

## Women entrepreneurship in India

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### Abstract

Women entrepreneurship has emerged as a critical instrument for inclusive economic growth and social transformation in India. With increasing participation of women in micro, small, and medium enterprises (MSMEs), startups, and self-help groups (SHGs), women entrepreneurs are contributing significantly to employment generation, poverty reduction, and gender empowerment. Despite policy interventions and financial inclusion initiatives, women entrepreneurs continue to face structural barriers such as limited access to finance, socio-cultural constraints, lack of market exposure, and digital divide. This paper aims to analyze the growth, challenges, policy framework, and socio-economic impact of women entrepreneurship in India.

The study is based on secondary data collected from government reports, academic journals, and international organizations. The findings highlight that while government initiatives have improved institutional support, deeper structural reforms are required to address gender-specific challenges. The paper concludes with policy recommendations for strengthening women-led enterprises in India.

**Keywords:** *Women Entrepreneurship, MSMEs, Financial Inclusion, Gender Equality, Government Policy, India*

### Introduction

Entrepreneurship plays a pivotal role in accelerating economic growth, fostering innovation, and generating employment. In recent decades, the participation of women in entrepreneurial activities has gained prominence globally, particularly in developing economies. Women entrepreneurship is not merely an economic activity but also a powerful tool for social change, gender equality, and inclusive development (Brush et al., 2019).

In India, women entrepreneurs are increasingly participating in diverse sectors such as manufacturing, services, agribusiness, handicrafts, e-commerce, and technology-driven startups. According to the Ministry of MSME (2023), women own approximately 20% of MSMEs in India, providing employment to millions and contributing to regional development.

However, women entrepreneurs in India operate in a complex socio-economic environment shaped by patriarchal norms, limited asset ownership, restricted mobility, and unequal access to resources. Despite constitutional equality and policy support, women face multiple challenges in establishing and scaling enterprises (Singh & Belwal, 2008).

This research paper explores the evolution, growth, challenges, policy support, and socio-economic impact of women entrepreneurship in India, offering policy-oriented recommendations for sustainable development. Women entrepreneurship refers to business ownership and management by women who organize and operate enterprises, bearing financial risks and decision-making responsibilities (OECD, 2020). Historically, women's economic activities in India were confined to household-based and informal sectors such as handicrafts, agriculture, and cottage industries.

During the pre-independence era, women entrepreneurs were largely engaged in traditional occupations. Their economic participation was informal and unrecognized, constrained by social norms and limited education.

Post-1947, constitutional provisions ensured equality of opportunity. Government initiatives such as Industrial Policy Resolutions and Five-Year Plans gradually emphasized women's economic participation. However, entrepreneurship among women remained limited due to lack of education, capital, and institutional support. Economic liberalization in 1991 marked a turning point. Globalization, privatization, and technological advancements expanded opportunities for women entrepreneurs. Access to education, digital platforms, and microfinance further accelerated women's participation in entrepreneurship (Deshpande & Sharma, 2013).

## **Review of Literature**

Women entrepreneurship has attracted increasing scholarly attention over the past few decades due to its growing relevance in economic development, gender equality, and inclusive growth. The literature on women entrepreneurship spans economic theory, sociological perspectives, institutional analysis, and policy-oriented research. This section critically reviews major national and international studies to understand the evolution, determinants, challenges, and impacts of women entrepreneurship, with a special focus on the Indian context.

Early entrepreneurship theories, particularly those proposed by Schumpeter (1934), emphasized innovation, risk-taking, and opportunity recognition as core entrepreneurial functions. However, these classical theories largely adopted a gender-neutral or male-centric perspective, overlooking the unique socio-economic realities faced by women entrepreneurs. Feminist scholars later argued that mainstream entrepreneurship theories fail to capture gendered experiences and structural inequalities (Ahl, 2006). This critique laid the foundation for gender-focused entrepreneurship research.

International studies highlight that women entrepreneurs contribute significantly to employment generation, poverty reduction, and social development, especially in developing economies (Minniti & Naudé, 2010). Brush et al. (2019) introduced the concept of "gendered market failures," suggesting that women face systemic disadvantages in access to capital, networks, and markets, which cannot be explained solely by individual capabilities. Their research emphasizes the need for targeted policy interventions rather than gender-neutral entrepreneurial policies.

Several global studies identify access to finance as the most critical barrier to women entrepreneurship. According to the World Bank (2020), women-owned enterprises are less likely to receive formal credit due to lack of collateral, limited asset ownership, and discriminatory lending practices. OECD (2020) reports also highlight that women entrepreneurs often rely on informal financing sources, which restricts enterprise growth and sustainability. These findings are particularly relevant for developing countries like India, where financial exclusion remains a persistent issue.

In the Indian context, research on women entrepreneurship gained momentum after economic liberalization in 1991. Singh (2008) examined the emergence of women entrepreneurs in India and identified lack of finance, inadequate education, family responsibilities, and socio-cultural constraints as major challenges. The study emphasized that women entrepreneurship in India is often necessity-driven rather than opportunity-driven, particularly in rural and semi-urban areas.

Deshpande and Sharma (2013) analyzed whether women entrepreneurship in India represents empowerment or survival. Their findings suggest that while entrepreneurship provides income-generating opportunities, many women entrepreneurs operate in low-value, informal sectors with limited scalability. The study highlights structural constraints such as gendered division of labor, time poverty, and restricted mobility that limit women's entrepreneurial growth.

Several studies focus on the role of Self-Help Groups (SHGs) and microfinance in promoting women entrepreneurship in India. Kabeer (2012) argues that SHGs play a crucial role in enhancing women's bargaining power, financial inclusion, and collective entrepreneurship. However, critics note that microfinance-led entrepreneurship often results in subsistence-level enterprises rather than transformational economic change (Banerjee et al., 2015). This indicates the need to complement microfinance with skill development, market access, and technological support.

Government policy initiatives have also been widely examined in the literature. NITI Aayog (2022) highlights the positive impact of schemes such as Stand-Up India, Pradhan Mantri Mudra Yojana, and the Women Entrepreneurship Platform in improving access to credit, mentorship, and market linkages. However, empirical studies suggest that awareness and utilization of these schemes among women entrepreneurs remain uneven, particularly in rural areas (RBI, 2021).

Digital entrepreneurship has emerged as a new area of research in recent years. Studies indicate that digital platforms and e-commerce have reduced entry barriers for women entrepreneurs by enabling flexible work arrangements and wider market access (Goyal & Yadav, 2014). Nevertheless, the digital divide, lack of digital literacy, and limited access to technology continue to exclude many women, especially from marginalized communities.

Sociological studies emphasize the role of family and social support in shaping women's entrepreneurial intentions and success. Jennings and Brush (2013) argue that women entrepreneurs often operate within "embedded contexts" where family expectations, caregiving roles, and social norms significantly influence business decisions. In India, patriarchal norms and gender stereotypes continue to restrict women's autonomy and risk-taking capacity (UN Women, 2021).

Empirical studies also examine the socio-economic impact of women entrepreneurship. Research suggests that women-owned enterprises contribute not only to income generation but also to improved household welfare, education, and health outcomes (World Bank, 2020). Women entrepreneurs are more likely to reinvest earnings in their families and communities, thereby creating positive intergenerational effects. Despite the growing body of literature, several research gaps remain. First, many studies focus primarily on challenges, with limited attention to long-term sustainability and scaling of women-led enterprises. Second, there is a lack of region-specific and sector-specific studies, particularly in less-developed states. Third, limited research integrates policy analysis with empirical assessment of outcomes.

The literature clearly establishes the importance of women entrepreneurship as a driver of inclusive growth and social empowerment. While significant progress has been made through policy initiatives and financial inclusion programs, persistent structural barriers continue to limit the full potential of women entrepreneurs in India. This study builds on existing literature by integrating policy analysis, socio-economic impact assessment, and strategic recommendations to provide a comprehensive understanding of women entrepreneurship in India.

While existing literature addresses challenges and policy frameworks, limited studies integrate policy analysis with socio-economic impact assessment in the Indian context. This study attempts to bridge this gap.

### **Objectives of the Study**

1. To analyze the growth and development of women entrepreneurship in India.
2. To identify major challenges faced by women entrepreneurs.
3. To examine government policies and institutional support mechanisms.
4. To assess the socio-economic impact of women entrepreneurship.
5. To suggest policy measures for strengthening women-led enterprises.

### **Research Methodology**

The study adopts a descriptive and analytical research design based on secondary data.

### **Data Sources**

- Government publications (MSME Ministry, RBI, NITI Aayog)
- Reports from international organizations (World Bank, UN Women, OECD)
- Peer-reviewed journals and books

### **Method of Analysis**

- Content analysis
- Trend analysis
- Comparative policy analysis

### **Status of Women Entrepreneurship in India**

Women entrepreneurship in India has witnessed steady growth over the past two decades, yet it remains comparatively underrepresented in the overall entrepreneurial ecosystem. According to the *Sixth Economic Census* conducted by the Ministry of Statistics and Programme Implementation (MOSPI, 2016), women constitute approximately 14% of total entrepreneurs in India. While this reflects gradual progress, it also highlights a significant gender gap in enterprise ownership.

More recent government reports suggest that the proportion of women-owned enterprises has increased, particularly in the micro and small enterprise segments (Ministry of MSME, 2023). However, women entrepreneurs are predominantly concentrated in informal, small-scale, and low-capital businesses. Their participation in medium and large-scale industries, as well as high-growth technology sectors, remains limited.

Women-led enterprises contribute substantially to employment generation, especially in rural and semi-urban areas. Many of these businesses operate under the micro, small, and medium enterprises (MSME) framework, often supported by microfinance institutions, self-help groups (SHGs), and government schemes such as Pradhan Mantri Mudra Yojana and Stand-Up India.

Despite structural barriers, the increasing penetration of digital platforms, financial inclusion programs, and educational attainment among women has contributed to a gradual rise in opportunity-driven entrepreneurship. However, necessity-driven entrepreneurship—motivated by lack of employment opportunities—continues to dominate, particularly in rural India.

Women entrepreneurs in India are engaged across multiple sectors, though their presence varies significantly in terms of scale, capital intensity, and growth potential. In the manufacturing sector, women are primarily involved in:

- Food processing
- Textile and garment production
- Handicrafts and handloom
- Small-scale production units

These activities often require relatively lower capital investment and are compatible with home-based or community-based production systems. Traditional industries such as handloom and handicrafts provide significant employment to women, particularly in states like Tamil Nadu, West Bengal, and Gujarat. However, women-owned manufacturing enterprises are largely micro in size and face challenges related to technology adoption, quality control, and market access.

The services sector has emerged as the dominant domain for women entrepreneurship. Key areas include:

- Education and coaching centers
- Healthcare and nursing services
- Beauty and wellness businesses
- Hospitality and catering services

The relatively lower entry barriers, flexible working hours, and growing urban demand make the services sector attractive to women entrepreneurs. Beauty and wellness businesses, in particular, have seen rapid growth due to urbanization and rising consumer spending.

In rural India, women entrepreneurs are significantly engaged in:

- Dairy farming
- Poultry and livestock
- Organic farming
- Food preservation and processing

Self-help groups (SHGs) have played a crucial role in promoting collective entrepreneurship among rural women through microcredit and skill development initiatives. Programs such as the Self Help Group–Bank Linkage Programme have strengthened financial inclusion and grassroots enterprise development.

The digital economy has opened new avenues for women entrepreneurs, particularly in:

- Online retail businesses
- Digital marketing services
- Content creation and freelancing
- Home-based e-commerce ventures

Government initiatives such as Startup India and platforms like Mahila E-Haat have facilitated digital market access. However, digital literacy gaps and infrastructure limitations still restrict participation among rural and marginalized women.

The distribution of women entrepreneurs across India shows significant regional variation.

Higher participation rates are observed in southern and western states such as:

- Tamil Nadu

- Kerala
- Maharashtra
- Karnataka

These states demonstrate relatively better educational attainment among women, higher female labor force participation, stronger SHG networks, improved financial inclusion, and better infrastructure. Kerala, for example, has a strong network of women self-help groups under the Kudumbashree model, which has significantly enhanced grassroots women entrepreneurship.

In contrast, northern and eastern states show relatively lower rates of women-owned enterprises due to socio-cultural constraints, lower literacy levels, and limited access to institutional credit.

Urban centers such as Bengaluru, Mumbai, Chennai, and Hyderabad have witnessed growth in women-led startups, especially in technology and service sectors. However, rural entrepreneurship remains predominantly micro-scale and informal.

The status of women entrepreneurship in India reflects a dual reality: on one hand, increasing participation, policy support, and digital opportunities; on the other, persistent structural and gender-based constraints. While women entrepreneurs are making notable contributions to employment generation and economic inclusion, their enterprises are largely concentrated in micro and small segments with limited scalability. Strengthening access to finance, technology, training, and markets—along with addressing socio-cultural barriers—remains essential for transforming women entrepreneurship from subsistence-level activity to high-growth, innovation-driven enterprise development.

### **Challenges Faced by Women Entrepreneurs**

Despite the increasing recognition of women entrepreneurship as a driver of inclusive growth, women entrepreneurs in India continue to encounter multiple structural, institutional, and socio-cultural barriers. These challenges limit not only enterprise formation but also business sustainability and scalability. The obstacles are multidimensional, ranging from financial exclusion to limited digital access. This section critically examines the major challenges faced by women entrepreneurs in India.

### **Financial Constraints**

Financial constraints remain the most significant barrier to women entrepreneurship in India. Limited access to formal credit, stringent collateral requirements, and gender bias in lending practices restrict women's ability to start and expand businesses (World Bank, 2020).

One of the primary issues is lack of asset ownership. In India, property and land ownership are predominantly held by men due to traditional inheritance patterns and patriarchal norms. Since formal lending institutions often require collateral, women entrepreneurs struggle to secure business loans. Even when schemes such as Pradhan Mantri Mudra Yojana and Stand-Up India provide collateral-free loans, awareness gaps and procedural complexities limit effective utilization.

Another dimension of financial constraint is gender bias in credit evaluation. Studies suggest that women-owned enterprises are perceived as less growth-oriented or riskier by financial institutions, leading to smaller loan sizes and higher rejection rates. Consequently, many women rely on informal sources of finance such as family savings, self-help groups (SHGs), or microfinance institutions. While microfinance has expanded

outreach, it often supports only micro-scale enterprises and does not facilitate scaling or technological upgrading.

Furthermore, women entrepreneurs face challenges in attracting venture capital and angel investments, especially in high-growth sectors like technology and manufacturing. Gender disparity in funding remains a global concern, and India is no exception.

Thus, financial exclusion not only restricts enterprise creation but also limits innovation, expansion, and competitiveness.

### **Socio-Cultural Barriers**

Socio-cultural barriers deeply influence women's entrepreneurial participation in India. Patriarchal norms, gender stereotypes, and traditional expectations regarding women's roles in society often restrict their economic independence.

Indian society traditionally assigns women the primary responsibility for domestic work, childcare, and elder care. This results in time poverty, limiting the time available for business management, networking, and skill enhancement. Women entrepreneurs often struggle to balance household responsibilities with business commitments, leading to slower growth and limited scalability.

Restricted mobility is another critical barrier, particularly in rural and semi-urban areas. Cultural norms may discourage women from traveling alone, interacting freely with male clients or suppliers, or participating in market activities. This limits market access and exposure to business opportunities.

Family support plays a crucial role in entrepreneurial success. In many cases, women require approval or encouragement from family members to start a business. Lack of family support can significantly hinder entrepreneurial aspirations.

Additionally, societal perceptions often undermine women's leadership and decision-making abilities. Women entrepreneurs may face skepticism from customers, suppliers, and even employees, which affects confidence and bargaining power.

Although urbanization and education have gradually shifted attitudes, socio-cultural constraints continue to shape the entrepreneurial ecosystem for women in India.

### **Lack of Skills and Networks**

Another major challenge is the lack of adequate entrepreneurial skills, training, and professional networks. While women's literacy rates have improved significantly, there remains a gap in business management skills, financial literacy, digital competence, and market knowledge.

Many women entrepreneurs operate in traditional sectors with limited exposure to modern business practices. Lack of formal training in areas such as marketing, accounting, legal compliance, taxation, and technology adoption reduces operational efficiency and growth potential.

Access to mentorship and professional networks is equally important. Entrepreneurship ecosystems thrive on networking, collaboration, and knowledge exchange. However, women often have limited access to

industry associations, trade bodies, and business forums. Social norms and mobility constraints further restrict participation in networking events.

Mentorship plays a critical role in guiding startups and scaling enterprises. Although initiatives like Startup India and the Women Entrepreneurship Platform under NITI Aayog provide mentorship opportunities, outreach remains uneven, particularly in rural regions.

The absence of strong professional networks reduces access to information, funding opportunities, partnerships, and market linkages. Consequently, women-owned enterprises remain confined to smaller markets and limited growth trajectories.

## **Digital Divide**

In the contemporary economy, digital technology is a key enabler of entrepreneurship. However, unequal access to digital infrastructure and technological skills hampers women's participation in digital entrepreneurship.

The digital divide manifests in multiple forms:

- Limited access to smartphones and computers
- Poor internet connectivity in rural areas
- Low digital literacy levels
- Lack of confidence in using online platforms

While e-commerce and social media platforms have opened new avenues for women entrepreneurs, especially home-based businesses, many women lack the technical skills to leverage these opportunities effectively.

Government initiatives such as Mahila E-Haat aim to provide online marketing platforms for women entrepreneurs. However, technological adoption requires training, awareness, and supportive infrastructure. Moreover, cybersecurity concerns and online fraud risks further discourage women from engaging in digital transactions. Women entrepreneurs may hesitate to use digital payment systems due to lack of familiarity or trust.

The COVID-19 pandemic highlighted the importance of digital transformation for business continuity. Women-led enterprises with limited digital integration were disproportionately affected, demonstrating the urgent need to bridge the digital gender gap.

The challenges faced by women entrepreneurs in India are interconnected and multidimensional. Financial exclusion limits access to capital; socio-cultural norms restrict autonomy and mobility; skill gaps reduce competitiveness; and the digital divide constrains participation in modern markets. While policy initiatives have attempted to address some of these barriers, structural inequalities persist.

Addressing these challenges requires a holistic strategy that integrates gender-sensitive financial policies, skill development programs, digital literacy initiatives, mentorship networks, and social awareness campaigns. Only through comprehensive institutional and societal support can women entrepreneurship transition from subsistence-level enterprises to innovation-driven, scalable businesses that contribute significantly to India's economic development.

## Government Initiatives and Policy Support

The Government of India has introduced several targeted policy measures to promote women entrepreneurship by improving access to credit, enhancing skills, and strengthening market linkages. These initiatives aim to reduce gender-based barriers in enterprise creation and expansion. Based on recent government data (2023–2024), this section provides an analytical discussion of key schemes along with interpretation of the graphical evidence presented above.

### Stand-Up India

Launched in 2016, Stand-Up India facilitates bank loans between ₹10 lakh and ₹1 crore to women and SC/ST entrepreneurs for greenfield enterprises.

As per PIB (2024), approximately 77.7% of the total beneficiaries under Stand-Up India are women.

**Table:1 Showing Government Support**

**Government Support — Key Indicators (Women Entrepreneurship)**

	Scheme	Value	Source
1	Stand-Up India (women % of beneficiaries)	77.7	PIB press release (22 Jul 2024)
2	PMMY (women % of beneficiaries)	68.0	PIB / Mudra reports (2023-25)
3	Women-owned MSMEs (share %)	20.0	NITI Aayog report (2023)

Stand-Up India shows the highest proportion of women beneficiaries (77.7%) among the major schemes analyzed. This indicates that the scheme has been highly gender-targeted and effective in directing institutional finance toward women-led enterprises.

The high percentage suggests strong policy intent and outreach. However, most beneficiaries are concentrated in micro and small enterprises. Loan disbursement size and long-term sustainability of these enterprises require further empirical evaluation.

### Pradhan Mantri Mudra Yojana (PMMY)

The Pradhan Mantri Mudra Yojana (PMMY) provides collateral-free loans up to ₹10 lakh to micro and small enterprises under Shishu, Kishor, and Tarun categories.

Government reports indicate that around 68% of PMMY loan accounts belong to women entrepreneurs (Mudra Annual Report, 2023–24).

PMMY with 68% women beneficiaries (table:1), reflecting strong participation of women in microfinance-led entrepreneurship. Compared to Stand-Up India, the share is slightly lower but still significant.

PMMY has significantly enhanced financial inclusion among women, especially in rural and semi-urban areas. However, most loans fall under the *Shishu* category (small ticket size), suggesting that women-led enterprises often remain micro-scale and necessity-driven rather than growth-oriented.

### Women-Owned MSMEs

Despite strong representation in government-supported schemes, women constitute only around 20% of total MSME ownership in India (NITI Aayog, 2023).

The contrast in the first graph between high scheme-level participation (68–77%) and overall MSME ownership share (20%) reveals a structural gap (table:1). While women are accessing government schemes, their overall share in enterprise ownership remains comparatively low.

This indicates that policy interventions are improving access but have not yet translated into proportional representation in the broader industrial ecosystem.

### Self Help Group–Bank Linkage Programme (SHG-BLP)

The SHG–Bank Linkage Programme, supported by NABARD, is one of the largest microfinance initiatives in the world and primarily benefits women.

#### Data Insight (2023–24 Approximate Figures):

- 1.44 crore SHGs linked with savings accounts
- 77.4 lakh SHGs linked with credit facilities

Table:2 Showing SHG Linkage  
SHG Linkage — Key Indicators (2023-24)

	Metric	Count (in lakhs)	Source
1	SHGs savings linked (total)	144.0	NABARD compilation (2023-24)
2	SHGs credit linked (total)	77.4	NABARD compilation (2023-24)

The Table:2 illustrates that the number of SHGs linked to savings accounts (144 lakh) significantly exceeds those linked to credit (77.4 lakh). This indicates strong financial inclusion at the savings level but relatively lower credit penetration.

SHGs have played a transformative role in promoting grassroots entrepreneurship, particularly in rural India. They enhance collective bargaining power, social capital, and access to microcredit. However, transitioning

SHG-based micro-enterprises into scalable ventures remains a challenge.

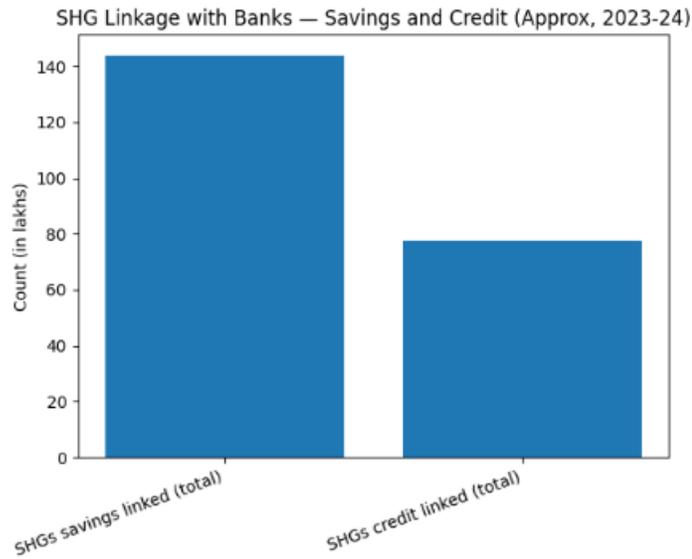


Fig:1 SHG Linkage with Banks — Savings and Credit (Approx, 2023-24)

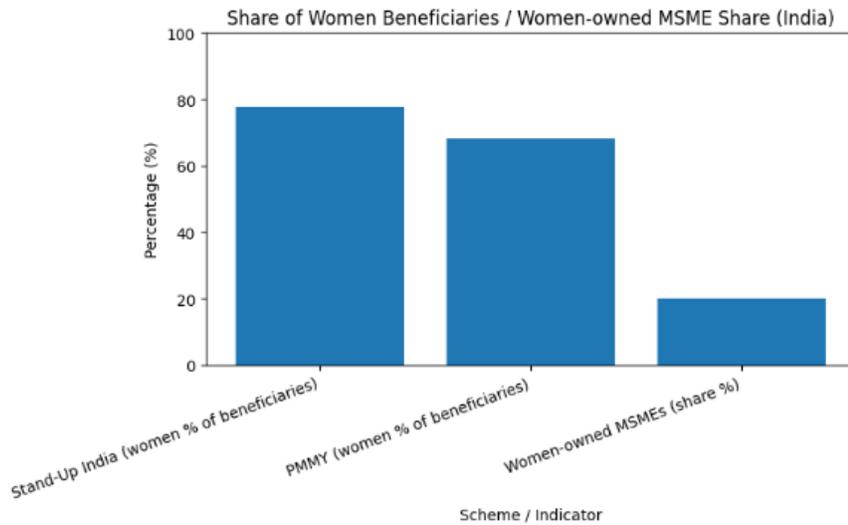


Fig:2 Share of Women Beneficiaries / Women-owned MSME Share (India)

### Startup India

Startup India promotes innovation-driven enterprises through tax benefits, incubation support, and easier compliance procedures.

Although no fixed percentage is exclusively earmarked for women, the scheme provides ecosystem-level support, including mentorship platforms and incubation opportunities. Women participation in DPIIT-recognized startups has been gradually increasing, particularly in service and digital sectors. Startup India supports opportunity-driven women entrepreneurs, especially in urban and technology sectors. However, access to venture capital remains gender-skewed, with women founders receiving a disproportionately lower share of equity funding.

### **Mahila E-Haat**

Mahila E-Haat is an online marketing platform launched to provide direct market access to women entrepreneurs.

### **Policy Objective:**

- Promote digital inclusion
- Enable direct-to-consumer marketing
- Reduce intermediary dependence

While the initiative enhances digital visibility, its effectiveness depends heavily on digital literacy and internet access. The digital divide continues to limit rural women's participation.

### **Policy Gaps Identified**

- Majority of loans are small-ticket (micro-level)
- Limited transition from micro to medium enterprises
- Low participation in high-growth sectors
- Continued gender gap in venture capital funding
- Uneven regional implementation

Government initiatives have significantly improved financial inclusion and entrepreneurial participation among women in India. Schemes such as Stand-Up India and PMMY demonstrate strong outreach effectiveness, while SHG-BLP has strengthened grassroots economic empowerment. However, the gap between high scheme-level participation and low overall enterprise ownership suggests that policy measures must go beyond credit provision.

Future policy focus should emphasize:

- Enterprise scaling support
- Digital capacity building
- Market integration
- Gender-sensitive venture capital frameworks
- State-specific implementation strategies

Only through an integrated ecosystem approach can women entrepreneurship evolve from subsistence-level enterprises to innovation-driven, growth-oriented businesses contributing substantially to India's GDP and employment generation.

### **Economic Impact of Women Entrepreneurship**

Women entrepreneurship contributes to:

- Employment generation

- Poverty reduction
- Women empowerment
- Human capital development
- Inclusive and sustainable growth

Empirical evidence suggests that income earned by women is more likely to be invested in health, education, and family welfare (UN Women, 2021).

### Findings and Discussion

- Women entrepreneurship in India is growing but remains concentrated in micro enterprises.
- Financial inclusion schemes have improved access to credit but structural barriers persist.
- Education, digital literacy, and social support significantly influence entrepreneurial success.

### Conclusion

Women entrepreneurship in India holds immense potential for achieving inclusive and sustainable development. While policy initiatives have improved institutional support, addressing socio-cultural constraints, financial exclusion, and skill gaps remains crucial. A holistic approach integrating education, finance, technology, and social empowerment is essential to unlock the full potential of women entrepreneurs in India.

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