



## Original Article

### An Analytical Study of Women Entrepreneurs in Small Scale and Micro Sector in Ahmednagar District

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*Women play an important role in business today. In Ahmednagar District, many women are working as entrepreneurs in the small scale and micro sector. They are involved in activities like food making, tailoring, handicrafts, farming-related business, and small shops. These businesses give support to their families and also help the local economy. Women entrepreneurs are slowly changing their position in society. By running small businesses, they earn money, gain confidence, and take part in family and community decisions. They also create small jobs for others. Support from self-help groups, microfinance, and government schemes have encouraged more women to start small enterprises. At the same time, women entrepreneurs also face many problems. They have less access to money, lack modern training, and find it difficult to sell their products in bigger markets. Social barriers also limit their growth. Even with these challenges, women in Ahmednagar District continue to contribute to economic and social development. Their work shows that women's entrepreneurship is important for growth, equality, and progress in society.*

**Keywords:** Women entrepreneurs, Small scale, Micro sector, Development, businesses problems, opportunities etc.

#### Introduction:

Entrepreneurship is an important part of economic growth. It creates new ideas, new jobs, and more income. In India, women are also becoming active in business. They are starting small and micro enterprises in both rural and urban areas. These businesses help them to support their families and improve their living standards. In Ahmednagar District, women entrepreneurs are found in many fields. They work in food processing, tailoring, handicrafts, retail trade, and agro-based activities. Most of these businesses are small in size, but they play a big role in the local economy. Women entrepreneurs also bring social change. They become more confident, independent, and respected in society. The small scale and micro sector is very important because it requires less investment and provides quick employment. It also gives opportunities to women who may not have high education or big resources. Government programs, self-help groups, and microfinance have also helped women to step into business. Still, women entrepreneurs in Ahmednagar District face many challenges. They do not get enough financial support, they lack modern training, and they have problems in marketing their products. Social traditions sometimes create barriers for them. Even with these difficulties, women entrepreneurs continue to grow and contribute.



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Their efforts show that women are not only home-makers but also job creators and nation builders. The study of women entrepreneurs in Ahmednagar District is important to understand their role, problems, and potential for future development.

### **Objectives of the study:**

1. To study the role of women entrepreneurs in the small scale and micro sector in Ahmednagar District.
2. To understand the major problems faced by women entrepreneurs in this sector.

### **Hypothesis of the study:**

1. Women entrepreneurs in the small scale and micro sector make a significant contribution to family income and local development.
2. Lack of finance and marketing opportunities are the main challenges for women entrepreneurs in Ahmednagar District.

**Research Methodology:** In this study, the descriptive and analytical method has been used. The descriptive method is used to explain the present situation of women entrepreneurs in the small scale and micro sector. The analytical method is used to examine the secondary data, compare different sources, and interpret the role and challenges of women entrepreneurs in Ahmednagar District.

**Data Collection:** The present study is completely based on secondary data. Information has been collected from government reports, publications and records related to small scale and micro enterprises. Data from the District Industries Centre (DIC), Ahmednagar and the Economic Survey of Maharashtra has been used. Census reports, research articles, journals and books on women entrepreneurship have also provided useful information.

**Review of Literature:** Many studies have been carried out in India and abroad on women entrepreneurs and their role in small scale and micro enterprises. Some of them are as follows:

- 1) **Sharma R.K. (2013)**, in his book *Women Entrepreneurship in India* explained that women entrepreneurs play a vital role in economic growth, especially in the small and micro sector. He mentioned that lack of finance and poor marketing facilities are the two main barriers for rural women entrepreneurs.
- 2) **Meena Deshpande (2016)**, in her study *A Study of Women Entrepreneurs in Maharashtra* highlighted that women are mostly involved in tailoring, food processing, and handicraft units. She observed that though government support schemes are available, awareness among rural women is still very low.
- 3) **Sangeeta Patil (2017)**, in this thesis *Problems and Prospects of Women Entrepreneurs in Ahmednagar District* analyzed the socio-economic background of women entrepreneurs. She found that most women start small businesses out of economic necessity and family encouragement is very important for their success.
- 4) **Joshi Anita (2018)**, in this book *Microfinance and Women Empowerment* studied the role of self-help groups and microfinance in promoting women entrepreneurs. She concluded that collective savings and small loans give women self-confidence and financial independence.
- 5) **Kadam Sunita (2020)**, in this Ph.D. thesis *Entrepreneurship Development among Women in Rural Maharashtra* emphasized that women-owned small and micro enterprises generate employment and income. However, she pointed out that women still face a lack of professional training and limited market access.
- 6) **Kaur Harpreet and Singh Rajesh (2021)**, in their research article *Women Entrepreneurs in the MSME Sector of India* studied secondary data from different states. They concluded that women's participation in the MSME sector is increasing, but financial literacy, institutional support, and market linkages must be strengthened.

From these studies, it becomes clear that women entrepreneurs contribute to family welfare, income generation, and local development. At the same time, they continue to face common challenges like finance, training, and marketing. The review also shows that very limited research has been carried out specifically in Ahmednagar District, which makes the present study important.

### **Role of women entrepreneurs in the small scale and micro sector in Ahmednagar District:**

Entrepreneurship is an engine of growth and women entrepreneurs are becoming an important part of this process. In Ahmednagar District, women are actively engaged in the small scale and micro sector. These sectors are suitable for women because they require small investment, simple technology, and can often be managed from home or within the local community. Their role is not only economic but also social, as they contribute to family welfare, education of children, and upliftment of society.



- 1. Income Generation:** Women entrepreneurs add steady income to the household. In families where agriculture is seasonal, small enterprises provide year-round financial support. This income improves nutrition, healthcare, and education in the family.
- 2. Employment Creation:** Many women's enterprises employ other women, neighbors, or family members. For example, tailoring units, food processing groups, and handicraft businesses generate small but significant local employment, reducing dependency on outside jobs.
- 3. Utilization of Local Skills and Resources:** Women often use their traditional skills such as stitching, pickling, papad-making, or embroidery to create business opportunities. This not only preserves cultural practices but also turns household activities into income-generating ventures.
- 4. Strengthening of Rural Economy:** In Ahmednagar, agro-based small industries like dairy, food processing, and small shops linked to agriculture are common. These women-led enterprises support farmers, promote local trade, and reduce economic leakages from villages to cities.
- 5. Social Empowerment and Confidence:** By earning independently, women gain respect in their families and communities. Their decision-making role increases, and they become more confident in dealing with banks, institutions, and markets. This empowerment has long-term social effects.
- 6. Improvement in Living Standards:** Additional income from small enterprises is often spent on children's education, better food, housing improvements, and healthcare. This directly raises the standard of living and creates a better future for the next generation.
- 7. Contribution to Local Markets:** Women entrepreneurs contribute to local economic activity by supplying goods and services. Their businesses whether a small shop, tailoring service, or food product meet local demand and create diversity in the market.
- 8. Inspiration for Other Women:** Women entrepreneurs act as role models. Their visible success inspires other women to break social barriers and start small businesses. This creates a cycle of empowerment and contributes to wider participation of women in the economy.

The role of women entrepreneurs in the small scale and micro sector of Ahmednagar District is both economic and social. They not only generate income and employment but also improve the living standards of their families and communities. Their efforts strengthen the rural economy, preserve local skills, and reduce migration. At the same time, their entrepreneurship promotes confidence, independence, and empowerment among women.

**Problems faced by women entrepreneurs in the small scale and micro sector:** Even though women entrepreneurs contribute significantly to the economy, they face many challenges that restrict the growth of their enterprises. In Ahmednagar District, women working in the small scale and micro sector often belong to middle or lower-income groups.

- 1. Lack of Finance:** Women entrepreneurs face difficulties in getting loans from banks and financial institutions. Many do not have property or assets to offer as collateral. This forces them to depend on family members, local moneylenders, or small SHG loans, which limits the scale of their businesses.
- 2. Marketing Difficulties:** Most women entrepreneurs sell their products in local markets only. They lack access to wider markets, modern advertising, and online platforms. As a result, their businesses remain small and profits are low.
- 3. Low Awareness of Government Schemes:** Even though many government programs exist for women entrepreneurs, awareness among rural women is poor. Complex procedures and paperwork discourage them from taking benefits of these schemes.
- 4. Lack of Training and Skills:** Women entrepreneurs often do not have professional training in business management, marketing, or modern technology. They rely mainly on traditional knowledge, which reduces their competitiveness.
- 5. Family and Social Pressure:** In many cases, women have to balance household duties with business activities. Social traditions and family restrictions also limit their mobility, networking, and participation in business events or training programs.
- 6. Problem of Raw Materials and Infrastructure:** Small women-run enterprises face problems in getting raw materials at reasonable prices. Poor infrastructure like irregular electricity, lack of transport, and storage facilities adds to their difficulties.



7. **Limited Access to Technology:** Many women entrepreneurs use outdated tools and methods because they cannot afford modern technology or do not know how to use it. This reduces productivity and quality.
8. **Lack of Confidence and Risk-taking Ability:** Social conditioning often makes women less confident in financial dealings or risk-taking. Many hesitate to expand their business because of fear of failure.
9. **Low Networking and Support System:** Women entrepreneurs often lack strong business networks, trade associations, or mentoring support. This isolates them and limits opportunities for collaboration and growth. These difficulties not only affect their businesses but also reduce their contribution to the local economy. Social support and encouragement are equally important so that women entrepreneurs can work with confidence and independence. Solving these problems will help women in Ahmednagar District and other regions to become stronger agents of economic and social development.

**Recommendations for Women in Small and Micro Enterprises:** Women entrepreneurs play a vital role in the development of the small scale and micro sector. In recent years, more women have started their own businesses, but they continue to face several challenges. Some recommendations to solve that problem are as follows:

#### **Recommendations for women entrepreneur:**

1. Women entrepreneurs should improve their financial access by availing loans, credit facilities, and government schemes.
2. They should develop their skills and knowledge through training, workshops, and learning modern business techniques.
3. Women should focus on marketing and networking by using digital platforms and joining entrepreneur associations.
4. They need to balance work and family responsibilities through proper planning and delegation.
5. Leveraging government schemes, subsidies, and grants can strengthen their business operations.
6. Adopting modern technology, machinery, and digital tools will improve efficiency and reach.
7. Building confidence, leadership, and decision-making abilities helps women handle business challenges effectively.
8. Ensuring safety and choosing secure workspaces is essential for smooth business functioning.
9. Creating sustainable practices, focusing on quality, and planning for long-term growth ensure business success.

#### **Recommendations for government:**

1. The government should provide easy access to loans, subsidies, and financial schemes for women entrepreneurs.
2. It should organize regular training programs, workshops, and skill development initiatives to empower women.
3. The government must create awareness about existing schemes and simplify application procedures for better accessibility.
4. Infrastructure support such as industrial clusters, workspaces, and transport facilities should be developed for women-led enterprises.
5. Policies promoting digital literacy, technology adoption, and safety measures can strengthen women's participation in the small and micro sector.

#### **Conclusion:**

Women entrepreneurs in the small scale and micro sector play an important role in the development of the economy. They help in generating income, creating jobs, and supporting their families. However, they face many challenges such as lack of finance, difficulty in marketing products, limited access to technology, social and cultural barriers, and balancing family responsibilities. To overcome these problems, women should improve their skills through training and workshops, adopt modern tools and technology, use digital platforms for marketing, and plan their business carefully. At the same time, the government and institutions should provide financial support, simplify loan procedures, offer training programs, develop infrastructure, and create awareness about schemes for women entrepreneurs. With the right support from family, society, and government, women entrepreneurs can overcome these challenges. They can grow their businesses, become financially independent, and contribute significantly to the growth of the local and national economy. Encouraging women in small and micro enterprises is essential for inclusive development and a stronger economy.



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