

NAVIGATING GENDERED PATHWAYS: A CRITICAL REVIEW OF INDIA'S WOMEN ENTREPRENEURS IN THE 21ST CENTURY

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Abstract

The entrepreneurial journey of women in India has long been shaped by deeply embedded social, cultural, and structural constraints. While global discourses on gender-specific entrepreneurship have gained momentum, the Indian context remains underexplored in academic and policy-oriented research. Traditional definitions often reduce women entrepreneurs to mere founders or managers, overlooking the complexities of their experiences, aspirations, and systemic barriers. This critical review revisits the existing literature through a gendered lens, interrogating how socio-economic, institutional, and personal dynamics influence the trajectory of women-led ventures in 21st-century India. The paper examines not only the challenges that hinder women entrepreneurs, such as access to capital, societal expectations, and digital divides, but also the emerging opportunities driven by policy reforms, digital platforms, and shifting cultural narratives. By navigating these gendered pathways, the study provides a comprehensive understanding of the evolving entrepreneurial landscape for Indian women and identifies future directions for research, practice, and inclusive development.

Keywords: *Women Entrepreneurship, Gendered Barriers, Empowerment, Indian Business Landscape, Innovation, Gender Equity*

1. INTRODUCTION

In recent decades, entrepreneurship has emerged as a dynamic force shaping economic growth, innovation, and societal transformation. Traditionally defined as designing, launching, and managing a business venture while assuming financial risk in pursuit of profit, entrepreneurship has increasingly evolved into a multidimensional concept that intersects with social identities, cultural contexts, and systemic inequities. At the heart of this evolution lies a growing scholarly focus on gender-specific entrepreneurship, with particular attention to the lived experiences, constraints, and innovations of women entrepreneurs.

While entrepreneurs are often seen as agents of innovation and change, their journey is neither uniform nor neutral. The conventional portrayal of entrepreneurs as risk-takers and opportunity-seekers overlooks the gendered structures that influence access to resources, networks, markets, and institutional support. Within this context, women entrepreneurs in India face a unique set of pathways often shaped by deep-rooted cultural norms, socio-economic barriers, policy limitations, and uneven access to capital and technology.

The Government of India defines a woman entrepreneur as one who owns and controls an enterprise with at least 51% financial interest and employs a minimum of 51% women in that venture. However, this definition, while essential for statistical clarity, fails to capture the full spectrum of motivations, struggles, and strategies adopted by women entrepreneurs, many of whom operate in informal sectors, navigate unpaid care work, or manage micro-businesses driven by necessity rather than opportunity.

In the global landscape, women have steadily been entering the entrepreneurial domain, yet disparities persist. Reports such as the Global Entrepreneurship Monitor (GEM) highlight that women are more likely to enter entrepreneurship out of necessity than opportunity and consistently report higher fear of failure and lower confidence compared to men. Despite these challenges, millions of women worldwide, particularly in emerging economies, are building businesses that contribute meaningfully to job creation, family income, and local economies.

In India, the rise of women entrepreneurs has gained visibility, particularly post-1990s, driven by increased access to education, supportive policies, and digital platforms. However, despite notable progress, women constitute only around 10% of the total entrepreneurial base, revealing a significant gender gap in the entrepreneurial ecosystem. This gap is not merely statistical; it reflects deeper issues of gender inequality, limited financial inclusion, institutional skepticism, and inadequate policy execution. Socio-cultural expectations, household responsibilities, and traditional mindsets continue to inhibit women's entrepreneurial pursuits, especially in rural and semi-urban regions.

Nonetheless, the current socio-economic climate in India presents both challenges and new opportunities. The surge in digital infrastructure, the rise of women-led startups, supportive government initiatives (such as Startup India and Mudra Yojana), and shifting societal norms are gradually reconfiguring the entrepreneurial terrain. Women are increasingly engaging in innovative ventures, sustainable businesses, and socially driven enterprises—redefining what it means to be an entrepreneur in the 21st century.

This paper critically explores these gendered pathways, aiming to synthesize and assess the existing literature on women entrepreneurs in India. It investigates both historical patterns and contemporary shifts, analyzing the barriers that continue to restrict women's full participation and the strategic openings that enable their rise. Through a comprehensive literature review, this study provides a

roadmap for future research, policy formulation, and inclusive entrepreneurship development.

Challenges Faced by Women Entrepreneurs in India

Despite the growing recognition of women-led enterprises, Indian women entrepreneurs continue to encounter a range of challenges, including:

- Gender-based discrimination and inequality
- Limited access to quality education and training
- Restricted availability of finance and credit support
- Skepticism from financial institutions
- Technological gaps and a lack of digital skills
- Low risk-taking ability due to financial dependence
- Inadequate entrepreneurial exposure and aptitude
- Managerial inefficiencies and limited market access
- Complex regulatory and legal formalities
- Lack of self-confidence driven by cultural conditioning

SCOPE AND SIGNIFICANCE OF THE STUDY

This paper seeks to review and reinterpret the literature on women entrepreneurs in India up to the year 2022, with a dual focus:

1. To trace the evolution and thematic trends in academic research on women entrepreneurship in Indian and international journals.
2. To critically evaluate the barriers, breakthroughs, and emerging narratives that shape the entrepreneurial experiences of Indian women today.

By addressing these dimensions, the paper aims to contribute to a more nuanced, inclusive, and forward-thinking discourse on gender and entrepreneurship in India.

1.2 LITERATURE REVIEW

Bhatt & Siddhpuria (2018). In their study based on secondary data, Bhatt and Siddhpuria underscore the need for emotional resilience among aspiring women entrepreneurs. They argue that despite growing acknowledgment of women's roles in economic development, cultural mindsets remain a critical barrier. Their findings emphasize that systemic attitudinal changes in societal perceptions are essential to fostering a conducive entrepreneurial environment. The researchers advocate for empowering women emotionally and structurally, so they may contribute meaningfully to business growth and national development.

Chitra (2019) offers a perspective on the transformative potential of women's entrepreneurship in achieving socio-economic emancipation. She emphasizes that the integration of women into economic enterprises not only ensures gender equity but also contributes to societal harmony. Her

work calls for active involvement of NGOs in creating enabling ecosystems by providing financial support and awareness programs. These efforts can help embed women more significantly within the commercial fabric of industry, trade, and commerce, enhancing their socio-economic stature and self-reliance.

Mariadoss & Venotha (2020) Mariadoss and Venotha explore the skill and network deficiencies faced by Indian women entrepreneurs, which often inhibit their ability to organize and sustain businesses effectively. Their study reflects on the transformative journey from domestic roles to entrepreneurial leadership, recognizing the structural support provided by governmental policies in defining and promoting women-owned enterprises. They argue for the strategic empowerment of women to influence various economic sectors through equity participation and leadership in business ventures.

Kaur & Kumar (2023). The challenges faced by women entrepreneurs in India are multifaceted, including social biases, limited access to finance, and inadequate networking opportunities. However, overcoming these obstacles presents significant prospects for economic development and empowerment.

Kamberidou (2020) identifies persistent structural barriers faced by women entrepreneurs globally, including limited access to finance, digital markets, and professional networks. Her research highlights that although women are entering previously male-dominated industries, entrenched “glass ceiling” challenges continue to impede their progress. She stresses that for sustainable socio-economic development, nations must leverage the full potential of human capital, particularly by uplifting women's entrepreneurial activities through inclusive policies and digital literacy.

Chyne & Syngkon (2020) Focusing on women-owned enterprises in Meghalaya, Chyne and Syngkon investigate the impact of human capital on entrepreneurial performance, with motivation acting as a mediating variable. Their empirical study concludes that human capital significantly enhances enterprise outcomes, both directly and indirectly. They emphasize that motivation is a critical psychological determinant that bridges the gap between skills and performance, reinforcing the need for capacity-building programs tailored specifically for women entrepreneurs in semi-urban and rural India.

Sharma & Parida (2021). This study critically assesses the socio-economic, cultural, and political dimensions shaping women's entrepreneurship in Indian society. Sharma and Parida highlight the role of autonomy and empowerment in facilitating women-led ventures. The researchers conducted a region-specific analysis, particularly in Northeast India, to identify gaps in existing scholarly literature. Their findings point toward the underrepresentation of regional entrepreneurial narratives and the necessity of regionally sensitive policies that support women's self-reliance and innovation.

Dana, Chhabra et al. (2023) Dana and Chhabra, through a content analysis of contemporary management literature, categorize research on women's entrepreneurship into four thematic clusters: contextual embeddedness, motivations for business initiation, microfinance interventions, and the dynamics of marginalization in the informal sector. Their work presents a comprehensive framework for women's entrepreneurial development and offers strategic insights for policymakers. The study reveals that while microfinance and empowerment initiatives have shown promise, long-term transformation requires addressing systemic exclusion and enabling inclusive growth models.

1.3. Significance of the Study

The emergence of women as entrepreneurs represents a transformative shift in socio-economic dynamics, both in India and globally. Traditionally underrepresented in the entrepreneurial landscape, women are now increasingly recognized for their contributions to innovation, employment generation, and sustainable economic development. This study holds critical significance as it explores the multifaceted dimensions of women's entrepreneurship, focusing on the structural, cultural, psychological, and economic factors that shape their entrepreneurial journeys.

In the Indian context, the shift towards gender-inclusive entrepreneurship is being actively supported by government initiatives, policy frameworks, and collaborative efforts with non-governmental organizations and industry stakeholders. Despite these advancements, women entrepreneurs continue to face numerous barriers, including limited access to capital, inadequate market linkages, societal stereotypes, and low risk-bearing capacity. Understanding these challenges and mapping the support mechanisms available are crucial for fostering an inclusive entrepreneurial ecosystem.

This research is significant for several reasons. First, it provides an empirical foundation for evaluating the current status, growth, and trends of women-owned enterprises across diverse regions and socio-economic backgrounds. Second, it contributes to the existing body of literature by identifying key motivational drivers and systemic impediments influencing women's participation in entrepreneurial activities. Third, it offers practical insights into the effectiveness of policy interventions and institutional support mechanisms designed to empower women entrepreneurs.

Furthermore, this study aims to generate actionable knowledge that can inform policymakers, educators, financial institutions, and community leaders in creating a more enabling environment for women-led businesses. By highlighting successful models and strategies, the research also serves as a roadmap for aspiring women entrepreneurs to navigate challenges and seize emerging opportunities. Ultimately, this study reinforces the broader goal of inclusive economic development by advocating for women's full and equitable participation in the entrepreneurial economy.

1.4. Objective of the Study

The primary objective of this study is to critically examine existing research on women entrepreneurs

in India, highlighting key themes, trends, and challenges identified by previous scholars. It aims to map the areas of focus, methodologies employed, and evolving dimensions of women's entrepreneurial efforts, while identifying gaps and potential directions for future research.

2. RESEARCH METHODOLOGY

2.1. Materials and Procedures

To align with the objectives of this critical review, an exploratory research design was adopted, grounded in secondary data analysis. The study draws upon diverse and credible sources, including academic journals, books, government reports, NGO publications, and online databases. Over 50 scholarly and empirical documents were examined, from which 15 key studies were selected based on relevance, recency, and scholarly rigor. These sources were systematically analyzed to understand the multidimensional challenges and emerging opportunities faced by women entrepreneurs in India.

3. RESULTS AND DISCUSSION

The review reveals a complex landscape shaped by persistent challenges and promising developments. Key barriers include limited access to finance, gender stereotypes, lack of mentorship, digital illiteracy, and difficulties in maintaining work-life balance. Cultural expectations and structural inequalities further hinder women's entrepreneurial aspirations.

On the positive side, growing governmental support, digital platforms, increased awareness, success stories, and women-focused initiatives are creating an enabling ecosystem. This duality reflects both the progress made and the gaps that remain, highlighting the need for sustained policy innovation, societal change, and inclusive economic strategies.

4. CONCLUSION

This study underscores the urgent need for a holistic and multi-stakeholder approach to address the persistent barriers faced by women entrepreneurs in India. Transforming societal attitudes, implementing supportive policies, expanding access to education and finance, and fostering an inclusive entrepreneurial ecosystem are imperative. While emerging opportunities signal progress, sustained efforts are essential to empower women to not only navigate existing challenges but also thrive as dynamic contributors to India's economic and social development.

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