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Women Entrepreneurship and Sustainable Development in India: Contributions, Challenges and Emerging Opportunities

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ABSTRACT :

Women's entrepreneurship is increasingly viewed as a pathway to inclusive and sustainable development. In India, women own roughly one in five enterprises, yet their economic potential remains substantially under-realised. This paper reviews secondary evidence from official surveys, international reports and peer-reviewed literature to examine (i) the contributions of women entrepreneurs to economic growth, employment, social empowerment and environmental sustainability; (ii) the structural, financial, social and digital barriers they face; and (iii) the opportunities created by digital commerce, targeted government schemes and self-help-group (SHG) networks. The analysis is linked to Sustainable Development Goals (SDGs) 1, 5, 8, 9 and 10. The review finds that women-owned enterprises are predominantly small, informal and self-financed, and that limited credit, unequal care responsibilities, restrictive social norms and digital gaps constrain their growth. The paper concludes that sustainable development in India cannot be achieved without removing the ecosystem constraints on women-led enterprises, and it proposes an integrated policy agenda covering finance, digital inclusion, care-economy support and data systems.

Keywords: *women entrepreneurship, sustainable development, SDGs, MSMEs, financial inclusion, digital commerce, India*

1. Introduction

The 2030 Agenda for Sustainable Development commits countries to achieve gender equality and empower all women and girls (SDG 5) while promoting inclusive economic growth and decent work (SDG 8) (United Nations, 2015). Entrepreneurship sits at the intersection of these goals: it creates income and jobs, builds economic agency and, when linked to local resources, can support livelihoods that are environmentally and socially durable.

India presents a paradox. It is among the world's largest economies and has a vast micro, small and medium enterprise (MSME) sector, yet women's participation in the economy is low by global standards. The Global Gender Gap Report 2026 ranked India 131st among 145 economies, with economic participation and opportunity parity at about 41 per cent (World Economic Forum, 2026). McKinsey Global Institute (2015) estimated that women contributed about 17 per cent of India's GDP, against a global average of about 37 per cent, and projected that advancing gender parity could add as much as USD 700 billion to India's GDP by 2025 in its best-in-class scenario. As that horizon has now passed, the figure is best read as an indication of the scale of unrealised potential rather than as a realised or forecast outcome.

Women entrepreneurs are therefore central to this agenda, yet their potential remains largely unrealised. Although women own around one in five enterprises in India, most of these are one-person, self-financed micro units with limited access to formal credit, markets and technology (Bain & Company & Google, 2019). Their enterprises are also embedded in household and community settings, so that care responsibilities, social norms and unequal access to digital tools shape what they can start and how far they can grow (Brush et al., 2009; Kantor, 2002). At the same time, the acceleration of digital commerce, self-help-group (SHG) networks and targeted government schemes has opened new avenues for women-led enterprises. Existing studies, however, tend to examine these dimensions separately, and region-specific evidence from states such as Jharkhand remains limited. By bringing contributions, barriers and opportunities together within the framework of the Sustainable Development Goals, this paper seeks to offer an integrated view that can inform policy and future research.

Against this background, this paper asks three questions:

a) How do women entrepreneurs contribute to sustainable development in India?

b) What constraints limit their contribution?

c) And which emerging opportunities can be leveraged to expand it?

This paper is conceptual and review-based, drawing on government statistics, institutional reports and academic literature.

2. Conceptual and Theoretical Background

2.1 Women Entrepreneurs and Sustainable Development

Sustainable development integrates economic, social and environmental dimensions. Sen's (1999) capability approach treats development as the expansion of people's real freedoms; entrepreneurship can be viewed as a means through which women expand their capability to earn, decide and participate. Kabeer (2005) argues that empowerment involves access to resources, agency and achievements, and that economic opportunity is necessary but not sufficient without changes in the norms that govern women's choices. Duflo (2012) shows that the relationship between development and women's empowerment is two-way: development can lessen gender inequality, but empowerment also feeds back into development through its effects on household investment in health and education.

2.2 Gender-Aware Entrepreneurship Research

Ahl (2006) criticised entrepreneurship research for treating male entrepreneurs as the norm and women's businesses as deviations, and called for analysis of how gendered structures shape opportunity. Brush, de Bruin and Welter (2009) proposed a gender-aware framework in which the "5Ms" (market, money, management, motherhood and the meso/macro environment) explain women's entrepreneurial experience. The "motherhood" element is particularly relevant in India, where household and care responsibilities strongly shape business choices. Studies of South Asia reflects women's enterprises are embedded in family and community contexts that affect mobility, access to capital and market reach (Kantor, 2002). Cross-country evidence also indicates that female entrepreneurship is shaped by both necessity and opportunity motives and by the institutional environment (Minniti & Naudé, 2010).

3. Methodology

This is a descriptive, secondary-data review that is conceptual and qualitative in orientation. It does not test hypotheses, instead, it synthesises published evidence and organises it around the three research questions and the relevant Sustainable Development Goals. Official data were drawn from the Sixth Economic Census (Ministry of Statistics and Programme Implementation [MoSPI], 2016); the MSME Annual Reports (Ministry of Micro, Small and Medium Enterprises [MoMSME], 2019, 2024); the Periodic Labour Force Survey (PLFS) annual reports; the Time Use Survey 2019 (MoSPI, 2020); the National Family Health Surveys (NFHS-5, 2019–21, and NFHS-6, 2023–24); and explanatory documents on government schemes issued through the Press Information Bureau and the concerned ministries. International and industry sources include the Global Gender Gap Report (World Economic Forum, 2026), the report by McKinsey Global Institute (2015) and the report by Bain & Company and Google (2019). The conceptual discussion draws on peer-reviewed literature on capability, empowerment and gender-aware entrepreneurship.

Sources were selected on three criteria: **authority and national coverage**, with priority given to official statistics and government documents; **relevance** to women's enterprise, labour-force participation, finance, time use and digital access; and **recency**, with the latest available edition used wherever one exists and older sources retained only where no later equivalent is available, as with the Economic Census. The evidence was then analysed thematically under three headings, namely **contributions, constraints and opportunities,** and linked to the relevant SDGs. Figures are reported as published by their sources, and the year of each source is stated because different surveys use different definitions of "women-owned" enterprises and different reference periods. Official figures reflect the latest releases available at the time of writing (October 2026).

4. Profile of Women Entrepreneurship in India

The Sixth Economic Census (2013–14) counted about 58.5 million establishments, of which around 8.05 million (13.76 per cent) were owned and run by women. These enterprises provided employment to about 13.48 million persons, roughly 10 per cent of total employment in the sector (MoSPI, 2016). The census also showed that women-owned enterprises were small and largely self-financed, with very limited reliance on institutional credit.

The National Sample Survey 73rd round on unincorporated non-agricultural enterprises (2015–16), as reported in the MSME Annual Report 2018–19, estimated that women-owned proprietary enterprises made up about 20 per cent of all proprietary MSMEs (MoMSME, 2019). Bain & Company and Google (2019) similarly estimated that women own about 20 per cent of Indian enterprises, that the vast majority are one-person, self-financed micro

units, and that with proper support women-owned businesses could generate 150–170 million jobs by 2030.

Women's labour-force participation has meanwhile risen. According to the PLFS, the female labour-force participation rate (age 15 and above, usual status) increased from 23.3 per cent in 2017–18 to 41.7 per cent in 2023–24 (National Statistical Office, 2019, 2024). The annual report for calendar year 2025 puts it at about 40.0 per cent, with overall participation stable relative to 2024 (National Statistical Office, 2026); because PLFS reporting has moved from a July–June cycle to a calendar-year cycle, the two series are not strictly comparable. A large share of the increase since 2017–18 reflects self-employment, including unpaid work in household enterprises and agriculture, which means that the quality of such work remains a concern.

5. Contributions to Sustainable Development

5.1 Economic Growth and Employment (SDG 8)

MSMEs contribute roughly 30 per cent of India's GDP and a little under half of its exports, and are the country's largest source of non-farm employment after agriculture (MoMSME, 2024). Women's enterprises are a growing component of this sector. Their contribution is both direct, through output and income, and indirect, through employment of other women. Evidence from the Sixth Economic Census shows that women-owned enterprises are more likely than male-owned ones to operate in traditional, home-based and agro-based activities, but that they nevertheless create employment at the local level (MoSPI, 2016). The McKinsey Global Institute (2015) estimate cited above indicates that the unrealised economic value is large: closing gender gaps in work participation, sector mix and hours worked would add hundreds of billions of dollars to India's GDP.

5.2 Poverty Reduction and Inclusion (SDGs 1 and 10)

Evidence reviewed by Duflo (2012) suggests that resources controlled by women are more likely to be directed towards children's nutrition, health and education; if this pattern extends to enterprise income, it gives women's earnings a strong multiplier effect on poverty reduction. The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) has mobilised more than 10 crore rural women into self-help groups (SHGs), and loans worth over INR 12 lakh crore have been disbursed to women's SHGs under the mission, providing savings, credit and a base for micro-enterprise (All India Radio, 2026). The Pradhan Mantri MUDRA Yojana (PMMY), launched in 2015, offers collateral-free loans to micro-entrepreneurs, and over its first decade women accounted for about 68 per cent of beneficiaries (Ministry of Finance, 2025). The Stand-Up India scheme (2016) facilitates bank loans of INR 10 lakh to INR 1 crore for at least one woman and one Scheduled Caste/Scheduled Tribe borrower per bank branch, and by April 2023 over 1.44 lakh loans worth INR 33,152 crore had been sanctioned to women under the scheme (Ministry of Finance, 2023).

5.3 Gender Equality and Empowerment (SDG 5)

Economic independence strengthens women's bargaining power and mobility. Kabeer (2005) emphasises that empowerment is realised when access to resources translates into the ability to make strategic life choices. In SHG-linked enterprises, collective membership also builds social capital, leadership and confidence in dealing with banks and markets. These effects are, however, uneven and depend on the type of enterprise, the extent of control women have over income, and household attitudes.

5.4 Innovation, Local Resources and Environmental Sustainability (SDGs 9 and 12)

Many women-led enterprises are rooted in local natural resources and traditional skills: handloom and handicrafts, food processing, forest-based produce, organic farming, and recycling and waste management. These activities are typically low in capital and energy intensity and are tied to local value chains. In tribal and forested regions such as Jharkhand, where Scheduled Tribes constitute about 26 per cent of the population (Census of India, 2011), women's collectives in tasar silk, lac and non-timber forest produce show how enterprise can combine livelihood security with sustainable resource use. A caution is needed: these sectors can also trap women in low-productivity work unless linked to better technology, branding and markets.

6. Challenges Facing Women Entrepreneurs

6.1 Access to Finance

Finance is the most frequently cited barrier. Because most women-owned enterprises are micro and self-financed, they rely on personal savings, family funds and informal credit (MoSPI, 2016; Bain & Company & Google, 2019). Lack of collateral is a major cause, as women often do not hold land or property titles in their own names. Although schemes such as MUDRA and Stand-Up India have widened access, loan sizes to women remain small, and few women-owned firms graduate to larger credit. Bank branch staff attitudes and complex documentation further discourage applicants.

6.2 Care Burden and Time Poverty

The national Time Use Survey 2019 found that women aged 15–59 spent on average about 299 minutes a day on unpaid domestic services for household members, compared with about 97 minutes for men (MoSPI, 2020). This disparity restricts the time and mobility women can devote to enterprise growth, networking and travel to markets, and pushes many women towards home-based, part-time or seasonal activities. This is the "motherhood" dimension of Brush et al.'s (2009) framework.

6.3 Social Norms and Limited Networks

Restrictions on mobility, safety concerns, family approval, and gendered expectations about suitable occupations shape women's business choices (Kantor, 2002; Goyal & Parkash, 2011). Women often have fewer professional contacts, mentors and role models, which limits access to information, suppliers and larger customers.

6.4 Digital and Skills Gaps

The digital divide persists, although it is narrowing. NFHS-6 (2023–24) found that 64.3 per cent of women aged 15–49 had ever used the internet, almost double the 33.3 per cent recorded in NFHS-5, and that 63.6 per cent had a mobile phone that they themselves use, up from 53.9 per cent (Ministry of Health and Family Welfare [MoHFW] & International Institute for Population Sciences [IIPS], 2026). The gender gap at the start of this period was wide: NFHS-5 (2019–21) had found that about 57 per cent of men had ever used the internet, compared with about 33 per cent of women (IIPS & MoHFW, 2022). About 89.0 per cent of women now report having a bank or savings account that they themselves use, up from 78.6 per cent. Thus, financial inclusion remains ahead of digital inclusion, and having ever used the internet is a minimal indicator that does not capture the regular, skilled use that e-commerce, digital payments and online marketing require. Skill gaps in business management, digital marketing, costing and compliance compound the problem.

6.5 Market Access, Scale and Formalisation

Most women-owned enterprises are unregistered, tiny and concentrated in a small number of low-margin sectors. This limits their eligibility for public procurement, formal credit and export opportunities, and exposes them to income shocks. Weak data on women-owned enterprises, due to inconsistent definitions and reliance on periodic surveys, also hampers targeted policymaking.

7. Emerging Opportunities

7.1 Digital Commerce and Platforms

E-commerce, social commerce and digital payments reduce the need for physical mobility and shop premises, allowing women to sell from home to national markets. Bain & Company and Google (2019) identified digital tools as a major enabler of women-led growth, noting that women entrepreneurs who adopt them tend to access new customers and information more easily. Public platforms are also expanding: the Government e-Marketplace (GeM) launched "Womaniya" in 2019 to enable women SHGs and artisans to sell products directly to government buyers (Ministry of Commerce and Industry, 2026), and NITI Aayog's Women Entrepreneurship Platform (WEP), launched in 2018, offers a single point of access to information, mentoring and funding (NITI Aayog, 2021). The Open Network for Digital Commerce (ONDC), launched in 2022, aims to lower platform entry barriers for small sellers and artisans (Ministry of Commerce and Industry, 2025).

7.2 Policy and Institutional Support

DAY-NRLM's SHG ecosystem has moved from savings and credit towards enterprise promotion. The "Lakhpati Didi" initiative, announced in 2023, aims to enable SHG women to earn a sustainable annual household income of at least INR 1 lakh (Ministry of Rural Development, 2024). Its target was raised from 2 crore to 3 crore in 2024; the 3 crore milestone has since been surpassed, and a revised target of 6 crore has been announced (YourStory, 2026). Combined with MUDRA, Stand-Up India and credit guarantee mechanisms for MSMEs, these initiatives create a more supportive environment than existed a decade ago.

7.3 Green and Social Enterprise

Growing demand for sustainable, local and ethically produced goods favours women's enterprises in organic food, natural fibres, renewable-energy retail

(for example, solar lighting and clean cookstoves), waste management and eco-friendly packaging. Linking SHGs to these value chains can simultaneously raise incomes and advance environmental goals.

7.4 Regional Development

In states with large tribal and rural populations, such as Jharkhand, district-level ecosystems combining SHG networks, digital literacy and market linkages can unlock significant potential. Region-specific evidence, however, remains limited, and this is where primary field research can add most value.

8. Discussion and Policy Implications

The evidence shows that women's entrepreneurship in India is broad but shallow: women own a significant share of enterprises, yet these are small, informal and under-capitalised. The contribution to sustainable development is real but constrained by a cluster of interlinked barriers rather than a single one. Finance without time, skills and market access does not produce scale; digital tools without connectivity, device ownership and confidence do not produce inclusion. Policy therefore needs to be integrated.

These findings can be read through the theoretical frameworks introduced in Section 2. In Kabeer's (2005) terms, finance, digital access and market linkages are resources; restrictive norms, limited networks and the unequal distribution of care work constrain agency; and the small scale and informality of most enterprises limit the achievements that can be converted into lasting empowerment. Sen's (1999) capability approach points in the same direction, since the constraints identified here limit women's real freedom to start, run and expand an enterprise rather than their willingness to do so. The 5Ms framework of Brush et al. (2009) maps closely onto the evidence: money (Section 6.1), motherhood (Section 6.2), management and market (Sections 6.4 and 6.5) and the meso/macro environment of norms, institutions and policy (Sections 6.3 and 7.2). Table 1 summarises how each constraint relates to the SDGs and to the policy measures proposed below.

Table 1

Constraints, SDG Linkages and Policy Responses

Constraint	Key evidence	SDGs affected	Policy response
Access to finance	Enterprises are mostly micro and self-financed, with a weak collateral base (MoSPI, 2016; Bain & Company & Google, 2019)	1, 5, 8	Finance beyond micro-loans (1); property and asset rights (5)
Care burden and time poverty	Women spend about 299 minutes a day on unpaid domestic services, against about 97 minutes for men (MoSPI, 2020)	5, 8	Care infrastructure (3)
Social norms and limited networks	Constraints on mobility, safety and family approval; fewer mentors and professional contacts (Kantor, 2002; Goyal & Parkash, 2011)	5, 10	Community-level facilitators (2); market linkages (4)
Digital and skills gaps	64.3 per cent of women had ever used the internet and 63.6 per cent had their own mobile phone (MoHFW & IIPS, 2026)	5, 9, 10	Digital inclusion (2)
Market access, scale and formalisation	Most enterprises are unregistered, tiny and concentrated in low-margin sectors	8, 9, 12	Market linkages and procurement (4); data systems (6)

Note. Compiled from the sources cited in Sections 4–7. Bracketed numbers refer to the measures listed below.

The following measures follow from the review:

1. **Finance beyond micro-loans:** Promote cash-flow-based lending, credit guarantees and graduated loan products so that women can move from micro to small enterprises, supported by gender-disaggregated reporting by banks.
2. **Digital inclusion:** Combine device access, affordable data and practical training (digital payments, online selling, marketing), with community-level facilitators.
3. **Care infrastructure:** Expand crèches, accessible transport and shared work or production spaces to reduce time poverty (MoSPI, 2020).
4. **Market linkages and procurement:** Strengthen public procurement from women-led enterprises, and link SHGs to branded, quality-certified value chains.
5. **Property and asset rights:** Encourage joint or individual titling to enable collateral-based borrowing.
6. **Data systems:** Adopt a uniform definition of women-owned enterprise, and use Udyam registration and surveys to track outcomes by gender,

sector and district.

9. Limitations of the Study

This paper relies exclusively on secondary sources and therefore does not capture the lived experiences, motivations and perceptions of women entrepreneurs themselves. The major national enterprise data (Sixth Economic Census, NSS 73rd round) are several years old and may not capture recent growth, particularly the effects of digital commerce, Udyam registration and recent livelihood programmes. Definitions of women-owned enterprises, and of employment and labour-force participation, differ across the Economic Census, NSS, PLFS and industry reports, so the figures cited are indicative and not strictly comparable. Estimates drawn from industry and consultancy reports, as well as projections such as the McKinsey Global Institute scenario, rest on assumptions that cannot be independently verified here. The review is also conceptual in design and does not test hypotheses or establish causal relationships between women's entrepreneurship and sustainable development outcomes. Further, national-level data conceal wide variation across states, sectors and social groups, and district-level analysis, including for Jharkhand, requires primary data. Future studies based on field surveys and mixed methods are needed to overcome these limitations and to validate the findings of this review.

10. Conclusion

- **Contribution:** Women entrepreneurs contribute to sustainable development in India by generating income and employment, reducing poverty, advancing gender equality and, where enterprises are linked to local resources, supporting environmentally responsible livelihoods.
- **Constraints:** Their potential is, however, held back by limited finance, unequal care responsibilities, restrictive norms, digital gaps and weak market access.
- **Opportunities:** Recent developments, namely digital commerce, SHG-based livelihood programmes, targeted credit schemes and green markets, provide an opportunity to change this trajectory.
- **Way forward:** Realising it requires coordinated action across finance, technology, care and data, and a shift from viewing women's enterprise as a survival strategy to supporting it as a growth strategy.
- **Future research:** Future research should use primary, district-level data to examine which interventions best convert women's micro-enterprises into sustainable, scalable businesses.

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