

Analysis of Review of Literature on Women Entrepreneur in India

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Abstract

For establishing self-esteem and recognition in society, women are attracted towards entrepreneurship. To sustain in the competitive market, businesses carried out by women are mainly dependent on internal resources and their capabilities based on which they try to compete with the external environment. In this literature review a body of text that aims to review the critical points of current knowledge includes examining their impact on economic growth, employment generation, and community well-being. Additionally, the research seeks to uncover the motivations and constraints faced by women entrepreneurs in the unorganized sector, recognizing the significance of understanding these factors for formulating effective policies and support mechanisms. The researchers took the review of available literature with various secondary sources like book, periodicals journals, and websites. The aim of this article is to systematically review the literature on women's entrepreneurship in India by examining the trends in the research.

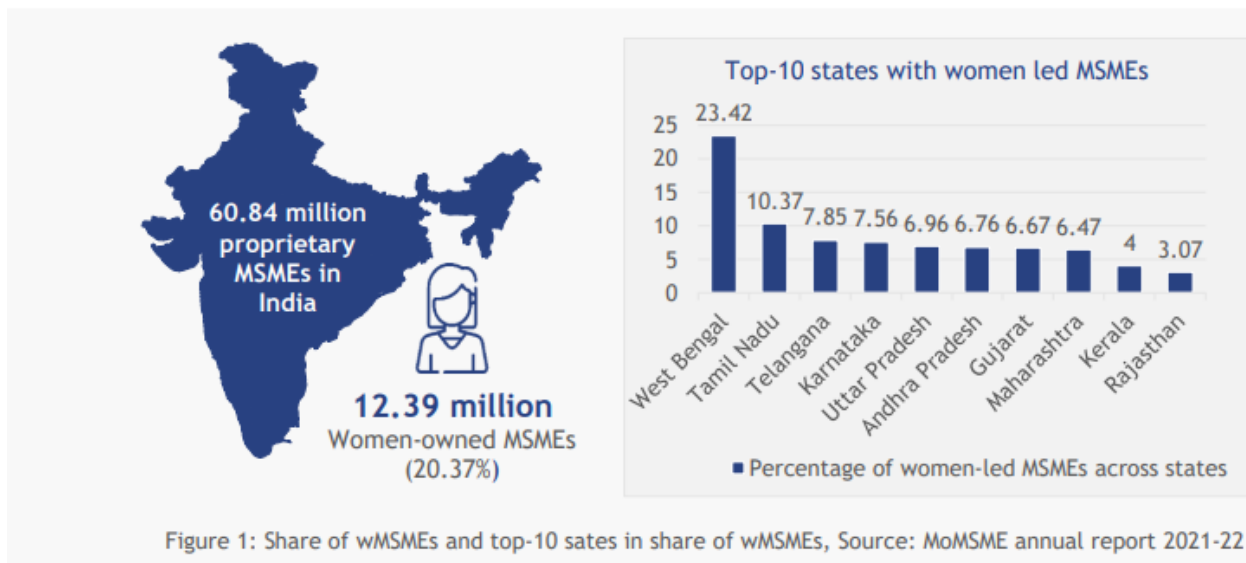
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Introduction

Amidst the global surge in startups, India is emerging as a powerhouse of entrepreneurial endeavors, with a significant contribution from women entrepreneurs. This transformation in India's startup landscape highlights the resilience and determination of women who are reshaping the narrative of entrepreneurship in the country. India's startup ecosystem, currently ranked as the third-largest globally, is witnessing an unprecedented boom, with women entrepreneurs playing a pivotal role in this surge. Overcoming numerous challenges and seizing opportunities, these women are not only navigating the entrepreneurial landscape but also instigating profound changes within it.

A report from India's Startup Ecosystem Report (WISER) underscores the remarkable rise of women-led startups, marking a substantial increase over the past five years. This surge is indicative of a significant shift from a mere 10 percent of startups being led by female founders in 2017 to a notable 18 percent in recent years. This growth is a testament to the increased education among women, improved access to capital, and supportive government policies fostering an environment conducive to women.

The impact of women entrepreneurs on the economy is substantial, with their ventures generating employment opportunities for millions of individuals in the country. Ventures led by women employ over 27 million individuals, contributing significantly to economic growth and job creation. According to Bain and Co, there are approximately 15.7 million women-run enterprises in India, constituting 22 percent of the overall entrepreneurial landscape. In a nutshell, the rise of women in entrepreneurial roles in India represents not just economic progress but also societal transformation. Their innovative endeavors, coupled with unwavering determination, are reshaping the entrepreneurial landscape and paving the way for a more equitable future.



The last NSS survey revealed India had 63.38 million MSMEs in the country. Out of them, 60.84 million (~96%) establishments are proprietary concerns. Women own only 20.37% among them. The distribution of women-owned MSMEs varies across states. West Bengal (23.42%) has the highest share of women led MSMEs, while Sikkim (0.04%) has the lowest. The survey findings indicate that India’s southern states have a relatively more favorable ecosystem for women’s entrepreneurship. These five-state count among the top-10 states in terms of the number of establishments under women-owned enterprises. Tamil Nadu leads with 10.37%, followed by Telangana with 7.85%, Karnataka with 7.56%, Andhra Pradesh with 6.76%, and Kerala with 4% (niti.gov.in, 2023)

Women entrepreneurs address the fastest creating class of entrepreneurship and have gotten, especially recently, the thought of various scholastics. According to the emerging composition, women can genuinely commit to entrepreneurial development (Noguera et al., 2013) and financial new development (Hechevarría et al., 2019) regarding making new positions and extending the Gross domestic product (GDP) (Ayogu and Agu, 2015), with beneficial outcomes on decreasing dejection and social forbiddance (Rae, 2015). The degree of women who decide to seek an entrepreneurial livelihood is, regardless, lower than that of men (Elam et al., 2019), and this qualification is more imperative as the level of progress of the country grows (Coduras and Autio, 2013). Composing shows that entrepreneurs are depicted as strong and with high-risk proclivities to appear to possibly be even more socially inclined to achieve and get money-related benefits, an image which doesn't fit women (Dileo and Pereiro, 2019), who show up closer to mind and the near and dear circle, thus, in mission for social worth (Urbano Pulido et al., 2013).

This summed up and male-centered vision prevents a couple of women from participating in business work out, which could similarly have a result in people who help women in the neighborhood, making an additional impediment. The delayed consequences of the proficient assessment driven by Sullivan and Tame (2012) suggested that the attributions of society and the different socialization processes interfacing with individuals could make obstacles for women in view of the conflicting scattering of assets and organizations, enlightening targets, and everyday presence development presumptions. According to a concentrate by Guzman and Kacperczyk (2019), females are 63% more freakish than folks to get external support regarding gambling with capital, and the primary piece of the opening gets from contrasts in direction.

From the acts of liberalization, privatization and globalization in India since 1991, entrepreneurship done by women is picking up so much significance and they are monetarily upheld by the banks and given consolation by their family individuals. Other than offering vocational education to women to climb the stepping stool of development and strengthening from their family circles to open circles, India has confined a policy to create entrepreneurial skills to women. Women entrepreneurship is picking up significance in India in the wake of economic liberalization and globalization. The policy and institutional structure for creating entrepreneurial skills, giving work education and preparing has enlarged the skyline for economic strengthening of women. Be that as it may, women comprise just a single third of the economic ventures. There exist a plenty of successful business women entrepreneurs both in social and economic fields in India. They are performing great. Government of India has likewise presented National Skill

Development Policy and National Skill Development Mission in 2009 so as to give skill preparing, vocational education and entrepreneurship development to the rising work constrain.

Women enter entrepreneurship due to economic factors which pushed them to be on their own and urge them to do something independently. Women prefer to work from their own work residence, difficulty in getting suitable jobs and desire for social recognition motivate them towards self-employment. We see a lot of women professionals in engineering, medicine, law etc. They are also setting up hospitals, training centers, etc. “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 by the enterprise to women.” — Government of India

Objectives

The paper sets out with the following objectives

1. To conceptualize women entrepreneurship in India
2. Analysis of women Entrepreneurs across India

Review of Literature

Taher et al (2021) was adopted to conduct a study in which family support was the independent variable. However, we replaced this with personality characteristics to conduct a new study, and personal problems were replaced with challenges to provide a broader view of the present study. There are numerous motivational factors for women’s entrepreneurship, such as business networks, push and pull factors, heuristics and sociocultural factors that influence firm performance.

Stephan (2022) only 18% are owned by women entrepreneurs, whereas 17,96,408 enterprises are owned by women out of the 99,58,903 registered MSMEs. The rate of growth has increased from 16.6% in December 2021 to 18% in 2022. They are declining in rural areas because of proprietary concerns and locations that prohibit their growth and mobility

Lee (1997) stated that having entrepreneur parents contribute to socializing effect for female child that dramatically increase the chances of the child embracing entrepreneurship at a later stage of her life. Entrepreneurial parents also may act as a source of capital for woman entrepreneur. Lee (ibid.) further notes that for a business succession to take place, it is a prerequisite for parents to have been an entrepreneur among his children.

Klasen (2021) West Bengal secured the top position at 23.42% share of the state among all MSMEs with female owners followed by Tamil Nadu and Telangana, whereas Chandigarh and Sikkim have 0.04% of female owners followed by Dadar and Nagar Haveli, Daman and Diu and Lakshadweep (NSSO, 2015-16). The development of youth (15–29 years) and the working population (15–59 years) has improved for women from 2017–18 to 2019–20

Leede (2018) suggests there is a lack of literature focusing on women as leaders. For example, Omar and Davidson (2001) concluded the social context in terms of religious beliefs and ethnic stereotypes is helpful to understand the role of women in cross-cultural settings. This is reflected in Hoyt (2011) concluding from their research that the biases women face in business come from gender stereotypes.

Hossain et al (2019) Previous studies have identified the individual impact of entrepreneurial skills and human capital on the success of women entrepreneurship in different parts of India, but the Giessen Amsterdam model of Rauchand Frese has not been used yet in India. Therefore, an effort has been made to identify the impact of personality characteristics on entrepreneurial success by using the Giessen model. In this study, rather than focusing on one dimension of entrepreneurial skills a wider scope of personality characteristics has been taken into consideration.

Enhai (2011) finds that female firms are smaller in terms of the number of employees, revenue and profit than male ones, thus conforming to results from developed countries, and also that women entrepreneurs have a smaller family size and work longer in their firms than male entrepreneurs Despite these differences, our analysis shows that the most investigated topic in this sub-cluster is that of religious influence on entrepreneurial activities. It is important to point out that over the years.

Ahmed (2019) Ethical and socially responsible practices are analyzed as instruments to enhance cooperation and tolerance among the diverse racial groups living in the country. What emerges is that, if compared to men, women entrepreneurs perceive ethics and social responsibility behaviors as more important

Chauhan (2018) In the current study, SRC, economic and financial challenges (EFC) and infrastructural challenges (IC) are adopted, which consist of the following challenges: numerous government regulations, stiff competition, unsafe location, sluggish economy, proper accounting records, tedious and complex tax structure, lengthy paperwork,

insufficient working capital, unsafe location, poor infrastructure, lack of reliable and unskilled employees, lack of management and marketing training and lack of proper accounting records. To date, there has been no study in India where challenges consisting of SRC, EFC and IC have been used as moderators to analyze their impact on the firm performance of women entrepreneurs in India

Kumar (2020) The study was an attempt to find out the sociological factors that contribute to the development of small entrepreneurs. The study showed that community and family background contributed to the success of prospective entrepreneurs, formal education has not been a positive factor in entrepreneurship development, providing infrastructure facilities alone will not promote entrepreneurship development and the Association of Small Scale Industries has to play an important role in identification and development of entrepreneurs, a strong policy to support the entrepreneurs is called upon, as the economy demands the growth of women entrepreneurs.

Rotabi et al (2021) aims to define the role of women entrepreneurs in Gulf Cooperation Council (GCC) countries. The paper introduces trends as well as challenges faced by women entrepreneurs while they tend to start their own businesses, all kinds of support mechanism received by them and profile of women investors and entrepreneurs in the GCC. This paper also extends to impacts of Covid-19 pandemic on entrepreneurship, and ends by detailing useful recommendations on what actions need to be considered in future for the upliftment of women entrepreneurship within GCC countries in general and in specific areas.

Varadarajan (2019) Glass ceilings and maternal walls are blocks faced by women in organizations. Currently, women management is handicapped by not having advisers to guide them and canvas for them in the senior management. The attitude of the society is that it looks at women as not a helping agent but as a burden. Hence the glass ceiling is the progeny of this thought. Counseling for the women as well as their counterpart will help to change this attitude. Economic independence can bring about development in thought as well as actions.

Mishra et al (2022) this study is an investigation into the success factors of small and medium scale women owned and run businesses in India. The study also extends to find about the challenges encountered by female entrepreneurs, the factors that motivate women to start their own business perception of success factors and difference of attitude between educated and uneducated women entrepreneurs. The study relies on primary data collected through a questionnaire. 130 women entrepreneurs were identified as respondents. Statistical tools such as percentage, frequency, rank order, weighted average and standard deviation were used to analyse the data. T-test analysis was conducted to hypothetical analysis. The results show that women consider personal attributes like skills, business ethics and good customer relation as the most crucial success factor to a business. The significant challenges include low self-esteem.

Tripaty (2018) discussed the critical imperative for introducing incentives for encouraging academic entrepreneurship in India. The author also focused on education entrepreneurship as a powerful engine, for the improvement of countries economy. The author also mentioned about poverty and not using the brains and brain drains. Creating opportunities for the young and educated within the country will give them an employment, as well as create greater opportunities for others

Mehra S (2017) made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes.

Kappal et al (2020) A comprehensive review of the sub-field documenting in detail evolution of research work on women entrepreneurship over a period of 30 years. Use the lens of informed pluralism and report entrepreneurship is a gendered phenomenon, entrepreneurial activity is embedded in families, entrepreneurship can result from necessity as well as opportunity and entrepreneurs pursue goals beyond economic gains.

Nelson (2020) Re-frame the perspective on gender (differing from biological sex) in entrepreneurship research. Use the word gender as a socially constructed phenomenon. Focus on understanding the distinguishing process of “doing entrepreneurship” in terms of “what women do” and “what men do”.

Shahi Pasha (2022) indicates past researches regarding gender differences in investment strategies. The paper pointed to two important differences, primarily female investors are more risk averse and secondary they have less confidence in

their investment decisions compared to male investors. They Proposes that gender differences may account for the lower risk-taking tendencies among female investors as well as the tendency toward lower confidence levels.

Banu (2021) Review the literature published on gender and entrepreneurship over a period of 30-years in 18 journals. There are large-scale empirical studies that primarily focus on comparisons between male and female entrepreneurs and often less information is given on the industry sector or the sampling methods. There is paucity of feminist critique and future scholars need to engage with post-structural feminist approaches. There is a need to adopt innovative methods like in-depth qualitative approaches.

Anderson (2014) is a review of challenges faced by women entrepreneurs in developing countries like India. They report that female entrepreneurs face challenges of higher magnitude as compared to their male counterparts. These challenges are unique and more complex for women living in developing countries. They find that women in developing countries struggle to gain access to finance, face socio-cultural biases and experience low self-esteem. They report that developing countries have institutional voids and low levels of entrepreneurial education.

Mitchell et al (2010) presented a detailed exploration of men & women entrepreneur's motivations, background and experiences. This study identified top five financial and psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The study concluded that the women are very much concerned about protecting intellectual capital than their counterpart.

Tanima (2012) in her article tried to analyze the position and space Indian women occupy today, and comparing it to the times 60 years ago when the country had just gained independence. Over the years women have made great strides in many areas with notable progress in reducing some gender gaps. Yet realities such as girls are getting trafficked every year, and increased practice of dowry, rape and sexual harassment hit hard against all the development that has taken place. As compared with past, women in modern times have achieved a lot but in reality they have to still travel a long way, and the men yet have to allow and accept the women to be equal participants in the country's way forward.

Almaz Negesh (2019) Women's entrepreneurship is a hot topic nowadays and a key instrument for women's empowerment. Women entrepreneurs must raise their standard of living to one that is pleasant for them and their families, as this contributes to the growth of the nation. In general, entrepreneurs constitute the backbone of any prosperous economy on earth. With the population expanding, we wish to take the appropriate steps to encourage business, especially the empowerment of women through entrepreneurship. Women who want to attain their goals through self-development must recognise their strengths, weaknesses, opportunities, and threats as part of the empowering process. They also seek out new opportunities for personal growth and challenges.

Babbitt et al (2015) This study examines entrepreneurs' formality preferences and focuses on the role of gender. We examine the distinctions between several categories of female entrepreneurs (now in the informal sector) based on their formalization desires using actual data obtained in Indonesia. In contrast to previous research, we find that female entrepreneurs have extremely complex formalization preferences that are dependent on a variety of criteria. Female entrepreneurs who are older, married, live in rural areas, and have just established their businesses are more likely to desire formalization. Our work contributes to research aimed at better understanding entrepreneurial inclinations and the influence of gender.

Sharma et al (2016) Women entrepreneurs' play an important role in local economies and a large percentage of micro-enterprises in developing countries are undertaken by women. Rural women frequently have primary responsibility for agricultural production, in addition to domestic responsibilities and childcare. In a developing country like India where the economic status of women is very pathetic, especially in rural areas and opportunities for earning are very less in this scenario the SelfHelp Groups (SHGs) have paved the way for economic independence of rural women. This paper reviews concisely the literature in this field and addresses in particular opportunities and challenges faced by women entrepreneurs in rural areas. It examined the impact on women's empowerment through micro entrepreneurship development and SHGs.

Sinha et al (2018) depicts the various problems which are faced by the women entrepreneurs from the starting to the functioning of the enterprise. Some of the problems analyzed in this article are over burden with family responsibilities like extra attention to husband, children and in laws which take away a lots of their time and energy, Male dominated society, lack of proper education due to which women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing and other governmental support which will encourage them to flourish, Social barriers, Shortage of raw materials, Tough competition and Lack of self-confidence. Due to the corrupt

government officials there were procedural delays for various licenses, electricity, and water and shed allotments legal formalities have also become a major barrier for women entrepreneurs.

Bardhan et al (2021) Traditional cultural perception perceived the roles of women to be confined within the four walls of the house, but in modern times, with economic reforms there is a transitional trend that is observed in terms of women's participation in economic growth and women participation in business entities has been remarkable. India being termed as the second largest startup ecosystem in the world is expected to grow at around 10-12percent. It is observed that 48 percent of the country's population comprises of women, and it is impossible to think about economic growth without women as a fundamental driver. This study therefore, emphasizes the role and challenges of women entrepreneurs, particularly in urban India.

Rai (2021) its main role is to provide skill training, vocational education and entrepreneurship development to the emerging work force. It is to be kept in mind that providing skill training on entrepreneurship is not the only responsibility of Government, but also other stakeholders need to pitch in. A good proportionate of women are found in the field of business as entrepreneurs. This very fact has changed the demographic characteristics and subsequently it is reflected in the economic growth of the country. This paper analyses the problems, issues, challenges faced by women entrepreneurs and also suggest ways to overcome them.

Priyadarshini (2022) presents an analysis of the research trends on gender and entrepreneurship and offers recommendations for new directions. They suggest that there is a need to contrast empirical findings using male/female entrepreneurs as binary independent variables. More research is required on differences between male and female entrepreneur's behavior in the context of social forces impacting them. They suggest that there is a need to re-frame the perspective on gender (differing from biological sex) in entrepreneurship research to include aspects of men, women, femininity or masculinity. They assert that a better dialogue can be achieved by using the word gender as a socially constructed phenomenon.

Kalyani and Mounica (2016) attempted provincial foundation of advanced education attempted an analytic study of entrepreneurship in small-scale industrial units. There is a huge improvement in recent years and the idea has grabbed with the consistent help of the state government and NGOs. An understanding of the issue showdown of the provincial women working in gatherings might be useful for arranging and executing of expansion program went for helping the country's women embrace enhanced useful. Budgetary assistance from family and the father's wordrelated status were fundamentally identified with the passage. Industrial entrepreneurship was a consequence of the aggregate desire and yearnings of the family.

Research Gap

The role of technology in businesses operated by women entrepreneurs in the unorganized sector represents a crucial area of study. Research should focus on understanding the barriers these women encounter in adopting and leveraging technology to enhance productivity and competitiveness. Overcoming these technological challenges has the potential to empower these women, enabling them to thrive in their businesses and thereby fostering innovation and economic growth within rural communities.

Together, addressing issues of resource accessibility and technological barriers can provide a more comprehensive understanding of how to support and uplift women entrepreneurs in the unorganized sector, ultimately contributing to sustainable rural development.

One important aspect is the investigation of the challenges these women face in accessing essential resources, such as financial support, training opportunities, and mentorship programs. Limited access to these resources can significantly impede their ability to initiate and sustain businesses in rural areas, thus hindering their entrepreneurial efforts.

Conclusion

The literature presents a multifaceted view of women's entrepreneurship, encompassing motivational factors, challenges, socio-cultural influences, and the need for supportive policies. While women entrepreneurs face significant obstacles, their contributions to economic growth and social change are undeniable. Future research should continue to explore these themes, with a particular focus on addressing the unique challenges faced by women in different cultural and economic contexts. The economic gains of women entrepreneurs positively impact family income, enabling better lifestyles, improved education, and enhanced health for children. Workplace modernization, technological advancements, and workforce expansion further elevate their social and economic status, creating a positive ripple effect on both

individual lives and the broader. This article was motivated by the observations that while the research on women's entrepreneurship has grown, there was still a lack of understanding about international comparative rates. Practical examples and theory about how women entrepreneurs contribute to internationalization rates is still less understood in the literature. The results of this study can be valuable to policy makers who wish to understand the factors influencing women's entrepreneurship. While this article examines the progress in the literature about women's entrepreneurship and internationalization, more studies are needed to increase the research potential of this field. Based on our findings, we argue different cultural contexts are important for determining the role of women entrepreneurs in the international market.

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