



## EXPLORING WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP

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### Abstract:

The world's half of the population are women population but they are universally regarded as second grade citizens, second sex and subordinate to men. However, the degree and form may vary from society to society. Neither there had been any nor there is any society where women are not discriminated and exploited and India is not exception to this. The gender discrimination and deprivation is associated due to caste based discrimination, patriarchal Hindu social order and poverty. In India, the role of civil and spirit of democratic values is elevating their position in the society and the "empowerment of women through entrepreneurship is now widely regarded as an essential undertaking". This paper is trying to look at the various issues related to women entrepreneurs and their empowerment through the available secondary literature. This will give a sense of equality for women, which refers as, "equal opportunities in terms of access to sources of livelihood, health, and education, as well as to social, economic and political participation without discrimination". On the other hand the principle of, "It is never late to do a right thing", women have finally started gaining educational attainment, political participation and economic independence. They are now more concern with their employment or work, income autonomy, attainment of education, improvement of health, survival and safety and also participation in decision-making etc. Women's entrepreneurial activity is one of the most crucial indicators for empowerment of women. Women can become an agent of social change.

**Keywords :** Women entrepreneurs, Development, Women Empowerment

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### **Introduction:**

“In 2012, an estimated 126 million women were starting or running new businesses in 67 economies around the world. In addition, an estimated 98 million were running established businesses. These women are not only creating jobs for themselves and their co-founders, but they also employ others. A projected 48 million female entrepreneurs and 64 million female business owners currently employ one or more people in their businesses. In addition, these women plan to grow their businesses. A predicted seven million female entrepreneurs and five million female established business owners plan to grow their businesses by at least six employees over the next five years”.

### **(Global Entrepreneurship Monitor 2012 Women’s Report)**

National knowledge commission of India has defined entrepreneurship as a “professional application of knowledge, skills and competencies and/or of monetizing a new idea, by an individual or a set of people by launching an enterprise or diversifying from an existing one” (distinct from seeking self employment as in a profession or trade), thus to pursue growth while generating wealth, employment and social good (National Knowledge Commission, 2008). Also “Entrepreneurship involves risk taking, being innovative as well as using knowledge and skills to set up new ventures or diversify from existing ones” (ibid).

Entrepreneurship development has to be acknowledged as main trend in shaping country’s economy at the global level. There are Entrepreneurs like Dhirubhai Ambani, Ratan Tata, Bill Gates, John Rockefeller etc. who become role models at India level and abroad for many aspiring entrepreneurs. It was in 1990’s with the advent of the new economic policy, the globalization, liberalization and privatization became “the key catalyst to encourage entrepreneurship development in India”. “There has been a significant change in the mindset of the Indian society as earlier it was prevalent among some socio-ethnic groups only and rest of educated India use to prefer working for salary” (Economic Times, 2016). Now the educated youth from all section of society are venturing into setting up of their own new businesses. The empirical and conceptual studies show that society gets lot of benefits from these entrepreneurial activities. This paper is based on secondary data like books, research papers, various reports and some inputs taken from two weeks faculty development programme on entrepreneurship development which I attended and also conducted at my institute.



### **Women Empowerment in India:**

India is a country where women have always been considered as second grade citizen and second sex making them less powerful as compared to their male counterparts. Therefore we believe their empowerment becomes an important agenda. Now “women empowerment can be understood as empowering women or giving power to women which means the reduction or removal of constraints that reduce the ability of women to utilize her full potential”

(*Dhameja S.K.* 2002). Women empowerment is related to their “enhancement in education, employment and political participation as education, employment and political participation are considered essential to the achievement of gender equality and women's empowerment as it can bring about positive changes in women's lives” (ibid). So empowerment is an ability to make choices and education can help women realizing their full potential.

According to Beteille (1999) the concept of empowerment is related to the contradiction between a hierarchical social order and a democratic political system. So women empowerment is just an idea where women will be accepted as potential to their male counterparts. Like men, women after being empowered can make choices about their health, education, political participation, body and reproductive health. Some other definitions of empowerment include Karl Marilee (1995) who says that empowerment is not an end in itself rather it comes through the process of women development. “Empowerment is the process of looking into women’s situation, discrimination and then empowering them by granting/giving their rights. It is a process of capacity building and skill development leading to greater participation” (ibid). It is a process of bringing about equality between men and women. When empowered women can fulfill their basic needs and services, can have access to resources, particularly educational opportunities. Empowerment is when women themselves can take action to reduce the gender discrimination and can participate in making decisions along with male and their control over resources.

Kabeer (1996) on the other hand defines women empowerment as “a process whereby “women become able to organize themselves to increase their own self reliance, to assert their independent right, to make choices and to control resources which will assist in challenging and eliminating their own subordination”. The empowerment of the women is essentially about changing power relation that subordinate women in the family and in society. It is an enabling process that aims at redistribution of power to those who have not been given. Thus, “women empowerment can be interpreted as totality of empowerment including political, social, cultural, and other dimension of human life as also the physical, moral and intellectual”(ibid). To actualize this, from the independence period itself, the

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Government of India made different programmes and policies for the empowerment of women in the country. Promoting women entrepreneurship is just one among many others.

### **Who is an Entrepreneur?**

An entrepreneur is one who organizes manages and assumes the risk of a business or enterprise or in another word she is someone who sets up a business (Nicholls, A. 2006). But the most appropriate definition of entrepreneur was given by Joseph Schumpeter in his classic work “The Theory of Economic Development” (1934, 2008) when he said an

entrepreneur is “an innovator playing the role of dynamic businessman adding material growth to economic development. Entrepreneurship - is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled” (ibid). Entrepreneur can also be defined as “a person with a set of characteristics that typically includes self-confidence, result-oriented, risk taking, leadership, originality and future oriented. Entrepreneurs play very important role in socio-economic welfare of the country” (ibid).

### **Women Entrepreneurship in India**

Now-a-day women entrepreneurship are becoming important resource of economic growth. They create opportunities for new jobs, thus solve problems through management and organizations. The women entrepreneur’s performance is “going to change the mentality of society”. “Women are half of the world’s total population, they do almost 2/3 of the hours of work and unfortunately receive a small part of the world’s property registered in their names” (Hisrich, R.D., 2009). They can make a “particularly strong contribution to the economic well-being of the family and communities and can also help in poverty reduction and women empowerment” (ibid). The women entrepreneurship or women entrepreneur is not a new word. The women of world are doing exceedingly well in the field of entrepreneurship in Canada, Great Britain, Germany Australia, US. The existing literature shows that women entrepreneurs are doing wonderful in U.S.A, Canada, Japan, France and many other developed nations. In fact in case of China, “it is even better when women outnumber men by atleast two times, particularly, when it comes to starting a new business” (ibid).

India too is not exception of this, “Women entrepreneurship has become an essential movement in many countries and has been accepted in all areas of working”. According to the United Nations Report (2010) “economic development of a country is closely related to the advancement of women”. Those countries where women have progressed, nation also progressed and where women are not doing well that country trails and the economy remain stagnant. Though small in numbers but women in India are running several businesses like

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beauty parlors, boutiques, retail trade, restaurants, hotels and education etc. They are now able to create and maintain their own enterprise. They are contributing a lot in the growth and development of Indian economy and accordingly needs to be considered that way. “Women entrepreneurs are those who innovate, imitate or adopt a business activity” (Singh, N.P. 1986). So the entrepreneurial activities inherently involve risk-taking, innovating and resource organizing. “A women entrepreneur is someone who has an enterprising quality with an eye on opportunities and an uncanny vision, commercial acumen and above all, a person who is willing to take risks” (ibid). The phenomenon of Entrepreneurship amongst Indian women is a relatively recent, but “gradually changing with the growing sensitivity of the roles, responsibilities and economic status of women” (ibid). Indian society defies all challenges which are immense and complex but a combination of “pull- push motives and effective mentoring, personal characteristics such as risk of failure, educational level, creativity, innovativeness, ambitiousness and marital status are important for the encouragement of women entrepreneurship to start up a new business” (Hisrich, R.D. 2009). Though lot of Indian “women have entered in the world of business in last couple of decades and became successful entrepreneurs in various business activities but the rate of their participation or rate of their inclusion is lower than men”, ... “... and are restricted to the industries like retail, education and other service industries which are often perceived as being less important for economic development and growth than high-technology and manufacturing” (Singh, N.P. 1986). The Table:1. below shows that they are way behind the male entrepreneurs.

**Table: 1: Women entrepreneurship development in Indian leading states**

States	No. of Units Registered	No. of women entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other states/ UTs	21920	5308	24.22
Total	64796	19971	32.82

Source: Centre for Monitoring Indian Economy (CMIE) Report 2011



The above Table: 1. shows that overall percentage of women entrepreneurs is just 32.82 which is not a good sign if India has to grow and become super power by 2020. Moreover, it is just from the most developed states from India as the condition of other states is dismal and bleak for example the north eastern regions, Goa, Daman & Diu Himachal Pradesh, Jammu and Kashmir, Haryana and Jharkhand etc. The situation of women entrepreneur when compared to the world is also not very satisfying. The Table:2. below show that India is still far behind the first world countries.

**Table: 2: Women work participation in selected countries vis-à-vis India**

India	31.6
USA	45.0
UK	43.0
Canada	42.0
Indonesia	40.0
France	38.0
Sri Lanka	35.0
Brazil	35.0

**Source: World Bank Report 2010-11**

Looking at the table we can see even the countries like Sri Lanka and Indonesia are far ahead than India. While USA tops the chart followed by UK and Canada, India remains at the bottom in the women entrepreneurship category in selected countries.

### **What are problems faced by women ?**

The world's population has almost half of the women population but they are universally regarded as second grade citizens, second sex and subordinate to men. However, the degree and form may vary from society to society. Neither there had been any nor there is any society where women are not discriminated and exploited. The women in South Asian countries has worst situation as compared at world level. The gender discrimination and deprivation is associated due to caste based discrimination and poverty. In India it is more because of the prevalence of caste system and patriarchal Hindu social order. The patriarchal system has confined them to the kitchen and the four walls of the home. They have been allotted stereotyped gender roles i.e. bearing and rearing children, cooking and cleaning. In India, the role of civil and spirit of democratic values is elevating their position in the society, and the "empowerment of women through entrepreneurship is now widely regarded as an essential undertaking" (Rajendran N 2003). Equality refers to "equal opportunities in terms of access to sources of livelihood, health, and education, as well as to social, economic and



political participation without discrimination” (Bhatnagar, A., Bhardwaj, D. B., & Gandhi, S. 2012). On the other hand the principle of, “It is never late to do a right thing”, women have finally started gaining educational attainment, political participation and economic independence. They are now more concern with their employment or work, income autonomy, attainment of education, improvement of health, survival and safety and also participation in decision-making etc. Women’s entrepreneurial activity is one of the most crucial indicators for empowerment of women (Yunus, M. 2006).

The problems faced by male and female in entrepreneurial activities are similar however the dimension and magnitude is different. Women face lots of problem in their endeavor towards entrepreneurship. Right from conceiving the very idea of setting up a small venture to getting finance/loan from financial institutions and marketing their final goods and services they face enormous hurdles. Apart from taking considerable risks they face socio-personal problems. All these problems cause hindrance for women in the becoming entrepreneurs. The literature shows that there is long list of the problems women face during their efforts to become an entrepreneur. Some of those problems are listed here:

Getting finance from the financial institutions, Not formally trained both managerially and technically, Lack of familiarity with small nitty-gritty of how to market their product and services, Vision and clarity of thoughts, Problem in getting Raw-material, Access to information and network, Balance between family and work, Unequal access to market and opportunities, Limited knowledge of marketing strategies, Restricted mobility due to caste and community, Safety and Security, The willingness to take risk, Hassles in getting permits, Poor location of shop and lack of transport facility, Direct ownership of the property to women, Low ability to bear risks, Problems of work with male workers. “But unfortunately it is seen that the traditional mind set of the society, and negligence of the state and respective authorities are important obstacles in the women entrepreneurship development in India” (Rajendran N .2003).

### **Successful Stories**

Defying all odds some of the prominent women entrepreneurs with “definite agenda and good positions have created enormous contribution in the world of business.” These women are ; Dr. Kiran Mazumdar-Shaw (Chairman & Managing Director of Bicon Ltd.), Ekta Kapoor (Head of Balajji Telefilms), Jyoti Naik, President of Lijjat Papad, Ranjana Kumar, Chairman of NABARD, Ritu Kumar, CEO of Escolife, Priya Paul, Chairman of Apeejay Park Hotels, are some of the pioneers in their respective field.

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### **Why should women want to start a business?**

There is a line in one of the TV advertisements which says why should boys have all the fun. If we take it positively we safely can say that women too want to explore the world, they too want to do what their male counterparts are doing, they too want to contribute in the national economy and development and they can also enjoy the status of an industrialist or in Marxian word owner of the means of production. They want to be an entrepreneur for self satisfaction

and self steam. Literature shows that women today are no less than their male counterparts in any field in any part of the world. If opportunities come their way and fully supported by family and other stakeholders' women can expect the same acceptance and recognition what as Tata, Birla or Ambani are enjoying, through their hard work caliber and potential. They can help in the efforts of the government in curbing the menace of poverty and unemployment. Though many women do entrepreneurship to showcase their talent others are forced to take up this challenge out of compulsion as there is a loss of husband or is divorced or a victim of failed marriage.

### **Policies and Schemes for Women Entrepreneurs in India**

“Schemes of Ministry of MSME, Schemes of Ministry of Women and Child Development, Schemes of Kerala State Women’s Development Corporation, Kerala Government’s Women Industries Programme, Delhi Government’s Stree Shakti Project, Schemes of Delhi Commission for Women (Related to Skill development and training), Incentives to Women Entrepreneurs Scheme, 2008, Government of Goa, Magalir Udavi Scheme, Pudhucherry Government, and Financing schemes by Banks/Financial Institutions” (Annual Report: MSME 2012, Annual Report: Ministry of Rural Development Govt. of India, 2011-12, 2013-14).

### **Women Entrepreneur Associations**

The women entrepreneur are supported with the efforts of state and central government, various bodies or agencies, and also the non governmental organizations and associations for facilitating women empowerment. Some of the supporters are: Federation of Indian Women Entrepreneurs (FIWE), Consortium of Women Entrepreneurs (CWEI), Self-Employed Women's Association (SEWA), SAARC Chamber Women Entrepreneurship Council, and Women Empowerment Corporation.

### **Entrepreneurship as response:**

The very nature of entrepreneurship is growth and development. It is also true that not all the start up takes the shape of a business empire. Women entrepreneurship in India is a recent phenomena and it is widely accepted that men tend to come into entrepreneurship more than

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the women. The same is reflected in the report by Global Entrepreneurship Monitor (GEM) 2009 survey when the report says that, men are more entrepreneurial than women in most developing countries. On the other hand, GEM Women's Report (2012) shows that,

“women's participation in entrepreneurship differs around the world, as does their impact on job creation and innovation. Still, in nearly every economy there are fewer female than male entrepreneurs and they appear to show reluctance to scale their businesses or to enter new and less tested markets” (Global Entrepreneurship Monitor, Women's Report 2012).

The report also says “women's participation in entrepreneurship in various societies reflects different attitudes and perceptions about women and how these cultural constraints impact the potential of women as entrepreneurs” (ibid).

But things have changed now. Many more women are joining playing field of entrepreneurship for development. They have established their own ventures. They are now playing a much bigger role in Indian economy. Many stories of successful women entrepreneurs reveal that they have changed the lives of millions. Some women entrepreneur who went into the field of social entrepreneurship like Akanksha Hazare, founder and CEO of m.Paani says that her social enterprise is changing lives of millions of lower income group people. Some other examples can be Shalini Vig Wadhwa founder and CEO of 100degree events & entertainment, Arpita Bansal, and Dr. Anu Vaidyanathan CEO, Pats N Marks PR consulting Bangalore. The list can be unending. “They have thousands or millions of people as customers and the company emerge to meet their needs, where the new business venture grows, employment increases and other businesses crop up to provide services to workers of that business venture” (Singh, N.P, 1986.). She discovers herself as successful women irrespective of her background or experience she was equipped with.

The term panacea has been used in this paper to denote the kind of freedom one enjoy as a boss and not be defined by others. She being “in-charge of the enterprise and her role of decisions makers is fulfilling, but at times challenging” (Hisrich, R.D., (2009). As an entrepreneur she can “encourage fellow employees and provide environment generation of new ideas and to foster innovations” (ibid). Women entrepreneurs find ways to tap new markets and provide more job opportunities to fellow women. Just to make the point more clear an example from ‘Shri Mahila Griha Udyog Lijjat Papad’, popularly known as Lijjat, can be sited here. This is a venture of an Indian women based on the principle of cooperative movement for producing consumer goods in fast demanding society. The organization's main objective is empowerment of women by providing them employment opportunities. Lijjat

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was “started in 1959 with a seed capital of Rs. 80, in 2010, Lijjat has an annual turnover of around Rs. 6.50 billion (over 100 million USD), with Rs. 290 million in exports”

(<http://www.lijjat.com>). Like this there are numerous examples of this kind where women are involved in helping other women through co-operatives.

This paper does not claim that only financial self reliance can give you peace and prosperity but it does certainly help in overcoming day-to-day hardships like education, health and employment. Poverty is one of the most deep rooted problems India is facing right now. Poverty leads to other form of problems like illiteracy, unemployment, juvenile delinquency and poverty driven crimes and crises, diseases and death. Entrepreneurship can certainly help getting out of the deep rooted poverty. Poverty also precipitate entrepreneurship there is no doubt about that. But for that government’s schemes and initiatives can help overcoming that issue. Entrepreneurship has power to provide employment and reduce poverty thus create empowerment. Thus, help in living a meaningful and fulfilling life. India is suffering from lot of women related issues like health and nutrition, crimes against women, domestic violence, female infanticide and feticide, dowry and rape etc. This paper does not claim that women entrepreneurship can eliminate all these problems but it certainly can reduce them to a great extent. Through entrepreneurial education we can mould people towards entrepreneurial activity making them earn and also provide jobs to fellow women.

### **Conclusion**

It is about enabling women to be able to achieve their dream to be able to test their ideas in the hands of customers. Women are large untapped talent pool and they should be provided opportunities with all possible support to work for them, for us and for India. Women entrepreneurship development can generate wealth through creation of jobs, thereby helping to meet up with the ever-changing social, political and economic demand of modern society such as unemployment, underemployment, poverty and many other women related issues. The entrepreneurship of women can take India to the next level. They can be the agent of social change by innovating and improving the socio-economic condition of people of India. Through women entrepreneurship we can address the issue of diversity and inclusion. Women entrepreneurship is about women empowerment.



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