

**CHALLENGES FACED BY WOMEN ENTREPRENEURS IN DELHI NCR****Shikha Kaul,**Research Scholar, NICE School of Business Studies, Shobhit Institute of Engineering & Technology  
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**ABSTRACT**

India has witnessed a remarkable rise in women entrepreneurs, highlighting their crucial role in economic growth, gender equality, and social empowerment. Traditionally seen as an extension of household duties, women have transitioned into business ownership due to increasing education, digital advancements, and socio-economic factors. Government initiatives like Startup India have significantly contributed to fostering a supportive ecosystem for women-led enterprises. These startups drive innovation, job creation, and economic expansion while addressing challenges such as funding limitations and socio-cultural constraints. The government has introduced various schemes, including financial allocations, virtual incubation programs, and capacity-building workshops, to promote women entrepreneurship. This study focuses on identifying the challenges faced by women entrepreneurs in Delhi NCR through primary data collection. Understanding these challenges will help formulate policies that further support and empower women entrepreneurs, ultimately contributing to a more inclusive and resilient economy.

**Keywords:**

Startup India, Women Entrepreneurs, Challenges

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**INTRODUCTION**

India has witnessed a significant increase in the number of women entrepreneurs in recent years. This remarkable transformation in the business landscape highlights the crucial role of women as key contributors to economic growth. At this stage, their active participation in the economy is vital for achieving sustainable development, promoting gender equality, and alleviating poverty. Additionally, it plays a significant role in enhancing women's social status.

In India, women's entry into the business sector has traditionally been seen as an extension of their household duties. However, with increasing education and the passage of time, women have gradually shifted from managing domestic responsibilities to establishing their own businesses. Their success in entrepreneurship is driven by key factors such as skills, knowledge, and adaptability. The digital age has introduced both challenges and opportunities, enabling many women to transition from job seekers to job creators. Often, women venture into entrepreneurship due to significant life changes, including divorce, workplace discrimination, pregnancy, family health concerns, or financial pressures like job losses. Simultaneously, a new generation of women entrepreneurs is emerging; Arya *et al.* (2017).

The increasing presence of women entrepreneurs has played a crucial role in driving business expansion and economic growth in the country. Women-led enterprises are making a significant impact by generating employment, influencing demographic shifts, and inspiring future generations of women entrepreneurs. To ensure the sustainable development of women in business and promote balanced national growth, India requires comprehensive government efforts to strengthen women's entrepreneurship. This commitment is reflected in various initiatives, schemes, the creation of supportive networks and communities, and collaborations among diverse stakeholders within the industry ecosystem.

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Encouraging women entrepreneurship is essential for empowering women and advancing gender equality in India. Financial independence through entrepreneurship not only strengthens women's confidence and decision-making abilities but also improves the well-being of their families and communities. Moreover, successful women entrepreneurs serve as role models, motivating others to overcome societal barriers and chase their aspirations. By tackling challenges such as limited access to funding, skill development, and socio-cultural constraints, India can harness the vast potential of its women entrepreneurs, promoting inclusive growth and a more resilient economy.

Startup India, a flagship initiative of the Government of India, is designed to foster a thriving startup culture and establish a strong, inclusive ecosystem for innovation and entrepreneurship nationwide. To achieve this, India must develop a robust network that promotes employment opportunities, industrial growth, and agricultural innovation. In line with this vision, the Government of India launched the Startup India Action Plan on January 16, 2016, under the leadership of Prime Minister Shri Narendra Modi. The initiative aims to support entrepreneurs, strengthen the startup ecosystem, and shift India towards becoming a nation of job creators rather than job seekers. In recent years, the Indian startup landscape has witnessed significant growth and advancements across multiple sectors. Marking a major milestone in its ongoing evolution, India surpassed 100,000 recognized startups in June 2023.

Startups play a crucial role in driving economic expansion and have become a fundamental pillar of modern economies Akkaya (2019). They act as key drivers for attracting foreign investments, generating wealth, and creating employment opportunities. By fostering innovation and encouraging competition, startups significantly enhance the overall dynamism of an economy. Over time, the strong connection between entrepreneurship, startups, and economic development has been well recognized. Startups not only bridge market gaps with innovative solutions but also contribute to technological advancements and industry transformation. By generating jobs across various sectors, they help reduce unemployment and improve livelihoods. Furthermore, successful startups cultivate a culture of innovation and risk-taking, inspiring others to embark on entrepreneurial ventures and fueling continuous economic growth. In an increasingly globalized world, startups also serve as conduits for foreign capital and international networking, further reinforcing a nation's economic foundation; Norris (2014).

The Government launched the 'Startup India Initiative' on January 16, 2016, with the objective of fostering a strong ecosystem to promote India's startup culture. This initiative aims to accelerate economic growth, encourage entrepreneurship, and create widespread employment opportunities. A key focus of the program is to empower women entrepreneurs by implementing supportive policies, initiatives, and networking opportunities. Under this initiative, entities meeting the eligibility criteria outlined in the G.S.R. notification 127 (E) dated February 19, 2019, are officially recognized as startups by the Department for Promotion of Industry and Internal Trade (DPIIT).

The government has implemented several initiatives to promote women entrepreneurship across the country:

- To boost both equity and debt investment in women-led startups, 10% of the Fund of Funds for Startups Scheme, amounting to ₹1,000 crore and managed by SIDBI, has been allocated specifically for these enterprises.
- The Virtual Incubation Program for Women Entrepreneurs has been launched to offer free acceleration support for three months to 20 women-led technology startups.
- A dedicated webpage for women entrepreneurs has been introduced on the Startup India portal, providing comprehensive information on various policy measures introduced by both Central and State Governments to support women-led businesses.
- Awareness and Capacity Building Workshops are regularly conducted to empower women entrepreneurs. These workshops cover essential topics and feature successful entrepreneurs who share their experiences, attracting a wide audience of both aspiring and established women business leaders.

### REVIEW OF RELATED LITERATURE

Moore (1990) observed that research on women entrepreneurs was insufficient, fragmented, and lacked a unified approach. He emphasized the need for a strong statistical foundation, the development of typologies, and the establishment of theoretical models to improve comprehension in this field. His study highlighted the early stage of

research on women entrepreneurs and underscored the necessity of creating a more structured framework for future studies.

Brush (1992) examined gender-based variations in entrepreneurial behavior. While men and women exhibited similarities in demographics and business competencies, differences were evident in their educational backgrounds, motivations, and strategies for business establishment and expansion. To better understand these distinctions, Brush advocated for a comprehensive approach incorporating psychological and sociological theories.

Fischer *et al.* (1993) found no substantial proof that a lack of education or experience hindered women's success in entrepreneurship. They advocated for the use of liberal and social feminist theories to better comprehend the subtle differences in how men and women effectively manage businesses.

Ahl & Nelson (2010) redefined gender in the context of entrepreneurship, viewing it as a socially constructed concept rather than a biological determinant. Utilizing institutional theory, they explored the mechanisms that differentiate male and female entrepreneurs, highlighting the influence of societal norms and structures in shaping entrepreneurial opportunities, behaviors, and success.

Sullivan & Meek (2012) advanced the study of gender and entrepreneurship by developing a comprehensive process model that integrated key aspects such as opportunity recognition, motivation, and resource acquisition. Drawing on expectancy theory and social cognitive theory, their research examined how these factors interact to influence entrepreneurial behavior, particularly among women, shedding light on the complexities of gendered entrepreneurial experiences.

Goyal & Yadav (2014) in their study explored the obstacles encountered by women entrepreneurs in developing nations. They highlighted key challenges such as institutional gaps, societal prejudices, and a lack of self-confidence, which hinder women's entrepreneurial success. The study emphasized the need for targeted policy measures, mentorship programs, and socio-cultural shifts to create a more inclusive and supportive entrepreneurial environment.

Chokhani (2017) examined the challenges confronting startup companies, emphasizing that previous large-scale layoffs and downsizing have made skilled professionals wary of joining them. Securing funding remains a persistent struggle, particularly as startups expand and subsequently reduce their workforce to enhance efficiency, leading to job instability. While early-stage funding, such as angel and seed investments, is relatively accessible due to lower capital requirements, obtaining funding in later stages is significantly more challenging. This difficulty arises because startups often deplete resources rapidly, prioritizing growth over sustainable unit economics, which makes them less attractive to investors in advanced funding rounds.

Goel (2018) highlighted multiple obstacles encountered by entrepreneurs in India, ranging from socio-cultural barriers and inadequate technological infrastructure to financial constraints and sustainability challenges. Additionally, regulatory complexities further hinder entrepreneurial growth. Limited access to funding, bureaucratic red tape, and evolving market demands create further difficulties, making it essential for policymakers to develop supportive frameworks that promote innovation and ease business operations. Addressing these challenges can foster a more conducive environment for entrepreneurship, ensuring long-term sustainability and economic development.

Alawamleh *et al.* (2023) examined the challenges faced by entrepreneurs in Jordan, with a particular focus on SMEs, and proposed solutions to improve their conditions. Through interviews with entrepreneurs from four startups in diverse sectors including IT, consulting, training, and e-marketing the study gathered firsthand insights. Key obstacles identified included inadequate financial and logistical support, inefficiencies in work distribution, limited operational experience, restricted access to market information, difficulties in building commercial relationships, and networking constraints. The research also emphasized that women entrepreneurs face additional barriers, especially in securing funding and accessing investment opportunities.

**OBJECTIVES OF THE STUDY**

- To identify challenges faced by women entrepreneurs in Delhi NCR

**Primary Data**

In the present research study the primary data has been collected from women entrepreneurs selected from Delhi-NCR.

**ANALYSIS RELATED TO CHALLENGES FACED BY WOMEN ENTREPRENEURS****Table 1: Response to the question “What are the major challenges you faced while starting your business?”**

Components	Response (In numbers)	Response (In %)
Lack of access to finance	161	42.37
Limited business knowledge or training	55	14.48
Difficulty in obtaining licenses and permits	94	24.73
Lack of family or societal support	70	18.42
<b>Total</b>	<b>380</b>	<b>100</b>

Analysis: The analysis of challenges faced by women entrepreneurs while starting their businesses highlights key barriers that hinder their entrepreneurial journey. The most significant challenge, reported by 42.37% of respondents, is the lack of access to finance. This indicates that securing capital remains a major obstacle, with many women struggling to obtain loans, attract investors, or access financial resources necessary for business establishment and growth. Difficulty in obtaining licenses and permits is the second major challenge, faced by 24.73% of respondents. This suggests that bureaucratic hurdles and regulatory complexities pose significant barriers, making it difficult for women entrepreneurs to formalize their businesses. Additionally, 18.42% of respondents cite a lack of family or societal support as a challenge, reflecting the social and cultural constraints that still impact women's entrepreneurial aspirations. Limited business knowledge or training is a concern for 14.48% of respondents, indicating that a portion of women entrepreneurs face difficulties in acquiring the necessary skills, strategic planning, and market understanding.

**Table 2: Response to the question “Have you faced any difficulties in securing financial support for your business?”**

Components	Response (In numbers)	Response (In %)
Yes, it was very difficult	127	33.42
Yes, but I managed with difficulty	52	13.68
No, it was easy to get financial support	152	40
I did not seek financial support	49	12.9
<b>Total</b>	<b>380</b>	<b>100</b>

Analysis: The analysis of financial support accessibility among women entrepreneurs reveals a mixed experience in securing funding. A significant portion, 40%, reported that obtaining financial support was easy, suggesting that many women entrepreneurs have been able to access funding through banks, government schemes, or private investors without major obstacles. However, a considerable 33.42% found it very difficult to secure financial assistance, indicating persistent challenges such as stringent lending criteria, lack of collateral, or limited awareness of available funding options. Additionally, 13.68% stated that while they faced difficulties, they ultimately managed to obtain the necessary funds, highlighting the resilience and determination of women entrepreneurs in overcoming financial barriers. Meanwhile, 12.9% of respondents did not seek financial support, which may suggest reliance on personal savings, alternative funding sources, or a preference for self-financed business models. This distribution reflects both progress and ongoing challenges in financial accessibility, emphasizing the need for more inclusive financial policies, greater awareness of funding opportunities, and improved support systems to facilitate smoother access to capital for women entrepreneurs.

**Table 3: Response to the question “How challenging is it to balance business responsibilities with personal and family life?”**

Components	Response (In numbers)	Response (In %)
Very challenging	96	25.28
Somewhat challenging	107	28.15
Neutral	59	15.52
Not very challenging	69	18.15
Not challenging at all	49	12.9
<b>Total</b>	<b>380</b>	<b>100</b>

Analysis: The analysis of challenges in balancing business responsibilities with personal and family life among women entrepreneurs reveals varied experiences. A significant portion, 28.15%, find it somewhat challenging, indicating that while they face difficulties, they are able to manage their dual responsibilities with effort and adjustments. Meanwhile, 25.28% consider it very challenging, highlighting the struggle many women face in juggling entrepreneurial demands with household and caregiving responsibilities. This suggests that traditional gender roles and societal expectations may still place additional pressure on women entrepreneurs. On the other hand, 18.15% reported that balancing both aspects is not very challenging, while 12.9% stated that they do not find it challenging at all, reflecting that some women have established strong support systems or efficient time management strategies. A neutral stance was taken by 15.52% of respondents, indicating that their experience varies depending on circumstances.

**Table 4: Response to the question “Have you experienced gender-related discrimination in business dealings (e.g., funding, networking, partnerships)?”**

Components	Response (In numbers)	Response (In %)
Strongly Agree	75	19.75
Agree	110	28.95
Neutral	46	12.10
Disagree	84	22.10
Strongly Disagree	65	17.10
<b>Total</b>	<b>380</b>	<b>100</b>

Analysis: The analysis of gender-related discrimination in business dealings among women entrepreneurs highlights a range of experiences. A significant portion, 28.95%, agree that they have faced gender-based challenges in areas such as funding, networking, and partnerships, while 19.75% strongly agree, reinforcing the notion that discrimination remains a concern for many women in business. These findings suggest that biases and unequal opportunities still persist, potentially hindering women's access to critical business resources. On the other hand, 22.10% of respondents disagree, and 17.10% strongly disagree, indicating that a considerable number of women entrepreneurs have not encountered gender-related discrimination in their professional dealings. Additionally, 12.10% remain neutral, possibly reflecting mixed experiences or uncertainty about the role of gender bias in their business interactions.

**Table 5: Response to the question “What is the key operational challenge you face in running your business?”**

Components	Response (In numbers)	Response (In %)
Hiring and retaining skilled employees	45	11.85
Managing business finances effectively	78	20.52
Finding customers and increasing sales	79	20.78
Adopting new technologies for business growth	78	20.52
Others	100	26.33
<b>Total</b>	<b>380</b>	<b>100</b>

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Analysis: Among the defined challenges, "Finding customers and increasing sales" emerges as the most prominent concern at 20.78%, highlighting the ongoing struggle businesses face in expanding their customer base and driving revenue growth. Closely following this are "Managing business finances effectively" and "Adopting new technologies for business growth," both reported by 20.52% of respondents. These figures suggest that financial management and technological adaptation are critical areas where businesses seek improvement, likely due to increasing competition and evolving market trends. Lastly, "Hiring and retaining skilled employees" was cited by 11.85% of respondents, indicating that while workforce-related issues are a concern, they are perceived as less pressing compared to customer acquisition, financial stability, and technological advancement. The analysis of key operational challenges in running a business reveals that the most significant concern, as reported by 26.33% of respondents, falls under the "Others" category. This suggests that businesses face a diverse range of challenges beyond the commonly identified ones, potentially including regulatory compliance, supply chain issues, or industry-specific hurdles.

### CONCLUSION

Women entrepreneurs continue to face significant difficulties in securing financial support, with many struggling to obtain loans, attract investors, or meet strict lending criteria. Limited access to funding hinders business growth and expansion, despite the availability of bank loans and government schemes. Many women entrepreneurs experience difficulties in managing business demands alongside family and personal responsibilities. While some have developed strong support systems and efficient time management strategies, traditional societal roles continue to pose challenges for others. Discrimination in funding, networking, and partnerships persists for a significant portion of women entrepreneurs, limiting their access to critical business opportunities. However, some women report neutral or positive experiences, suggesting that while gender bias exists, its impact varies across industries and regions. Women entrepreneurs face key business challenges, including acquiring customers, managing finances, and integrating new technologies. Workforce-related issues, while important, are relatively less pressing compared to concerns about financial stability, market expansion, and technological adaptation.

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