

Exploring the Path to Success for Women Entrepreneurs in India Overcoming Challenges and Seizing Opportunities

Dr. Simranjit Kaur

Assistant Professor, Guru Hargobind Sahib Khalsa College, Karhali Sahib
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Abstract

Women are increasingly participating in dual work roles, moving beyond traditional domestic responsibilities to take on significant roles in business and leadership. Over time, Indian women have transitioned from low-paid, menial jobs to self-employment, small industries, and unconventional sectors, eventually establishing their own enterprises. Breaking away from centuries of tradition, women today not only thrive in corporate environments but are also making strides in entrepreneurship and leadership. With shifting societal attitudes, progressive policies supporting women's education and employment, and greater access to opportunities for financial independence, women are now empowered to take ownership of their resources and work with confidence and determination.

However, despite these positive changes, about 98% of women-owned businesses in India are micro-enterprises. In Bengaluru, India's technology hub, only around 66% of start-ups are owned by women. This underscores the need to examine the cultural, natural, and other barriers women face in entrepreneurship, especially in an era marked by demographic change, digital growth, and rapid networking. This paper explores the shift from "women in development" to "women-led development," analyzing its impact on the socio-economic status of women and the challenges they encounter. Additionally, it discusses potential strategies to address these issues in light of the National Skill Development Policy and the National Skill Development Mission.

KEYWORDS: Barriers, Development, Entrepreneurship, India, Women Empowerment.

Introduction

As per the 2011 Census, women make up 48.5% of India's total population, highlighting their crucial role in the nation's economic growth. Achieving inclusive growth without recognizing and utilizing the contributions of women is simply not feasible. Excluding women from the development process not only limits their potential but also acts as a significant socio-economic barrier to India's overall growth.

This issue becomes particularly important in the context of the 12th Five-Year Plan, which identified inclusive growth as a core objective. As policies aimed at social justice, such as reservations, gained traction, women have increasingly recognized their significant role in governance. This shift has gone beyond the principle of equity, encouraging women to aim for

excellence. With the decentralization of power, women are now more actively involved in decision-making and planning, areas that were previously inaccessible to them (Hegde and Hans, 2012). However, gender development and inclusive planning still require focused attention in a country like India, where a large portion of the female population remains marginalized (Hans, 2012).

For women to truly be empowered, economic empowerment must be prioritized. Indian women, breaking free from centuries-old traditions, have ventured into the corporate world and increasingly embraced entrepreneurship and leadership roles. Their participation in economic activities is not only essential for elevating their status but also vital for fully utilizing the nation's human resources. The Indian Constitution guarantees equal rights for both men and women, ensuring that women have the freedom to join any profession or start businesses just like their male counterparts.

Over time, women have proven their capabilities across various fields, such as politics, law, diplomacy, medicine, education, engineering, and administration. However, the path to success in entrepreneurship has been fraught with obstacles. Recognizing the economic status of women as a key indicator of societal progress, it becomes imperative to address the challenges that hinder female entrepreneurship. This calls for concerted efforts from the government, policymakers, financial institutions, and society to remove barriers and support women in realizing their entrepreneurial potential. Women's contributions to the economy will not only empower them but also drive the nation's economic growth and sustainability.

Background of the Study

Gender development has gained significant attention since the 1990s as an essential component of overall growth. It is now considered a key aspect of measuring progress, with specific focus on women's development. This has led to the creation of indices like the Gender Empowerment Measure and the Gender Inequality Index, which assess the extent to which women are included in social and economic activities. Over the years, women have played an increasingly important role in various sectors, including education, employment, and the formation of self-help groups, as well as in taking up more jobs in the corporate world.

Despite these improvements, women in India still face significant challenges. For instance, around 98% of women-owned businesses in the country are micro-enterprises, with very few expanding into larger, more impactful ventures. In Bengaluru, which is known as India's tech capital, only about 6% of start-ups are owned by women. Moreover, women continue to be employed in low-paying jobs, work longer hours, and carry the burden of managing both work and family responsibilities. Their contributions often go unrecognized, as they perform many essential tasks without acknowledgment.

To address these challenges, it is crucial to change the way society views women. Women should be seen as equal partners in the social and economic order, with shared responsibilities for the

welfare of the community. The best way to achieve this is by empowering women, particularly through entrepreneurship. By encouraging and supporting women in starting and running their own businesses, we can help them become more financially independent and create more opportunities for growth and development in society as a whole. Empowering women in this way is a vital step toward achieving gender equality and improving the overall well-being of society.

Objectives of the Study

1. To explore the factors influencing the growth of women entrepreneurship.
2. To investigate the barriers to the growth of women entrepreneurship.
3. To analyze the challenges faced by women entrepreneurs in India.
4. To examine government schemes supporting women entrepreneurs.

Methodology

This study is based on secondary data sourced from published and unpublished records, books, magazines, and journals. By examining these materials, the research aims to gain insights into the growth factors, challenges, barriers, and government initiatives related to women entrepreneurship in India. The analysis of these secondary sources provides a comprehensive understanding of the subject matter.

Entrepreneurship

Entrepreneurship is the process of identifying and pursuing business opportunities, which typically involves creating new ventures or innovations. It includes taking risks introducing new ideas, products, or services to the market while managing challenges and uncertainties. Entrepreneurs drive economic growth by creating businesses, introducing solutions, and generating jobs. Entrepreneurship plays a crucial role in societal development by fostering innovation, increasing competition, and contributing to economic prosperity.

Entrepreneurship is essential for both industrial and human development, driving economic growth and innovation. It involves generating ideas, launching ventures, managing risks, and fostering creativity. Modern economic theories recognize it as a key factor in shaping economies, creating jobs, and advancing society. Globally, entrepreneurship is seen as an indicator of development, reflecting a society's ability to create value and generate economic activity.

In recent years, there has been a growing focus on empowering women in entrepreneurship. More women, especially in developing countries, are starting businesses and entering various sectors. This shift is opening new opportunities for women and is supported by initiatives to encourage their participation as women engage more in entrepreneurship, they contribute to gender equality, diversify industries, and strengthen economic resilience. Women entrepreneurship is viewed by many scholars as an emerging phenomenon of the 21st century, as women not only work

vigorously in order to have a wellbeing, but they also maintain their families (Rashid and Ratten 2020). Scholars have analyzed their entrepreneurship attributes, such as business competence, performance, and entrepreneurial orientation, with the purpose of helping them to recognize the most appropriate aspects of their performance and driving factors, as well as motivation (Corrêa et al. 2021). Other studies have focused on mapping and categorizing implications referring to their policy, managerial, and practical aspects, with the aim to raise awareness of the policies to be undertaken on overcoming their entrepreneurial challenges (Corrêa et al. 2022). This raises the necessity of conducting more qualitative and quantitative research that investigates further and helps us to understand the phenomena of developing countries better (Rashid and Ratten 2020).

Women Entrepreneurship

Women entrepreneurship has emerged as a critical issue tied to the empowerment of women and the overall development of nations. In recent years, women have increasingly broken free from traditional domestic roles, stepping into diverse professional fields and entrepreneurial ventures. The hidden potential of women as entrepreneurs is becoming more apparent, as their evolving roles and status in society allow them to emerge as strong, dynamic business leaders. Women entrepreneurship is now considered a vital driver in the economic development of nations, as it contributes to socio-economic progress and prosperity.

Women entrepreneurs are typically defined as individuals or groups of women who take the initiative to establish, organize, and manage a business enterprise (Goyal and Prakash, 2011). In India, the Government defines a women entrepreneur as one who owns and controls a business, with at least 51% of the capital investment and 51% of the employment generated within the business being held by women.

The impact of women's empowerment is often illustrated by the saying, "If a woman is educated, a family is educated." Similarly, women's entrepreneurship is a key element for the economic sustainability of a nation, as it not only supports the financial independence of the entrepreneur but also creates numerous job opportunities for others (Sowjanya, Hans, and Rao, 2015). It serves as a means to boost women's financial autonomy and enhance their social standing. Although India boasts tremendous entrepreneurial potential, women's involvement in the formal workforce remains low, with many women still concentrated in the unorganized sector and engaged in low-skilled jobs (Deepika and Hans, 2011).

Women entrepreneurs typically exhibit high levels of self-motivation, strong self-direction, and a keen internal locus of control, which drives their achievement-oriented mindset. Research suggests that female business owners tend to possess distinctive traits that stimulate creativity and foster innovative solutions in their ventures (Ansari, 2016). Consequently, women are becoming a powerful and transformative force in the world of entrepreneurship, bringing both promising opportunities and unique challenges to the table.

Women's increasing participation in entrepreneurship is not just a means for personal empowerment but also a catalyst for broader social and economic development, shaping the future of entrepreneurship worldwide.

Factors Contributing to Women Entrepreneurship

Despite facing various challenges, women in India remain strongly motivated to pursue entrepreneurial ventures. Their drive is often fueled by a deep desire for self-actualization and the need to establish their identity through both learning and doing. This entrepreneurial spirit not only motivates them to start businesses but also to contribute meaningfully to their families and society, reinforcing their sense of purpose and determination to succeed.

Women professionals often juggle multiple responsibilities, balancing the demands of their careers with the duties of managing households. This dual role can be overwhelming, requiring them to carefully manage both spheres of life. While women contribute significantly to the economy and earn incomes, their pay tends to be lower compared to their male counterparts. This disparity is largely due to the enduring perception that women's work is supplementary to that of men. However, entrepreneurial women possess a strong desire to make a positive impact in both their personal and social spheres, and their entrepreneurial ambitions often stem from this drive.

The rise of globalization has brought about increased awareness among women regarding their rights, privileges, and opportunities in the workplace. This heightened awareness has encouraged women to transition from being job seekers to job creators. As women gain more knowledge about their potential and access to resources, many have taken steps toward entrepreneurship, seeking not only financial independence but also empowerment and social recognition.

Historically, women's involvement in entrepreneurship in India began with small-scale, home-based businesses, such as making butter, pickles, papads, sweets, pottery, weaving, and metalwork. As education spread and global access expanded, women began to venture into other fields like teaching, healthcare, banking, and information technology. This shift reflects the growing opportunities for women to participate in and lead businesses outside traditional domestic roles.

In recent years, the increasing number of opportunities available to women has led them to move from small, home-based ventures to larger, more formal enterprises. This transition has empowered them to take on leadership roles and significantly contribute to the country's economic growth. Women entrepreneurs are now seen not only as job creators but also as innovators, reshaping industries and playing a crucial role in shaping the future of entrepreneurship.

The factors influencing women's entrepreneurship in India are diverse and multifaceted. From a desire for personal fulfillment and financial independence to the growing opportunities in a globalized world, women are overcoming barriers and making significant contributions to both the economy and society.

Challenges and Impediments in Women Empowerment

Multitasking, which is essential in modern management, comes naturally to women. However, women's work often remains invisible and underappreciated, especially because much of their work is in the informal economy. Despite contributing significantly to the economy, community, and family, their efforts are frequently undervalued, particularly when they are involved in family businesses, home-based work, or paid domestic labor (Jain, 2016). Historically, women have been viewed as a readily available and inexpensive resource, but it is important to recognize that women are valuable assets, not just passive participants. Women should not be seen as shock absorbers, enduring hardships in both good and bad times, but as equal partners in decision-making and development (Bhatt, 2016).

Economically, women are not treated on par with men, largely due to the patriarchal, male-dominated family structure that prevails in many parts of the world. There is an urgent need to improve women's economic status, as they are essential to the process of national economic development. One of the biggest challenges for women is creating sufficient job opportunities, especially as the youth population continues to grow. This problem is more pronounced for women, as societal norms often restrict their mobility, preventing them from freely seeking employment opportunities like their male counterparts (Sharma, 2015).

Indian women face numerous barriers to achieving progress and equality in social structures. Across various sectors such as healthcare, education, employment, technology, and access to assets like land and housing, women are denied equal opportunities (Rao, 2015). A study on women's empowerment through entrepreneurship, conducted by Shobhamani and V. Basil Hans, found that even when women successfully create wealth through their businesses, they are often not recognized as true entrepreneurs (Shobhamani, 2009).

Some of the key challenges women face in entrepreneurship include:

- **Limited access to education:** Many women do not have the same opportunities to pursue education as men, which limits their skills and knowledge, making it harder for them to succeed in business.
- **Family ties:** Women's responsibilities toward their families, such as caregiving and household duties, often take priority over their entrepreneurial goals, limiting the time and energy they can invest in their businesses.
- **Gender inequality in a male-dominated society:** Women often face societal expectations and discrimination due to traditional gender roles, making it difficult for them to break into male-dominated industries and roles.
- **Financial constraints and lack of working capital:** Access to capital is a significant barrier for women entrepreneurs, as they often have limited resources and fewer opportunities to secure loans or funding for their businesses.
- **Gendering of entrepreneurship:** Entrepreneurship is often seen as a male dominated field, leading to biases that discourage women from pursuing entrepreneurial venture.

- **Socio-cultural barriers:** Cultural and social norms can discourage women from starting their own businesses, particularly in communities where women are expected to adhere to traditional roles.
- **Low mobility:** Women's ability to travel freely in search of business opportunities is often restricted by societal expectations and family obligations.
- **Strong competition:** Women entrepreneurs face intense competition, both from other women and from male counterparts who may have more access to resources and support.
- **Low risk tolerance:** Due to societal pressure and limited resources, women may have a lower ability or willingness to take risks, which is often a key component of entrepreneurial success.
- **Family responsibilities and obligations:** Balancing business commitments with family expectations can be particularly challenging for women, especially when they are primary caregivers.
- **Inaccessibility to information:** Women often lack access to critical information about business opportunities, government programs, and resources that could help them succeed in entrepreneurship.
- **Lack of training:** Many women do not have the necessary skills or training to start and run a business effectively, which hinders their ability to compete in the entrepreneurial world.
- **Lack of awareness about opportunities:** Women are often unaware of the business opportunities available to them, including government schemes and programs aimed at supporting female entrepreneurs.
- **Violence against women:** In some regions, women face physical and emotional violence, which can prevent them from pursuing business opportunities or undermine their confidence in their entrepreneurial abilities.

In conclusion, women's entrepreneurship faces numerous challenges, ranging from societal and cultural barriers to economic and financial limitations. To empower women and promote their participation in entrepreneurship, it is essential to address these impediments and create an environment that encourages and supports their efforts.

Government Initiatives for Women Entrepreneurship

Empowering women through entrepreneurship has been a priority for both global and national policy frameworks. The International Labour Organization's Women's Entrepreneurship Development (ILO-WED) program, initiated in the mid-2000s, has been instrumental in supporting women entrepreneurs in developing countries, enabling them to start and scale their businesses through a comprehensive support system that includes resources, training, and networking. In India, the government has long recognized the importance of women's economic participation, and various policies have been introduced to promote women's entrepreneurship, beginning from the time of independence.

One of the earliest significant efforts in this direction was the establishment of the National Science & Technology Entrepreneurship Development Board (NSTEDB) in 1982 by the Department of Science and Technology. This initiative was aimed at fostering entrepreneurship among women by leveraging technology education and skill development. This was a crucial step toward empowering women in technology-driven businesses and providing them with a platform to learn entrepreneurial skills. Over time, this focus on education and entrepreneurial development expanded, with various institutions offering specialized programs to support women in business (Desikan, 2016).

To further promote women entrepreneurship, the Government of India has launched several schemes through various ministries and departments. These schemes focus on financial assistance, skill-building, and creating a conducive environment for women to succeed in business. Some key initiatives include:

- **Entrepreneurial Development Program (EDP):** These programs provide women with the essential skills needed to manage and grow businesses, covering areas such as business planning, financing, marketing, and operations.
- **Management Development Programmes:** Aimed at strengthening leadership and decision-making abilities, these programs equip women entrepreneurs with the managerial skills required to navigate the complexities of running a business.
- **Women's Development Corporations (WDCs):** These institutions support women entrepreneurs by offering training, funding, and resources that help establish sustainable businesses.
- **Marketing of Non-Farm Products of Rural Women (MAHIMA):** This initiative focuses on enhancing the marketability of rural women's products and expanding their reach to urban markets.
- **Assistance to Rural Women in Non-Farm Development (ARWIND):** Designed to encourage rural women to diversify into non-farm sectors, this scheme offers training and financial support.
- **Trade Related Entrepreneurship Assistance and Development (TREAD):** A program offering credit and training to women engaged in trade-related activities, helping them access competitive markets.
- **Working Women's Forum:** A platform for working women to share experiences, seek mentorship, and access resources to support their entrepreneurial journey.

Other initiatives such as **Indira Mahila Yojana**, **Mahila Vikas Nidhi**, **Micro Credit Scheme**, and **SIDBI's Mahila Udyam Nidhi** are designed to provide financial assistance to women entrepreneurs, offering them access to capital and credit facilities to start or expand their businesses.

In addition to national-level initiatives, several state and local programs have been launched to foster women entrepreneurship:

- The **Stree Shakti Programme (2000-01)** by the Karnataka Government provides financial assistance to women, enabling them to start small businesses and contribute to the state's economy.
- The **Priyadarshini Project**, focused on rural women in the Mid Gangetic Plains, works to enhance livelihoods by providing skills training and creating market opportunities.
- **Start-up India**, a national initiative, aims to foster a startup culture, with a particular focus on supporting women entrepreneurs through mentorship, funding, and networking opportunities.
- **FIWE (Federation of Indian Women Entrepreneurs)**, founded in 1993, is a national body that offers women entrepreneurs resources, training, and networking platforms to help them thrive in business.
- The **Noida Women's Entrepreneur Association (NWEA)** provides a space for women entrepreneurs to connect, collaborate, and gain access to valuable business insights.
- **Namo Drone Didi Scheme**, launched in November 2023, this scheme empowers women by providing drones to 15,000 self-help groups for agricultural purposes. Implemented through Krishi Vigyan Kendras (KVKs), it includes training in drone operations, offering new employment avenues in agri-tech.
- **Subhadra Yojana (Odisha)**, introduced in September 2024, this welfare scheme offers ₹50,000 over five years to women aged 21–60 from economically weaker sections. Funds are disbursed in two annual installments of ₹5,000, aiming to enhance financial independence.

Private sector collaborations have also contributed significantly to women entrepreneurship. For instance, Walmart's partnership with Bharti launched a forum in Chandigarh to assist women with start-up challenges, such as accessing financial resources, building business acumen, and connecting to markets.

Furthermore, the Mahila Jnana Vikasa Training Institute (2009) in Dharwad, run by the Shree Kshetra Dharmasthala Rural Development Project (SKRDP), focuses on empowering rural women by providing skills training, particularly in agricultural and small-scale industries.

These comprehensive policy initiatives—spanning government, private sector, and local community-based programs—are critical in addressing the various barriers women face in entrepreneurship. They provide the necessary financial support, training, and networks that women entrepreneurs need to succeed. Through these efforts, India is building an environment that encourages the active participation of women in the economic and entrepreneurial landscape, contributing to both women's empowerment and the nation's economic growth.

Strategies for Promoting Women Entrepreneurship

Empowering women through entrepreneurship is a key driver of economic growth and development. One of the most effective ways to empower women is to invest in their capabilities, helping them make informed choices and access opportunities. Education plays a vital role in this

empowerment process. In India, while the female literacy rate is gradually improving, it remains lower than that of men, which often leads to early marriage and childbirth, particularly among families in lower socio-economic groups. To promote gender equality and empower women, it is crucial to ensure universal education and close the gender gap in education.

Education is not just about literacy; it sparks the desire for independence, self-reliance, and achievement (Rita and Rajasekar, 2012). When women are economically independent, it opens doors to other forms of empowerment, including social, psychological, technological, and political empowerment (Hans and Sowjanya, 2015). Skill development is a critical area in this context, and programs like 'Skilling India' are focusing attention on the issue. However, it's essential to focus on factors that hinder women from gaining skills or create environments that foster skill development for women (Nathan, 2015).

To effectively encourage women entrepreneurship, several strategies should be employed. A primary strategy is to help women transition from being homemakers to business managers. This can be achieved through practical "learning by doing" experiences that provide women with the confidence and necessary skills to manage businesses.

Awareness programs are also crucial in this regard. Women need to be educated about the vast array of opportunities available to them in entrepreneurship. These programs should focus on informing women about different business sectors and helping them understand how they can leverage these opportunities. Improving educational standards for women and offering vocational training that focuses on managerial and leadership skills is another important step. By developing these skills, women will be better equipped to deal with the challenges of modern entrepreneurship, including adopting new technologies and making strategic decisions.

Additionally, organizing trade fairs and exhibitions at various levels, including local, national, and international events, can help women entrepreneurs network and learn from their peers. Such events provide an opportunity to interact with other businesswomen, exchange ideas, and build connections that can facilitate business growth.

Access to finance is another major challenge for women entrepreneurs. Financial institutions should offer more support, especially in the form of working capital for both small and large-scale businesses. Providing women with access to soft loans, subsidies, and other financial resources can help them start and grow their businesses. Along with this, microcredit initiatives through Self-Help Groups (SHGs) should be prioritized to provide women at the grassroots level with access to small loans, which can be the starting point for their entrepreneurial journeys.

Women entrepreneurship can have a profound impact on both individual empowerment and national economic growth. India, with its abundant resources, has immense potential for developing women entrepreneurs. By addressing the barriers to education, skill development, financial access, and networking opportunities, we can create an ecosystem that supports women

entrepreneurs. These efforts will not only help empower women but also contribute significantly to the country's economic development.

Conclusion

The potential for women in entrepreneurship is vast, with many opportunities available for them to thrive as successful investors and business leaders. Women possess unique creativity, entrepreneurial drive, and the power to shape their own destinies. However, unlocking this potential requires a shift toward new strategies, policies, and approaches that allow them to tackle challenges directly. Education remains a fundamental driver of any nation's social and economic progress. As women gain higher levels of literacy, it leads to greater economic output, higher employment opportunities, and a more inclusive society.

Equally important is ensuring that women have access to information and knowledge, as this will directly influence their success in both social participation and entrepreneurship. While the country is making significant strides in reducing the digital divide through widespread use of ICT and social networking, artificial barriers to women's entrepreneurial success—such as cultural norms, caste, class, regional disparities, and restrictions on autonomy and mobility—still persist. Although the economy is becoming more open and interconnected, the broader societal mindset may not always keep pace with these changes, which poses a critical challenge to women's empowerment in business.

To fully capitalize on the potential of women entrepreneurs, it is essential to equip them with the necessary entrepreneurial skills and traits to adapt to the fast-changing business environment, tackle global market challenges, and strive for excellence. A meaningful transformation will occur when we move from simply focusing on the 'development of women' or 'development for women' to recognizing and fostering 'women in development.' In this way, women's contributions will be integrated into all aspects of national progress, driving sustainable and inclusive growth. This shift will not only empower women but will also contribute to the overall advancement of society as a whole, fostering a more equitable and prosperous future for all.

According to the Ministry of Micro, Small, and Medium Enterprises (MSME) Annual Report for 2023-24:

- Female entrepreneurs own 20.37% of the proprietary MSMEs in India, while male entrepreneurs own 79.63%.
- In rural areas, women-owned MSMEs account for 22.24% of ownership, while male entrepreneurs own 77.76% of the MSMEs.
- In urban areas, women-owned MSMEs account for 18.42%, with male ownership at 81.58%.

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