

## **The Impact of Gender Stereotypes on Women Entrepreneurs**

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### **Abstract**

This research aims to analyze the impact of gender-based stereotypes on female entrepreneurial success, using secondary data. By examining existing studies, reports, and case studies, this analysis seeks to provide a comprehensive understanding of how these biases affect female entrepreneurs' experiences, particularly in key areas such as funding access, networking, mentorship, and leadership perceptions. A woman entrepreneur poses various issues often stemming from their responsibilities toward family, societal expectations, and household duties. The tradition, customs, socio-cultural values, ethics, motherhood subordinates them to their husbands/men. Physical weakness, feeling of insecurity, in physically demanding roles are some peculiar problems that Indian women are coming across while they jump unto entrepreneurial ventures.

### **Keywords**

Women entrepreneurship, Gender stereotypes, & Discrimination Entrepreneurial orientation, Gender-gap & Hurdles, and Women empowerment.

### **1. Introduction**

The entrepreneurial landscape has been historically shaped by gender dynamics, often placing female entrepreneurs at a disadvantage due to pervasive gender-based stereotypes. These stereotypes, which perpetuate certain beliefs about the inherent abilities of both genders, significantly hinders women's entrepreneurial success. Women in entrepreneurship are often subject to societal expectations that influence how their leadership, decision-making, and business abilities are perceived.

As a result, unique hurdles are faced by women pursuing entrepreneurship, including limited access to funding, networking opportunities, mentorship, and even market recognition, all of which can impact their overall success in the business world. This paper focuses to analyze the effects of these gender-based

stereotypes on female entrepreneurial success, using secondary data. By examining existing studies, reports, and case studies, this analysis seeks to provide a comprehensive understanding of how these biases affect female entrepreneurs' experiences, particularly in key areas such as funding access, networking, mentorship, and leadership perceptions.

### **1.1 Overview of the Study**

Differences in the human race and gender generally give rise to stereotypes in society. According to social identity theory, it is due to prevailing perceptions that people tend to self-categorize themselves into different categories (Hornsey, 2008). Johnson & Redmond (2000) said that “stereotyping take place when people have expectations that because of some characteristics such as colour, race, age nationality, marital status, education or upbringing, individuals will have particular norms, values and modes of behavior. Bigler and Liben (2006) state that “perceptually discriminable characteristics of individual are more likely to serve as the basis for stereotyping”.

When a particular classification gains prominence, people begin to view new information within that same framework, leading to the formation of stereotypes, suggested in the development intergroup theory by Bigler & Liben (2006). As automaticity theory given by Spencer & Fein, Hilton & Von Hippel (1996) explains that when women employees often face discrimination due to gender-based categorization, it hinders their career progression.

Individual are more likely to engage in stereotyping when their self-esteem is threatened. The finding of Inesi and Cable (2015) used signaling theory strongly suggested that women receive biased evaluation when they exhibit strong competence signals, as evaluators may feel threatened by status incongruence, some supervisors may view strong capability indications as a threat to the gender hierarchy, and, so, give lower performance evaluations. Whereas, female supervisors who exhibit leadership in a traditional feminine manner are less likely to stimulate threat responses in their male subordinates (Williams & Tiedens, 2016). This show that threats to self-worth and esteem can be both an antecedent and a derivative of gender stereotypes. People typically give more weight to observations that align with their stereotypical belief than to those that challenge them when processing information (Ellemers, 2018) stereotypical expectations activate the brain regions involved in recognizing, interpreting, and retaining information from sensory experiences. (Amodio, 2014). Operario and Fiske

(2001) said that stereotyping leads to static generalization of groups, which often results in bias and inequality stemming from categorization.

Supporting this view, Bell (2007) states that stereotyping arises when individuals categorize others and then form evaluations based on those categories. Furthermore, stereotypes are reinforced through various memory processes (Stangor & Duan, 1991; Macrae, Hewstone, & Griffiths, 1993; Von Hippel, Sekaquaptewa & Vargas, 1995).

Employers often judge female candidates based on gender rather than competence, thereby hindering their career advancement.

This process is believed to occur automatically (Hilton & Von Hippel 1996). Once a perceived link between two events is formed unconsciously, an individual may continue to act on that assumption even after the connection no longer exists (Hill, Lewicki, Czyzewska & Boss, 1989). The influence of non-conscious co-variation detection in shaping stereotypes is often sustained by self-reinforcing mechanisms. Canal, Gamham & Oakhill (2015). Similarly found that when specific information is lacking, individuals tend to infer characteristics about others that align with prevailing gender stereotypes.

Family upbringing significantly contributes to the development of stereotypes. Changing such ingrained beliefs can be challenging, especially when they are established during early childhood. Fagot, Leinbach & O'Boyle (1992) propose that gender stereotypes are internalized early in life and are shaped significantly by social interaction and relationships. Similarly, Adorno, Frenkel-Brunswik, Levinson & Sanford (1950) argue that a child's personality primarily develops within the family environment, yet is strongly affected by broader social influences. Parent behavior toward the child, as well as societal expectations, play a major role in shaping both the child's and the parent's behaviors.

According to Endendijk et al. (2014) "Parent often treat boy and girls differently based on implicit gender-stereotypical beliefs. As a result, children are exposed to gender stereotypes early in life and tend to adopt and reflect these behaviors themselves". Through this process, children begin to identify the target groups of stereotypes, a concept supported by developmental intergroup theory (Bigler & Liben, 2006). Parental behavior is influenced by a variety of factors, primarily economic, but also social, ethnic, and religious elements. Therefore, major shifts in social structures and institutions can shape the types of personalities that emerge within a society (Adorno, Frenkel-Brunswik, Levinson, & Sanford, 1950). A group-

based stereotyping, prejudice, and discrimination are closely linked to perceptions of out-group uniformity (Diehl & Jonas, 1991) and priming theory (Bruner, 1957; Sherman, Mackie, & Driscoll, 1990; Smith, Stewart, & Burrum, 1992; Skowronski, Carlston, & Isham, 1993). People often view member of out-group as having fewer desirable traits compared to those in their own group and tend to perceive them as more alike or uniform (Hilton & Von Hippel, 1996).

The women, as a minority group, are often perceived as more homogeneous compared to majority groups. This perception persists even among women themselves, who group as more similar to each other than they actually are (Bartsch & Judd, 1993). It could be the priming, a form of implicit memory, that occurs when current perception and cognition are influenced by past experiences, making certain categories or responses more accessible during the analysis of information (Bruner, 1957). Stapel & Noordewier (2011) discussed about socio-culture factors in which they use the system justification theory to give an account of how people usually stereotype.

Cabrera et al. (2009) suggested that a woman being assigned to household work, whereas men are assigned to paid work roles, women and men actively their role based develop skills. A study conducted by Driscoll & Hunt (2015) in which they discuss about behaviour of teachers during an online course they found that the instructor was identified by a male name instead of a female name.

Culture plays a vital role in the construction of stereotyping. People's perceptions of traits that are linked to each gender and indispensable to get appointed into senior management positions are inclined by culture (Manwa, 2002; Hinton, 2016).

Numerous study done on gender stereotyping of managerial positions and examined in different country such as the USA (Schein et al., 1989), Germany and the UK (Schein & Muller, 1992), Canada (Orser, 1994), Japan and the Peoples' Republic of China (Schein et al., 1996) and New Zealand (Sauers, Kennedy, & O'Sullivan, 2002). Men in these countries tended to view the characteristics deemed necessary for managerial success as attributes more typically ascribed to men than to women. Organizations cultures play an essential role in influencing stereotypes. Operario & Fiske (2001) suggested that a stereotype related to human intent and it lead to personal motivation and social norms creation in the organizations.

While stereotypes originate in childhood and educational experiences, workplaces play a significant role in reinforcing and shaping them through recruitment practices, promotion decisions, and the prevailing organizational culture. Social identity theory (Hogg, 2001; Ryan, Alexander Haslam, & Postmes, 2007) suggests that the social groups feel attachment and consider their group culture as a source of pride and self-esteem. Stereotyping is promoted in the workplace through the division of labour according to gender (Schmitt and Wirth, 2009). This recommends that the gendered division of labour encourage stereotyping to justify the division of labour.

Grobler et al. (2006) identify that stereotypes do not stem from individual experiences but usually come from outside sources. Gilbert, Burnett, Phau & Haar (2010) define that there is differ between male and female professionals in different countries. The imbedded social stereotype of women as intuitive decision-makers is consistent with the expectancy-driven model of behavioural confirmation effects (self-fulfilling prophecies) (Chen & Bargh, 1997). Green & Casell, (1996) argue that women in workplaces are usually perceived as emotional, illogical and intuitive decision-makers.

In spite of considerable development in academics and judiciary principles solve numerous problems at workplace, but women participation in entrepreneurship remains limited. On the bases of this gap requires instant importance and attention,

## **1.2 Challenges Faced By Indian Women Entrepreneurs**

- **Visibility Gap:** Women entrepreneurs frequently face societal pressure related to their work, roles, responsibilities, based on their ambition judged by the family members and inlaws.
- **Safety Gap:** Cities believed much better women entrepreneurs. Accruing women's safety directly related to productive ecosystem.
- **Network System Gap:** Women identify the difficulties and their solution to reform their social network due to marriage and other relations. This change leads to slow career growth and takes time and lots of efforts. 87 percent migration of women due to key factors associated with marriage and stereotypes of inlaws.

- **Care Gap:** Care Gap found in women entrepreneurs related to care responsibilities like pregnancy, maternity leave and other family care can harm their career path and growth.

## **2. Problem Statement**

Gender-based stereotypes often limit women's access to resources, networks, and opportunities in entrepreneurship.

## **3. Purpose of the Study**

To identify how gender stereotypes influence the success of female entrepreneurs in terms of funding, customer perception, and business performance.

## **4. Objectives of the Study**

- 4.1 To study the effects of individual, organizational, and social factors on female entrepreneurial success.
- 4.2 To study challenges that creates barriers among female entrepreneurs in accessing resources essential for business growth.

## **5. Research Methodology**

The secondary data, used for gathering and analyzing this research project, includes academic articles, industry reports, case studies, and surveys on gender-based stereotypes in entrepreneurship.

## **6. Data Sources**

- **Academic Journals and Articles:** Studies on gender bias, stereotypes, and female entrepreneurship.
- **Industry Reports:** Reports from organizations such as (GEM) The Global Entrepreneurial Monitor, World Bank, OECD, and McKinsey, which provide data on female entrepreneurs, funding, and economic participation.
- **Government and NGO Reports:** Data collected by governmental agencies and non-governmental organizations regarding gender and entrepreneurship (e.g., UN Women reports).
- **Case Studies and Survey Data:** Analysis of case studies that explore the experiences of female entrepreneurs overcoming stereotypes.

## **7. Review of the Literature**

The previous studies show how gender-based stereotypes impact the success of female entrepreneurs in accessing resources, funding, networking, and overall business performance.

**7.1 The Gender-based Stereotypes in Entrepreneurship:** Gender-based stereotypes are deeply embedded in societal norms and expectations, influencing perceptions of gender roles across various sectors, including entrepreneurship.

On the bases of many factors these stereotypes assume that men are more suitable for entrepreneurial roles due to few abilities like risk-taking behavior, assertiveness, courage, and competitive spirit, while traits like nurturing, emotional stability, and patience found in women (Eagly & Carli, 2003). In entrepreneurship, these stereotypes are harmful as they create structural barriers for women, limiting their access to resources, support, and opportunities. Research by Heilman (2001) highlights that women entrepreneurs are often judged through a "double bind" of stereotypes: they must navigate the expectation to be both likable and competent, which is seen as contradictory.

Women who display authority or assertiveness may be penalized for being perceived as "too aggressive," while those who do not take charge are seen as weak leaders. This phenomenon is particularly evident in male-dominated areas like technology, engineering, and finance, where women face greater scrutiny (Gupta, Turban, Wasti, & Sikdar, 2009). Studies have also shown that gender-based stereotypes influence women's self-confidence and decision-making abilities.

These biases can cause women to underestimate their abilities or question their entrepreneurial skills, further perpetuating the cycle of inequality (Langowitz & Minniti, 2007). As a result, these stereotypes impact women's entrepreneurial behavior, limiting their business ventures and preventing them from realizing their full potential.

### **7.2 Access to Funding:**

**Studies on Gender Bias in Financing:-** Access to funding is a major barrier for female entrepreneurs. Numerous studies have found that women face significant challenges in securing investment, particularly venture capital (VC) funding.

A study by Carter et al. (2007) found that female entrepreneurs receive less venture capital funding rather than males, despite similar business potential. This disparity is primarily due to gender biases that affect investors' perceptions of risk, capability, and leadership. A study by Brush, Carter, Gatewood, Greene, and Hart (2006) explored the reasons behind the funding gap and found that investors tend to favor male entrepreneurs due to their alignment with traditional notions of what an "entrepreneur" looks like.

Male entrepreneurs are considered as most competent and best suited for business, and their businesses as more scalable, primarily due to the gender biases embedded in the investment community. These biases result in women being arbitrated more starkly and facing more rigorous requirements to prove the viability of their business ideas (Huang & Pearce, 2015). Additionally, female entrepreneurs seek funding from family members, relatives and friends, as they are not a part of traditional funding network, (Sohl, 2014).

This conviction on informal funding, may hinder the growth of women-led businesses, as it often leads to lower levels of capital and fewer strategic business connections than those enjoyed by their male counterparts. Some surveys suggested that targeted funding programs or initiatives designed to address these disparities, such as women-focused venture capital firms, could help alleviate some of these issues (Norton & Archer, 2018).

### **7.3 Networking and Mentorship:**

**Barriers to Female Entrepreneurial Success:-** Networking and mentorship are crucial for entrepreneurial success, yet women often face significant barriers in accessing both.

In entrepreneurial ecosystems, networks are an essential source of information, advice, and opportunities. However, these networks are often male-dominated, isolating women from crucial business connections (Lee & Peterson, 2000). The lack of access to powerful networks can result in women being excluded from high-level business discussions, investment opportunities, and strategic partnerships. Research by Ahuja (2007) has shown that women are not a part of informal networks, which are important for building trust and collaboration in business.

These exclusionary networks hinder women from gaining access to key resources like financing, market access, and business partners. Furthermore women entrepreneurs repeatedly find it difficult to find mentors, especially since many senior executives and successful entrepreneurs are men, who



may be less likely to mentor women (Kommers, 2014). Mentorship is particularly critical for women, as it provides guidance on navigating challenges specific to women in business, such as managing work-life balance, handling gender biases, and building confidence.

However, female entrepreneurs often report having fewer mentors than their competitors and when they do have mentors, these relationships are often less influential (Eisenhardt & Santos, 2002). The lack of mentorship programs for women contributes to the entrepreneurial gender gap. Research suggests that creating women-focused mentorship programs could provide much-needed support and guidance, which would help mitigate the challenges that women face (Raghuvanshi & Gupta, 2017).

**7.4 Leadership Perceptions of Female Entrepreneurs:** Societal perceptions of leadership are deeply influenced by gender norms, which often result in women being judged more harshly than men in leadership roles. Gendered stereotypes about leadership styles tend to portray women as more collaborative and less authoritative than men. These perceptions often work against women entrepreneurs, particularly when their leadership styles do not align with traditional, male-dominated ideals of entrepreneurship, which emphasize decisiveness, risk-taking, and competitiveness (Eagly & Karau, 2002). It is investigated that female leaders are often perceived as less competent and less capable of running successful businesses compared to male leaders, even when their business performance is comparable (Schein, 2001).

Women in leadership roles frequently face challenges in being taken seriously, and their authority is often questioned. For example, women may be described as "too emotional" or "too soft," even when they display the same leadership behaviors as their male counterparts (Cundiff & Vescio, 2012). These perceptions can impact both the external credibility of women-led businesses and the internal dynamics of female-led teams, making it complex to develop themselves as strong leaders.

Furthermore, these biases can influence customer trust and investment decisions. According to a study by Johnson et al. (2018), investors and customers are not as likely to trust women leaders in certain industries, particularly those that are perceived as "masculine" or "technical," such as finance and technology. This lack of trust can directly affect the growth and sustainability of women-led ventures due to gender stereotypes, this negative impact hinders the position and status of women in an organization. (Koenig et al., Kang 2012).

Researchers have emphasized that leadership traits like self-confidence, practicality, competitive spirit, aggressiveness, and desire for responsibility are associated with men and women. On the contrary, women are known by sympathy, concern, emotional stability, and forgiveness of others (Schein, 1975; Eagly & Carli 2007).

The aforementioned views show the stereotypical views of women as managers. Over more than 40 years, a number of scholars have explored gender stereotypes and requisite management characteristics (Brenner, Tomkiewicz, & Schein, 1989; Heilman, Block, Martell, & Simon, 1989; Schein & Muller, 1992; Orser, 1994; Schein, Mueller, Lituchy, & Liu, 1996; Elsaid & Elsaid, 2012; Berkery, Morley, & Tiernan, 2013) following different paradigms of gender stereotyping to undertake research in different country contexts.

The findings of the relevant studies indicate that the stereotypes identified in earlier research continue to persist.

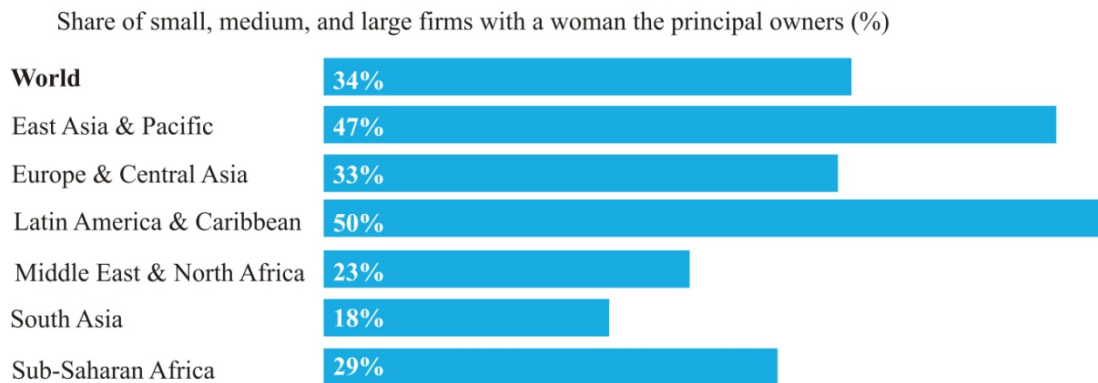
## **8. Data Analysis and Interpretation**

The analysis illustrates the picture very clearly, stating that women's economic participation is not only vital but is a must for the sustainable growth of any nation. Taking the example of India, it could add USD 0.7 trillion to its GDP by 2025 by increasing female workforce participation. Yet, women contribute only 17 percent to India's GDP, that is below the global average. COVID-19 worsened this, with 47 percent of women losing jobs during the first lockdown compared to 7 percent of men.

Some countries in the Central and East Asian region, the pandemic adversely impacted female entrepreneurs in India the most, with two-thirds of the womenfolk assigning recent business closures to the pandemic. If we look at Science and Technology, it is also dominated by the male counterpart.

**8.1 Analysis of Individual, Organizational and Social Factors on Female Entrepreneurial Success:** According to the study conducted by Dr. Dana Kanze, Assistant Professor of Organizational Behavior at London Business School in 2024, only 6 percent of the S & P 500 firms have a female CEO, while females make up around 80 percent of the workforce. In male-dominated industries, most of the labor market, support, and possibilities for women's progress are extremely limited. For analysis of the world scenario on the above objectives, the data was taken from the World Bank website.

### 8.1.1 The Gender-wise Analysis of Business Ownership:- Globally, Only 1 in 3 Businesses are Owned by Women



**Source:-** Enterprise Surveys, Retrieved from The World Bank Gender Data Portal.

#### Figure 1:- Gender-wise Analysis of Business Ownership

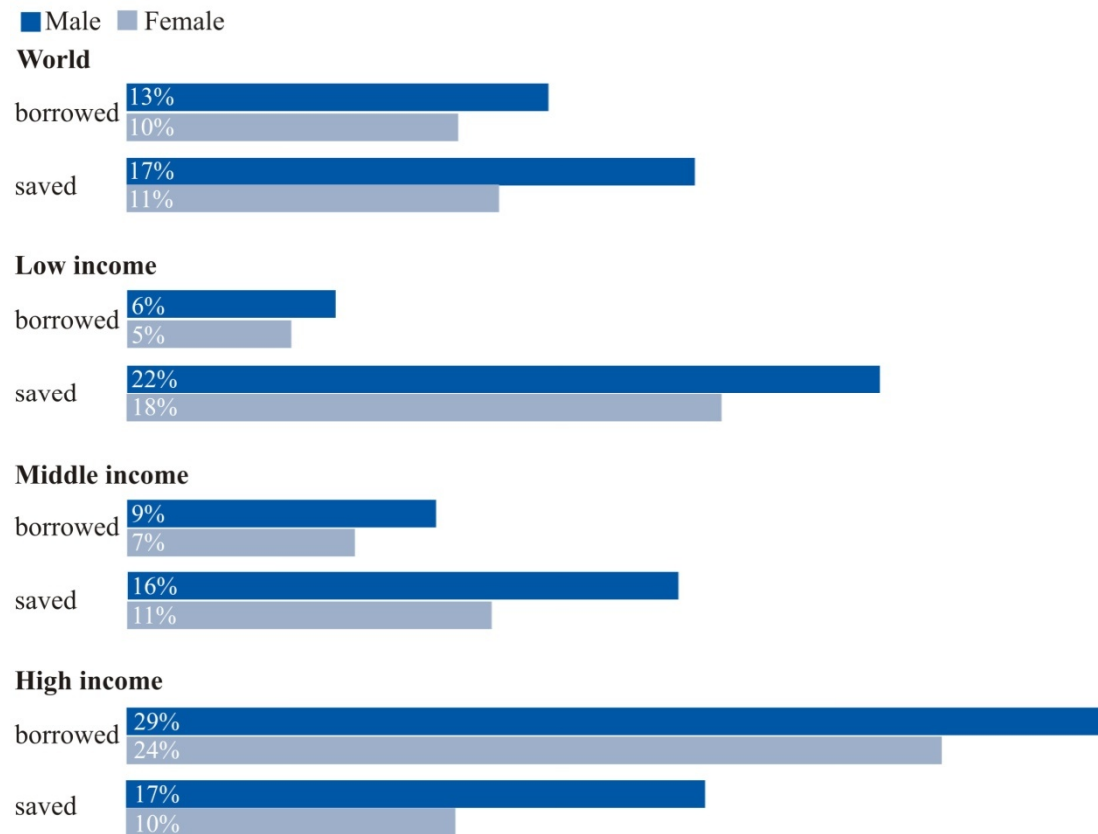
The result shows that globally, only 1 in 3 small, medium, and large businesses are owned by women.

This rate varies across and within regions, from a low of 18 percent in South Asia to a high of 50 percent in Latin America & Caribbean. In East Asia & Pacific, South Korea has the lowest rate of women business owners, with just 19 percent of firms, and the Federated States of Micronesia has the highest, with 87 percent of firms owned by women. Similarly, in the Middle East, it goes from a low of 7 percent in the Republic of Yemen to a high of 49 percent in Tunisia.

Female participation in business ownership is positively correlated with countries' income level (part of individual, organizational, and social factors), but only to a small extent. In low-income countries, only 1 in 4 businesses have any female owners. In middle- and high-income countries, the rates are at 36 percent and 37 percent, respectively. Many things underlie these factors and one of them is access to finance. Here we take a quick glance at this area — though noting it is only one entry point to understanding the gender gaps in entrepreneurship.

### Men are more Likely to Borrow and Save to Start, Operate and Expand Businesses than Woman

Proportion of individuals who ... to start, operate, or expand a farm or business (% of age 15+)



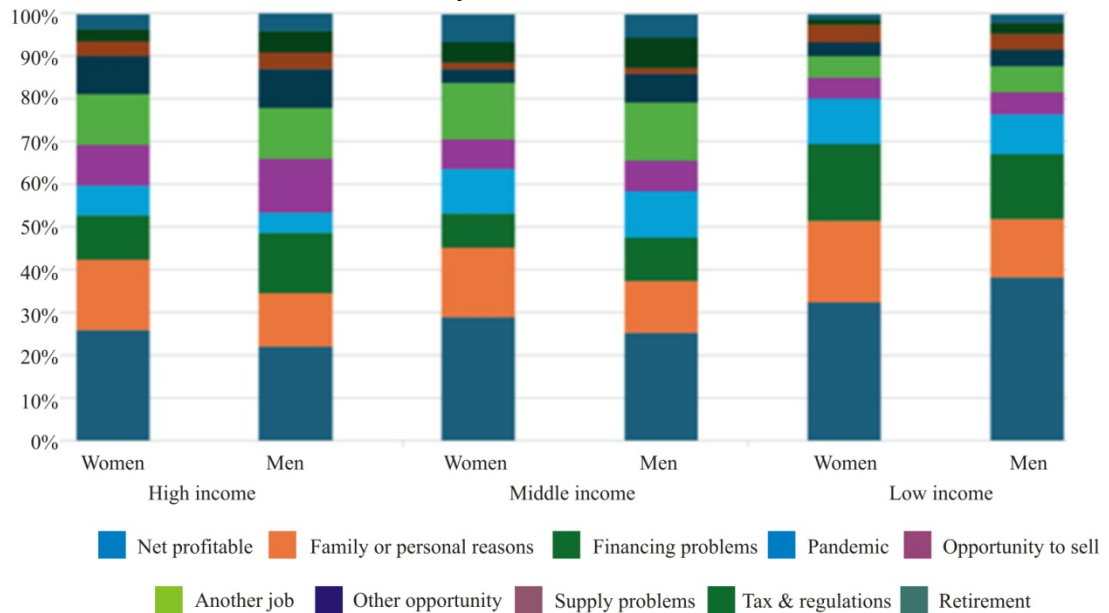
Source:- Global Financial Inclusion Database

**Figure 2:- Gap between Men and Women Remains at All Income Levels**

Above figure 2 shows that the gap between men and women remains at all income levels, where men have higher rates of borrowing and saving for businesses than women.

We have to work hard at individual, organizational, and socio-cultural levels across the world to increase the inclusion of women in entrepreneurship.

### 8.1.2 Gender-wise Analysis of Various Factors for Business Exit:-



Source:- GEM Report: 2023

### Figure 3:- Gender-wise Analysis of Various Factors for Business Exit

There are a number of factors most often a reason reported by women in 2023 (28.4 percent). Women are much more likely to report business exit for personal or family reasons than men, on the order of 36 percent more often globally. Lack of financing is another reason for business discontinuation. Business exit due to family or personal reasons is a more common explanation for women across all national income levels. Finally, pandemic closures persist three years after the global COVID-19 pandemic. Women remain more impacted than men globally (9.8 percent vs. 8.6 percent), and more so in low-income countries (10.7 percent vs. 9.4 percent). The largest gender gap is found in high-income countries, where women are almost 50 percent more likely to report the pandemic as a reason for business closure.

### 8.2 Analysis of Challenges that Create Barriers among Female Entrepreneurs in Accessing Resources Essential for Business Growth:

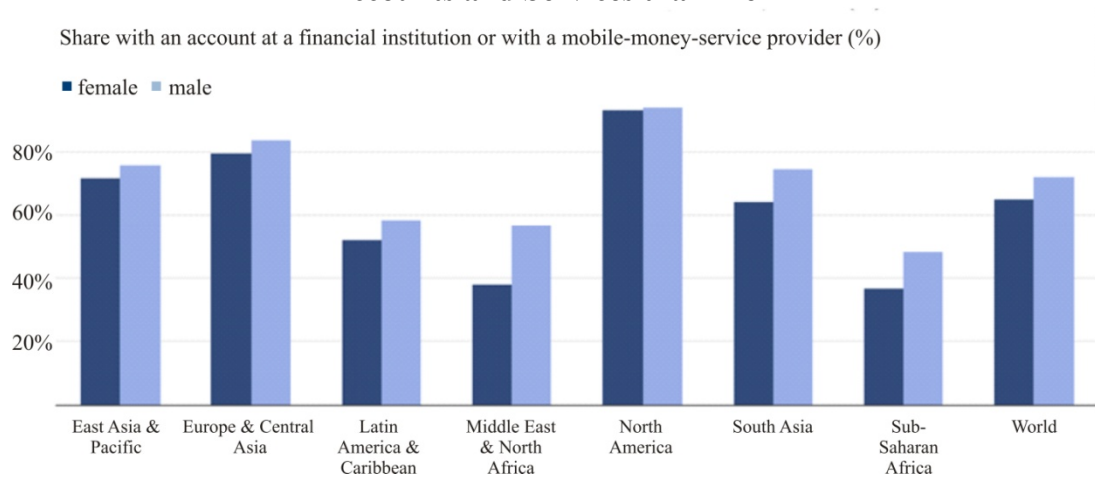
Even though Indian society has evolved, and everyone claims that men and women are equal, gender barriers still exist heavily. Despite the government's efforts to encourage women's leadership and empowerment,

it is still challenging for women to prove their skills and gain recognition for their endeavors. Gender inequality and pay gaps are nuisance that women entrepreneurs face in India. They still need their husbands, brothers', or fathers' approval to go for a job or start a business.

Such blockades prevent female entrepreneurs from scaling the heights they are capable of. Although it might sound unfair, the Indian finance scene has massive gender gaps. Female business owners in India commonly face economic hardships due to investors' biases and other factors. Of all the companies receiving business funding, only a small percentage comprises female entrepreneurs. Many angel investors and venture capital firms are hesitant to invest in women-led companies for various unspecified reasons. Additionally, most women either do not own assets or property in their own names, or lack the authority to mortgage or sell them. Therefore, economic challenges come up as a major problem when applying for private

#### 8.2.1 Gender-wise Analysis of Challenges that Create Barriers to Accessing Resources Essential for Business Growth Financing or Collateral Loans:-

##### Women Face Greater Challenges in Accessing Financial Accounts and Services than Men



**Source:-** Global Financial Inclusion Database. Retrieved from the World Bank Gender Data Portal

**Figure 4:- Gender-wise Analysis of Challenges that Create Barriers to Accessing Resources Essential For Business Growth**

The figure 4 result shows that in all regions except North America, the percentage of women with access to a financial account is abruptly less compared to men. In Europe & Central Asia, men are 4 percent more likely to have a financial account than women. This gap is largest in Middle East & North Africa, where men are 19 percent more likely to have a financial account than women.

Yet a bigger gap remains for full financial inclusion. In Sub-Saharan Africa and the Middle East & North Africa, less than 40 percent of women have a financial account. Empowering women requires great efforts across many dimensions and promoting women's entrepreneurship is one of the key avenues. And we still have a long way to before the elusive dream of equal opportunity for women entrepreneurs is achieved.

## **9. Efforts to Overcome the Gender Gap in Entrepreneurship in India**

Efforts to overcome the gender gap in entrepreneurship in India have been gaining momentum over the past few decades. The Indian government, along with various organizations and institutions, has been working towards empowering women entrepreneurs and fostering a more inclusive entrepreneurial ecosystem. Below are some of the key efforts and initiatives:

### **9.1 Realization of Significance of Women Entrepreneurs in India:**

#### **(a) Economic Significance:-**

- **Sustainable Economic Development & Employment Generation:**

By promoting women's entrepreneurship, India could establish over 30 million women-owned enterprises, which have the potential to generate 150 to 170 million jobs (NITI Aayog).

- **Poverty Alleviation:** By bringing 50 percent of women into the workforce, India could boost GDP growth by 1.5 percentage points (World Bank). This would also help sustainably increase family incomes.

#### **(b) Social Significance:-**

- **Gender Equality:** Women entrepreneurs have helped narrow gender inequality in the business world. However, only 19.2 percent of Indian women participate in the workforce, compared to 70.1 percent of men, highlighting a significant employability gap of 50.9 percent (ILO).

- **Fuller Utilization of Human Capital:** The female labor force participation rate is merely 41 percent compared to 60 percent LFPR of men according to PLFS for the calendar year 2023.
- **Developing Local Markets:** Women entrepreneurs also tap into global markets using digital and social platforms.  
**Example:** The Splendor of Kashmir: Started by Varuna Anand from Jammu to promote Kashmiri shawl artistry through online sales and exhibitions across India. Her online sales venture helped her connect to a wider audience.
- **Role Models and Agents of Social Change:** Women entrepreneurs inspire other women to initiate their journeys of independence and financial freedom through entrepreneurship.  
**Example:** Maa Bimaleshwari Janhit Karya Samiti: A Self- help Group started by Phool Basan Yadav, empowering 200,000 poor women.
- **Women's Empowerment:** By providing women with financial independence and the authority of their own decision-making.  
**Example:** Usha Jha: Affectionately known as 'Usha9auntie' in Patna, supported women with entrepreneurial aspirations.

## **10. Government Schemes and Policy**

- 10.1 Stand-up India Scheme (2016):** Launched by the Government of India, this initiative aims to facilitate women and SC/ST entrepreneurs. It provides loans between INR 10 lakhs to INR 1 crore for setting up greenfield enterprises in manufacturing, services, or the trading sector.
- 10.2 Pradhan Mantri Mudra Yojana (PMMY):** This scheme facilitates funding for micro and small enterprises, particularly benefiting women entrepreneurs. The Mudra scheme offers loans without collateral up to INR 10 lakhs, which has helped many women access credit for starting small businesses.
- 10.3 Udyogini Scheme:** Aimed at women entrepreneurs in rural areas, the Udyogini Scheme offers financial assistance and training to help women start their own businesses in various sectors, including agriculture, handicrafts, and services.
- 10.4 National Mission for Empowerment of Women (NMEW):** The NMEW aims to address issues related to women's economic empowerment. It includes a focus on self-help groups (SHGs), capacity building, and skill development.



- 10.5 Women Entrepreneurship Platform (WEP)** Launched by NITI Aayog, the WEP serves as a unified platform for women entrepreneurs in India to collaborate, network, and access necessary tools and resources.

## **11. Financial and Technical Assistance**

### **11.1 Credit Facilities and Subsidies**

Several banks and financial institutions offer subsidized loans and easy credit facilities for women entrepreneurs. For instance, the SIDBI (Small Industries Development Bank of India) offers various schemes that aim to support women in starting businesses.

- 11.2 Venture Capital and Angel Investments:** Organizations like the Women's Venture Fund and Angel Networks are dedicated to investing in women-led businesses. Many angel investors now specifically focus on women entrepreneurs, helping them scale their startups.

## **12. Training and Capacity Building**

- 12.1 Skill Development Programs:** The government and non-governmental organizations (NGOs) run skill development programs that focus on enhancing women's leadership, technical, and managerial skills.

Skill India Mission is one such initiative that includes training for women to enhance their employability and entrepreneurial capabilities.

- 12.2 Entrepreneurship Development Programs (EDPs):** Various state and central government agencies, such as the National Institute for Entrepreneurship and Small Business Development (NIESBUD), provide EDPs tailored to women entrepreneurs to equip them with the skills necessary to succeed in business.

- 12.3 Self-help Groups (SHGs):** In rural areas, SHGs act as a catalyst for women to come together, pool resources, and engage in small-scale entrepreneurial ventures. The government and NGOs provide support through microfinance, training, and marketing platforms.

## **13. Promoting Networking and Mentorship**

- 13.1 Mentorship Programs:** Programs and platforms like WE Connect International and FICCI FLO (Federation of Indian Chambers of Commerce and Industry – Ladies Organization) women entrepreneurs connect with their supervisors and mentors who can guide them in their business journey.

- 13.2 Women-focused Business Incubators:** Some incubators, such as the TiE Women initiative, focus specifically on nurturing women-led startups by providing guidance, networking opportunities, and resources to support their growth.

#### **14. Encouraging Education and Awareness**

- 14.1 Promoting STEM (Science, Technology, Engineering, and Mathematics) Education for Women:** Many programs and initiatives are encouraging girls and young women to pursue education in STEM fields, which are pivotal for entrepreneurship innovation. This includes scholarships, internships, and collaborations with universities.
- 14.2 Awareness Campaigns:** Awareness campaigns and media efforts are gradually shifting societal mindsets regarding women's roles in entrepreneurship. These campaigns aim to challenge traditional stereotypes and encourage more women to step into entrepreneurial roles.

#### **15. Supportive Legal and Social Environment**

- 15.1 Equal Rights and Protection:** Legal measures such as the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 have been put in place to protect women in the workplace, including female entrepreneurs. Moreover, some states have implemented policies to support women entrepreneurs, such as exemptions from certain taxes or regulatory relaxations.
- 15.2 Women-friendly Workplaces:** Several organizations and startups are adopting policies that are more inclusive of women, such as flexible working hours, maternity leave, and work-from-home opportunities. These policies help reduce the burden of balancing business and family life.

#### **16. Social Entrepreneurships and Corporate Social Responsibility (CSR) Initiatives**

- 16.1 CSR Initiatives:** Many large corporations in India are introducing CSR initiatives aimed at supporting women in entrepreneurship. For example, Microsoft India's initiatives in collaboration with NGOs help to provide women entrepreneurs with access to digital platforms, mentorship, and capital.
- 16.2 Social Entrepreneurship Focused on Women:** Increasingly, social enterprises are focusing on empowering women in underserved

communities. These include efforts in rural and tribal areas where women's enterprises, particularly in agriculture, healthcare, and handicrafts, are being promoted.

- 16.3 Increased Recognition and Role Models:** The increasing visibility of successful women entrepreneurs such as Kiran Mazumdar Shaw, Indra Nooyi, Falguni Nayar, and Vandana Luthra serves as an inspiration for other women to follow suit. These role models are playing a key role in breaking barriers and proving that women can be successful entrepreneurs in various sectors.

## **17. Conclusion and Findings**

The literature on gender-based stereotypes in entrepreneurship underscores the significant barriers that female entrepreneurs face due to societal biases. These stereotypes affect multiple facets of entrepreneurship, including access to funding, networking opportunities, mentorship, and leadership perceptions. While some progress has been made in addressing these disparities, much work remains to be done to level the playing field for female entrepreneurs. The existing literature suggests that targeted initiatives, such as women-focused funding programs, mentorship networks, and societal campaigns to challenge leadership biases, can help mitigate these challenges and foster a more inclusive entrepreneurial ecosystem. The finding of this study shows that gender stereotypes significantly hinder female entrepreneurs by:

- 17.1 Limiting Access to Resources:** Women face bias in funding, networking, and support due to stereotypes.
- 17.2 Affecting Self-perception:** Stereotypes undermine confidence, risk-taking, and increase fear of failure.
- 17.3 Impacting Business Growth:** Women are often concentrated in specific sectors with lower growth potential and may have less ambitious growth targets.

## **18. Recommendations and Suggestions**

It is needed at a basal level to counter stereotypes, create interest in this segment, and make potent policy interventions based on available data.

- Promoting the Local Women Role Models who have crossed these milestones plays a significant role in developing an enabling environment.
- New urban infrastructure in Tier 2 India, such as airports or convention centers, can be used to showcase success stories of local entrepreneurs.

- Provide grants to women entrepreneurs and female-focused Venture Capital funds to break the vicious cycle of women-owned businesses not scaling because of lack of funding.
- Fiscal incentives for female-owned businesses for childcare leave and expenses are a potential solution.
- Providing co-working and co-building space as many women are not able to expand their enterprises because they operate from home which often constrains their operations for an extended time period.

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