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Women in South Asia: Changing 'silent contributors' could transform economies

31 Mar 2025



As a child, I lived with my grandmother in a rural village in Sri Lanka where women often played an active economic role – working in sectors like farming, technology, sewing, household work or some other area. These days, across South Asia, businesses led by women are on the rise, with online platforms making it easier for entrepreneurs to start with minimal investment.

If more women could be encouraged into employment in the region, it would, of course, bring wider benefits. For instance, it is estimated that if women's participation in India's workforce reached 50% from its current level of 31%, the country's annual growth rate could increase by 1.5 percentage points.

Female entrepreneurs in South Asia have been described as 'silent contributors', as their input to the economy and society is still not properly understood. And, when their contributions go unrecognised, women can be denied access to education and career development.

Not only that, but it can lead to women having fewer opportunities for leadership roles, financial security, and professional growth. It may discourage the participation of other women, or limit their progress in industries and societies that could benefit from greater female representation.

Research often points to factors such as a lack of education, technical expertise, gender discrimination and low self-esteem as reasons that female entrepreneurs may be demotivated.

But, after reviewing several studies, I realised that there is a deeper, more complex issue. I identified a three-pillar effect that discourages women from entrepreneurship.

These are socio-cultural barriers, which include traditional gender roles and societal expectations; economic and financial constraints such as limited access to funding; and regulatory and institutional challenges like legal obstacles and a lack of support systems. These three pillars create significant hurdles for women who are trying to build their businesses.

A study looking at Mumbai, India, found that limited affordable transport can significantly reduce women's chances of entering the workforce or starting a business.

For example, some Indian and Sri Lankan women are expected to stay close to home to take care of children or elderly relatives. This limits their ability to travel to markets or participate in other work. There is also the issue of poor access to education and technical skills that can hold women back in terms of development and building a business.

These barriers are starting to receive more recognition and were depicted in the award-winning film 'The Great Indian Kitchen.' This 2021 film in the Malayalam language, written and directed by Jeo Baby, tells the story of a young woman who is expected to follow traditional gender roles after her marriage. The film highlights the social norms that often deter women from working or seeking education.

Most women entrepreneurs in South Asia work in the informal sector. This includes street vending, agriculture, retail and home-based industries like sewing. But, these sectors and enterprises often remain unregistered and are not captured in official economic data.

For example, women in cities like Delhi in India and Colombo sell products like vegetables or handmade jewellery on the streets. Often, these women do not have legal businesses or commercial registration numbers. This limits their access to loans, social security and more formal markets. Across South Asia, only 25% of women have a bank account, compared with 41% of men – the biggest gender gap in the world.

Nepal however, has made strides in financial inclusion, particularly in closing the gender gap. According to Nepal's financial inclusion report in 2023, women's access to formal financial services the previous year (2022) was at 89% while men stood at 90% – showing that change is possible.

The barriers for women

The lack of education and technical training often restricts women's ability to develop skills and entrepreneurial nous. But, it can also expose them to exploitation by officials who can prey on their lack of legal knowledge, forcing them to face bureaucratic hurdles and corruption.

Another thorny issue is that in some cultures, it is unacceptable for women to hold seniority or authority over men. Often, government policies and programmes focus on male entrepreneurs, overlooking women's issues. These include childcare-related needs or safety-related concerns.

In Sri Lanka, female-owned businesses face significant challenges in accessing key government incentives simply because of limited awareness. A big issue is that women in rural areas often do not hear about funding programmes, grants and financial schemes.

South Asian women's economic contributions continue to be damaged by social, cultural and institutional limitations. It is vital to recognise these contributions and bring them into the formal economic system. This should ensure that female entrepreneurs get their rightful place in the broader economic arena.

(The Conversation)



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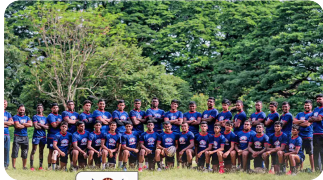
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