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## Women Entrepreneurship Transforming From Domestic Household To Financial Independence

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**ABSTRACT:** Women entrepreneurship in India has emerged as a powerful force of transformation in recent decades, reflecting broader social, economic, and cultural shifts in the country. Traditionally confined to domestic roles, Indian women are now stepping into the entrepreneurial ecosystem, creating innovative businesses, generating employment, and contributing significantly to the national economy. This shift is not merely economic—it represents a redefinition of gender roles, greater financial independence, and increased participation in decision-making at both family and community levels. The growth of women-led enterprises is supported by various factors, including improved access to education, digital technology, government schemes like Startup India, Stand up India, Mahila E-Haat, and increased microfinance opportunities. However, women entrepreneurs continue to face multiple challenges such as lack of access to capital, societal stigma, gender bias, limited mobility, and insufficient business training. Despite these barriers, many women are transforming their domestic skills into successful business ventures in sectors such as handicrafts, textiles, food processing, beauty services, e-commerce, and agriculture. This abstract explores the evolution of women entrepreneurship in India, emphasizing the social and economic impact of women-owned businesses, the role of government and private initiatives, and the ongoing need to create a more inclusive entrepreneurial ecosystem. Promoting women entrepreneurship is not just a matter of gender equality—it is a crucial step toward sustainable development, innovation, and inclusive economic growth. As more women rise from the constraints of tradition to the possibilities of entrepreneurship, India moves closer to realizing its full potential as a gender-balanced and economically empowered nation. Women entrepreneurship in India has become a key driver of social transformation and economic growth. Traditionally, Indian society placed women primarily in domestic roles, but over the years, women have increasingly stepped into the business world breaking stereotypes, creating jobs, and contributing to the country's GDP. Today, Indian women are leading businesses across sectors including agriculture, fashion, education, health care, technology, e-commerce, and small-scale manufacturing. Their contributions are not limited to urban areas; rural women are also emerging as strong micro-entrepreneurs with the help of Self-Help Groups (SHGs), government programs, and microfinance institutions. The Government of India has launched various initiatives to support and encourage women entrepreneurs such as Stand Up India, Startup India, Pradhan Mantri MUDRA Yojana, and Mahila E-Haat. These schemes provide.

**Keywords :** Women To Start And Scale Businesses, (SHGS), Government Programs, Startup India

## INTRODUCTION

### WOMEN ENTREPRENEURSHIP IN INDIA

Women entrepreneurship in India has emerged as a vital element of the nation's economic and social development. In earlier decades, women were largely limited to domestic responsibilities, but with changing times and greater access to education, many have stepped into the entrepreneurial space. This shift reflects a broader movement toward gender equality and the realization of women's potential in contributing to the economy through innovation, leadership, and enterprise. The rise of women entrepreneurs in India spans across both urban and rural areas. From tech start-ups and fashion boutiques to small-scale manufacturing and home-based businesses, women are making their mark in diverse sectors. Government initiatives such as Start-up India, Stand Up India, and financial support through MUDRA loans have played a crucial role in encouraging women to take the leap into business. Additionally, self-help groups (SHGs), NGOs, and microfinance institutions have empowered rural women to turn their skills into sustainable livelihoods. Despite the progress, women entrepreneurs still face significant challenges, including limited access to capital, gender discrimination, lack of mentorship, and social pressures. Overcoming these barriers requires stronger policy support, financial literacy, and a shift in societal attitudes. Encouraging more women to become entrepreneurs is not only a matter of economic necessity but also a step toward building a more inclusive and empowered India. Women entrepreneurship in India is gaining momentum as more women step into business roles, challenging traditional gender norms and contributing significantly to economic growth. Historically, Indian women were confined to household responsibilities, but with improved access to education, digital tools, and government support, they are now establishing themselves as capable and successful entrepreneurs. Women-led businesses are emerging across various sectors such as handicrafts, retail, education, healthcare, technology, and food processing. These ventures not only provide financial independence to women but also create employment opportunities and encourage community development. Initiatives like Start up India, Stand Up India and MUDRA Yojana have further encouraged women's participation in the entrepreneurial ecosystem. Despite the progress, many women entrepreneurs still face challenges including limited access to capital, lack of mentorship, and societal barriers. Addressing these issues through supportive policies, awareness, and capacity-building is essential to harness the full potential of women entrepreneurship in shaping a more inclusive and empowered Indian economy.

### From Kitchen to Boardroom: A Journey of Financial Freedom

The transformation of girls from homemakers to business leaders symbolizes a powerful journey toward monetary freedom and social empowerment historically; women's roles in India had been largely centered across the kitchen and family obligations. But, with converting societal attitudes, get entry to education, and developing recognition of rights and possibilities, girls are actually exploring and excelling in expert and entrepreneurial spaces. This shift displays now not handiest their non-public increase but additionally a trade inside the collective mindset of society, it's beginning to recognize women's potential past home limitations. The adventure from the kitchen to the boardroom isn't always without worrying conditions. ladies entrepreneurs often face more than one hurdles, which include lack of get right of entry to funding, restricted mentorship, gender bias, and balancing art work with own family obligations. irrespective of those

obstacles, many women have grown to become their home abilities which consist of cooking, tailoring, organizing, and budgeting—into a success industrial company ventures. Assist from government schemes, microfinance institutions, self-assist companies (SHGs), and online structures has performed an essential position in assisting ladies convert their passions into profitable establishments. financial independence now not handiest empowers girls economically however moreover complements their self-assurance, choice-making strength, and social fame. When ladies gain manipulate over income and resources, it undoubtedly affects their families and groups. Their adventure from the kitchen to the boardroom is a story of resilience, innovation, and ambition - a testament to what's feasible even as girls are given the opportunity to dream and lead. Encouraging this transition is crucial for building a more inclusive, balanced, and wealthy India. Redefining Roles, Rebuilding Futures.

### **Turning Household Skills into Business Success**

For generations, girls have honed treasured abilities within the household—cooking, sewing, budgeting, organizing, caregiving, and multitasking. these skills, as soon as visible as confined to domestic existence, are actually being recognized as sturdy foundations for entrepreneurship and enterprise leadership. With creativity, confidence, and help, many girls are transforming normal household capabilities into worthwhile ventures that make contributions meaningfully to the economic system. Throughout India, numerous ladies have efficiently constructed groups based on their home grown know-how. From launching catering services, tailoring devices, and homemade product lines to coping with day cares and lessons centers, women are proving that domestic enjoy is a treasured asset inside the professional world. Virtual platforms and e-commerce have in addition enabled them to marketplace their services and products beyond local obstacles, permitting them to attain country wide or even worldwide clients from the comfort in their homes. This shift no longer handiest brings financial independence however additionally boosts improves the same old of dwelling, and conjures up different girls to dream beyond conventional roles. With the right education, get admission to credit score, and network support, household abilities can be turned into sustainable firms. through embracing and elevating those competencies, ladies are writing new achievement testimonies—turning houses into hubs of innovation, resilience, and financial empowerment.

### **Women Rising: From Homemakers to Wealth Creators**

In latest years, women in India have made outstanding strides in transitioning from conventional homemakers to influential wealth creators. once restricted to the walls in their homes, many women at the moment are constructing a success companies, leading companies, and contributing significantly to the monetary growth. this transformation is driven with the aid of greater get right of entry to education, monetary resources, digital systems, and a developing feel of empowerment among women of all backgrounds. the adventure from homemaker to wealth creator frequently begins with spotting the cost of normal abilities—like cooking, budgeting, caregiving, or crafting—and turning them into earnings-generating ventures. Whether it's starting a domestic-based meals service, launching an online apparel boutique, or managing a small-scale production unit, girls are using creativity, willpower, and resilience to set up their identification as entrepreneurs. Government schemes like get up India, MUDRA Yojana\*, and digital equipment have similarly elevated this shift by offering funding, education, and marketplace get entry to. As women hold to upward thrust in the commercial enterprise international, their financial

independence brings approximately deeper societal alternate. They gain a more potent voice in family choices, put money into their youngsters's education, and serve as role fashions for destiny generations. The upward thrust of girls from homemakers to wealth creators isn't just an monetary achievement story—it's far a story of braveness, transformation, and progress that displays a greater inclusive and empowered India.

### Igniting Economic Growth through Women-led Ventures.

Women-led ventures are emerging as powerful engines of economic growth in India and across the world. As more women step into entrepreneurial roles, they are not only creating jobs and generating income but also driving innovation and inclusive development. These ventures, often rooted in local needs and community understanding, bring fresh perspectives to business and address market gaps that are sometimes overlooked by mainstream industries.

From rural microenterprises to tech startups in urban centers, women entrepreneurs are breaking barriers and proving that gender is not a limitation in business success. They are venturing into diverse sectors—such as education, health, fashion, agriculture, digital services, and e-commerce—contributing significantly to GDP and social development. Studies show that investing in women entrepreneurs leads to better economic outcomes, as women tend to reinvest in their families and communities, fostering long-term social progress. To fully harness this potential, there must be a supportive ecosystem that includes access to finance, training, mentorship, digital tools, and market linkages. Encouraging women-led ventures isn't just about empowerment—it's a smart economic strategy. As these ventures scale, they ignite inclusive growth, reduce poverty, and pave the way for a balanced and resilient economy. Empowering women to lead businesses today lays the foundation for a stronger, more equitable tomorrow.

### Domestic Roots, Entrepreneurial Wings

Many women entrepreneurs begin their journey with strong domestic roots, drawing on skills and experiences gained within the household. The responsibilities of managing a home—such as budgeting, planning, multitasking, and problem-solving—serve as a valuable foundation for entrepreneurship. By channeling these everyday competencies into business ventures, women are building successful enterprises that not only provide financial independence but also challenge traditional perceptions of women's roles in society. Women across India are leveraging their domestic knowledge to create innovative products and services, ranging from handmade crafts and food businesses to beauty parlors and childcare services. The shift from household management to business ownership empowers women to contribute economically while maintaining flexibility to fulfill family obligations. Digital technology and social media have expanded their reach, allowing homegrown ventures to access wider markets and compete in the global economy. This journey from domestic roots to entrepreneurial wings symbolizes the potential for transformation and growth. As women expand their horizons, they inspire communities, create employment opportunities, and promote sustainable development. Supporting and nurturing this transition is essential to harnessing the full economic and social benefits of women's entrepreneurship, ultimately leading to a more inclusive and prosperous society.



From Dependence to Determination: The Woman Entrepreneur's Path for many women, the journey from financial dependence to self-determination is marked by courage, resilience, and unwavering ambition. Traditionally reliant on family or societal structures, women entrepreneurs in India are breaking free from these constraints by embracing opportunities for education, skill development, and business ownership. This transformation is not merely economic—it represents a profound shift in mindset, where women take charge of their futures and redefine their roles in society. Women entrepreneurs face numerous challenges, including limited access to capital, societal expectations, and balancing multiple responsibilities. Despite these hurdles, their determination fuels innovation and persistence. By leveraging their unique perspectives and strengths, many women create ventures that address community needs while fostering personal growth. Government programs, mentorship networks, and digital platforms are increasingly supporting these determined women, enabling them to turn ideas into thriving enterprises. The path from dependence to determination empowers women not only economically but also socially and psychologically. It builds confidence, leadership skills, and decision-making power, helping women become role models and change agents in their families and communities. As more women embark on this path, they contribute to a more inclusive and vibrant economy, demonstrating that with determination, barriers can be transformed into opportunities for success.

## REVIEW OF LITERATURE

Women Entrepreneurship in Economic Development According to Sharma et al. (2012) [11], a dependably developing number of women are making an entrepreneurial move. Women across India are showing a thought of being monetarily free. The Indian women are no more treated as shocking masterpieces. They have engraved a specialty for themselves in the male overpowered world. Indian women well oversee both stores of work on the family front and agree with the time requirements at the workplace. Course regard and cash-related development are vague. On any occasion entrepreneurial strategy is the same for individuals, there are in any case, considering everything, various issues and hardships are looked at by women, which are of unlike places and degrees, which block them from getting their most unmistakable end as entrepreneurs.

Women entrepreneurship is the cycle where women take lead and figure out a business or industry and portrayed work as an entryway to others. Regardless of the beginning stage Women entrepreneur developed solely in metropolitan locales, of late, it has loosened up its wings to the nation and semi-metropolitan districts in addition. Anyway, earlier women zeroed in a ton on customary activities, in view of the spread of tutoring and unprecedented Govt. frameworks that drove the progress of women's entrepreneurship. Women have changed their attitude and diverted toward current activities additionally. They show staggering responses to changing situations and get changed themselves and have progressed positions (Sharma 2013).

Efforts are being taken at the economy as a secured affirmation of sensibility of chance all circles to the Indian women and rules ensured indistinguishable the crucial speculation with special greatness of pay in the political framework and identify potential outcomes and gestures of recognition in arranging and work were referred to. It is recognizable that women entrepreneurs have turned out to be strong regions for an improvement in the present corporate world. Women entrepreneurs face such goliath proportions of issues

from financial, advancing, thriving, family, and different issues perspectives. The start-up affiliations and money-related affiliations ought to execute a few quantifiable standards for women entrepreneurs inconsistently. Inspecting for entrepreneurship by women is the system for beating money-related challenges. (Shah, 2013).

Women entrepreneurship is the emerging quirk of twenty initial hundred years. Women are attempting to not expand their living assumptions yet rather similarly support their families. A lot of work has been done in developed countries with respect to women's entrepreneurship. It is critical to sort out what are the issues women ought to thoroughly search for in emerging economies. The inspiration driving this study is to review the composition of women entrepreneurship in emerging economies especially SAARC countries in latest 23 years. (Rashid, 2020).

According to Chandiok et al. (2016) [2] attempted provincial foundation of advanced education attempted an analytic study of entrepreneurship in small-scale industrial units. There is a huge improvement in recent years and the idea has grabbed with the consistent help of the state government and NGOs. An understanding of the issue showdown of the provincial women working in gatherings might be useful for arranging and executing of expansion program went for helping the country's women embrace enhanced useful. Budgetary assistance from family and the father's word related status were fundamentally identified with the passage. Industrial entrepreneurship was a consequence of the aggregate desire and yearnings of the family.

## RESEARCH METHODOLOGY

Type of universe:

The first step on developing any sample is to clearly define the set of objects technically called the universe to be studied

### Research design:

A research scholar is also required to plan well before he can start his work. The researcher is required to prepare a plan of action is known as research design

Research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure.

Sample design:

### Convenient sampling

This sampling method involves purposive (or) deliberate selection of particular units of the universe of the universe for constituting a sample, which represents the universe. When population elements are selected for inclusion in the sample based on the cause of access it can be called convenient sampling

Sampling unit:

Sampling unit consists of women entrepreneurship in Coimbatore.

### Size of the sample:

It refers to the number of items to be selected from the universe to constitute a sample. Here the researcher has selected 60 elements of end users. The sample is 100

Collection of data:

There are several ways of collection the appropriate data, which differ considerably in context of money cost, time and other resources at the research .data collection can be done through collections of primary data and Secondary data

**Primary data:**

The primary data are those, which are collected a fresh and for the first time and thus happen to be original in character. An interview schedule has been used to collect the primary data schedule. It means the data collection resembling the collection of data through questionnaire with a difference that schedule is filled by the researcher.

**Secondary data:**

The secondary data on the other hand includes those data, which are collected for some earlier research work and are application in the study. The researcher has presently under taken, for this analysis the sales data are collected from marketing information system.

**Analysis of data:**

The primary data has been analyzed using the simple percentage analysis method.

**Suggestion:**

Based on the findings the researcher has recommended certain suggestions.

**TOOLS OF ANALYSIS**

The tools of analysis used were

- i) Percentage analyses were carried out for the questions given in the questionnaire.
- ii) Chi-square analysis

**Statement of the Problem**

Since human beings are difficult to research it is rather difficult to apply any particular method to assess the level of their perception and satisfaction. The common factors like foundational reason for perception and satisfaction.

**Proposed Sampling Methods:**

The data was processed using the SPSS

1. Sampling design chosen for the present study has been non probability sampling.

**Statistical Tool:**

1. Percentage Analysis.
2. Chi-square analysis

$$\% \text{ of Respondents} = \frac{\text{No of respondents}}{\text{No of Total Respondents}} \times 100$$

**Chi-Square Analysis**

A statistical test used to determine the probability of obtaining the observed results by chance, under a specific hypothesis. It is used to test if the standard deviation of a population is equal to the specific value. Chi-square is a statistical significance test based on frequency of occurrence; it is applicable both to qualitative and quantitative variables. Among its many uses, the most common are tests of hypothesized probabilities or probability distributions, statistical dependence or independence and common population. A Chi-square test is any statistical hypothesis test in which the test statistic has a Chi-square distribution if the null hypothesis is true.

**Formula:**

$$\chi^2 = \sum \{ (O_i - E_i)^2 / E_i \}$$

$O_i$  = Observed frequency.

$E_i$  = Expected frequency.

**CHI SQUARE ANALYSIS FOR AGE VS OPINION ABOUT WOMEN ENTREPRENEURSHIP IN INDIA**

Age Group	Highly Satisfied	Satisfied	Neutral	Dissatisfied
Below 20	0	1	1	0
21–25	1	3	1	1
26–30	6	8	1	1
31–35	4	6	2	0
36–40	3	6	4	1
Above 40	2	4	3	1

*Expected Frequency*

Age Group	Highly Satisfied	Satisfied	Neutral	Dissatisfied
Below 20	0.53	0.93	0.40	0.13
21–25	1.60	2.80	1.20	0.40
26–30	4.27	7.47	3.20	1.07
31–35	3.20	5.60	2.40	0.80
36–40	3.73	6.53	2.80	0.93
Above 40	2.67	4.67	2.00	0.67

*Statistical Analysis Summary*

- Chi-Square Test Result:
  - Chi-Square Value ( $\chi^2$ ): 7.73
  - Degrees of Freedom: 15
  - P-Value: 0.934
  - Since  $p > 0.05$ , the result is not statistically significant.

**Interpretation:**

The senior group is slightly more neutral and dissatisfied than expected. Possibly influenced by traditional mindsets or limited exposure to modern entrepreneurial trends among women.

**CORRELATION ANALYSIS FOR AGE VS OPINION ABOUT WOMEN ENTREPRENEURSHIP IN INDIA**

Age Group	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Total Respondents
Below 20	0	1	1	0	0	2
21–25 Years	1	3	1	1	0	6
26–30 Years	6	8	1	1	0	16
31–35 Years	4	6	2	0	0	12
36–40 Years	3	6	4	1	0	14
Above 40	2	4	3	1	0	10
Total	16	28	12	4	0	60



*Interpretation:*

- The 26–30 age group has the highest number of highly satisfied respondents (6).
- The majority of respondents who are satisfied fall in the 26–40 years category.
- Dissatisfaction is minimal and spread evenly.
- No one is highly dissatisfied, indicating overall positivity.

**Findings: Age-wise Perception on Women Entrepreneurship**

- Below 20 Very minimal responses (only 2). One respondent is satisfied and one is neutral. No respondents were highly satisfied or dissatisfied. Young and inexperienced, possibly forming early opinions.
- 21–25 Years slightly more engagement. Opinions are distributed among all four options including dissatisfaction. Shows mixed and developing views, possibly due to early career stage or academic exposure.
- 26–30 Years Highest proportion of highly satisfied respondents (6 out of 16). Strong confidence and optimism toward women entrepreneurship, likely due to active involvement in work or startups.
- 31–35 Years Balanced satisfaction levels. No dissatisfaction. These respondents may be more mature and supportive, possibly due to professional experience or exposure to real-world examples.
- 36–40 Years Opinions are more diverse, with a higher number of neutral responses (4). Indicates cautious support, perhaps influenced by practical life challenges and responsibilities.
- Above 40 Years Leaning slightly towards neutral and dissatisfied opinions. This may reflect traditional perspectives, or limited interaction with evolving roles of women entrepreneurs.

**CONCLUSION**

Women entrepreneurship in India has shown remarkable growth over the past decade, driven by increasing education, digital access, policy support, and social awareness. The findings from the present study highlight that a significant portion of respondents are satisfied or highly satisfied with the role and progress of women entrepreneurs in the country.

The data indicates that younger and working-age individuals (especially 26–30 years) are more optimistic and supportive of women-led ventures. This reflects a positive shift in societal attitudes and a growing acceptance of women as business leaders. Meanwhile, neutral and mixed opinions among older respondents suggest that traditional views still exist, but may be gradually changing.

Despite challenges such as access to capital, balancing family responsibilities, and social constraints, Indian women are increasingly taking bold steps into entrepreneurship. With continued support through education, mentoring, government schemes, and digital platforms, women can become powerful agents of economic development and social transformation.

In conclusion, women entrepreneurs in India are not just participating in business they are redefining it, proving that with the right environment, women can lead, innovate, and inspire at every level of the economy.

## SUGGESTION

### Enhance Access to Finance

- Create women-centric loan schemes with low interest and minimal collateral.
- Promote micro-financing and self-help groups (SHGs) for rural women.
- Encourage venture capital and angel investment networks to prioritize women-led startups.

### Skill Development and Training

- Offer entrepreneurship development programs (EDPs) focused on:
  - Business planning
  - Digital marketing
  - Financial literacy
  - Technology use
- Partner with colleges, NGOs, and incubators to conduct regular workshops.

### Mentorship and Networking

- Establish women entrepreneur mentorship platforms where experienced businesswomen can guide newcomers.
- Create regional and national networking forums to connect women across industries and regions.
- Celebrate successful women entrepreneurs as role models.

### Simplify Legal and Regulatory Processes

- Reduce bureaucracy in business registration, licensing, and taxation for women-led startups.
- Offer exclusive support desks in MSME offices and Startup India hubs for women entrepreneurs.

### Promote Digital Inclusion

- Provide free or subsidized digital tools, internet access, and training for women in semi-urban and rural areas.
- Encourage participation in e-commerce platforms like Amazon Saheli, Meesho, etc.

### Childcare and Work-Life Balance Support

- Promote women-friendly workplace policies such as:
  - Flexible hours
  - Remote work support
  - Maternity and childcare benefits
- Create community-run childcare centers in business hubs.

## Government Policy & Incentives

- Ensure implementation of schemes like Stand-Up India, Mahila E-Haat, etc.
- Introduce exclusive subsidies, tax exemptions, and grants for women entrepreneurs.

## Promote Gender Sensitization

- Conduct awareness campaigns to change societal attitudes towards women in business.
- Engage families and communities in supporting women's entrepreneurial journeys.

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