

## Women Entrepreneurship: Opportunities for Inclusion

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**Abstract:** Women in the contemporary times have faced a lot of challenges but with challenges lies the scope for new opportunities as well. In today's digital age one can see the growth of Women entrepreneurs in India. Such entrepreneurs are not limited to physical spaces and have established themselves globally. Women are slowly becoming the drivers of economic growth at par with their counterparts. However, women are still excluded from fiscal inclusion but with proper policies and programmes women can achieve not only economic inclusion but social inclusion as well. Financial inclusion is one of the ways to address various systemic and structural barriers for a sustainable, equitable growth. This paper attempts to analyse the relation between exclusion and social development of women while understanding the play of contradictions of social structure within Indian Knowledge system. It shall also look at gender based entrepreneurial growth with a close look at Devbhoomi Udyamita Yojana policy. Devbhoomi Udyamita Yojana is a policy of the state government for enterprise creation in the state with the aid of Higher education, Industry Mentors and Entrepreneurship Development Institute of India, Ahmedabad.

**Keywords:** Women Entrepreneurs, Inclusion, Exclusion, Sustainable Growth, Development.

**Introduction** The modern world ushered in opportunities and hopes among masses for an equitable world. Women who were once relegated to the margins are slowly coming into mainstream. However, one needs to analyse this growth from the lens of gender. Since entrepreneurial creation most of the times in the modern world leads to dependence on technology and there needs to be an intensive academic work on the interplay of technology and access to networks for the marginalised section. Women have conventionally relied on traditional practices as well as traditional knowledge as a means to empower themselves via entrepreneurial practices. The intention of the paper is to drive home the point that women led and women centric enterprises can lead to innovations and inclusive development.

“Entrepreneurship is recognised as a key element for women's economic empowerment in the 1995 Beijing Platform for Action, the 1995 World Summit for Social Development, and the United Nations General Assembly resolution 67/202, and is strongly linked to the realisation of the 2030 Agenda for Sustainable Development, particularly in terms of achieving gender equality and full and productive employment and decent work for all.” (United Nations Report, 2018). Entrepreneurship is traced from French verb ‘Entreprendre’ meaning ‘to undertake’. (Henderson, 2002). It was first coined by Jean Baptise but his predecessor Richard Cantillon used the term for the first time as ‘self employment of any nature’. There is a lack of consensus among the theorists of entrepreneurship regarding the right definition but for the purpose of this paper, the former shall be used. According to Schumpeter (Schumpeter, 1954), entrepreneurs are those who make use of transitional practices by harnessing innovation in the following areas: “ Firstly, launch of a new product or a new species of an already known product. Secondly, application of new methods of production or sales of a product. Thirdly, opening of a new market. Fourthly, acquiring of new sources of supply of raw material or semi finished goods. Fifthly, new industry structure such as the creation or destruction of a monopoly position.” (Sledzik, 2013, p.90). It is in this context that we understand the importance of Micro, Small Medium Enterprises which have the potential to not

only be the drivers of growth but ensure employment as well as financial inclusion across sectors. It also has the potential to have a social effect in terms of gender as well as caste. Gurpreet Bal (2023) opines that entrepreneurship is a medium via which the scheduled castes could attain upward mobility by improving their economic status. This in turn would have a catalyst effect on their social status in the caste hierarchy. It is in this regard that this paper seeks to understand entrepreneurship and its potential to become a medium of inclusion in our society while making use of women's traditional knowledge. Entrepreneurship in rural areas are driven by a direct connection to personal histories and cultures. It stems from a deep sense of loyalty to historic locations and associated resources. Traditional or Indigenous enterprises is the way forward for women's empowerment and growth. It has the potential to check the departure of human capital. Traditional Knowledge systems can be utilised strategically in the growth of small and medium business. Indigenous entrepreneurship is the "management, creation, and development of new ventures and initiatives with the potential to strengthen and benefit indigenous communities. (Onwegbuzie, 2021) The skills, knowledge and expertise can be harnessed and monetised. This put forth the point that cultural integrity preservation can chart a path for economic prosperity. Such enterprises are agents of change in rural areas and address various social issues as well. Traditional Knowledge systems encompasses community well-being, cultural preservation and sustainable practices. The deep connection with land and culture is emphasised and becomes a source of identity. They may prioritise community well being over maximising profits.

Women entrepreneurs are defined as those having a financial investment of capital of 51% in an enterprise or at least 51% employment generated is for women. (Ali and Salisu, 2019) Women entrepreneurship is not a recent phenomena, it has been in existence but now it has finally gained traction and recognition that it deserves. Traditionally women have always operated or set up on low scale, less demanding enterprises due to various factors like policy paralysis, improper policy implementation, accessibility, social support, ownership of property, technological advancements and usages and profitability. All this has contributed in enormous amounts to hinder the setting up as well as progress of women attaining selfhood. Women are defining as well as redefining traditional business paradigms by tapping into traditional knowledge system, new forms of communication technologies boosting economic and sustainable growth of the country. In today's time there is an immense need of a radical paradigm shift in entrepreneurial practices which are gender exclusive. The transaction between culture, technology and entrepreneurship compels us to reanalyse it from a gendered lens.

"If you empower a man, you empower an individual but if you empower a woman you empower a society" (Ali and Salisu, 2019, p.3). In case of India, we have had micro enterprises small papad or confectionary making enterprise, crochet and wool knitting, beauty parlour etc. One thing common among all this is that there is evidence of enterprises exclusively limited to one gender i.e. women. These women centric enterprises which are gendered making it an extension of their household chores. However, this also needs to be understood that such enterprises were empowering women financially. We can't take away from the fact that it was their means to achieve financial freedom in limited sense. This number has relatively been low in comparison to their counterparts, essentially due to limited access to resources and networks. Additionally, we can't overlook the impact of caste and gender in enterprise creation.

Networking in today's world has become the currency of enterprise creation. It involves stepping out of the house which most Indian household might not be comfortable. Therefore it begs the questions why are women still hesitant despite various measures by the government in aiding them. The answer to it quite simple i.e. the over-representation of men in labour force. Enterprise creation is mostly a male dominated sphere. There is pervasion of chauvinistic and paternalistic attitude towards women who aim at creating their own business.

Now coming to the aspirational scheme of Devbhoomi Udyamita, this is scheme which aims at self employment opportunities in the youth by equipping them with entrepreneurial skills. One of the component of this scheme is women entrepreneurship which shall be the focus of the paper. There were certain observations made during DUY EDP, it was observed that women were keen to learn

,to equip them with skills to create their own start up in limited means and size. Despite it, it was also observed that most of the women who came for the programme were under the illusion that this scheme will give them prompt grants and only a few participants were genuinely interested in honing their skills. Over the course of twelve days some women dropped out and after enquiring them about the dropout several reasons came forth which were as follows:, firstly, non-acceptance of the family elders secondly the imbalance created by her neglect of household chores, thirdly, the sarcastic or disparaging oblique remark. All of this highlights, that women have a long way to go. This eventually comes back to a strong system at home where a women is supported in her attempts at autonomy and financial freedom.

This scheme has the potential to make women self employed and skilling them but like most schemes it needs to be grounded in reality of everyday lives of women. It needs to be locale specific which takes into account the cultural and social norms of the locale. One of the ways could be slow introduction via community engagements rather than sudden enforcement. On the other side there have been women who have learnt and set up their business be it handloom or setting up small scale shops. There are many entrepreneurial practice where women have leveraged traditional knowledge system . One of them being Aipan Art which is now being commercialised and marketed on various social media platforms by women displacing the middlemen and establishing autonomy. Another example, is Madhubani Art collective where women are selling their artefacts. Sewa ,Worli Art Collective, Namakwali in Uttarakhand, Bhuli Art. All these have a commonality i.e. sustainability, local, swadeshi, self employment and empowerment. However, there are certain factors that affect indigenous enterprises(Cheteni and Umejesei, 2024) namely:

- Marketing, getting access to wider markets and the inability to adapt to innovative market policies.
- Access to financial capital and networking opportunities.
- Historical and Structural Disadvantages which leads to further discrimination based on caste and gender.
- Cultural appropriation without recognition to communities.

Nonetheless, this area have a potential scope to help women derive new forms of identity like agripreneurs and social entrepreneurs and instil a sense of confidence in them giving them a sense of being.

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