

**Becoming a Women Entrepreneur' in modern Indian civilization****Prof. Deshmukh Narendrarao Pandurang****Prof. ShindeSiddheshwarPanditrao****Prof. ShindeDnyaneshwarDattatray****Prof. DhawaleSantoshPrakash****Dr.KarneSharad Shankar****Dattakala Faculty of Management, DattakalaShikshanSanstha "Dattakala Group of Institution" Swami-Chincholi, Daund, Pune, Maharashtra 413130. India.****Abstract**

The rise of ladies business visionaries in present day Indian civilization implies a significant move in societal elements, challenging conventional sex parts and cultivating financial strengthening. This theoretical investigates the travel of ladies business people in India, highlighting the challenges they confront and the openings they seize in a quickly advancing trade scene. Drawing from a blend of scholarly writing, observational ponders, and recounted prove, this theoretical distinguishes a few key topics. To begin with, it looks at the socio-cultural components that impact women's entrepreneurial interests, counting patriarchal states of mind, familial duties, and societal desires. In spite of these boundaries, ladies are progressively breaking generalizations and wandering into assorted divisions such as innovation, fund, and social business. Moment, this unique digs into the systemic challenges that prevent women's entrepreneurial endeavours, counting restricted get to fund, need of mentorship systems, and administrative obstacles. In spite of dynamic approaches and activities pointed at advancing female business enterprise, basic boundaries hold on, compelling women's get to to assets and hindering their trade development. In any case, in the midst of these challenges, ladies business visionaries in India are saddling strength, imagination, and development to overcome deterrents and carve out their specialty within the showcase. Leveraging advanced stages, organizing communities, and bolster frameworks, ladies are cultivating a culture of collaboration and strengthening, driving financial development and social alter. This unique concludes by underscoring the basic of cultivating an comprehensive biological system that underpins and sustains ladies business people. By tending to systemic boundaries, advancing gender-sensitive arrangements, and cultivating a culture of correspondence and consideration, India can open the total potential of its female workforce, driving innovation, prosperity, and feasible advancement within the 21st century.

Keywords:

Ladies Business visionaries, India, Socio-cultural components, Systemic challenges, Strengthening, Financial development.

Introduction

Getting to be a 'Women Entrepreneur' in cutting edge Indian civilization may be a travel that intertwines aspiration, versatility, and societal change. In a nation where conventional sexual orientation parts have long directed women's parts essentially inside the residential circle, the development of ladies business visionaries means a seismic move in societal demeanors and financial scenes. This presentation sets the organize for investigating the multifaceted elements of ladies business enterprise in modern India. India, a country eminent for its wealthy social embroidered artwork and differences, has generally hooked with dug in patriarchal standards that have compelled women's organization and support within the workforce. In spite of critical strides in sex correspondence and women's

strengthening in later decades, determined challenges proceed to prevent women's entrepreneurial goals, reflecting broader societal imbalances and auxiliary boundaries.

In any case, in the midst of these challenges, a unused story is unfurling – one characterized by the developing perceivability and impact of ladies business people over assorted segments of the economy. From urban centres to rustic hinterlands, ladies are defying generalizations, challenging traditions, and charting their ways as trailblazers within the entrepreneurial scene.

This paper looks for to investigate the subtleties of ladies business in present day Indian civilization, shedding light on the drivers, challenges, and affect of women's entrepreneurial wanders. Through a comprehensive investigation of insightful inquire about, observational prove, and real-world case ponders, this paper points to unwind the complexities of women's entrepreneurial ventures and light up pathways for cultivating a more comprehensive and impartial entrepreneurial environment in India. By understanding the interesting challenges and openings confronted by ladies business visionaries, policymakers, businesses, and gracious society can collectively work towards disassembling obstructions, cultivating strong situations, and unleashing the full potential of ladies as drivers of development, development, and social alter in India's entrepreneurial scene.

Literature Review:

The emergence of women entrepreneurs in modern Indian civilization has garnered increasing attention from scholars, policymakers, and practitioners alike. This literature review aims to provide a comprehensive overview of existing research on the topic, elucidating key themes, trends, and insights shaping our understanding of women's entrepreneurship in India.

Socio-cultural Context:

The socio-cultural context plays a pivotal role in shaping women's entrepreneurial experiences in India. Traditional gender roles, entrenched patriarchal norms, and familial expectations often serve as barriers to women's economic participation and entrepreneurship. Studies have highlighted the interplay between cultural factors, such as marriage, motherhood, and societal perceptions of women's roles, in influencing women's decisions to venture into entrepreneurship (Jain & Manrai, 2018; Mukherjee & Mukherjee, 2017). Additionally, cultural stereotypes and biases prevalent in society and within entrepreneurial ecosystems can impede women's access to resources, networks, and opportunities (Dutta & Crossman, 2018).

Economic Imperatives:

Despite socio-cultural barriers, economic imperatives drive many women to pursue entrepreneurship as a means of financial independence and empowerment. Economic reforms, globalization, and advancements in technology have created new opportunities for women entrepreneurs across diverse sectors of the economy (Kaur & Grover, 2019). Studies have highlighted the role of entrepreneurship in enhancing women's economic status, promoting household welfare, and contributing to poverty alleviation (Rajasekar & Ganesh, 2017). Moreover, women-owned enterprises are increasingly recognized for their potential to drive inclusive growth, foster innovation, and generate employment opportunities, thereby contributing to India's economic development agenda (Bhat & Kaur, 2017).

Systemic Challenges:

Women entrepreneurs in India grapple with a myriad of systemic challenges that hinder their entrepreneurial endeavours. Limited access to finance, including credit, venture capital, and formal banking services, remains a significant barrier for women-owned enterprises (Dwivedi & Alam, 2017). Additionally, gender biases in the entrepreneurial ecosystem, including discriminatory lending practices and biases in procurement processes, perpetuate

inequalities and limit women's access to markets and opportunities (Chaudhary&Srivastava, 2017).

Empowerment and Resilience:

Despite formidable challenges, women entrepreneurs in India exhibit remarkable resilience, creativity, and determination in navigating the entrepreneurial landscape. Studies have highlighted the agency of women entrepreneurs in challenging stereotypes, overcoming barriers, and carving out their niche in the market (Dixit &Bhatnagar, 2018). Entrepreneurial support networks, including mentorship programs, incubators, and women-centric platforms, play a crucial role in providing women entrepreneurs with the resources, skills, and networks necessary for success (Kumari&Anitha, 2017). Moreover, digital technologies and online platforms have emerged as powerful enablers, facilitating access to markets, information, and resources for women entrepreneurs, particularly those in remote and marginalized communities (Khan &Hasan, 2018).

Data Analysis

WOMEN ENTREPRENEURS

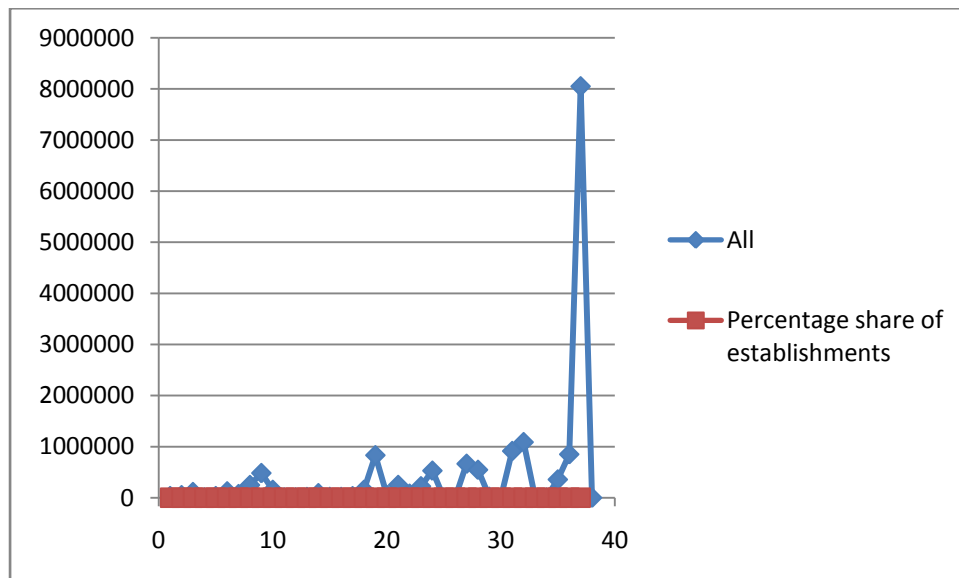
- Total number of establishments owned by women entrepreneurs was 8.05 million (13.76%).
- These establishments provided employment to 13.45 million persons (10.24%), out of which 83.19% were without hired workers. About 88.8% of the workers were employed in the establishments hiring less than 10 workers. Total number of Self Help Groups (SHGs) were 0.19million out of which all women Own Account Establishments were 89%.
- Out of establishments under women entrepreneurs, about 34.3% belonged to agricultural activities, with livestock dominating therein having a share of 31.6%. Among non-agricultural activities owned by women entrepreneurs, manufacturing and retail trade were the dominant ones with corresponding percentages being 29.8% and 17.8% respectively.
- Out of the total establishments under women entrepreneurs, percentage share of various social and religious groups was as follows: OBC: 40.60%, SC: 12.18%, ST: 6.97% and Others(40.25%); Hindus: 65.6%, Muslim: 12.84% and Christian: 5.2%.
- Among the states, the largest share in number of establishments under women entrepreneurship was held by Tamil Nadu (13.51%) followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%).
- Average employment per establishment for women owned establishments was found to be 1.67.
- The total number of establishments owned by women entrepreneurs was 8,050,819 out of which 5,243,044 constituting about 65.12 % of the total establishments were located in rural areas and the remaining 2,807,775 (34.88%) were located in urban areas. Further, about 6,697,354 establishments i.e., 83.19% operated without hired workers and 1,353,465 (16.31%) operated with hired workers. The percentage of establishments without hired workers in rural areas was 86.85% whereas, in urban areas, it was 76.33%. The number of women establishments involved in agricultural activities was 2,761,767 constituting 34.3 % of the total number of establishments owned by women. The state wise total number of establishments under women entrepreneurship and type of establishments is depicted in Table 6.1. The details of

five top states in terms of percentage share in total number of women owned establishments in the country are: i) Tamil Nadu (13.51%) ii) Kerala (11.35%), iii) Andhra Pradesh (10.56%), iv) West Bengal (10.33%) and v) Maharashtra (8.25 %).

- **Table 6.1: State/UT wise distribution of total number of Establishments under women entrepreneurship by type of establishment**

State/UT	Number of Establishments by type			
	Without Hired Workers	With at least One Hired Worker	All	Percentage share of establishments
01 - Jammu & Kashmir	23012	8280	31292	0.39
02 - Himachal Pradesh	45229	3944	49173	0.61
03 - Punjab	83916	27005	110921	1.38
04 - Chandigarh	4921	862	5783	0.07
05 - Uttarakhand	26828	4591	31419	0.39
06 - Haryana	113224	11300	124524	1.55
07 - Delhi	50403	20031	70434	0.87
08 - Rajasthan	193234	54758	247992	3.08
09 - Uttar Pradesh	371730	110649	482379	5.99
10 - Bihar	90115	63495	153610	1.91
11 - Sikkim	4383	921	5304	0.07
12 - Arunachal Pradesh	4438	1975	6413	0.08
13 - Nagaland	11840	1817	13657	0.17
14 - Manipur	84550	3736	88286	1.1
15 - Mizoram	12808	3020	15828	0.2
16 - Tripura	13168	1338	14506	0.18
17 - Meghalaya	21540	7990	29530	0.37
18 - Assam	130338	23820	154158	1.91
19 - West Bengal	762247	69090	831337	10.33
20 - Jharkhand	19827	34905	54732	0.68
21 - Odisha	223875	25725	249600	3.1
22 - Chhattisgarh	62328	15648	77976	0.97
23 - Madhya Pradesh	155898	67507	223405	2.77
24 - Gujarat	403569	125054	528623	6.57

25 - Daman & Diu	566	239	805	0.01
26 - D & N Haveli	352	952	1304	0.02
27 - Maharashtra	580337	83963	664300	8.25
28 - Karnataka	492506	53300	545806	6.78
29 - Goa	13539	3117	16656	0.21
30 - Lakshadweep	329	131	460	0.01
31 - Kerala	863797	50120	913917	11.35
32 - Tamil Nadu	793646	293963	1087609	13.51
33 - Puducherry	8192	1977	10169	0.13
34 - A & N islands	2011	502	2513	0.03
35 - Telangana	292512	63974	356486	4.43
36 - Andhra Pradesh	736146	113766	849912	10.56
All India	6697354	1353465	8050819	100.00
	83.19% ¹⁰	⁶ 16.81%	100.00%	



Conclusion:

In conclusion, the literature review underscores the multifaceted dynamics of women entrepreneurship in modern Indian civilization. While socio-cultural norms and systemic barriers continue to pose challenges, women entrepreneurs in India demonstrate resilience, innovation, and agency in pursuing their entrepreneurial aspirations. By addressing structural constraints, fostering supportive ecosystems, and promoting gender-inclusive policies and programs, India can unlock the full potential of women entrepreneurs as drivers of economic growth, social change, and sustainable development.

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