

3. **Social and cultural Barriers:** Traditional gender roles and expectations still limit women's participation in business. Family responsibilities often take precedence over professional aspirations. Lack of family and social support in many cases.
4. **Lack of Mentorship:** Women entrepreneurs have fewer role models and mentors compared to men. Male-dominated business networks make it hard for women to establish professional connections.
5. **Limited Networking Opportunities:** Business networks are still largely male-dominated, making it hard for women to gain exposure.
6. **Balancing business and family responsibilities** -Managing both home responsibilities and business is a challenge.
7. **Market and industry bias-** Women -led businesses especially in male-dominated industries tech, manufacturing etc. Customers and suppliers sometimes hesitate to deal with women entrepreneurs.
8. **Safety and mobility Concerns** – safety issues restrict women ability to travel and network freely. In rural areas poor infrastructure and transport facilities limit their reach.
- **Better financial inclusion** through gender-focused lending schemes.
- **More mentorship programs** for aspiring women entrepreneurs.
- **Awareness campaigns** to break societal stereotypes.
- **Encouragement of STEM education** for women to enter tech and innovation-driven sectors.

Concussion

Women entrepreneurship in India is growing, but with more support, they can contribute significantly to economic development. The number of women entrepreneurs in India has been growing steadily. As per recent estimates, women entrepreneurs comprise about 20% of all enterprises in India. Various schemes such as Mudra Yojana, Stand-Up India, Mahila UdyamNidhi, and Annapurna Scheme have been

launched to encourage women-led businesses. Further effort is needed to provide financial incentives to women entrepreneurs.

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Conflicts of Interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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