

WOMEN ENTREPRENEURS- A ROLE AND IMPACT OF START-UP INDIA

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Abstract

The aim of the study is to find the importance of women empowerment for developing entrepreneurship. The study has followed several databases such as ProQuest, ResearchGate, ScienceDirect to access data. Moreover, it has collected 10 articles and journals to analyze the study. Result: The study has found that women have numerous challenges in advancing in the business world. Only 20% of the Indian females are currently working, and the situation is *dire in the rural areas*. *On concluding the study, it can be said that the women of the developing countries along with India require some resources to start entrepreneurship*. In this case, the government can provide necessities to resolve the situation

Keywords: *Women empowerment, Entrepreneurship, Financial stability, Small and medium business, Family support, Financial independence.*

1. Introduction

The role of women in recent times is undeniable, and the progress that women are making in today's world is commendable. Hence, the study is going to discuss the role of women in becoming entrepreneurs in India and also in terms of a global perspective. The study will collect data through a secondary data collection method to analyze them through a thematic analysis.

The objectives of the study are as follows.

- To analyze the importance of women empowerment in India and globally to encourage entrepreneurship.
- To observe the obstacles that women face in becoming successful entrepreneur.
- To examine the support and policies for women empowerment through entrepreneurship in India.
- To select a systematic review for analyzing relevant data and information on global women advancement.

2. Literature review

In comparison to the 20th century there has been more upcoming of women entrepreneurs of India from 21st century. It is significant to mention that the last 10 years from 2010 to 2020 has seen a significant rise in the development of women entrepreneurs in India. There are women entrepreneurs in all spheres starting from cosmetics, pharmaceuticals, finance as well as e-commerce ventured women in India are growing at a fast pace in competing with men in business aspect (Sanatroy&Tomar, 2018).

The growth in women entrepreneurship started with the growing prominence women in business sphere such as eminent Kalpana Saroj and well renowned Vandana Luthra. These women showed that women in India are not bound by customs and traditions they have the ability to come forward and be successful in developing business (Rao, 2016). Richa Kar and Shahnaz Hussein are some of the names that are worth mentioning in identifying the chronology of women entrepreneurship in India (Agarwal&Lenka, 2018).

Women have the full potential to earn their living and show their skills through managing business and contributing to social life. The lives of women in India were underdeveloped for decades, with suppression of their potential and talent.

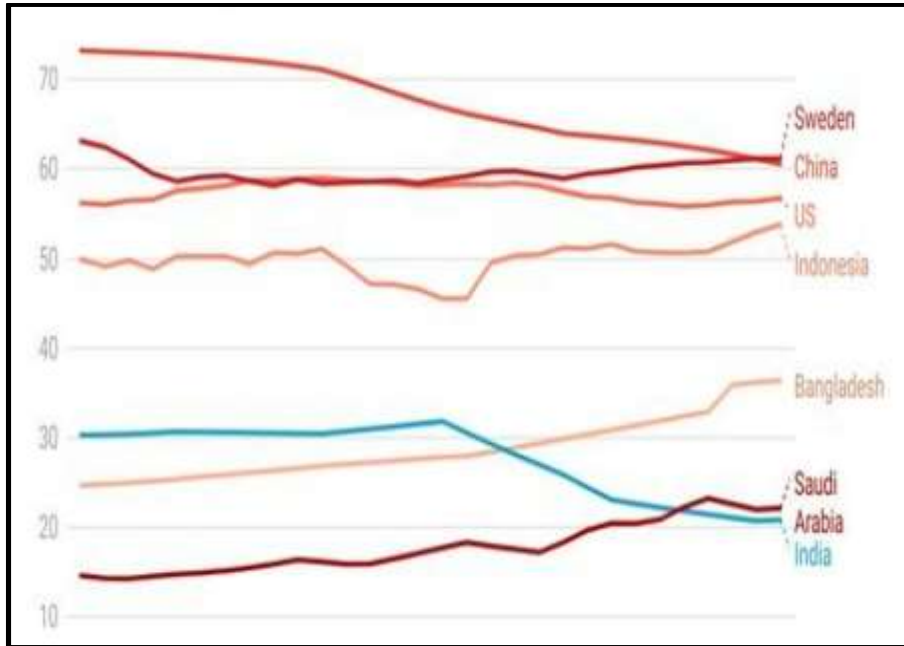


Figure 1: Participation of working women in the global context

(Source: The Indian Express, 2022)

The above figure shows the global percentage of women working independently, which is showing the difference between India from other countries. It has been reported that only 21% of the females in India work, whereas, 79% of the Indian female population do not hold any interest to look for jobs (The Indian Express, 2022). Moreover, it has also been reported that the percentage of women entrepreneurs in India is only at 13.76% in 2021 (Forbes India, 2022). The situation is showing the backwardness of the country in bringing restrictions for women and limitations for them at home.

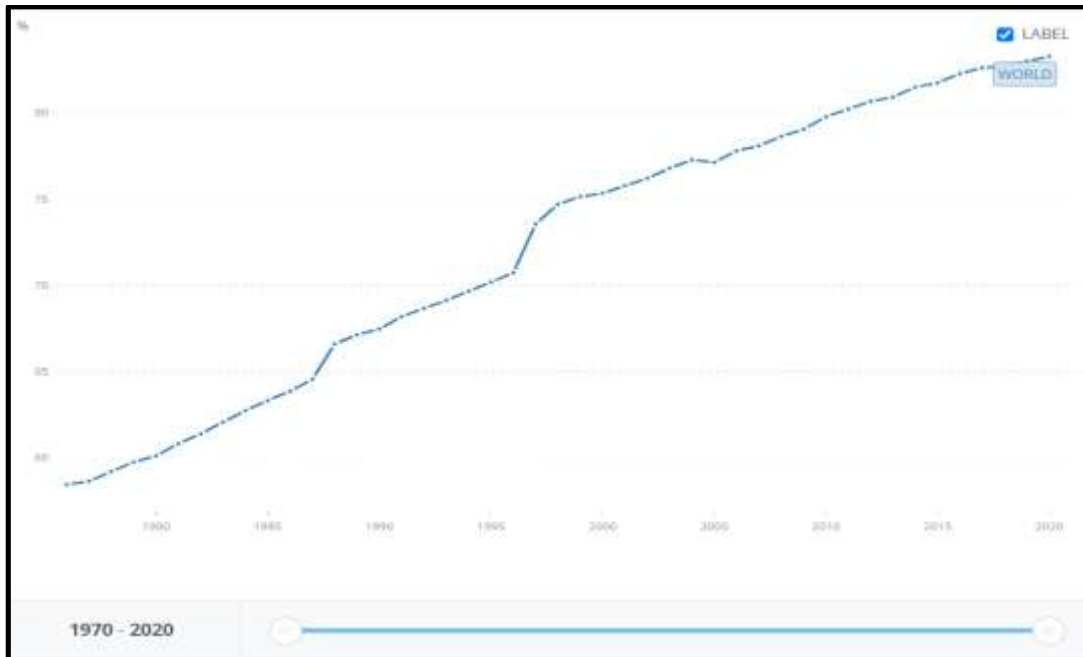


Figure 2: Literacy rate in India

(Source: World Bank, 2022)

On the other hand, the willingness of women to work is also important and is visible less among the Indian women. According to Naithani et al. (2018), women should come out in the outer world and make a living with the help of their talent, which will increase their confidence. Furthermore, other surrounding women can also be encouraged

and influenced to participate in the working programs. Governments should motivate women regardless of age to be independent by providing them financial support.

3. Methodology

The selection of methodology is important for a study as it provides methods to collect data and information relevant to the study. As mentioned by Khan et al. (2021), the method is required to be chosen carefully based on the requirements of the study. In this study, a *systematic review* has been chosen for collecting data. A secondary research method helps in finding data from previous studies on the same topic that strengthens the findings of the study. Additionally, evidence collected through this method is authentic that increases the reliability of the study. As commented by Asandimitra&Kautsar (2017), a systematic review also helps the researcher in saving time and effort that can be contributed to the data analysis. Therefore, the help of a secondary method has proven to be helpful for this particular study.

Several databases have been accessed for gathering data on women empowerment globally and in India. Hence, all the data are authentic and valuable that, which has established a strong base for this research. As suggested by Batool & Ullah (2017), the data and information of a study should be measured with evidence and proof that increases the outcomes. Thus, *ProQuest, ResearchGate, ScienceDirect* have been accessed for conducting the study. [Refer to appendix 1]

4. Results

A data extraction table has been mentioned below to highlight the journals and articles collected for this study.

Author	Year	Design of this study	Number of resources or samples
Chhabra et al.	2020	Cluster sampling	103
Sajjad et al.	2020	Systematic review	38 articles
Chowdhury et al.	2018	Survey and interview	152
Kamberidou	2020	Systematic review	78 articles
Welsh et al.	2018	Survey questionnaire	147
Ghouse et al.	2017	Semi-structured questionnaire	57
Mostafiz& Goh	2018	Qualitative study	122 articles
Abiodun & Amos	2018	Mixed method	404 participants 44 articles

Garg & Agarwal	2017	Systematic review	36 articles
Ali et al.	2019	Survey questionnaire	307

Table 1: Data extraction table

(Source: Learner)

A data synthesis table has been outlined below to measure the quality of the selected journals and articles.

Authors	Study design	Measured outcomes	Results	Quality review
Chhabra et al. 2020	Cluster sampling	The intention of women for entrepreneurship has been measured	Various instruments have been found that work behind the working intention of women	The statistical evidence in this study is appreciable
Sajjad et al. 2020	Systematic review	Economic development among women has been found in this study	Social development has been increased due to the women empowerment	The numerical values in this study were justified
Chowdhury et al. 2018	Survey interview and	Collateral requirements and financial support for women	Strategic decisions of a country in formulating rules for women	The data and information provided in the study are very specific
Kamberidou 2020	Systematic review	The changes in women after being independent have been noticed in this study.	The start-up world has been changed due to the participation of women in business.	The chosen articles for this study were all authentic in providing data and information.
Welsh et al. 2018	Survey questionnaire	The financial support of the family has been seen to be increased due to women empowerment.	The developing countries are becoming financially strong as a result of women entrepreneurship	The methodology in the study is approachable and beneficial for further study.
Ghouse et al. 2017	Semi-structured questionnaire	Progress among the rural women has been seen with evidence in this study	The importance of rural women to participate in entrepreneurship has been depicted	The examples of the Arabian rural women were extraordinary

Mostafiz& Goh 2018	Qualitative study	International development of women has been shown in this research with evidence.	The result has shown that the entrepreneurial skills of women globally are significantly increasing.	The statistical proof in this study has made it reliable in its field
Abiodun & Amos 2018	Mixed method	The impact of women empowerment on global business development has been shown in this study.	The role of business in the economic growth of the country has been demonstrated.	The graphs and charts provided in the study have strengthened the proven facts and data.
Garg & Agarwal 2017	Systematic review	The implementation and advancement of technology in women entrepreneurship has been depicted.	The socio-economic advancement of women in India has been explained in this study.	The percentage of facts and information has shown data accuracy in this study.
Ali et al. 2019	Survey questionnaire	Women empowerment through legal support has been exemplified in this study	The support from the government for women have been emphasized for further improvement	The responses in this study are measured through the statistical tool that is appreciable

Table 2: Data synthesis table

(Source: Learner)

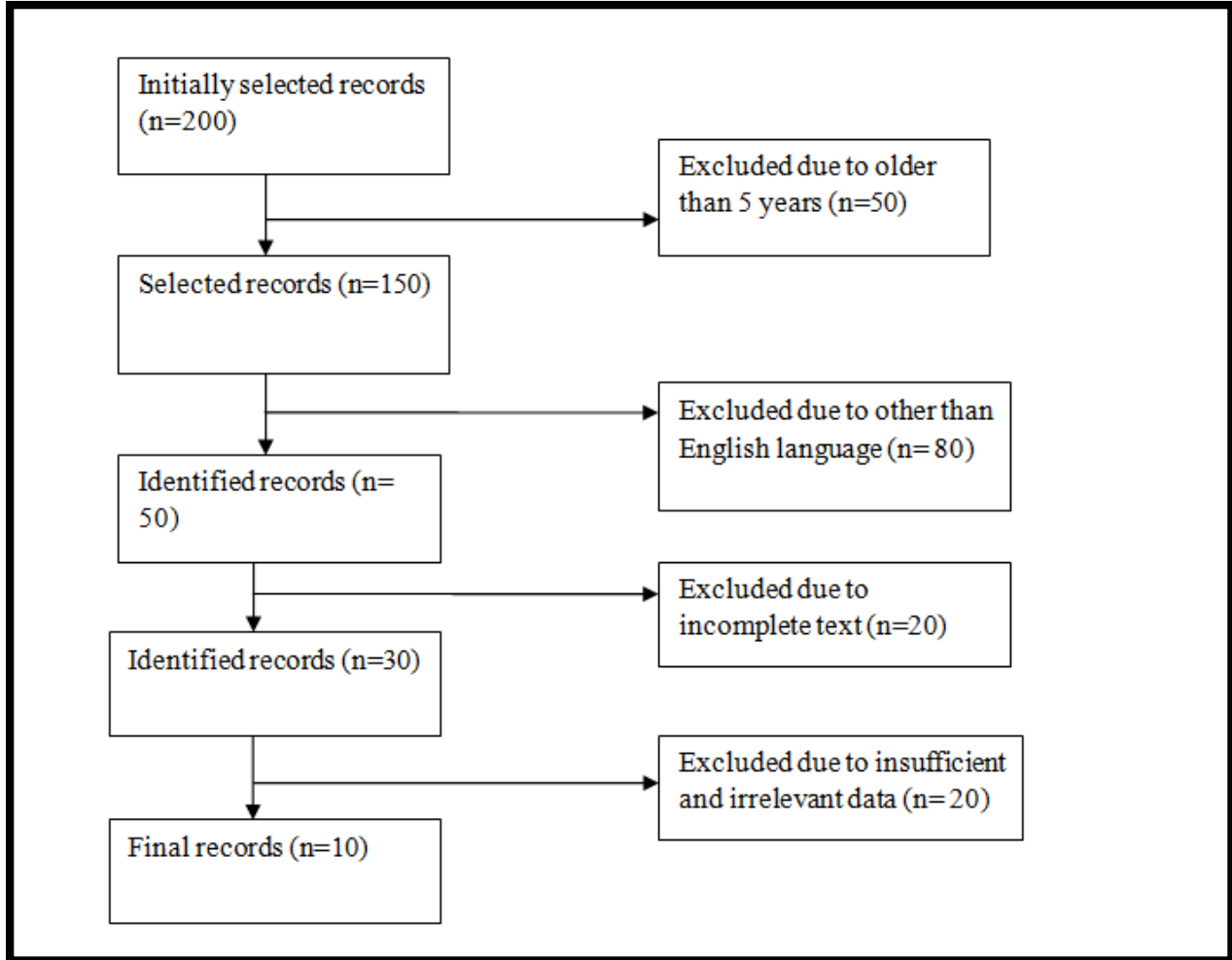


Figure 3: PRISMA diagram

(Source: Learner)

Author	Theme	Sub-theme
Chhabra et al. 2020 Sajjad et al. 2020	<i>“The importance of women empowerment for encouraging them towards entrepreneurship in the global context”</i>	The factors that work for women empowerment globally The challenges that women face during the initiation of women entrepreneurship

<p>Chowdhury et al. 2018 Kamberidou 2020</p>	<p><i>"The changes in the social and economic structure of a country due to women empowerment and entrepreneurship"</i></p>	<p>The social changes in a country and changes in the lifestyle of women The economic reformation of a developing country through women in business</p>
<p>Welsh et al. 2018 Ghouse et al. 2017</p>	<p><i>"Importance of strategic decisions of a developing country to make women independent."</i></p>	<p>The significance of financial support for women entrepreneurship The advantages of a country in increasing business world through women advancement</p>
<p>Mostafiz& Goh 2018 Abiodun & Amos 2018</p>	<p><i>"The potential of women in developing skills for utilizing them in terms of business"</i></p>	<p>Financial stability of women to support their families Support of the families of Indian females to conduct business</p>
<p>Garg& Agarwal 2017 Ali et al. 2019</p>	<p><i>"Development of rural women and improvement in the small business world"</i></p>	<p>The significance of small business as an initiative of entrepreneurship The necessity of rural women empowerment to make them independent</p>

Table 3: Axial coding table

(Source: Learner)

5. Analysis

Theme 1: The importance of women empowerment for encouraging them towards entrepreneurship in the global context

Women empowerment is predominant for social development and reformation, especially in a developing country such as India. As illustrated by Chhabra et al. (2020), Women can contribute their talent and skills through entrepreneurship, which will also help in restructuring the financial condition of the country. Women empowerment is necessary to make the world a better place, and the perception of people needs to get changed along with it. However, as argued by Sajjad et al. (2020), women empowerment is enabling them to come out and work independently to earn even in the rural areas. Hence, women development in India will be beneficial as it will enhance the financial stability of the country.

Theme 2: *The changes in the social and economic structure of a country due to women empowerment and entrepreneurship*

The lifestyle of women can be changed through their advancement as they are used to being restricted at home. As depicted by Chowdhury et al. (2018), it has been known that 75% of women in India rely on their own funding for business as they are seen to go through legal hurdles at times.

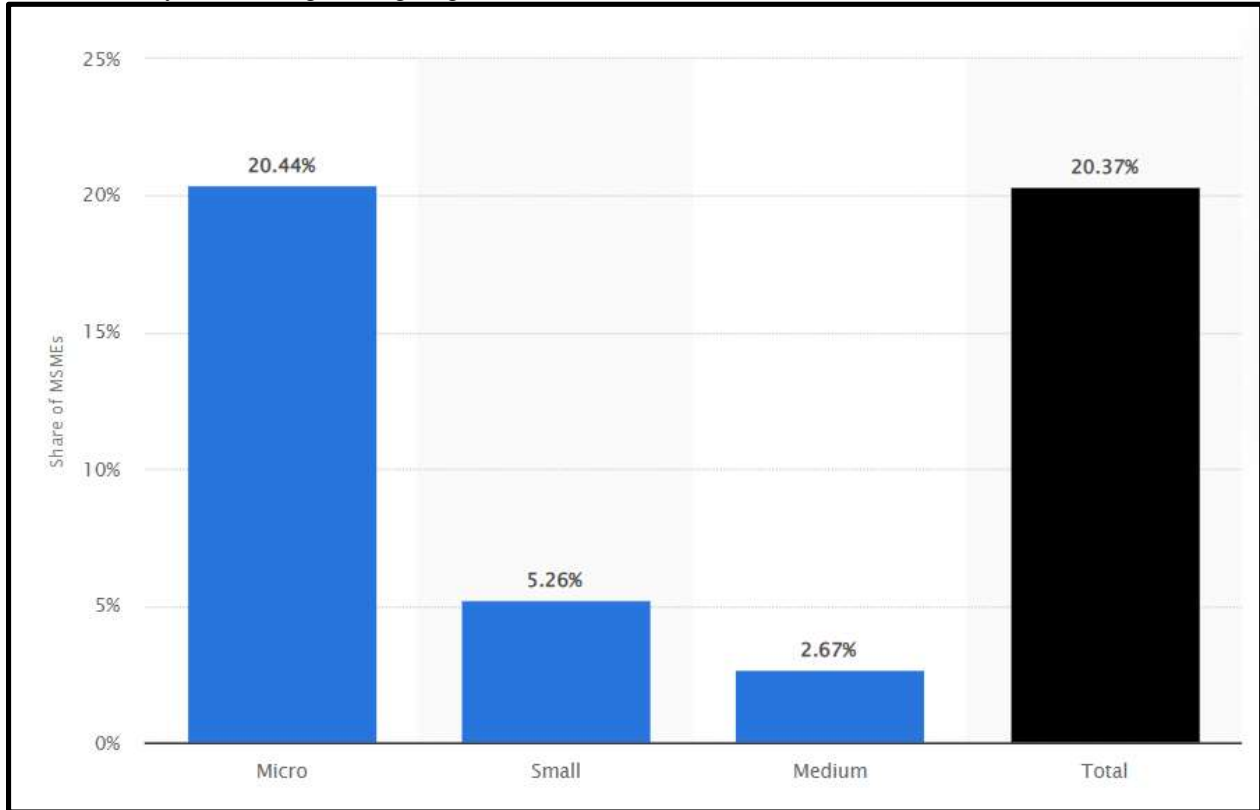


Figure 4: Micro and medium enterprises of women in India 2021

(Source: Statista, 2022)

The above figure has provided evidence that women in India have to go through financial obstacles for starting a small business. The figure has shown that only 20% of the Indian women have contributed to the small business of India in 2021(Statista, 2022). However, as argued by Kamberidou (2020), women should be given some financial support to initially start a business.

Theme 3: *Importance of strategic decisions of a developing country to make women independent*

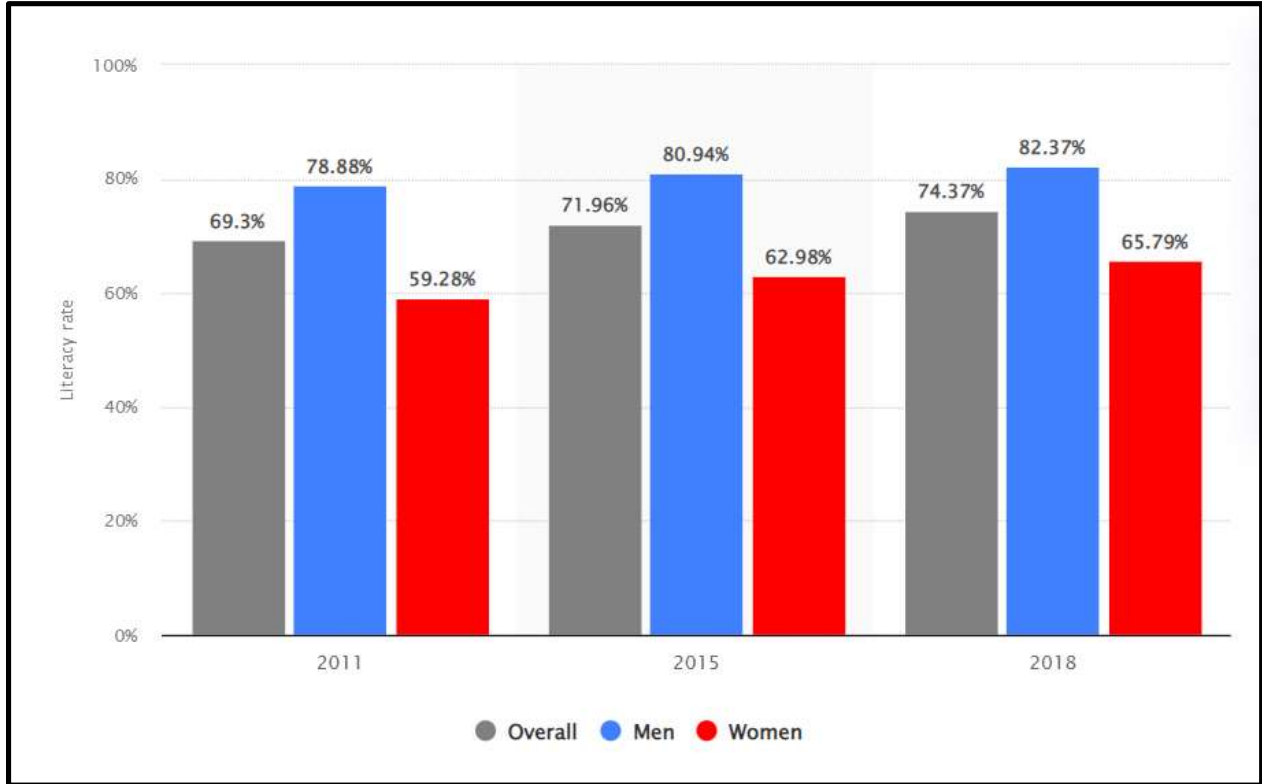


Figure 5: Literacy rate in India 2011, 2015, and 2018

(Source: Statista, 2022)

The above figure is showing the discrimination in the literacy rate in India, as only 65.79% of women were literate in 2018 (Statista, 2022). Therefore, as demonstrated by Mostafiz & Goh (2018), the literacy rate of women in a country is important to be considered. Hence, strategic decisions of the government are required to solve the situation.

Category	Per cent
Short of funds for innovation	20.5
Lack of innovative ideas	17.5
Business level (small/big)	17.5
Limited access to supportive resources	14.0
Government laws and regulations	10.5
Adapting with cultural/family concerns	10.5
Shortage of expertise among the workers	5.8
Adverse business location	3.5
Total	100.0

Figure 6: Percentage of factors in the category

(Source: Influenced by Ghouse et al., 2017)

Contrarily, as opposed by Ghouse et al. (2017), the willingness of women should be visible in a broader perspective to gain financial advantages. Thus, developing countries such as India need to focus on strategic decisions to empower their women.

Theme 4: The potential of women in developing skills for utilizing them in terms of business

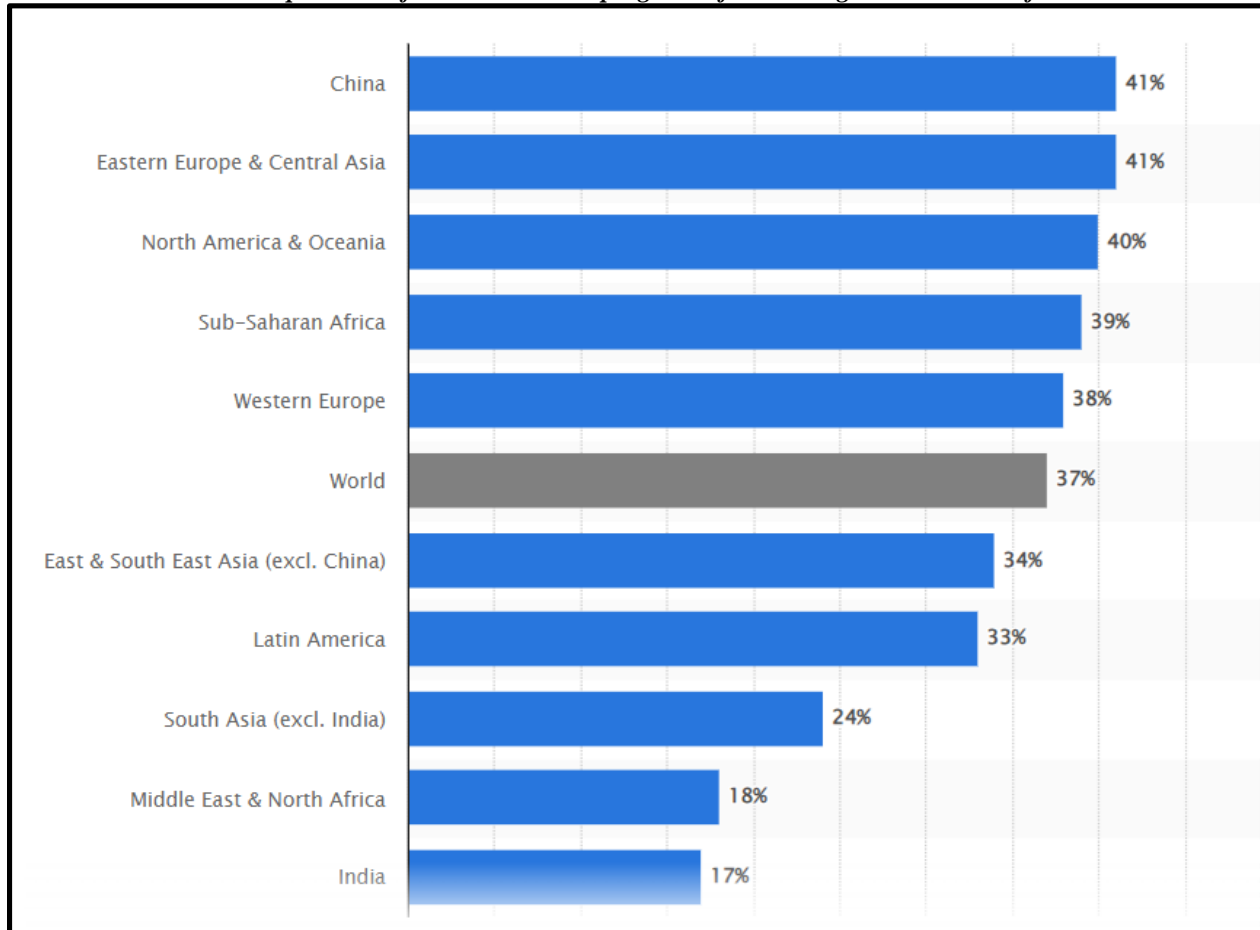


Figure 7: The contribution of women to the GDP in 2015

(Source: Statista, 2022)

Female workers across the world should have a significant amount of contribution to the GDP as it is shown that India ranks the lowest with 17% (Statista, 2022). Hence, Mostafiz & Goh (2018), has discussed that women have potential skills to utilize in their small businesses that will increase entrepreneur skills. Moreover, entrepreneur skills help in improving business ideas and expansion at an alarming rate.

	Revenue				Profitability			
	SE	B	T	Sign.	SE	B	T	Sign.
Human Capital	0.115	-0.139	-2.905	0.004**	0.108	-0.185	-3.412	0.001***
Financial Capital	0.089	0.134	2.582	0.010**	0.083	0.124	2.189	0.039**

Figure 8: Probable monthly revenue of an entrepreneur business

(Source: Influenced by Abiodun & Amos, 2018)

As stated by Abiodun & Amos (2018), this can lead to several other developments in a country with efficiency. In this way, the efficacy of women in leading businesses can be demonstrated to the world.

Theme 5: Development of rural women and improvement in the small business world

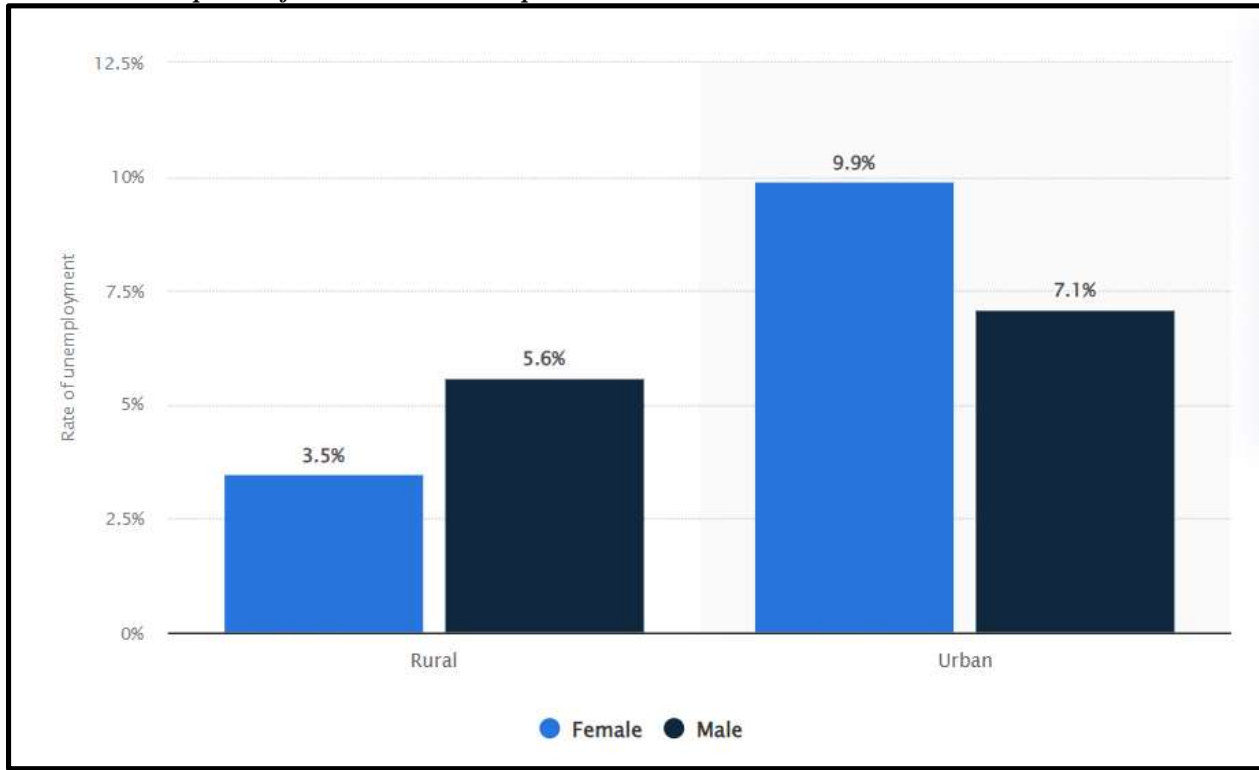


Figure 9: The unemployment rate in India in rural and urban areas 2018-2019

(Source: Statista, 2022)

The discrimination of unemployment in rural and urban areas of India has been shown in the above figure that has demonstrated that the percentage of the female is at 3.5% (Statista, 2022). As mentioned by Garg & Agarwal (2017), rural areas of a country must be restructured to make the women population independent. It enhances their moral values and provides social support. Furthermore, according to Ali et al. (2019), women living in rural areas can also support their families if they are empowered to initiate entrepreneurship. Thus, the development of a country can be seen along with the effective decisions.

6. Discussion

The discussion of this study has been made on the basis of the chosen objectives for the study. The study has analyzed different aspects of women empowerment in the global context along with evidence of India. As suggested by Swapna (2017), it is regarded as a fundamental right for women to be empowered and gain knowledge like men. Education is the first step that should be made common in developing countries, regardless of gender. Moreover, as per the view of Zizile& Tendai (2018), equal rights are approachable all over the world to provide equal rights to men and women. Hence, entrepreneurship can also be acknowledged to have a positive outlook in the business world. This discussion meets the first objective of the study by examining the significance of women's advancement in the business world.

On the other hand, there are so many obstacles that have been identified for women to be independent. As discussed by Gaur et al. (2018), women tend to be harassed in almost every country, which makes them morally down. The confidence of women in doing and achieving something should be a matter of concern. Domestic violence is a major challenge for women to grow in the business world. It has been reported that the rate of domestic violence in India was 19% in 2019, which has increased significantly (Statista, 2022). Therefore, it can be mentioned that inadequate necessities for women are causing trouble for them to grow and advance in the real world and the discussion has mitigated the second objective of the study.

Initial support is appreciated for the females in starting small businesses. As illustrated by Swapna (2017), the government should have constructive policies to support women in terms of finance. In the context of India, it can

be mentioned that there are several schemes such as “*Annapurna Scheme*”, “*Bharatiya Mahila Bank Business Loan*”, “*Pradhan Mantri Rozgar Yojana*” for supporting women entrepreneurship (The Indian Express, 2022). This has mitigated the third objective of the study that was necessary to be acknowledged.

A systematic review has been chosen for this study that has helped in collecting specific data and information. As per the view of Batool & Ullah (2017), a systematic review is satisfactory in collecting data as it involves authentic journals and articles. The study has been able to discuss the unexplored areas from the previous study which could be derived by acknowledging them. Additionally, the foundation of the study is based on the major areas of findings supported by evidence. Therefore, selecting this data collection method has helped in analyzing data in a more simplified way that has made the study valuable in this field.

7. Conclusion

The study has found a significant amount of knowledge about the current situation of women globally and in India. Statistical evidence has been presented in this study to provide proof of the major areas of discussion. Moreover, thematic analysis has been made in this study that has provided a quality review of the chosen articles. The themes have demonstrated the main area of focus that can be considered to bring changes in the country. Furthermore, several government schemes have been mentioned to show that the government can take initiatives to promote financial support in the initial stages of a small business for women. The study has also depicted how important it is for females of a country to come out of their house and participate in the global business world. Additionally, it has also mentioned the challenges that women face continuously to progress in the business world.

8. Research limitations

Some limitations have been found in the study as it is based on secondary research. The attribution of primary data has been seen as it lacks primary data. Moreover, the study could not gain proper insight into the condition of women in the outer world due to the secondary data collection method. On the other hand, the time and budget of the study have also brought limitations as it could not access certain databases as they were paid websites. Hence, relevant and important data could not be analyzed in this study due to certain limitations.

9. Recommendations

India and other developed countries are suggested to educate females in a broader way to bring the initial changes. Education is considered as the preliminary stage of conducting business that should be generated among all the population. As per the view of Asandimitra&Kautsar (2017), women can learn extracurricular activities that help them in gaining skills that can be implemented in their small business. Moreover, education will bring rational thinking among women that helps in making an advanced life.

The women of a country can be allowed to have governmental support for initiating small and medium businesses with their capacity. The study has shown that India has several policies that women of all ages can access and progress in their education and business. As suggested by Khan et al. (2021), family issues and support systems can also be resolved with this plan that will be visible in the growth and development of women. Other women will also get influenced to do something on their own and have a financial dependency. In this way, the women of India can be motivated along with other global countries to work together and progress in the business world.

Another recommendation is to provide training programs for women to teach them about basic business requirements. As depicted by Naithani et al. (2018), training can be provided based on the specific requirements of a business that will help women in learning minutely. On the other hand, women will be able to train other females, which will increase job designations only for females. In this way, not only the female population of India also the global business world will gain potential women entrepreneurs that will take the country forward.

10. Future scope

Future studies can be made on this topic as it has become a global issue that should be overcome. Women must be supported and motivated to join the entrepreneurial world as it makes them financially independent. Moreover, further research can be done on this topic as this study could not explore specific areas that need further exploration. Furthermore, further research has the opportunity to identify other major issues that bring restrictions for women to grow in business. Thus, future studies should be made to enhance the findings of the study to emphasize women empowerment.

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Thematic coding

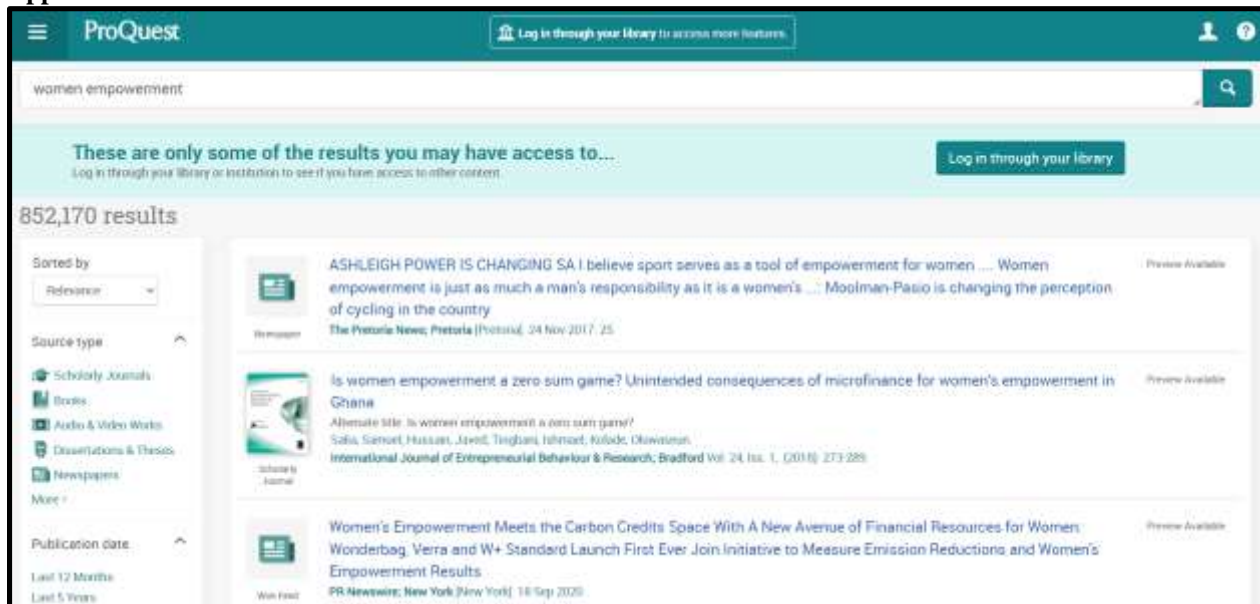
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Appendices

Appendix 1:



The screenshot shows the ProQuest search interface. At the top, the search term 'women empowerment' is entered. Below the search bar, a message states 'These are only some of the results you may have access to...' with a 'Log in through your library' button. The search results are displayed as '852,170 results'. On the left, there are filters for 'Sorted by' (set to Relevance), 'Source type' (with options like Scholarly Journals, Books, Audio & Video Works, Dissertations & Theses, Newspapers, and More), and 'Publication date' (with options for Last 12 Months and Last 5 Years). The main results area shows three items:

- 1. **ASHLEIGH POWER IS CHANGING SA**. I believe sport serves as a tool of empowerment for women ... Women empowerment is just as much a man's responsibility as it is a women's ... Moolman-Pasio is changing the perception of cycling in the country. *The Pretoria News*, Pretoria [Pretoria], 24 Nov 2017, 25. (Preview Available)
- 2. **Is women empowerment a zero sum game? Unintended consequences of microfinance for women's empowerment in Ghana**. Alternate title: Is women empowerment a zero sum game? Sofia, Samuel; Hassan, Javed; Tingkani, Ishmael; Kolade, Okunade. *International Journal of Entrepreneurial Behaviour & Research*, Bradford Vol. 24, Iss. 1, (2018), 273-286. (Preview Available)
- 3. **Women's Empowerment Meets the Carbon Credits Space With A New Avenue of Financial Resources for Women**. Wonderbag, Vera and W+ Standard Launch First Ever Join Initiative to Measure Emission Reductions and Women's Empowerment Results. *PR Newswire*, New York [New York], 18 Sep 2020. (Preview Available)

(Source: ProQuest, 2022)

Appendix 2: Boolean table

Keywords	And/or	Keywords
Women	And	Empowerment
Adulthood	And	Learning abilities
Entrepreneurship	And	Education
Financial stability	And	Business advancement

(Source: Learner)