


Chapter 4

Women, Work, and Equity: A Critical Study of Entrepreneurship Challenges and Opportunities in India

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ABSTRACT

Women entrepreneurship in India lies at the heart of gender equity and inclusive growth. Despite their potential, women face systemic challenges—patriarchal norms, limited access to finance, lack of mentorship, and socio-cultural expectations. Many operate informal businesses with little institutional support. Yet, initiatives like Start-Up India, MUDRA, and digital platforms are helping bridge gaps. Empowering women through entrepreneurship enhances household income, autonomy, and societal development. A multi-pronged strategy—financial literacy, skill development, mentorship, and gender-sensitive policies—is key. With supportive ecosystems and policy commitment, women entrepreneurs can drive sustainable, inclusive growth across India.

INTRODUCTION

In recent decades, the intersection of gender, work, and economic development has gained increased attention from scholars and policymakers, particularly in emerging economies like India. Entrepreneurship is widely recognized as a key driver

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of inclusive growth, promoting innovation, employment generation, and economic self-reliance (Acs & Audretsch, 1990; Singh, 2009). Yet, women's participation in this transformative space remains severely constrained by enduring structural and socio-cultural barriers. Despite considerable improvements in female education and concerted efforts through government-led programs, women account for only about 20.5 percent of micro, 5.3 percent of small, and 2.7 percent of medium enterprises in India (MSME Annual Report, 2021–22; Udyam Registration Portal, 2023), underscoring the significant gender disparity in entrepreneurship.

Women's entrepreneurial motivations are shaped by both “push” and “pull” factors. While many women are compelled into business by financial necessity, others are drawn by the aspiration for self-fulfilment, independence, and social contribution (Tambunan, 2009; Singh & Singh, 2022). However, these aspirations are often thwarted by a combination of personal, societal, and institutional constraints—including limited mobility, lack of access to capital, lower self-confidence, insufficient market exposure, and the enduring burden of unpaid domestic responsibilities (Crane, 2022; Roomi, 2018; McGowan et al., 2012).

The challenges are especially pronounced for rural and marginalized women, where economic opportunities are fewer and patriarchal norms stronger. Women in these areas face compounded disadvantages, including safety concerns, lack of transport, and limited access to information networks (Ayadurai, 1987; Starcher, 1996; Soni, 2016). Even when financial schemes like the Pradhan Mantri Mudra Yojana (PMMY) or Stand-Up India attempt to bridge funding gaps, women often struggle with collateral requirements, discriminatory lending practices, and limited financial literacy (Watson, 2003; Kumar & Naresh, 2013).

Against this backdrop, the present study critically analyzes the evolving landscape of women entrepreneurship in India. Drawing from a wide array of secondary sources—including economic census data, government policy reports, and scholarly literature—the paper identifies and categorizes key deterrent factors into three broad areas: socio-cultural constraints, personal and motivational barriers, and financial-institutional limitations. It also evaluates the efficacy of existing policy frameworks and offers evidence-based recommendations to strengthen support systems for women-led enterprises (Srivastava & Singh, 2025).

Empowering women entrepreneurs is not only a question of equity but an economic necessity. Reducing gender disparities in enterprise ownership could significantly accelerate poverty reduction, enhance innovation, and contribute to long-term sustainable development. As India seeks to harness its demographic dividend and become a global economic powerhouse, unlocking the full potential of women entrepreneurs is imperative (World Bank, 2006; Langowitz & Minniti, 2007).

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