

Determinants of Entrepreneurial Orientation Among Indian Women Entrepreneurs

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ABSTRACT

Women's entrepreneurship in India represents a transformative trend in the country's economic and social landscape despite persistent barriers and gender-based challenges. This study examined variations in entrepreneurial orientation (EO), specifically - creativity and innovativeness, risk-taking, proactiveness, and autonomy, among women entrepreneurs based on age, entrepreneurial tenure, business turnover, and organizational membership. The sample consisted of 61 women entrepreneurs, aged 20-55 years from urban, semi-urban, rural areas, selected through purposive sampling. A quantitative cross-sectional design was employed, utilising a standardised Entrepreneurial Orientation scale. Descriptive statistics and independent samples t-tests were used to analyse differences in EO and its dimensions across demographic groups. Findings revealed no significant differences in overall EO scores; however, women with lower entrepreneurial tenure and those without formal organizational affiliations scored significantly higher on creativity and innovativeness. These results underscore the importance of supporting newer and independent women entrepreneurs and provide evidence for targeted policies and programs aimed at fostering innovation and inclusion to further empower women within India's entrepreneurial ecosystem.

Keywords: women entrepreneurs, entrepreneurial orientation, creativity and innovativeness, entrepreneurial tenure

INTRODUCTION

Women entrepreneurship has emerged as a significant force in India's economic landscape, marking a profound shift in conventional business frameworks and practices. Women entrepreneurs are individuals who initiate, create, organize, and operate enterprises, leaving a mark across diverse sectors. Women achieve this feat despite systemic challenges such as sectoral segregation, societal norms, limited financial access and more (Sosanidze, 2024). In India, women entrepreneurs make up about only 14% of total entrepreneurship, which is lower compared to other developed nations. (Mehra, 2025). Women entrepreneurs predominately operate in sectors such as textiles, handicrafts, healthcare, food processing, and emerging technology sectors (*PIB*, 2024). While metropolitan cities such as Bangalore, Mumbai, and Delhi show higher concentrations of women entrepreneurs, semi-urban and rural areas are showing steady growth, especially through microfinance initiatives and self-help groups (Kumar, 2025).

The entrepreneurial practices of women in India are defined by unique exclusionary barriers and complex obstacles that limit their professional experiences, business potential and success compared to their male counterparts (Shetty & Hans, 2025). Despite recent progress, limited access to credit remains a persistent challenge: 90% of women-led businesses lack access to formal credit, for reasons such as absence of past credit records and lower asset ownership (Bhardwaj, Cardoz, & Omer, 2024). Sectoral concentrations demonstrate gender-based patterns of segregation where women primarily operate in traditionally "feminine" business, experiencing difficulties breaking into male-dominated sectors such as heavy manufacturing, technical infrastructure, and construction. These challenges are further compounded by limited networking opportunities, restricted mobility, and combined burden of domestic duties and company operations. These persistent issues shape how entrepreneurial orientation among Indian women entrepreneur's manifests through strategic opportunity identification and risk management within constricted social and economic contexts.

Entrepreneurial Orientation (EO) dimensions manifest differently among women entrepreneurs compared to traditional masculine models. Research shows that innovativeness and creativity in women entrepreneurs often come to light through economical innovations and domestic market modifications rather than revolutionary technology (Sengura & Renyan, 2024). These innovations typically address community-specific needs through resource-constrained solutions, reflecting a collaborative rather than individualistic approach to creativity. There are also vast differences in risk taking,

as women entrepreneurs exhibit risk analysis and risk-sharing, which occurs within the four-tie networks (Hechavarria et al., 2019). Women networks are critical sources of risk allocation, reducing the risk of the entrepreneurs and forming collective resilience in an uncertain market climate. Proactiveness is also demonstrated through the recognition of underserved market segments, especially in the health sector, education, and household services, to which women entrepreneurs can apply positional knowledge to develop solutions to missed consumer segments (Mozumdar, 2018). Autonomy manifests differently because women entrepreneurs have to balance between personal and social perceptions and, in many cases, they have to use more sophisticated approaches to preserve the power of decision-making and address the needs of their family and community obligations simultaneously (Carranza, Dhakal, & Love, 2018).

REVIEW OF LITERATURE

Research on women entrepreneurs has advanced our knowledge on their unique challenges and behaviours in various socio-economic settings. Studies have consistently revealed women in business differ from their male counterparts in their expression of entrepreneurial orientation (EO) and its dimensions of creativity and innovativeness, risk-taking, proactiveness, and autonomy. However, a significant amount of existing literature has focused on broad gender comparisons or contexts outside India, thus leaving crucial dynamics underexplored.

A study by Hechavarria et al. (2019) compared gender variations in entrepreneurial risk-taking through a mixed-methodology study in several cultural settings. They discovered that women tend to share risks collaboratively and are more dependent on social networks to reduce the risks associated with uncertainties while more men engage in individualistic risky decision making. While the study identifies the value of social capital and group resilience, its focus is more global, which prevents direct conclusions about Indian women entrepreneurs due to distinctive cultural processes.

Existing literature highlights that women entrepreneurs exhibit entrepreneurial orientation dimensions differently from stereotypical models, shaped strongly by their contextual and socio-economic factors. Gürel et al. (2021) found that higher education significantly increases entrepreneurial intention among women, and that this effect is moderated by risk-taking propensity: with women (even those with low risk propensity) showing larger gains in entrepreneurial intention through education than men. Rinaldi's (2022) work on female entrepreneurs in Indonesia, a context with some parallels to India, reveals high proactiveness and risk-taking but comparatively low innovativeness, suggesting that women's innovativeness often emerges through incremental or frugal adaptations rather than breakthrough innovation, shaped by resource constraints and business realities. Katoch et al. (2023) identified gaps in how digitalization intersects with entrepreneurial orientation among Indian women entrepreneurs, revealing underexplored variation across regions and sectors, signalling evolving profiles of EO influenced by technology adoption.

Despite these insights, some gaps still exist in our understanding of women entrepreneurship in India. The majority of the studies view women entrepreneurs as a homogenous group with little or no intra-group diversity (for e.g. age-based differences). The Indian context, characterised by strong patriarchal norms and significant geographical disparities, requires closer examination of how entrepreneurial orientation is expressed across different generations of women entrepreneurs. Additionally, EO and entrepreneurial experiences of rural women are not well-represented in research studies despite their increased economic involvement through microfinance and self-help groups. The psychological understanding of entrepreneurial behaviours of Indian women entrepreneurs has also not been extensively studied.

The present research study will attempt to address these gaps by examining the change in the entrepreneurial orientation across different age groups of Indian women entrepreneurs. The study also aims to explore any differences based on entrepreneurial tenure, business turnover, and entrepreneurial organisation membership to understand other factors that could affect entrepreneurial orientation among Indian women entrepreneurs. Keeping this in mind the following hypotheses were formulated.

1. There will be a significant difference between women entrepreneurs above 45 years of age and those below 45 years of age, with respect to entrepreneurial orientation and its dimensions- creativity and innovativeness, risk-taking, proactiveness, autonomy.
2. There will be a significant difference between women entrepreneurs with entrepreneurial tenure of more than 5 years and less with respect to entrepreneurial orientation and its dimensions - creativity and innovativeness, risk-taking, proactiveness, and autonomy.
3. There will be a significant difference between women entrepreneurs with business turnover of more than 20 lakhs and less, with respect to entrepreneurial orientation and its dimensions - creativity and innovativeness, risk-taking, proactiveness, and autonomy.
4. There will be a difference between women entrepreneurs who are associated with entrepreneurial organisations and those who are not with respect to entrepreneurial orientation and its dimensions - innovativeness, risk-taking, proactiveness, and autonomy.

METHOD RESEARCH DESIGN

In order to investigate entrepreneurial orientation among women entrepreneurs in India, the present study utilized a quantitative cross-sectional approach. A between-groups design was employed to examine differences in entrepreneurial orientation and its dimensions - creativity & innovativeness, risk-taking, proactiveness, and autonomy, across demographics such as age, entrepreneurial tenure, business turnover and entrepreneurial organisation membership.

Sample

Data was collected through non-probability purposive sampling and snowballing sampling methods. A total of 61 women entrepreneurs participated in the study, with 30 under the age 45 and 31 over 45. Of these: 3 were under the age of 25, 13 were between the ages of 25-34, 15 were between the ages of 35-44, 22 were between 45-54 years of age, and 8 were above 55 years of age. In terms of marital status, 43 women were married, 16 were single, and the rest were divorced/separated. Regarding their educational background, 31 women held a master's degree, 25 had completed a bachelor's degree, and 2 had earned a doctorate/PHD in their field, and 2 completed a diploma/technical course, whereas only 1 had high school level education. Regarding their entrepreneurial tenure, 4 out of 61 had less than 1 year of experience, 26 of them had between 1-5 years, 16 had between 5-10 years, and 15 reported more than 10 years of entrepreneurial experience. The participants were from different business sectors, which are as follows: 6 were from technology, 4 from agriculture and food industry, 4 from fashion, 3 from retail and gifting industry each, 4 each from creative and personal services, 6 from education, 5 from finance, 12 from Hospitality, 9 from manufacturing and 9 from the healthcare sector.

Most entrepreneurs, 54 out of 61, operated their businesses in urban areas, while 5 operated in semi urban areas and 2 in rural areas. Regarding annual business turnover, 13 had earnings of less than 5 lakhs annually, 5 reported annual turnover between 5-10 lakhs, 10 between 10-20 lakhs, and 33 of the participants had an annual business turnover of over 20 lakhs. Regarding membership in entrepreneurial organisations, 29 were members of groups such as Abduens, WeHub, FICCI, while 32 were not members of any entrepreneurial organisations.

Instrument

Data was collected through a Google forms questionnaire comprising three sections. The first section collected demographic information through multiple choice questions. The second section explored participant's entrepreneurial journey, through 12 questions, aimed at encapsulating each participant's personal narrative and providing contextual understanding of their business. These included questions on entrepreneurial tenure, sectors they operated in, business turnover, membership to various entrepreneurial organisations, support they received from these organisations, and so on. The third section comprised a standardised scale that captured entrepreneurial orientation among women.

Entrepreneurial Orientation was assessed using a scale developed by Al Mamun, Kumar, Ibrahim and Yusoff (2017) for the Malaysian population. The instrument consisted of 17 items that explored four main dimensions.

- a) Creativity and innovativeness - the ability of entrepreneurs to create novel solutions to problems and challenges faced, bring order and move ahead in their entrepreneurial journey particularly in uncertain situations.
- b) Risk-taking - the readiness to pursue endeavours whose eventual yields remain equivocal.
- c) Proactiveness - the tendency to anticipate and act upon future needs or changes in the market.
- d) Autonomy - independence in decision-making and initiative-taking in business activities.

Each response was rated on a five-point Likert scale (1 = "strongly disagree" to 5= "strongly agree") to gain insight into the opinion and experiences of the respondents. After reverse scoring the relevant items, higher scores indicated higher levels of EO and its dimensions.

The reliability and validity of the scale were established by the authors. Cronbach's alpha of all the dimensions and the comprehensive instrument is as follows: Creativity & Innovativeness (0.790), Risk Taking (0.841), Proactiveness (0.840), Autonomy (0.811) and Entrepreneurial Orientation (0.934) thus indicating internal consistency of the scale. Validity was established by demonstrating adequate discriminant validity. The scale was deemed to be appropriate for the Indian context after reviewing all the statements.

Procedure

Eligible women entrepreneurs were recruited through various entrepreneurial groups and social media apps such as LinkedIn, Instagram. Informed consent was obtained from all participants, and participation was completely voluntary. Participants could withdraw from the study after communicating with the researcher.

All data collected was anonymous and no identifying information was kept or utilized. Data was automatically stored in a secure Google Sheets database. Data was stored safely and could be accessed only by the primary researcher. The study followed ethical standards for research involving human participants.

For ensuring data quality, partially completed or ineligible responses (failing to satisfy the inclusion criteria) were eliminated. Data was then coded, and quantitative analysis was performed.

RESULTS

Data collected was analysed using independent samples t test to test the hypotheses formulated.

For hypothesis 1: There will be a significant difference between women entrepreneurs above 45 years of age and those below 45 years of age, with respect to entrepreneurial orientation and its dimensions- creativity and innovativeness, risk-taking, proactiveness, autonomy.

Table 1: Mean Scores and T test results for Entrepreneurial Orientation and its dimensions by age groups

Entrepreneurial Dimension	Above 45 years (n = 30)	Below 45 years (n = 31)	t-test (p-value)
Creativity and Innovativeness	15.63	15.77	0.839
Risk Taking	8.13	8.61	0.313
Proactiveness	18.30	18.16	0.874
Autonomy	16.30	15.32	0.063
Entrepreneurial Orientation (Total)	58.37	57.87	0.727

Table 1 presents the mean scores and *t*-tests results for Entrepreneurial Orientation and its dimensions among women entrepreneurs above and below 45 years of age. The obtained results demonstrate that there are no statistically significant differences between the investigated age groups, above 45 years ($n=30$) and below 45 years ($n=31$), across all dimensions: *creativity and innovativeness, proactiveness, autonomy, risk taking and overall entrepreneurial orientation* (EO). The mean values are relatively comparable, suggesting that age does not play a significant role in influencing entrepreneurial orientation among women entrepreneurs examined. Therefore, the first hypothesis suggesting significant age-based differences is not supported.

For hypothesis 2: There will be a significant difference between women entrepreneurs with entrepreneurial tenure of more than 5 years and less with respect to entrepreneurial orientation and its dimensions - creativity and innovativeness, risk-taking, proactiveness, and autonomy.

Table 2 Mean Scores and T test results for Entrepreneurial Orientation and its dimensions by Entrepreneurial Experience

Entrepreneurial Dimension	Less than 5 years of entrepreneurial experience (n=30)	More than 5 years of entrepreneurial experience (n=31)	t-test (p-value)
Creativity and Innovativeness	16.67	14.77	0.0048
Risk Taking	8.7	8.06	0.1791
Proactiveness	18.33	18.13	0.8159
Autonomy	15.57	16.03	0.3822
Entrepreneurial Orientation (Total)	59.27	57	0.1068

Table 2 presents the mean scores and *t*-test results for the dimensions of Entrepreneurial Orientation among women entrepreneurs with less than 5 years and more than 5 years of entrepreneurial experience. The results show a statistically significant difference in *creativity and innovativeness* ($p = 0.0048$), where women entrepreneurs with less than 5 years of experience scored higher ($M = 16.67$) than those with more than 5 years of experience ($M = 14.77$).

However, no significant differences were found in *risk-taking*, *proactiveness*, *autonomy*, or overall *entrepreneurial orientation (EO)*.

Since only one dimension (*creativity and innovativeness*) showed a significant difference, the hypothesis stating that there is a significant difference in entrepreneurial orientation based on years of experience is partially accepted. This suggests that entrepreneurial experience influences creativity and innovativeness, but not other dimensions of entrepreneurial orientation.

For hypothesis 3: There will be a significant difference between women entrepreneurs with business turnover of more than 20 lakhs and less, with respect to entrepreneurial orientation and its dimensions - creativity and innovativeness, risk-taking, proactiveness, and autonomy.

Table 3: Mean Scores and T test results for Entrepreneurial Orientation and its dimensions by Business Turnovers

Entrepreneurial Dimension	Business Turnover		t-test (p-value)
	Below 20 lakhs (n= 28)	Above 20 lakhs (n=33)	
Creativity and Innovativeness	16.32	15.18	0.0863
Risk Taking	8.18	8.55	0.4386
Proactiveness	18.68	17.85	0.3346
Autonomy	15.5	16.06	0.3056
Entrepreneurial Orientation (Total)	58.68	57.64	0.458

Table 3 presents the mean scores and t-test value results of various dimensions of Entrepreneurial Orientation among women entrepreneurs with annual business turnover of above 20 lakhs and below 20 lakhs. The findings demonstrate that there is no statistically significant differences between the 2 groups across all dimensions: *creativity and innovativeness* ($p=0.0863$), *risk taking* ($p=0.4386$), *autonomy* ($p= 0.3056$), *proactiveness* ($p=0.3346$) and overall *entrepreneurial orientation* ($p= 0.458$).

These results suggest that business turnover does not significantly affect any EO dimensions among the studied women entrepreneurs. Therefore, the 3rd hypothesis is not supported by the data.

For hypothesis 4: There will be a difference between women entrepreneurs who are associated with entrepreneurial organisations and those who are not with respect to entrepreneurial orientation and its dimensions - innovativeness, risk-taking, proactiveness, and autonomy.

Table 4: Mean Scores and T test results for Entrepreneurial Orientation and its dimensions by membership to Entrepreneurial Organisations

Entrepreneurial Dimension	Membership		t-test (p-value)
	Members (n= 29)	Non - Member (n=32)	
Creativity and Innovativeness	14.86	16.47	0.0201
Risk Taking	8.83	7.97	0.0668
Proactiveness	17.72	18.69	0.2758
Autonomy	15.83	15.78	0.9322
Entrepreneurial Orientation Total	57.24	58.91	0.2474

Table 4 displays the mean values and t-test scores for entrepreneurial orientation and its dimensions among women entrepreneurs who are members and non-members of entrepreneurial organisations. The statistical analysis showcased a significant difference in creativity and innovativeness between the two groups. The non-members scored higher ($M=16.47$) than members ($M=14.86$). Nonetheless, the results did not reveal any significant differences in other

dimensions: *risk taking* ($p=0.0668$), *autonomy* ($p=0.9322$), *proactiveness* ($p=0.2758$) and overall *entrepreneurial orientation* ($p=0.2474$) among the groups investigated.

Since there was a significant difference between the dimension of *creativity and innovativeness* with regard to group membership, the fourth hypothesis is only partially supported. These findings conclude that being a member of an entrepreneurial organisation is associated with lower creativity and innovativeness, whereas other dimensions were found to remain unaffected.

DISCUSSION

Findings from the present study are supported by research conducted in the Czech Republic by Kozubikova et al (2016), regarding the association between entrepreneurial tenure and creativity and innovativeness.

The key finding from the Czech study supporting the present research is that younger entrepreneurs (under 45 years) demonstrated significantly greater support for employee initiative in identifying and implementing business opportunities compared to older entrepreneurs. Although their study focused on autonomy rather than creativity and innovativeness, this finding demonstrates that less experienced entrepreneurs tend to foster initiative-taking behaviours which are generally considered to be closely linked with creative and innovative processes.

These findings demonstrate consistency across cultural contexts (India vs. Czech Republic) and demographic groups (women entrepreneurs vs. general SME population), thereby validating our results and suggesting that the relationship between entrepreneurial experience and creativity may represent a cross-cultural phenomenon in entrepreneurial behaviour.

The research of Cingoz and Akdogan (2017) supports the main results of the current study. Their empirical research showed that organizational formalization significantly impacted employees' innovative behaviour. The authors found that when rules and procedures assumed a central role in organizations, organisational members were less likely to explore new technologies, processes, techniques, and product ideas. They concluded that organisational formalisation inhibits the development and exchange of creative ideas among employees.

These findings by Cingoz and Akdogan align with the current study's results, which showed that non-affiliated women entrepreneurs scored significantly higher on both creativity and innovativeness than affiliated entrepreneurs. Their study demonstrates that less formalized organizational structures enable creative behaviour by allowing individuals to generate new ideas without the constraints of rigid organizational procedures and norms. This suggests that the inverse relationship between organizational formalization and creativity may represent a generalisable phenomenon across entrepreneurial contexts.

CONCLUSION

This study examined entrepreneurial orientation (EO) among Indian women entrepreneurs and whether it varied by age, entrepreneurial experience, annual business turnover and membership to entrepreneurial organizations. Findings indicate that age is not a major determinant of Entrepreneurial orientation and its dimensions - creativity and innovativeness, risk-taking, proactiveness, and autonomy. However, entrepreneurs with less than five years of experience scored significantly more on creativity and innovativeness than those with more than 5 years of entrepreneurial experience, suggesting that newer entrepreneurs may rely more on creativity to operate and establish their business ventures. Business turnover did not influence entrepreneurial orientation or its dimensions, indicating entrepreneurial traits may hold consistent across the levels of business turnover. Interestingly, women entrepreneurs who were not associated with any formal entrepreneurial organisation reported greater creativity and innovativeness compared to those who were members in such organisations suggesting operating independently may offer creative autonomy.

However, these findings must be viewed considering the study's methodological limitations including study design, sample size and data collection method. The sample was too small to generalize the findings, and cross-sectional design does not allow making casual inferences about the dynamic development of entrepreneurial orientation over time. The use of online forms may have excluded some demographic groups which do not have access to the internet. A longitudinal design, larger, more varied samples, and mixed methods approach could be explored for future studies to enrich knowledge concerning entrepreneurial orientation.

Despite these limitations, the study does add valuable insights to entrepreneurial psychology literature on Indian women entrepreneurs. The variation across entrepreneurial experience in women entrepreneurs indicates the need to have tailored programs for entrepreneurs at different stages of their entrepreneurial journey. Existing entrepreneurial programs typically focus on building acumen and skills across financial and operational challenges with very few focusing on enhancing creativity and innovativeness. These findings justify the need for customized policies and

special support mechanisms that target particular sub-groups of women entrepreneurs, particularly new entrants who might be at a creative advantage with new business environments.

In practice, the results can guide entrepreneurial support organizations and policymakers to design specific training and resources which cultivate creativity of new women entrepreneurs and develop flexible membership or networking models which best fit variable entrepreneur profiles. Such strategies can improve the entrepreneurial orientation of the women entrepreneurs in India, which would not only trigger innovation, competitiveness, and economic empowerment but also inclusive growth and development.

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