# The Transformational Journey of Indian Women Entrepreneurs in the Atmanirbhar Bharat Mission

Nisha Rani Research Scholar, Department of Management Studies, Central University of Haryana, Jant-Pali, Mahendergarh (Haryana), India

Abstract:- Achieving the goals of the Atmanirbhar Bharat Mission will require empowering women in a variety of fields, including research and development, science and technology, art, culture, and literature, as well as economic and social empowerment and uplifting education. Since women make up 50% of our population, this will be especially important. The Atmanirbhar Bharat Mission's goals can be achieved and the nation's economy can grow as a result of women becoming economically empowered through women entrepreneurs. It used to be that women could only work in a few industries, like pickles and papads, but as awareness and education among women have grown over time, more and more women are now employed in a variety of nontraditional fields, including animation, travel and tourism, hardware and networking, and IT software. Based on their circumstances in the nation, women entrepreneurs must be supported and encouraged in order for the government of India to achieve its Self-Reliant India Mission. With these considerations in mind, the present study aims to examine the current state of women's entrepreneurship in India and the influence of Atmanirbhar Bharat Mission entrepreneurs.

**Keywords:-** Women Entrepreneurship, Atmanirbhar Bharat Mission, MSMEs, COVID-19 Pandemic.

### I. INTRODUCTION

Women entrepreneurs are those women who think of a business enterprise, initiate it, organise and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it. According to Government of India - "A woman entrepreneurship is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women."

Atmanirbhar Bharat Mission was started by the Government of India on 13<sup>th</sup> May 2020, for making India self-reliant. The current Prime Minister of India, Shri Narendra Modi announced an economic package of RS. 20 lakhs 97 thousand 53 crores, which is around 10% of country's GDP, to provide support to the country during COVID-19 pandemic. There are the five pillars of Self-Reliant India

Mission i.e. Economy, Infrastructure, System, Vibrant Demography, Demand. And the package was divided in five phases i.e. Businesses Including MSMEs, Poor Including Migrants & Farmers, Agriculture, New Horizons of Growth, Government Reforms and Enablers (National Portal of India, 2020). The main aim of this mission is to make India independent in every field from manufacturing of products to supply of products, to make India "A GLOBAL HUB FOR MANUFACTURED PRODUCTS & SERVICES" and facing the competition in the global market and to give a boost to "vocal for local" concept & promote "Make in India" initiative of government of India. It is a long-term growth strategy.

#### ➤ Objectives

- To examine the status of women entrepreneurship in India
- To analyse the impact of Atmanirbhar Bharat Mission on women entrepreneurs.

## ➤ Research Methodology

This study was carried out with secondary data that was gathered from books, blogs, publications, websites, and periodicals of national and worldwide renown. The main objective of the study is to evaluate the literature on MSMEs, women entrepreneurs, the COVID-19 pandemic, and the Atmanirbhar Bharat Mission.

#### II. LITERATURE REVIEW

# > Status of Women Entrepreneurship in India

The role of woman has been changed from a home maker to a business woman. It means more women are now wanted to become economically independent and take up entrepreneurial activities. Their transformation journey involves many hurdles, that hinders women entrepreneurial development (Aulakh, 2019). When we see the status of women entrepreneurship in India, it is noticed that in the family businesses the women contribute mostly without monetary benefits i.e. unpaid efforts and skills. And even the enterprises started as women-owned, but actual controlling of operations and decision making done by men (Bahl, 2012). The role of women has been recognized in the market due to shifting from women welfare approach to women development and empowerment, from the fifth five-year plan (1974-1979) onwards and now the women's role in

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entrepreneurship has been constantly increasing because of various global factors. For the development of women entrepreneurship in India, government implemented various policies and programmes (Vijayakumar & Naresh, 2013). The participation of women in entrepreneurship has been increasing at a considerable rate. But still, the development activities sponsored by government have benefited only a small section of women i.e. the urban middle class women. Therefore, it is necessary to provide entrepreneurial awareness, orientation and skill development programs to women. There is a need to promote women entrepreneurship as a result of their significant role in the economic development of country (Koneru, 2017). reservations of women in politics, there is a considerable increase in women's participation in entrepreneurial activities in India. It was found that most of the women-owned enterprises are started in informal/unorganised or traditional sector. Women are mostly entering in small scale or household-based establishments. This increase in women entrepreneurship is also due to the greater accessibility to finance and motivations for women entrepreneurs (Ghani et al., 2014). Women entrepreneurs are mostly found in MSMEs due to low budget or capital at the time of commencement of enterprise and to ensure low risk. As per the fourth All India census of MSME (2006-07), out of the total sectors, 2.15 lakh (13.72%) women enterprises are in the registered sector and 18.06 lakh (9.09%) are in the unregistered sector. So, there was a need to provide financial support to women enterprises under unregistered sector by including them in registered sector (Fazalbhoy, 2014). Out of the total MSMEs only 7.3% are women-owned i.e. 26 lakhs out of 3.67 crore. And according to World Economic Forum (WEF) Global gender gap report (2014), in India, women entrepreneurs are only 10% of the total number of entrepreneurs (Khan et al., 2017). In contradiction, as per the third all-India poll of Small-Scale Corporation, the presence of women in small-scale businesses was very low i.e. 10.11%, the women entrepreneurship aspect is limited in the large scale commercial and technology-based businesses (Rajput & Chopra, 2016). Women entrepreneurship is growing at a fast pace due to increased education and government initiatives to support women entrepreneurs in India. A survey showed that the Indian women are creating more wealth than the women in other countries of the world. Women entrepreneurship leads towards women empowerment (Kanimozhi et al., 2014). Women are now entering in professions like trade, industry and engineering because of increased access to education and capital resources along with technical and market assistance. They contribute towards the economic development of the country through their moulded entrepreneurial skills and traits (Thomas, 2016).

As per NABARD, Annual Report 2011, Tamil Nadu has the highest number of registered women entrepreneurs in India i.e. 9618 (16.74%) followed by Uttar Pradesh as 7980 (13.89%) and so on (Kumar, 2021). According to SSI Report (2013-2014), 32.82% of the total registered entrepreneurs are women entrepreneurs (18848 out of 57452) during the year 2013-14. And Uttar Pradesh has the highest number of registered women entrepreneurs i.e. 39.84% (3180 out of 7980) followed by Gujarat (39.72%), Kerala (38.91%)

(Suresha, 2019). As per Sixth Economic Census (released by Ministry of Statistics and Program Implementation), the participation of women in entrepreneurial activities is still insignificant as compared to men. More engagement of women entrepreneurs in Service Sectors (52.4%) as compared to manufacturing and retail trade (47.6%). In case of Religious Groups, Backward Caste Groups (40.60%) have more women participation in entrepreneurial activities as compared to others. And developed states have more women entrepreneurs as compared to under-developed states (Kaur et al., 2017). 13.76% of the total entrepreneurs are women i.e., 8.05 million out of the 58.5 million entrepreneurs. Among these entrepreneurs, 2.76 million women (34.3% of the total entrepreneurs) work in agriculture sector whereas 5.29 million females (65.7% of the total entrepreneurs) work in nonagricultural sectors. In non-agricultural manufacturing and retail trade are major ones with 29.8% and 17.8% respectively. Tamil Nadu with 13.51% has the largest share in number of enterprises owned by women followed by Kerala (11.35%), Andhra Pradesh (10.56%), West Bengal (10.33%) and Maharashtra (8.25%), (Singh & Gupta, 2018). 79% of Establishments under Women Entrepreneurship are self-financed, 3% of women owned enterprises get finance from government initiatives, 1% (each) of enterprises under women entrepreneurship are financed as borrowing from (financial institutions, money lenders, self-help groups) and 15% of women owned enterprises are able to get funds from donations or other agencies (Walia, 2020). 65.12% are the Rural enterprises owned by women entrepreneurs whereas 34.88% are the urban establishments owned by women. And 83.19% are the enterprises owned by the women without hired workers i.e. with family members although 16.31% are the women owned enterprises with hired workers. And according to Global Entrepreneurship Monitor Report on Women's Entrepreneurship 2016-17, Female total early-stage entrepreneurial activity (TEA) is 7.6%, and 3.4% is the women having established business activity (Tiwari, 2017). As per GEM (Global Entrepreneurship Monitor) report of 2015, the total entrepreneurial activity among women increased by 10% as compared to previous years. As per the Mastercard Index of women entrepreneurship, 2018, India stood at 52nd position for women entrepreneurship in 2018. And according to small business index 2018, 26% small businesses are founded by women as compared to 8% in 2017 (Solanki, 2019). As per a report on Women Entrepreneurship in India 2017, women entrepreneurs are 20% of total entrepreneurship i.e. 13.5-15.7 million women-owned enterprises as compared to previous survey (14%). Andhra Pradesh along with Karnataka, Kerala, Tamil Nadu, and West Bengal have the maximum number of women entrepreneurs. Among the various sectors, education sector has the maximum number of women entrepreneurs. Financial services, insurance, livestock, forestry, and lodging are the other sectors liked by women entrepreneurs (Chandwani & Verma, 2020).

Women entrepreneurship is taken as an effective tool to solve the various problems in the country such as poverty (urban or rural), unemployment etc., as more women are started to participate in entrepreneurial activities mostly in small and medium scale establishments. Women are now ISSN No:-2456-2165

engaged in various business segments such as designing, exporting, publishing etc. and still exploring new avenues 2019). Considering about the (Hashmi, Entrepreneurship in SEZ in leather units, it is at lower level, and the main reason behind it, is that the government of India focuses on the promotion of exports & generation of employment instead of entrepreneurship (Charulakshmi et al., 2019). Due to the changed circumstances (COVID-19), most of the women are involved in self-financed, small own account enterprises as a soleproprietor, working within their home and some operates/works without a fixed location. Most of the women entrepreneurs are engaged in informal sector home-based work, with less than six workers. Women entrepreneurship is taken as necessity-driven and not opportunity-led. The women participation in entrepreneurial activities is also affected by religious and cultural norms (Chakraborty & Chatterjee, 2021). Earlier the women with low educational level are involved in unorganized activities such as self-employment, home based production and small business enterprises but now, middle class educated women are also involved in this type of activities (Kumar, 2021). According to Annual Report (2018-19) of Ministry of Medium and Small Enterprises, out of total micro enterprises 20.44% are owned by women, 5.26% of small enterprises are owned by women, 2.67% of medium enterprises are of women entrepreneurs. Overall, the presence of women entrepreneurs in MSME sector is 20.37%, which is quite limited (Chanchal, 2021). As per the Report of Bain and Google, 2019, the number of women-owned enterprises has been increased from 14% to 20% over the past years and of which 17% are registered with Udyam portal & 3% are registered with other agencies of the government of India. The study also revealed that millions of women-owned enterprises are still exists that are unregistered. According to the Udyam report, as of June, 2021, 17% of the MSMEs are women-owned although 81% are owned by men and 1% are unrecognized in India. Currently, number of women-owned enterprises crossed 15 million (Kumar & Singh, 2021). Young women entrepreneurs are now seen not only in traditional sectors but also in non-traditional sectors. The level of women's entrepreneurial activities moves from grassroots to global which leads towards a brighter future and a strong & advanced Indian economy. The study also revealed that, as per the MSME Annual Report 2021, the female-owned enterprises in rural sector is 22.24% and in urban sector is 18.42%. The report also showed that, 20.44% micro enterprises are owned by women, 5.26% small enterprises are female-owned and women owned 2.67% of medium enterprises. And overall, the women owned 20.37% of MSMEs (Sharma & Gokhale, 2022). In India, women entrepreneurship is still developing.

# ➤ Impact of Atmanirbhar Bharat Mission on Women Entrepreneurship

Due to COVID -19, the whole world was negatively affected, there was economic slowdown globally. India is one of the most affected countries as we have seen decline in GDP by 23.9% in the 1<sup>st</sup> quarter of 2020-21 (26.90 lakh crore) in comparison to 1<sup>st</sup> quarter of 2019-20 (35.35 lakh crore) as per the estimates shown by the NSO, Ministry of Statistics and Programme Implementation, on 31/08/2020. There was a

need to revive the economy from this slowdown as caused by pandemic. So, to recover or strengthen the Indian Economy, the Government of India started "ATMANIRBHAR BHARAT MISSION" (Sur & Prasad, 2020). The Atmanirbhar Bharat Package has been divided in five phases as follows: -

- (Phase-1) includes the initiatives taken for MSMEs, NBFCs (non-banking finance companies), HFCs (housing finance companies), micro-finance enterprises and other businesses.
- (Phase-2) is concerned with the measures taken for the economic upliftment of weaker section of the society especially migrant workers, small and marginal farmers.
- (Phase-3) includes the measures taken for agricultural sector and other allied sectors such as bee-keeping, fishermen and people associated with animal husbandry farms.
- (Phase-4) is related to private participation in the selected sectors such as coal and other minerals, defence, aviation, space, power etc.
- (Phase-5) is related to measures such as ease of doing business, reforms in health sector as well as education sector, support to state governments etc. (Sur & Prasad, 2020).

In consideration of the above, it is viewed that atmanirbhar bharat economic package helps in making the Indian economy a 5 trillion economy by 2025. It helps the startups to grow up, that may include MSMEs and women entrepreneurs leads towards economic development of the country and promote innovation (Kapoor & Tyagi, 2021). Atmanirbhar Bharat Mission, helped the women entrepreneurs involved in micro-enterprises in their economic upliftment through various ways like, value addition, packaging and marketing of the produce at local and national level (Singh et al., 2020). Presently, in the country around 20% of MSMEs are women-owned enterprises, so the measures employed for MSMEs under Atmanirbhar Bharat Package will also benefit women entrepreneurs. One of the incentive measures for MSMEs, is promoting e-market linkages to reach a wider customer base and operate business smoothly during & after pandemic (Mitra et al., 2021). Government of India announces various measures such as collateral free loan. subsidies for the upliftment of existing women entrepreneurs and encouraging other women to startup their venture. During COVID-19 pandemic more women started household businesses (Kumar & Singh, 2021). With the advent of COVID-19, it becomes difficult for the rural microentrepreneurs including women entrepreneurs to sell their handloom and handicraft products, as a result they started to sell their products on E-Commerce platforms such as amazon, flipkart etc and contributes towards sustainable economic development of the country and atmanirbhar bharat mission (Bhatia-Kalluri, 2021). "One District One Product" scheme of Uttar Pradesh launched in 2018 to support women artisans in handicraft industries to preserve cultural heritage and boost Indian economy. In the same manner, atmanirbhar bharat mission was launched to mitigate the challenges posed by COVID-19 Pandemic for MSMEs and support women ISSN No:-2456-2165

entrepreneurs in growing their businesses (handicraft industries) during pandemic and post pandemic (Yadav et al., 2022). A new scheme "One Station One Product" has been launched by the railway ministry in 2022 to promote the handicraft products or hand-made products of local artisans to a wide audience as one station displays one unique product of that particular area produced by small scale entrepreneurs. Mostly women are engaged in making these artistic products. This is one of the schemes to promote atmanirbhar bharat through encouraging women smallmission entrepreneurs (Yadav et al., 2022). As the pandemic also affected the agriculture sector in India, various measures are taken by the GOI to strengthen agri-food system in the country under atmanirbhar bharat mission. Women are also seen in agricultural activities as entrepreneurs, so measures are taken to promote women entrepreneurship in agriculture and allied sectors (Priyadarshini & Abhilash, 2021). To encourage the women participation in bee-keeping business, the GOI decided to device an infrastructure development scheme of Rs. 500 crores for bee-keepers of the country (Under Phase-3). And it is expected that, this scheme will benefit 2 lakh bee-keepers with increased income (Sur & Prasad, 2020). In the same way, under the "Pradhan Mantri Garib Kalyan" scheme of GOI (Phase-1), various benefits has been provided to the people of the country to combat COVID-19 situation such as the limit of collateral free loans for women SHGs supporting 6.85 crores households have been increased from Rs. 10 lakhs to Rs. 20 lakhs (Sur & Prasad, 2020). Under Atmanirbhar Bharat Mission, a scheme was also launched, named "Pradhan Mantri SVANidhi Yojana" in June 2020, with allocated amount of Rs.700 crore in the package to provide working capital in the form of interest-free loans to street vendors affected due to pandemic. Although we have seen women as street vendors, being micro-entrepreneurs, this scheme encourages and help women entrepreneurs to run their existing or start new micro-businesses (Rajvanshi, 2020).

- ➤ Till date, under Atmanirbhar Bharat Mission, Three Times Packages are announced as Follows: -
- Atmanirbhar Bharat-1.0 (May 2020)

The package includes Rs.3 lakh crores (out of the total amount) for businesses that covers MSMEs including women enterprises as collateral-free automatic loans. (https://pib.gov.in/PressReleasePage.aspx?PRID=1680343)

• Atmanirbhar Bharat-2.0 (October 2020)

Under it, various initiatives are taken by the Government of India to prompt consumer demand and increase capital expenditure (Dalmia, 2021).

• Atmanirbhar Bharat-3.0 (November 2020)

Under it a new scheme "Atmanirbhar Bharat Rozgar Yojana" was launched by the GOI to provide incentives for the creation of new employment opportunities to recover from COVID-19 period (https://static.pib.gov.in/WriteReadData/userfiles/MOF.pdf).

The main focus areas of Atmanirbhar Bharat-3.0 are powering infrastructure, doubling farmer's income, empowering women, improving governance etc.

#### III. CONCLUSION

In India, the journey of women entrepreneurship is evolving from grassroot level as papad making, pickles making etc to global level as in networking, software development, aerospace technology etc. The current study revealed that the position of women in entrepreneurship is continuously improving due to increased family support & awareness, increase in women higher education, easy access to financial or other resources, ensured technical assistance etc. Nowadays, women are mostly seen in MSMEs as a result of COVID-19 pandemic. Government of India also provides various incentives to support or promote women entrepreneurs such as loans at concessional rates, subsidies, tax exemptions, quotas etc. In the same manner, Atmanirbhar Mission have positively impacted entrepreneurship in India, as in handicraft industries, agriculture and allied sector, bee-keeping businesses, MSMEs. Women as street vendors have been encouraged through "Pradhan Mantri SVANidhi Yojana" under Self-Reliant India Mission. Women entrepreneurs are promoted to sell their products at e-marketplace such as flipkart, amazon etc. Therefore, Atmanirbhar Bharat Mission helps the women entrepreneurs to run their businesses smoothly during & after COVID-19 pandemic and encourage more women to start their new entrepreneurial ventures and contributes towards economic development of the country, to boost Indian economy.

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