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Entrepreneurship Development for Women

*Prashant Singh, Dr. Anjana Rai, Dr. N. R. Meena and Rachit Patel

Department of Agricultural Extension Education, Acharya Narendra Deva University of Agriculture and Technology, Kumarganj, Ayodhya-224229 (U.P.), India

*Corresponding Author's email: prashantsalempur1@gmail.com

Entrepreneurship has emerged as a vital tool for economic development and social transformation, particularly in the empowerment of women. Women entrepreneurs play a crucial role in improving family income, generating employment, and promoting inclusive growth. In India, women's participation in entrepreneurship is increasing but remains constrained by socio-cultural barriers, lack of finance, limited access to markets, and inadequate training opportunities. This article explores the concept, significance, challenges, and initiatives related to women's entrepreneurship development. It also suggests strategies to strengthen women's role in the entrepreneurial ecosystem.

Keywords: Women entrepreneurship, empowerment, self-employment, gender equality, economic development.

Introduction

Entrepreneurship is a dynamic process involving innovation, creativity, and risk-taking in the pursuit of business opportunities. Women entrepreneurs are those who initiate, organize, and operate business enterprises, contributing significantly to economic growth and social progress. In recent years, women's entrepreneurship has gained global attention as an instrument for achieving gender equality and sustainable development.

In India, women constitute nearly half of the population, yet their representation in business remains relatively low. According to various reports, women entrepreneurs account for about 20% of all micro, small, and medium enterprises (MSMEs) in the country. Encouraging women to engage in entrepreneurship not only enhances economic efficiency but also promotes social equity and empowerment.

Women entrepreneurship can be defined as the process in which women initiate, organize, and manage a business enterprise. According to the Government of India, a woman enterprise is one in which at least 51% of the capital is owned, controlled, and managed by women. Women entrepreneurs are emerging in both traditional sectors like handicrafts, agriculture, and food processing, and in modern sectors such as information technology, e-commerce, and manufacturing. Their participation not only contributes to economic growth but also brings diversity, creativity, and inclusiveness into the business environment.

The development of women entrepreneurs serves several important objectives such as promoting economic independence, providing employment opportunities, enhancing decision-making ability, and fostering gender equality. Women's participation in entrepreneurship also helps reduce economic disparities and encourages innovation, skill development, and leadership in society.

The importance of women's entrepreneurship cannot be overstated. Women-owned enterprises contribute significantly to the national income, generate employment, and promote balanced regional development. They also play an essential role in reducing poverty and empowering women socially and economically. Entrepreneurship strengthens women's

confidence, enhances their social recognition, and gives them a voice in decision-making both at home and in the community.

However, despite the growing presence of women entrepreneurs, they continue to face several challenges. Social and cultural barriers still restrict many women from engaging fully in business activities. Traditional gender roles, family obligations, and conservative attitudes often limit women's ability to take entrepreneurial risks. Access to finance is another major hurdle, as many women lack collateral and face discrimination in obtaining credit from banks and other financial institutions. In addition, limited education, lack of training, and poor access to market information further constrain women's entrepreneurial growth. Marketing difficulties, legal complexities, and bureaucratic procedures often make it hard for women to establish and expand their enterprises. Balancing business and domestic responsibilities also adds to the difficulty of managing entrepreneurial ventures effectively.

To overcome these challenges, the Government of India has introduced several initiatives to support women entrepreneurs. Programs like the Stand-Up India Scheme provide bank loans ranging from ₹10 lakh to ₹1 crore for women and SC/ST entrepreneurs to start new ventures. The Mahila E-Haat platform offers women an online space to market their products directly to buyers. The Udyam Sakhi Portal provides guidance, support, and resources for aspiring women entrepreneurs. Similarly, the TREAD Scheme offers training, counseling, and credit facilities to women in need of business assistance. Through the Pradhan Mantri Mudra Yojana (PMMY), women entrepreneurs can access microcredit under categories like Shishu, Kishor, and Tarun. Programs such as STEP (Support to Training and Employment Programme for Women) focus on skill enhancement and self-employment opportunities, while the Nari Shakti Puraskar celebrates and recognizes outstanding contributions by women entrepreneurs across the nation.

These initiatives collectively aim to increase women's participation in entrepreneurial activities by improving access to finance, markets, and capacity-building opportunities. However, beyond policy interventions, there is a need for a supportive social and institutional environment. Capacity-building programs should be regularly organized to train women in modern business skills, management, and digital literacy. Simplified loan procedures and collateral-free credit can make finance more accessible. Creating strong networks and mentorship programs will help women gain confidence and share knowledge with successful entrepreneurs. Awareness campaigns must be conducted to change public attitudes toward women's entrepreneurship and highlight success stories that inspire others.

The use of technology can further enhance women's business participation by allowing them to access e-commerce platforms and online marketing tools. Digitalization offers opportunities for rural women to reach new markets and customers, thereby increasing their income potential. Promoting entrepreneurship education at school and university levels can also nurture an entrepreneurial mindset among young women. Women's entrepreneurship is, therefore, not merely an economic activity but a pathway to empowerment and gender equality. Empowering women through entrepreneurship enhances their status in society, strengthens families, and contributes to overall national development. Despite challenges, women entrepreneurs in India are gradually breaking social barriers and achieving success in diverse fields. Strengthening institutional frameworks, providing targeted support, and encouraging innovation will be key to accelerating this progress.

Conclusion

Women entrepreneurship is a powerful means to achieve economic progress and gender equity. Empowering women through entrepreneurship not only enhances their individual status but also contributes to the nation's development. Despite several challenges, women entrepreneurs are breaking barriers and creating new success stories across sectors. Strengthening institutional support, providing skill training, financial assistance, and fostering an enabling environment are key to promoting entrepreneurship among women. A gender-inclusive entrepreneurial ecosystem is not only desirable but essential for achieving the goals of sustainable and equitable development.

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