



WOMEN AND YOUNG ENTREPRENEURS IN INDIA

Anthropology

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ABSTRACT

The core of this vision is two powerful groups of people, women and young entrepreneurs. They are increasingly transforming local concepts into national success storeys and demonstrating that self-reliance begins with self-belief. The transformation of the role of women in the Indian economy is impressive. Several years ago, only one in five women participated in the workforce. Now, nearly two out of every five are employed, and female labour force participation increased to 40.3% in 2023-24, up from 22% in 2017-18. What is even more encouraging is that a major part of them are not jobseekers, but job-creators. The proportion of women-owned businesses in India has increased to 26.2% of all new businesses created, compared to 17.4% 10 years ago. Now, every second DPIIT-registered start-up has at least one women director. It is a major change, implying that millions of women are operating shops, services, stratus and manufacturing plants. Initiatives such as the Women Entrepreneurship Platform (WEP) and special budgetary allocations have helped to provide a space in which women can venture into the market with less obstacles. Self-help groups assisted by the National Rural Livelihoods Mission in villages have helped women to share resources and begin businesses, whether tailoring units or food-processing enterprises. Most of these women, now known as 'Lakhpati Didis', make more than Rs. 1,00,000 (US\$ 1,126) annually.

KEYWORDS

Entrepreneurs, Atmanirbhar, MSMEs

India's youth, builders of tomorrow

India has a special demographic advantage. The future of the country literally lies in the hands of the young people, with nearly 65% of the population currently below the age of 35. Young Indians are not sitting back and waiting to be employed today, but they are making their own opportunities. Start-up India has played a significant role, providing seed capital, streamlined regulations and mentorship. This has made India the third-largest start-up ecosystem in the world. Young entrepreneurs are establishing businesses not only in metros but also in small towns. These start-ups have generated around 17.6 lakh jobs as of August 2025, most of which are occupied by young graduates who find the fast-paced, innovative workplaces more appealing than the traditional offices.

In addition to start-ups, initiatives such as Skill India have trained more than 1.63 crore youth to date, providing them with skills to join industries or start their own businesses. Leadership skills are also being developed through programmes like 'Mera Yuva Bharat', where young people are encouraged to think not only about their careers but also about giving back to the society. The mindset is changing. Whereas in the past, the ambition was to have a safe government or a corporate position, young people now aspire to create apps, start environmentally friendly brands or find solutions to local issues through innovation. Entrepreneurship is no longer a 'plan-B', it is a profession.

Government Initiatives

The government has opened the doors to the big dreams of ordinary Indians. Consider the Pradhan Mantri Mudra Yojana, which has provided loans to micro-enterprises to the tune of more than Rs. 33,65,000 crores (US\$ 379.33 billion) since 2015. Approximately 40% of this has been allocated to women, with most launching their first businesses. Periodic Labour Force Survey (PLFS) data shows that female self-employment grew by 30% to 67.4% in 2023-24 from 51.9% in 2017-18, making women truly 'Atmanirbhar'.

Then there is start-ups India, which has to date identified over 1.6 lakh start-ups across fintech to farming. This start-up has generated almost 17.6 lakh jobs. Programmes like the Skill India Mission ensure that new entrepreneurs are trained as well as funded, while schemes like Stand-up India provide loans to women and underrepresented groups. As per India Skills Report 2025, nearly 55% of Indian graduates are expected to be globally employable in 2025, compared to around 51.25% in 2024. These initiatives create a network of support that assists small ideas to become sustainable businesses. To most people, these plans are not merely financial assistance, but lifelines that

provide confidence and validity to first-time entrepreneurs.

Digital India and fintech have also been major contributors in this journey. As of June 30, 2025, total internet users in India reached one billion, according to the Telecom Regulatory Authority of India (TRAI), with the rural subscribers' share increasing sequentially. Affordable data and smartphones imply that even small-town entrepreneurs can reach customers all over the world. The Unified Payments Interface (UPI) has revolutionised the business process.

A thriving start-up cultures

Perhaps the most visible change in India's entrepreneurial landscape is cultural. Starting a business is now seen as aspirational. Shows like Shark Tank India have turned business pitches into household conversations. Social media is filled with stories of small entrepreneurs making it big, inspiring millions more to take the plunge. As many as 1,61,150 entities have been recognised as start-ups as of January 2025, with India ranking third globally in unicorn count. This growth is not limited to tech. From farmers using drones to women setting up eco-friendly packaging units, the definition of a start-up has expanded. Atal Tinkering Labs in schools and incubation centres in universities are giving even teenagers the confidence to think of themselves as future entrepreneurs.

Impact And Outcomes

The impact of these combined efforts is visible in every sector. Between FY21 and FY23, women-led Micro, Small and Medium Enterprises (MSMEs) created 89 lakh additional jobs for women. Programmes like Mudra have allowed millions of families to escape cycles of debt and dependence by starting small businesses. Start-ups are attracting foreign investment, boosting India's image as a hub of innovation.

Define Women Entrepreneur

A women entrepreneur is a woman who starts and runs her own business. She takes on the job of turning her ideas into a real company by handling everything from finding money to starting up, making decisions, and managing the daily work. Whether it's a small local shop or a high-tech start-up, she is responsible for making it successful.

The growing number of women entrepreneurs is changing the business world. More women are stepping up to lead and start businesses, which helps break down old stereotypes and inspires other women to do the same. With more support and resources available, women entrepreneurs are set to make a big difference and continue to succeed in their ventures.

Types of Women Entrepreneurs

Women entrepreneurs come in various types depending on their business goals and models. Here's a straightforward look at these types, including those in fintech:

1. First-Generation Entrepreneurs: These women start businesses from the ground up, creating something completely new. They often face big challenges but can achieve significant success. For example, a woman who opens a new tech company or a local coffee shop falls into this category.

2. Small Business Entrepreneurs: These women run smaller, local businesses. They might own things like restaurants, boutiques, or service businesses like salons. They usually handle the day-to-day operations themselves or with a small team.

3. Scalable Start-ups: These women create businesses that have the potential to grow quickly and reach many people. They often work in tech or fintech. For instance, a woman who starts a fintech company that offers new ways to handle payments or manage money is in this group.

Fintech Entrepreneurs: These women focus on businesses that deal with financial technology. They develop new tools like mobile payment apps, online banking services, or investment platforms. Their goal is to make financial services easier and more accessible for everyone.

4. Social Entrepreneurs: These women start businesses to tackle social or environmental issues. Their focus is on making a positive impact, such as providing education or improving healthcare. Their aim is to benefit society as a whole.

5. Corporate Entrepreneurs (Intrapreneurs): These women work within large companies to create new products or services. They use the company's resources to develop and bring their innovative ideas to life.

Characteristics of Women Entrepreneurs

Women entrepreneurs are making a big impact in the business world. They often have some special qualities that help them succeed. Here's a look at some of these key traits:

1. Resilience

Women entrepreneurs are known for their resilience. This means they don't give up easily. When they face problems or setbacks, they stay determined and find ways to overcome obstacles. Their ability to bounce back from difficulties helps them keep their businesses moving forward.

2. Empathy

Empathy is another important trait. Women entrepreneurs are often good at understanding how their customers feel and what they need. This helps them create products or services that truly meet their customers' needs and build strong relationships with them.

3. Creativity

Creativity is a big asset for women entrepreneurs. They come up with new ideas and find creative solutions to problems. This helps them stand out in a crowded market and offer something unique that attracts customers.

4. Strong Communication Skills

Good communication is key for women entrepreneurs. They are skilled at sharing their ideas, negotiating deals, and connecting with others. Being able to communicate clearly helps them build strong relationships with clients, partners, and investors.

5. Collaborative Spirit

Women entrepreneurs often work well with others. They know the value of teamwork and build strong, supportive relationships with their colleagues and partners. This collaborative approach helps them achieve their goals more effectively.

6. Visionary Thinking

Having a clear vision is another strength. Women entrepreneurs set clear goals and work strategically to reach them. Their ability to think ahead and plan for the future helps them stay on track and adapt to changes in the market.

Problems Faced by Women Entrepreneurs

Women entrepreneurs often face some tough challenges when running their businesses. Here are four common problems they might encounter:

1. Access to Funding

Getting money to start or grow a business can be hard for women. They often find it more difficult to get loans or attract investors compared to men. This lack of funding can make it tough to launch their business or take it to the next level.

2. Balancing Work and Family

Many women entrepreneurs struggle to juggle their business with family responsibilities. Managing both can be overwhelming and stressful. This balancing act can make it hard to find time for everything, affecting their work and personal life.

3. Networking and Mentorship

Finding the right people to connect with and get advice from can be a challenge. Women entrepreneurs might have fewer chances to build strong professional networks or find mentors who can guide them. This can slow down their business growth and limit their support.

4. Gender Bias and Stereotypes

Women entrepreneurs sometimes face unfair treatment just because they are women. They may deal with doubts about their abilities or face stereotypes that can make it harder for them to be taken seriously. This bias can create extra obstacles in their business journey.

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