

Recent Trends In Women Entrepreneurship

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Abstract

ABSTRACT

Women entrepreneurship is the act of women participating in the ownership and employment of a business enterprise. Female entrepreneurs engage in a variety of duties such as generating ideas, evaluating projects, preparing project proposals, analyzing projects, securing funding, and acquiring the necessary resources in the market. On the basis of previous studies, this study is trying to find out the recent trends and advances in the field of women entrepreneurship.

Key Words- Entrepreneurship, Women Entrepreneurship, Generating the Idea, Evaluating Projects.

Introduction

The term entrepreneur originates from the French word "**Enterprendre**". It signifies the act of taking on or assuming responsibility for something. An entrepreneur is someone who arranges and manages a business or firms, assuming financial risk in the process. There are four types of entrepreneurship. Small business entrepreneurship includes hair salons, grocery stores, travel agencies, consultants, carpenters, plumbers, and electricians. Since they operate a business, they hire family and neighbors. If they could merely feed their family, they wouldn't want to amass hundred million dollars or dominate an industry. (Agarwal, 2023)

In scalable startup entrepreneurship, entrepreneurs develop new ventures with the notion that their idea can transform society. They encourage creative thinking and attract like-minded investors. The research emphasizes experimental models and scalable businesses, so only the best are hired. In large scale entrepreneurship, Massive businesses have shaped the life-cycle of entrepreneurship. New and new products based on their core offerings drive most of these companies' growth and viability. Due to changing consumer tastes and new competition, big companies will be under pressure to create new products and target new demographics. Social Entrepreneurship focuses on creating products and services that meet societal needs and concerns. Their life goal is to help others, not profit. (G.M. Manikyam, 2017)

Women Entrepreneurship:- According to the Indian government, women entrepreneurship is defined as an enterprise that is owned and controlled by a woman with a minimum financial stake of 51% of the capital, and provides at least 51% of the employment opportunities generated by the enterprise.

A woman entrepreneur is one who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risk with the unknown, because of the adventurous spirit she possesses.

2. Review Of Literature

Margo, Purnomo and Ratih, Purbasari. (2023) "Entrepreneurial Orientation of Women Entrepreneur: A Bibliometric Analysis." The paper evaluates the allocation of research on women entrepreneurs at both the

national and organizational levels, emphasizing the difficulties they encounter and the necessity for more research at the organizational level.

Upasna, A. and Agarwal (2023) discussed throughout the course of their lives, Indian women entrepreneurs go through a number of stages that contribute to the construction of their entrepreneurial identities. These stages include childhood, adolescence, marriage, and motherhood.

Neha, Tiwari (2022) presented in this study about a literature review of women's entrepreneurship in India. The paper also includes an analysis of the prevalence of women entrepreneurs, their profiles, and the problems they confront. The phrase "women entrepreneur" is included in the text, but it is not directly mentioned anywhere.

G. M. Manikyam (2017) in his research paper Women Entrepreneurship comparative study of Service sector India possesses a comprehensive range of resources and infrastructure to support entrepreneurship in the service sector. This study paper examines the challenges faced by women entrepreneurs in both rural and urban areas. Women are often undervalued and their work is frequently unacknowledged. The phenomenon of employment transformations is closely associated with the process of globalization in developing nation.

Kavita Sangolagi and Mallikarjun Alagawadi(2016) in their research paper "Women Entrepreneurship" described about entrepreneur, women entrepreneur, challenges, opportunities and economic development. This study paper focuses on the utilization of roti makers by women in Karnataka, examining their progress and the challenges they face. The year 2001 is officially designated as the year of women's empowerment. Women's activities have transitioned from focusing on 3K (Kitchen, Kids, Knitting) to 3P (Powder, papad, pickles), and now they have further evolved into 3E (Electronics, Energy, Engineering). Entrepreneurs' motivation can be categorized into two types: voluntary entrepreneurship and necessity entrepreneurship. There is a shortage of expertise in business administration, gender-based violence, tangible security, and harassment from co-sellers, technical understanding, and the latest operational and informational technologies. The various prospects available to educated and uneducated women entrepreneurs include fields such as eco-friendly technology, bio-technology, and mineral exploration. Women using roti-makers are not employing any innovative methods to create roti.

They lack literacy skills and their business is dependent on this. The 9C required to compete in entrepreneurship are Control, Confidence, Courage, Creativity, Conviction, Clarity, Contribution, Commitment, and Connections. Empowering women to become entrepreneurs in the field of roti manufacturing is a vital aspect of the national economy, providing support to their families, community, and the government.

P.M. Sirumalar Rajam and K. V. Soundararaja (2016) discussed about in their research paper Problems Faced by Women Entrepreneur, Women Entrepreneur, their problems and attitude of Women Entrepreneur. This research article focuses on women in Kanyakumari, a region located in the state of Tamil Nadu. Women receive equal access to education and training. However, due to the lack of career opportunities, they are motivated to establish their own firm. The data collected on Women Entrepreneurs (SHG) is of primary nature. 69.3% of women fall between the age ranges between of 30-40 years. 89.3% of the female respondents are married and actively involved in entrepreneurial company activities. One of the primary challenges faced by women entrepreneurs is effectively promoting their product. The majority of the female respondents are married. If they initiate their business, their likelihood of success will also be enhanced. The government should implement a regular schedule of entrepreneurial programs, with a frequency of at least once per month.

The lack of timely availability of raw materials negatively impacts production and the ongoing operations of the business. The government can offer a subsidy for a reduced cost per unit of power. (Soundararaja, 2016)

Yonjoo Cho and Jessica Li et.al (2020) conducted a study in 2020. A study on women entrepreneurs in Asia focused on eight countries: China, India, Indonesia, Japan, Korea, Malaysia, Thailand, and Vietnam. This research revealed significant differences in women's leadership roles compared to Western contexts, where most studies have been conducted. Asian culture and religion subordinate women in their everyday lives. Furthermore, the task of selecting women for prestigious leadership positions in Asia continues to be a difficult endeavor. Furthermore, numerous Asian companies continue to encounter cultural, religious, and organizational limitations that sustain gendered work environments.

P. Hamsagayathri and K. Rajakumari (2020) discuss the use of machine learning algorithms to support women entrepreneurs in the Indian E-commerce clothing industry. Social media serves as the central platform for the dissemination of information. The proliferation of social media platforms has prompted individuals to disseminate knowledge online.

Entrepreneurs may improve their products and services by gaining insights on and forecasting the behavior of social media users. It enhances their comprehension of customer requirements. This study categorizes customer reviews of women's clothing in e-commerce using Support Vector Machine (SVM) and REPTree classifiers based on their recommendations. Classifier performance is evaluated based on its accuracy, precision, and recall. REPTree outperforms SVM in terms of classification accuracy, with a rate of 91.43%. Additionally, it demonstrates higher precision at 93.75% and recall at 96.04%.

Priya Gayen and Samiran Sur (2017) defined e-commerce as electronic commercial transactions. E-commerce encompasses creating, marketing, shipping, selling, servicing, and paying for products and services online. This article investigates rural women entrepreneurs' obstacles and whether e-commerce is helping them grow. Problems come from social, cultural, economic, entrepreneurial, and financial factors. Rural women in India must overcome challenges using the same tools as technology drives the global economy. Women entrepreneurs must manage family and business.

Rural women entrepreneurs have challenges due to poor education, counsel, infrastructure, and facilities. E-commerce helps women entrepreneur's research suppliers, markets, competitors, and customers, saving time and money. E-Commerce lets women entrepreneurs communicate, learn, and grow online. Online raw material purchases reduce production expenses for women-owned firms. E-commerce helps female businesses find markets without middlemen. E-commerce helps women entrepreneurs learn about production, distribution, packaging, raw material storage, food processing, and preservation. Women entrepreneurs can use many inventive business tactics.

Women entrepreneurs learn management, business operations, data analysis, negotiating, and staff management through e-commerce. It helps manage entrepreneurship legal processes. Women entrepreneurs in e-commerce are improving society. Female entrepreneurs' mass media and social media successes encourage additional women to start e-commerce businesses.

3. Research Methodology- Following research methodology is opted for this research:

Research design- Descriptive

Sampling Techniques- Purposive

Method- Systematic Review of Literature

Table No. 1
Schemes provided by Banks

Scheme Name	Provider	Eligibility Criteria	Benefit of the Scheme
Mahiala Udyam Nidhi yojana	PNB Bank & Ministry of finance	Existing and new MSME or Tiny Units promoted only by women entrepreneurs or with a majority of women entrepreneurs are eligible. Project costs shall not exceed Rs.10 lakhs.	Women entrepreneurs will be helped to start small-scale projects and revive sick SSI units. Small industrial and service industries expanding, modernizing, upgrading, and diversifying might also be included. Deserving women entrepreneurs can borrow up to 25% of the project cost, up to Rs.2.5 lakhs per project. A five-year moratorium would precede the 10-year repayment of the soft loan.
Dena Shakti Scheme	Dena Bank	Dena Shakti Scheme loans are available to retail, service, and manufacturing women. The Dena Shakti Scheme also supports self-employed women like architects, Chartered Accountants, doctors, etc. Women entrepreneurs who own the business or have more than 50% ownership will receive the loan. Women seeking for Dena Shakti Scheme loans must be enrolled in or pursuing the Entrepreneurship Development Programs (EDP) offered by various state organizations.	It combines term loan with working capital. Women businesses receive 25% loan concessions. The financing period for women entrepreneurs is one to three years.
Stree Shakti Package Scheme for women	State Bank of India	Under Stree Shakti Package, women-owned businesses can borrow. "A small scale industrial unit/industry-related service or business enterprise managed by one or more women entrepreneurs in proprietary concerns or in which she/they individually or jointly have a share capital of at least 51% as partners/shareholders/directors/members of private limited companies/co-operative societies."	Stree Shakti offers term or working capital loans. The loan amount depends on the borrower profile and these guidelines: Retailers: Rs. 50000–2 Lakhs Businesses: Rs.50000–Rs.2 Lakhs Professionals: Rs.50000–Rs.25 Lakhs SSI:50000–25 Lakhs The package is designed for women entrepreneurs, so the margin is relaxed and the interest rate is

			modest and related to the bank's base rate.
Cent Kalyani Scheme	Central Bank of India	Target group: New and existing women entrepreneurs for MSME Act-2006-defined micro/small enterprises.Manufacturing and service activities including handloom weaving, food processing, garment making, shg, ca, etc.	The plan encourages women entrepreneurs to develop new projects or modernize current ones.New and established women entrepreneurs for micro/small businesses.Handloom weaving, handicraft, professional and self-employed women—doctors, CA, engineers, or artists and craftspeople—are examples.

Source-Startupindia.gov.in/content/sih/en/women_entrepreneurs.html

TABLE No. 2

Percentage the division of firms owned by female and male entrepreneurs

CATEGORY	FEMALE ENTREPRENEUR	MALE ENTREPRENEUR	TOTAL
MICRO	20.44	79.56	100
MEDIUM	5.26	94.74	100
LARGE	2.67	97.33	100
ALL	20.37	79.63	100

(Source: MSME Annual Report 2020-21)

TABLE No. 3

State-wise Distribution of Enterprises

SI. NO.	STATE/UT	Ut Estimate Number Of Msmes Number (In Lakh)	Ut Estimate Number Of Msmes Share (In %)
1	UTTAR PRADESH	89.99	14
2	WEST BENGAL	88.67	14
3	TAMILNADU	49.48	8
4	MAHARASTRA	47.78	8
5	KARNATAKA	38.34	6
6	BIHAR	34.46	5
7	ANDRA PRADESH	33.87	5
8	GUJARAT	33.16	5
9	RAJASTHAN	26.87	4
10	MADHYA PRADESH	26.74	4
11	TOTAL OF ALL 10 STATES	469.36	74
12	OTHER STATE /UT	164.52	26
13	ALL	633.88	100

Source: MSME Annual Report 2020-21

DISTRIBUTION OF MSME OF TOP 10 STATES

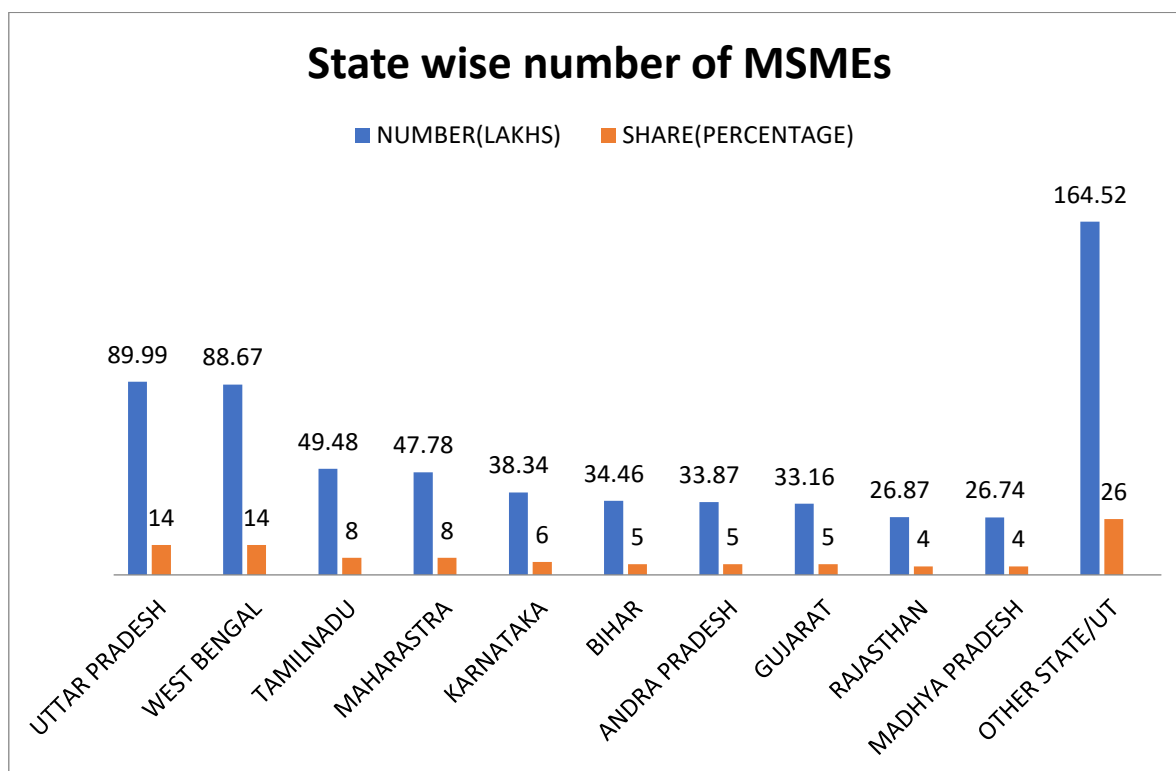


FIGURE 1

Title – Number of estimated MSME in lakhs

Source- MSME Annual Report 2020-21

Source-Share of MSMEs and top-10 states in share of MSMEs,

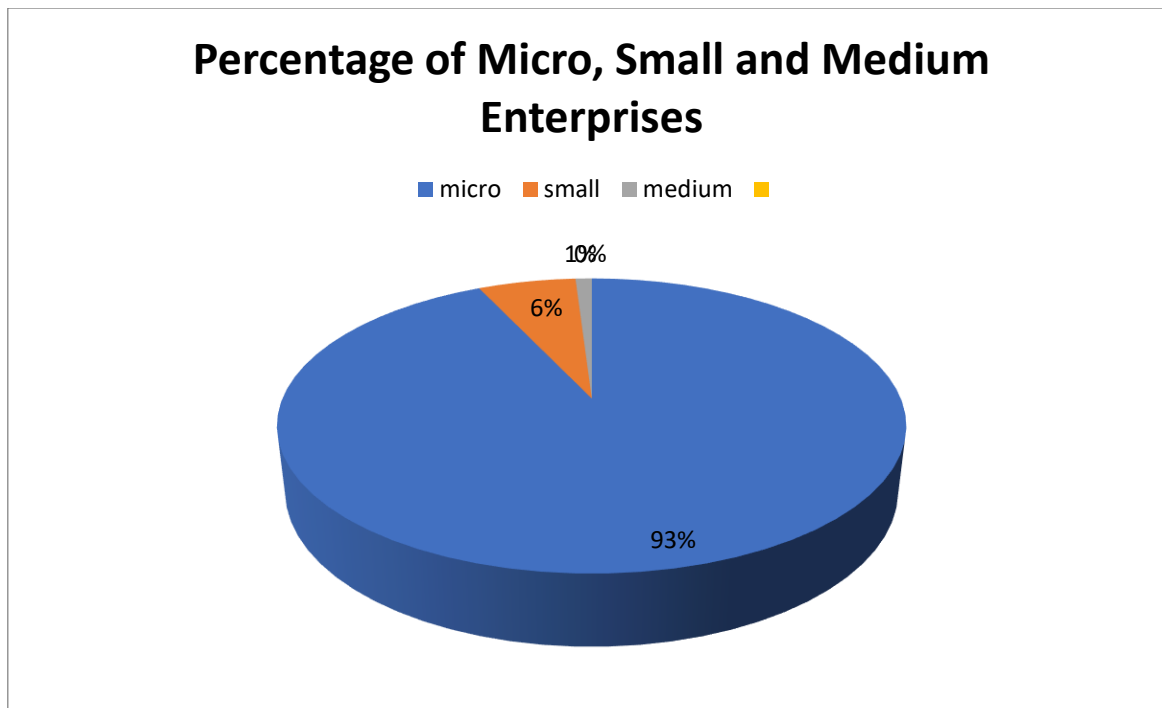
Table No. 4

STATES	PERCENTAGE OF WOMEN LED MSMEs
WEST BENGAL	23.42
TAMILNADU	10.37
TELANGANA	7.85
KARNATAKA	7.56
UTTAR PRADESH	6.96
ANDHRA PRADESH	6.76
GUJARAT	6.67
MAHARASTRA	6.47
KERALA	4
RAJASTHAN	3.07

Source-Decoding-Government support-to Women Entrepreneurs in India (WEP, 2022)

Title- State percentage of Women LED MSMEs

The allocation of Udayam Registration by Micro, Small and Medium companies as on 31 Dec 2020 as can be observed, Micro, Small, and Medium-Sized Enterprises (MSMEs) make up the vast majority of businesses (93%) while the remaining businesses are primarily Small Enterprises (6%), and Medium Enterprises make up a mere 1% of the total number of Udayam Registrations.

**Figure-3****Source-MSME Annual report 2020-21**

There was a preponderance of male ownership in the ownership of proprietary MSMEs. As a result, males held 79.63% of the proprietary micro, small, and medium-sized enterprises (MSMEs) overall, while females controlled only 20.37% of the businesses. However, the dominance of male-owned businesses was slightly more prominent in urban regions compared to rural areas (81.58% as opposed to 77.76%). This observation was made despite the fact that there was no substantial divergence in this pattern between urban and rural areas.

Table 4**Percentage distribution of Enterprises in rural and urban areas**

Enterprises	Rural	Urban	All
Male	77.76	81.58	79.67
Female	22.24	18.42	20.33
Total	100	100	100

Source: MSME Annual Report 2020-21

4. Findings and Result

This research paper is taking coverage of recent past year's trend in women entrepreneurship. This paper suggests to further improvement. For this a new step should be taken by women themselves. Government has launched several schemes for women to provide business loan, grant subsidy. These are governed by some banks, financial institutions and central government departments. Women are trying in every field and they got achievement in all sectors. So, they should initiate their business in less age. They think about entrepreneurship and also should convert their idea in project execution. After executing the idea, they have to evaluate their project from others to take right decision in right time. After evaluating the project, when everything find correct then they should execute their idea in ground level. If there further requirement to alter the project then take presumptive action and then launch in the market.

According to MSME Annual report 2020-21, the result was found that India has 63 million MSMEs, 20% of which are held by women. These MSMEs create 22-27 million jobs. The increase of women entrepreneurship in India suggests that over 30 million women may own businesses. This will provide 150–170 million jobs. These numbers demonstrate female entrepreneurs' significant impact on national employment. India has about 432 million working women. Fewer than 20% work. GEM also found that 2.6% of Indian women engage in early-stage entrepreneurship (TEA). Interestingly, GEM found that female entrepreneurs start enterprises because to a lack of job prospects rather than a desire to grow and profit (MSMEs, 2020-21).

Male and female entrepreneurs owned MSMEs, 2020-21, as seen in the table above. Male and female entrepreneurs differ greatly. In micro industries, women entrepreneurs own 20.44% and in small industries, 5.26%. Only 2.67 percent of midsize businesses are held by women. Only 20.44% of women have founded microenterprises, indicating lesser entrepreneurship motivation. In addition, women hesitate to start small and medium businesses. Only 2.67 percent of women have started medium-sized businesses (MSMEs, 2020-21).

5. Conclusion

Studying the recent papers of women entrepreneurship, it is found that there have been worked in all sectors of women. They are doing well but lots of suggestions to get better to become self-dependent.

1-Women have to initiate in early age with interest, should take trainings, entrepreneurship training program, seminars, professional courses of entrepreneurship, startup phases, taking trial in small level in college, local markets, giving attention to seek opportunity of any government schemes, how to invest funding in business, how to execute business in all level and situations.

2-Women have to take time for self from work life balance and personal life.

3-The micro, small, and medium-sized enterprises (MSME) sector in India is responsible for thirty percent of the country's gross domestic product (GDP) and employs over one hundred eleven million people.

4-MSMEs that are run by women are responsible for the employment of 22 to 27 million people. On the other hand, ninety-five percent of female entrepreneurs run their businesses with less than six employees, the majority of which are either sole proprietorships or businesses owned by a single individual (also known as self-employment), and only one percent of them have six to ten employees.

6- Encouraging women to start their own businesses is one effective way to hasten India's economic growth to \$5 trillion. But in order to do this, they must remove the obstacles in their way and adopt a thorough perspective of an ecosystem.

7-This study shows that providing women entrepreneurs with more efficient access to the government's already-allocated support is the first step. It also draws attention to how the present assistance is oriented toward a small number of ecosystem demands.

We conclude by reiterating the necessity of having effective access to a continuum of assistance throughout the pivotal stages of the entrepreneurial journey in order to change the face of entrepreneurship and make it appear more formal, varied, and growth-oriented, with equal participation from men and women.

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