

# **Women's Entrepreneurship and Empowerment: A Study of Entrepreneurial Development in the Andaman and Nicobar Islands**

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## **ABSTRACT**

Women's entrepreneurship is the process of women starting and managing their own businesses. It plays an important role in economic growth and social development. When women become entrepreneurs, they create jobs, improve family income, and contribute to the progress of society. Around the world, more women are entering business fields, showing creativity and leadership. In India too, millions of women are running enterprises, from small shops to modern startups. Although they face challenges like lack of finance and social barriers, their determination proves that women can be strong leaders and change-makers. Supporting women entrepreneurs means empowering women and building a more equal and prosperous future. Women's entrepreneurship is increasingly recognized as an important instrument for economic development, social transformation, and women's empowerment. Empowerment enables women to overcome social, economic, and institutional barriers and enhances their ability to participate in decision-making and shape their lives and surroundings. In India, promoting entrepreneurship and income-generating activities among women has emerged as an effective strategy for strengthening economic independence and self-reliance. This is particularly relevant in the Andaman and Nicobar Islands, where geographical isolation, limited employment opportunities, dependence on traditional livelihoods, and access to markets and institutional support can influence women's entrepreneurial participation. The present study examines the role of women's entrepreneurship in promoting economic empowerment and improving the socio-economic status of women in the Andaman and Nicobar Islands. It focuses on the participation of women in entrepreneurial and income-generating activities, the challenges they encounter, and the opportunities available through government initiatives, self-help groups, financial institutions, and local markets. The study also explores how entrepreneurship contributes to women's income, decision-making capacity, self-confidence, financial independence, and overall quality of life. By providing opportunities for flexible employment and income generation, entrepreneurship can enable women, including homemakers, to balance economic activities with household responsibilities. The study argues that strengthening entrepreneurial skills, access to finance, training, technology, infrastructure, and market linkages can create a more supportive ecosystem for women entrepreneurs in the islands. The findings are expected to contribute to a better understanding of women's entrepreneurship as a pathway to empowerment and sustainable socio-economic development in the Andaman and Nicobar Islands.

**Keywords:** Women Entrepreneurship; Women Empowerment; Entrepreneurial Development; Economic Empowerment; Socio-Economic Development; Income Generation; Self-Employment; Women Entrepre-

eneurs; Andaman and Nicobar Islands; Sustainable Development.

## **Introduction**

Women's empowerment is a multidimensional process that enables women to gain greater control over resources, choices, opportunities, and decisions affecting their lives. Economic empowerment forms a significant dimension of this process because financial independence can strengthen women's confidence, bargaining power, social status, and ability to contribute to household and community development. Through entrepreneurship, women can generate income, acquire managerial and technical skills, build professional networks, and gain greater autonomy. It can also provide flexible opportunities for women to balance economic activities with household and family responsibilities.

Women's entrepreneurship has emerged as an important component of economic development, social transformation, and inclusive growth. In the contemporary economy, women are increasingly moving beyond traditional household roles and participating actively in business, self-employment, and income-generating activities. Entrepreneurship provides women with opportunities to become economically independent, develop their skills and capabilities, create employment, and participate in decision-making. Thus, women's entrepreneurship is not only an economic activity but also an important instrument for achieving women's empowerment.

In India, the promotion of women's entrepreneurship has become increasingly important for achieving inclusive and sustainable economic development. Women entrepreneurs contribute to household income, employment generation, innovation, local economic development, and poverty reduction. Various government programmes, financial institutions, self-help groups, skill-development programmes, and entrepreneurship-development initiatives have attempted to encourage women to establish and expand enterprises. Despite these efforts, many women continue to face barriers such as inadequate access to finance, lack of entrepreneurial and technical skills, limited market opportunities, insufficient infrastructure, lack of information, mobility constraints, and difficulties in balancing business and domestic responsibilities.

The significance of women's entrepreneurship is particularly relevant in the **Andaman and Nicobar Islands**, where geographical and economic conditions create both opportunities and challenges for entrepreneurial development. The islands possess considerable potential in sectors such as tourism, fisheries, agriculture, handicrafts, food processing, retail, hospitality, and various service activities. These sectors can provide opportunities for women to establish small and micro enterprises and participate in local economic development. Women's self-help groups and community-based economic activities have also created opportunities for income generation and entrepreneurship among women.

However, the geographical isolation of the islands, limited connectivity with mainland markets, transportation constraints, high logistics costs, limited availability of certain raw materials and services, and restricted access to wider markets can create additional challenges for women entrepreneurs. These factors may affect the establishment, operation, and expansion of women-owned enterprises. Therefore, understanding the entrepreneurial experiences of women in the Andaman and Nicobar Islands is important for identifying the factors that facilitate or hinder their participation in economic activities.

Women's entrepreneurship can contribute significantly to improving the socio-economic status of women in the islands. Income generated through entrepreneurial activities can enhance household economic security and provide women with greater financial independence. At the same time, participation in business can improve self-confidence, decision-making ability, leadership skills, social

recognition, and participation in community affairs. Entrepreneurship can therefore serve as a pathway through which women move from economic dependence towards greater self-reliance and empowerment.

Against this background, the present study entitled **“Women’s Entrepreneurship and Empowerment: A Study of Entrepreneurial Development in the Andaman and Nicobar Islands”** aims to examine the role of entrepreneurship in empowering women and promoting their socio-economic development. The study focuses on the participation of women in entrepreneurial activities, the factors influencing their entrepreneurial development, the challenges and constraints they encounter, and the availability of financial, institutional, training, and governmental support. It further seeks to understand how entrepreneurship contributes to women’s economic independence and decision-making capacity and to identify measures that can strengthen women’s entrepreneurial development in the Andaman and Nicobar Islands.

The study is expected to contribute to a better understanding of the relationship between entrepreneurship and women’s empowerment in an island context. By identifying existing opportunities, constraints, and support mechanisms, the study may provide useful insights for policymakers, development agencies, financial institutions, self-help groups, and other stakeholders concerned with promoting women’s entrepreneurship and inclusive socio-economic development in the Andaman and Nicobar Islands.

### **Objectives of the Study**

1. To understand how entrepreneurship helps in empowering women.
2. To identify the major problems faced by women entrepreneurs.
3. To study the factors that encourage women to start their own businesses.
4. To suggest suitable measures for promoting women’s entrepreneurship and empowerment in the Andaman and Nicobar Islands.

### **Research Methodology**

The study adopts a descriptive research method to understand women’s entrepreneurship and its role in women’s empowerment in the Andaman and Nicobar Islands. Secondary data are used for the study. The study covers women engaged in different entrepreneurial and income-generating activities in selected areas of the islands. The collected data are analyzed using simple methods such as percentages, tables, and charts. The study focuses on women’s participation in entrepreneurship, income generation, economic independence, decision-making, and the challenges faced by women entrepreneurs. The findings are expected to provide a better understanding of how entrepreneurship contributes to women’s empowerment and socio-economic development in the Andaman and Nicobar Islands.

### **Role of Entrepreneurship in Women Empowerment**

Entrepreneurship plays an important role in promoting women’s empowerment by creating opportunities for women to participate actively in economic activities. It enables women to start, manage, and develop their own businesses and provides them with opportunities to earn income and become financially independent. Economic independence helps women reduce their dependence on family members and gives them greater control over their financial decisions. In this way, entrepreneurship becomes an important means of improving the economic and social position of women.

One of the major contributions of entrepreneurship to women's empowerment is **income generation**. Women who engage in entrepreneurial activities can earn an income and contribute to household expenditure. The additional income can be used for children's education, healthcare, housing, and other family needs. It can also help women save money and invest in the growth of their businesses. Thus, entrepreneurship can improve the economic security of both women and their families.

Entrepreneurship also increases **self-confidence and self-reliance** among women. Managing a business requires women to make decisions, communicate with customers, manage finances, solve problems, and take responsibility for their activities. These experiences help women develop confidence in their abilities. As women become more successful in their businesses, they gain greater self-esteem and recognition within their families and communities.

Another important role of entrepreneurship is its contribution to **decision-making power**. Women who earn and manage their own income are often better able to participate in household financial decisions. They may have greater influence over decisions related to children's education, healthcare, savings, investments, and other family matters. Therefore, entrepreneurship can strengthen women's position within the household and increase their participation in decision-making.

Entrepreneurship also provides opportunities for **skill development and leadership**. Women entrepreneurs can develop skills in business management, accounting, marketing, communication, technology, and customer relations. They may also employ other people and become leaders within their communities. These skills can improve their ability to manage both business and personal responsibilities and create opportunities for further economic growth.

For many women, particularly homemakers, entrepreneurship can provide **flexible employment opportunities**. Small businesses and home-based activities can allow women to earn an income while continuing to manage household responsibilities. Activities such as food processing, handicrafts, tailoring, retail, online businesses, and other home-based enterprises can provide suitable opportunities for women who may not be able to work in regular formal employment.

In the **Andaman and Nicobar Islands**, entrepreneurship can provide important opportunities for women because of the region's unique economic activities and local resources. Women can participate in areas such as tourism and hospitality, handicrafts, food processing, agriculture, fisheries-related activities, retail trade, beauty and personal services, and other small-scale enterprises. Such activities can provide income and employment while also supporting local products and services. The development of women-owned enterprises can contribute to the economic development of local communities and the islands as a whole.

Entrepreneurship can also contribute to **social empowerment**. Women who become economically active often gain greater social recognition and participate more actively in community activities. Their experiences as entrepreneurs can encourage other women to start their own businesses. Successful women entrepreneurs can therefore act as role models and motivate younger women and other members of the community to become economically self-reliant.

However, women entrepreneurs may face several challenges, including lack of finance, inadequate training, limited access to markets, lack of technological knowledge, transportation difficulties, family responsibilities, and limited awareness of government schemes. In the Andaman and Nicobar Islands, geographical isolation and transportation and market-related difficulties may create additional challenges. Addressing these barriers through financial assistance, skill development, digital literacy,

infrastructure, marketing support, and effective implementation of government programmes is important for strengthening women's entrepreneurship.

Overall, entrepreneurship is an effective means of empowering women economically, socially, and personally. It provides women with income, independence, confidence, skills, and greater decision-making power. In the Andaman and Nicobar Islands, promoting women's entrepreneurship can not only improve the socio-economic status of women and their families but also contribute to employment generation, local economic development, and inclusive growth. Therefore, creating a supportive environment for women entrepreneurs is essential for achieving sustainable women's empowerment in the islands.

### **Problems in Women's Empowerment**

Women's empowerment is important for social and economic development, but women continue to face several problems that limit their ability to become economically independent and participate fully in society. These problems can also affect their ability to start and successfully manage entrepreneurial activities.

One of the major problems is **lack of access to finance**. Many women have limited personal savings and may find it difficult to obtain loans from banks and other financial institutions. Lack of collateral, limited financial knowledge, and fear of taking loans can further restrict women from starting or expanding their businesses.

Another important problem is **lack of education and entrepreneurial skills**. Some women do not have adequate knowledge of business management, accounting, marketing, digital technology, and financial planning. Lack of training can make it difficult for them to manage their businesses effectively and compete in the market.

**Limited access to markets** is another challenge faced by women entrepreneurs. Women may have difficulty finding customers, promoting their products, and reaching larger markets. In the Andaman and Nicobar Islands, geographical isolation and transportation difficulties can make it more challenging to market products outside the local area. Higher transportation and logistics costs may also affect the profitability of small businesses.

**Family responsibilities** can also restrict women's participation in entrepreneurship. Women are often responsible for household work, childcare, and caring for elderly family members. Balancing these responsibilities with business activities can be difficult, particularly when adequate family support is not available.

**Social and cultural barriers** can also affect women's empowerment. In some cases, traditional attitudes may discourage women from taking up business activities or making independent decisions. Limited mobility and lack of social support may further restrict their opportunities to attend training programmes, meet customers, travel for business, or participate in wider markets.

Another problem is **lack of awareness about government schemes and institutional support**. Although various programmes are available to support women entrepreneurs, some women may not have sufficient information about eligibility, application procedures, financial assistance, training, or other benefits. Lack of awareness can prevent women from making full use of available opportunities.

**Limited access to technology and digital resources** is also becoming an important challenge. Digital technology can help women promote products, communicate with customers, make online payments,



and access wider markets. However, lack of digital skills, internet access, or knowledge of online business platforms can limit these opportunities.

In the Andaman and Nicobar Islands, **geographical and infrastructural challenges** can create additional difficulties. The scattered nature of settlements, transportation constraints, limited market access, and distance from mainland markets can affect the availability of raw materials, marketing opportunities, training, and business services.

Overall, women's empowerment is affected by a combination of economic, social, educational, technological, family, and infrastructural problems. Addressing these challenges requires better access to finance, education, skill development, technology, markets, infrastructure, and institutional support. Creating a supportive environment for women entrepreneurs can help women become more self-reliant and contribute more effectively to the socio-economic development of the Andaman and Nicobar Islands.

### **Suggestions to Overcome the Problems of Women's Empowerment**

Women's empowerment can be strengthened by providing women with better economic, educational, social, and institutional opportunities. The following measures can help overcome the problems faced by women, particularly women entrepreneurs in the Andaman and Nicobar Islands.

- **Easy Access to Finance:** Banks and financial institutions should provide women with easy and affordable loans with simple procedures and reasonable interest rates.
- **Skill Development and Training:** Regular training should be provided in entrepreneurship, business management, accounting, digital skills, marketing, handicrafts, food processing, and tourism.
- **Better Market Opportunities:** Women entrepreneurs should be given opportunities to sell their products through local markets, exhibitions, fairs, online platforms, and e-commerce.
- **Improved Infrastructure:** Better transportation, internet connectivity, storage facilities, and other basic infrastructure should be developed to support women-owned businesses in the islands.
- **Awareness of Government Schemes:** Women should be made aware of government schemes, subsidies, financial assistance, training programmes, and other support available for entrepreneurship.
- **Promotion of Self-Help Groups:** Self-help groups should be encouraged as they provide women with opportunities for savings, credit, training, and income-generating activities.
- **Digital Literacy:** Women should be encouraged to learn digital skills, online banking, digital payments, social media marketing, and e-commerce.
- **Family and Social Support:** Families and communities should encourage women to participate in economic activities and provide support in managing household responsibilities.
- **Mentorship and Guidance:** Experienced entrepreneurs, banks, government agencies, and educational institutions should provide guidance and mentoring to women entrepreneurs.
- **Encouragement of Local Entrepreneurship:** Women should be encouraged to start businesses based on local opportunities such as tourism, handicrafts, food processing, agriculture, fisheries, and other small-scale activities.
- **Equal Opportunities:** Women should be provided equal opportunities in education, employment, business, training, and decision-making.

- **Overall Support:** A supportive environment involving government, financial institutions, families, communities, and other organizations is essential for strengthening women's empowerment and entrepreneurship in the Andaman and Nicobar Islands.

### Conclusion

Women's entrepreneurship plays an important role in women's empowerment. It helps women earn income, become financially independent, improve their confidence, and take part in family and social decisions. It also helps women develop new skills and improve their standard of living. In the Andaman and Nicobar Islands, women can take up different activities such as tourism, handicrafts, food processing, agriculture, fisheries, retail, and other small businesses. However, they face problems such as lack of finance, training, market opportunities, transportation, digital knowledge, and awareness of government schemes. These problems can be reduced by providing easy loans, proper training, better market facilities, digital education, improved infrastructure, and greater awareness of government support programmes. Family and community support are also important for encouraging women to become entrepreneurs. Thus, entrepreneurship can be an effective way to empower women in the Andaman and Nicobar Islands. Supporting women entrepreneurs can improve their economic and social status and also contribute to the development of their families, communities, and the islands as a whole.

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