

# **WOMEN ENTREPRENEURSHIP DEVELOPMENT: POLICY PERSPECTIVE AND GOVERNMENT INITIATIVES IN INDIA**

**K Shanti Priya**

Research Scholar

Department of Business Management,

Sri Padmavati Mahila Visvavidyalayam, Tirupati, Andhra Pradesh

E-mail: shantikode@gmail.com

**Dr. B Vijaya Lakshmi**

Head of the Department, Business Management

Sri Padmavati Mahila Visvavidyalayam, Tirupati, Andhra Pradesh

E-mail: vijayamba65@yahoo.com

## **ABSTRACT**

*Entrepreneurship has a significant impact on both social transformation and economic development. With only 3 percent of the labour force having some type of vocational training, India is lagging behind in the development of businesses and skills. India has a vast network of schools for technical and professional education, but there are not enough people with the requisite entrepreneurial abilities. The development and training of entrepreneurialism is thus one of the crucial elements for the growth of micro and small businesses (MSEs), particularly for first-generation entrepreneurs. The national skill development policy intends to encourage ownership of skill development efforts by all stakeholders, build a highly trained workforce, and foster entrepreneurship responsive to the changing demands of the labour market. Additionally, it aspires to give everyone the chance to learn new skills throughout their lives, with an emphasis on young people, women, and underprivileged groups. The policy has broadened the scope of skill development and entrepreneurship growth by utilising the current educational infrastructure and increasing the number of institutions offering skill training and vocational education. Together with providing training and vocational education,*

*the Indian government has also started a number of initiatives, projects, and programmes to encourage entrepreneurship among young people, women, and underprivileged groups. The present article discusses the policy perspective and governmental initiatives for the expansion of women's entrepreneurship in India. The present paper is based mainly on secondary data and relevant literature.*

**Key Words:** *Women Entrepreneurs; Government Policy and Schemes; Entrepreneurship development.*

### **Introduction:**

It has been said that entrepreneurship is the foundation of economic growth. It is commonly known that a region's degree of entrepreneurial activity directly affects the region's economic growth to a considerable extent. It is no longer true that entrepreneurs are born; instead, it is now widely accepted that they may be developed and nurtured through suitable interventions, such as entrepreneurship development programmes. The contemporary information technology revolution and the changing environment brought on by liberalisation, privatisation, and globalisation are providing opportunities that skilled entrepreneurs are utilising. Yet, a sizable portion of the population often falls behind in utilising these chances, especially in the industrially underdeveloped regions (Singh, 2009). One of the essential components for the growth of micro and small businesses, especially for first-generation business owners, is the development of entrepreneurship (Krishna, et. al., 2011). India's educational performance has improved, but there is a rising shortage of trained labour (Clark, 2005). Thus, entrepreneurship training and skill development are required to mainstream people in the ongoing process of economic growth and development. The foundation of economic progress has traditionally been thought to be skill development and entrepreneurship (World Bank, 2006). It is commonly known that a region's degree of entrepreneurial activity directly affects the region's economic growth to a considerable extent.

The development of skills is essential for the growth and economic prosperity of the nation. How much a place will expand depends on the level of entrepreneurship there (Acszolton, et.al.). The entrepreneurs can be encouraged and promoted through appropriate interventions, such as entrepreneurship development programmes. Capable

businesspeople are taking advantage of new chances made possible by the post-economic liberalisation, privatisation, and globalisation era's changing business climate. Yet, a sizable portion of the youth population, particularly in the underdeveloped areas, falls behind in seizing work chances. In order to incorporate young people into the continuing process of economic growth and development, it is necessary to give them with skill development and entrepreneurship development opportunities. The development and training of entrepreneurial skills is thus one of the crucial elements for the growth of micro and small businesses (MSEs), particularly for first-generation entrepreneurs. Almost 470 million people in India are under the age of 18. India's ability to benefit demographically from its growing young population is frequently mentioned, but usually without the caveat that should go along with it. India's demographic dividend won't materialise until its youth have access to employment. The Indian government is acutely aware of the need to provide its youth with work prospects by investing in skill development. The National Skill Development Corporation in India is a singular instance of public-private collaboration. It aims to improve skill development by supporting the growth of significant, elite, for-profit vocational institutions. The flagship initiative of the Ministry of Skill Development and Entrepreneurship, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), is carried out through the National Skill Development Corporation. Corporate and public sector businesses are also becoming more active in the industry and making investments in the nation's youth through their CSR initiatives. These partnerships include financing, providing infrastructure, recognising prior learning, adopting national qualification frameworks and occupational standards, etc. The challenge for skill India is to keep track of the industry's workforce needs as well as the infrastructure required to meet the skilling goals. The increase of one's employability can help people enter the labour market more easily and promote social inclusion. While skill development is a powerful instrument to combat exclusion, it is important to assess its results. The issue of unemployment in India cannot be solved by skill development alone. Also, there is a need to create jobs for young people, women, and the underprivileged in particular (Gupta and Singh, 2015).

### **Objectives and Research Methods:**

Present paper has following main objectives:

- To examine the need and importance of women entrepreneurship development;

- To analyse the growth trends in women entrepreneurship development in India;
- To highlight the emerging policy perspective and government initiatives for women entrepreneurship development in India;
- To suggest policy measures for empowerment of women entrepreneurs in India.

The present paper is based on mainly secondary data and pertinent literature. The data has been collected from Economic Census Reports, Census Report and published as well as documented reports and data bases. Previous, surveys, research studies and publications have been consulted for review and getting insight on the topic of research.

### **Women Entrepreneurs:**

Women employers, women who work on their own accounts and bosses' wives are the three groups into which women entrepreneurs fall. These classifications are based on how the women began their businesses with other people's assistance. Women employers are those women who offer paid employees opportunity to work. Women who work for themselves on their own accounts are the self-employed business owners who do not employ staff. When someone refers to boss wives, they are referring to the women who typically work behind the scenes in their husbands' businesses. The Indian economy is significantly boosted by women entrepreneurs (Verma, 2015). The majority of the approximately three million micro, small, and medium-sized businesses are owned by women. These women-owned companies provide employment to around 8 million people and generate 3.09 percent of the industrial output (Trivedi and Gaur, 2015).

There are three types of female business owners (Singh and Singh, 2022):

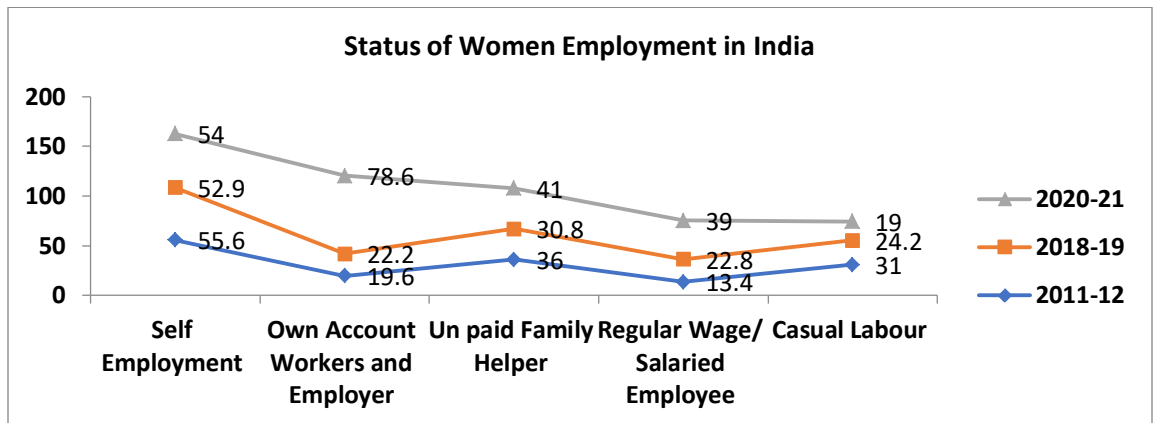
- The first group of women entrepreneurs includes individuals with academic credentials and professional experience who take on business ownership and run it successfully.
- Women who have started businesses but lack formal education or professional expertise in management fall into the second category of female entrepreneurs.
- The third type of women entrepreneurs includes individuals who are numerous, have modest incomes, and have received very little formal education or training.

They require assistance from both the public and private sectors to support their business.

**Growth of Women Entrepreneurs:**

Men have historically been more inclined to become entrepreneurs because they have more power over financial resources. Yet, since gender stereotypes have altered, women can now be recognised as business owners who pursue a variety of economic endeavours. 12 million of India's 33 million working women are employed in urban enterprises, with the top five industries accounting for 70 percent of their employment. Employment levels in the areas of food and education are far greater than entrepreneurship levels, creating a natural tailwind for entrepreneurship in these areas. 85 percent of all women employed in rural India work in the top 5 sectors. Agribusiness (upstream sector) and the food industry probably have a lot in common (GAME, 2019). Chart1 displays the employment status of women in India. The job structure has undergone major change. While the ratio of own account employees employer has climbed from 19.6 percent in 2011–12 to 78.6 percent in 2020–21, the proportion of casual labour has decreased from 31 percent in 2011–12 to 19 percent in 2020–21.

**Chart 1: Status of Women Employment in India**



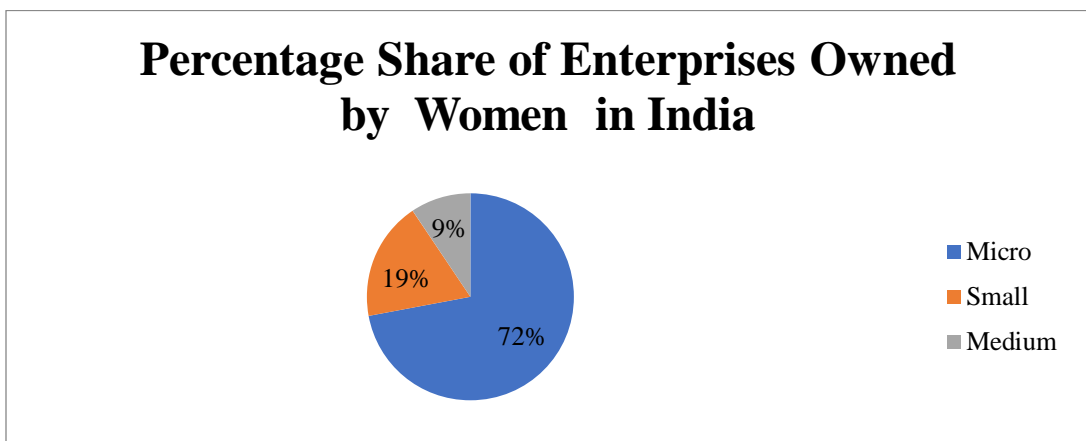
**Source: NSS68<sup>th</sup> Round of Survey and PLFS, 2018-19**

**Women Entrepreneur Enterprise:**

The advancement of female entrepreneurs must be part of human resource development. To advance social fairness and economic sustainability on a global scale, women entrepreneurs are crucial. Although they are an important component of Indian culture, women's potential as entrepreneurs has not yet been completely realised due to their lower social status. The word "entrepreneur" first emerged in the French verb

"entreprendre," which meant to undertake. An entrepreneur is often someone who produces something using both labour and capital. A small-scale industrial unit, industry-related service provider, or business entity owned by one or more women entrepreneurs and in which they each or jointly own at least 51 percent of the company's stock or are co-operative society members can be considered a women entrepreneur venture (Rajya Laxmi, 2011). Those who operate in organised and unorganised sectors, traditional and modern industries, urban and rural locations, major and small firms, single women, and joint ventures are the five main groups of women in business. In India, there are primarily three sorts of female business owners. The first category consists of businesses based in large cities, as well as those with higher levels of technical and professional training, who produce and market non-conventional goods and have stable financial situations. The second category of women entrepreneurs includes those who have businesses located in cities and towns, are well-educated; deal with both conventional and unconventional goods and activities, and offer services to women like kindergartens, crèches, beauty salons, health clinics, etc. Women, who lack education, are financially insecure, and work in family businesses including agriculture, horticulture, animal husbandry, dairy, fishery, agro-forestry, handlooms, power looms, etc. make up the third category of women entrepreneurs (Rajya Laxmi, 2011). Micro enterprises made up 72 percent of all women-owned businesses in India, while small businesses made up 19 percent (Chart2).

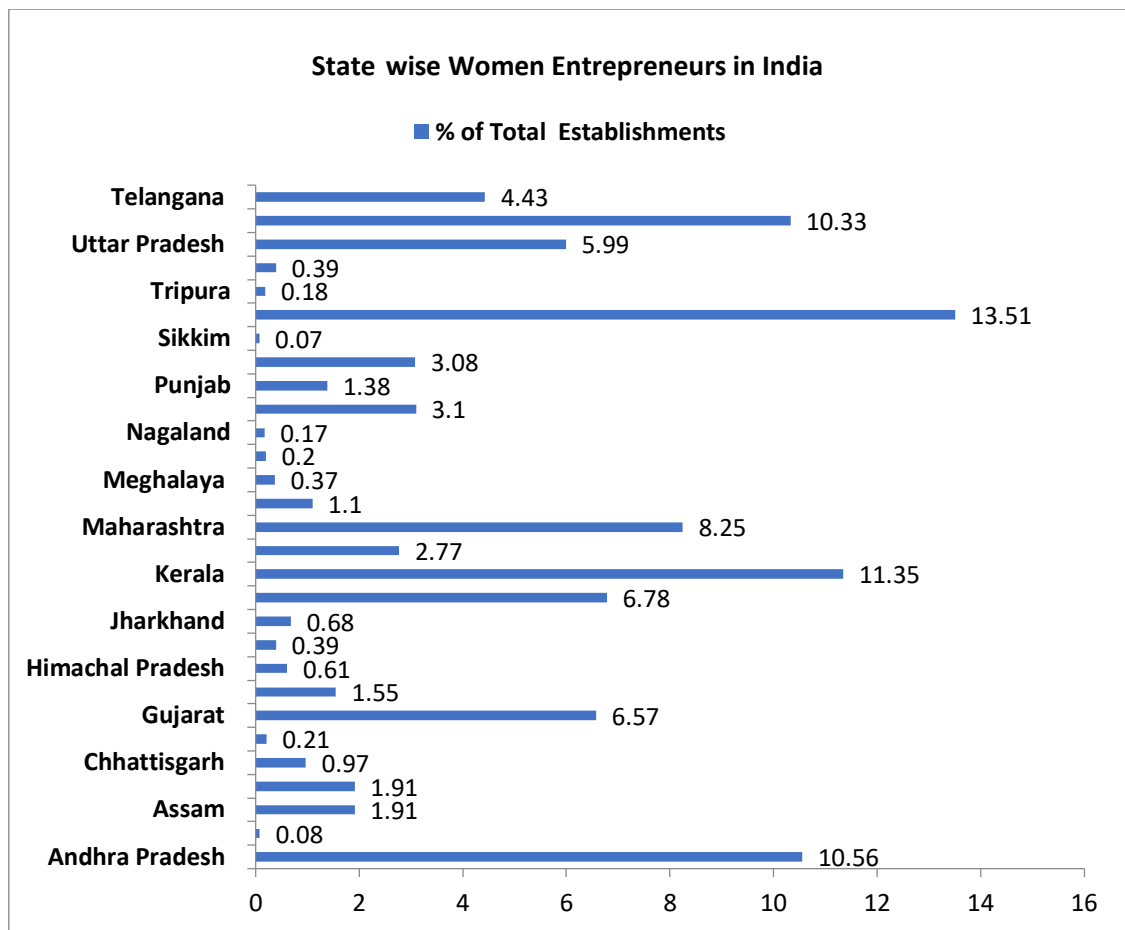
**Chart 2: Percentage Share of Enterprises Owned by Women in India**



**Source: Annual Report, 2021-22, MSME, Govt. of India**

There has been concentration of women enterprises in India. Tamil Nadu, Kerala, Andhra Pradesh, West Bengal, Maharashtra, Karnataka and Gujarat, and Uttar Pradesh accounted for large share in women enterprises in India (Chart3).

**Chart 3 : State wise Women Entrepreneurs in India**



Source: 6<sup>th</sup> Economic Census Data, 2016

Table 1 displays the geographic distribution of MSMEs owned by women. Kerala, Karnataka, Tamil Nadu, and West Bengal collectively account for 51.9% of women-owned MSMEs in India, whereas Rajasthan, Maharashtra, Punjab, Uttar Pradesh, Bihar, Gujarat, and Odisha account for 26.7 percent of all women-owned enterprises nationwide.

**Table 1: Geographical Distribution of Women-Owned MSMEs**

<b>Prevalence of women-owned businesses</b>	<b>State-wise Share (%)</b>	<b>No. of States/UTs. territories</b>	<b>States/union territories</b>	<b>Combined share (%)</b>
High	>10.00	4	Kerala, Karnataka, Tamil Nadu, West Bengal	51.9
Medium	5.00-10.00	2	Andhra Pradesh, Madhya Pradesh	11.5
Low	2.00-4.99	7	Rajasthan, Maharashtra, Punjab, Uttar Pradesh, Bihar, Gujarat, Odisha	26.7
Very Low	<1.99	20	Rest of India	9.9

**Source: Women Owned Business in India**

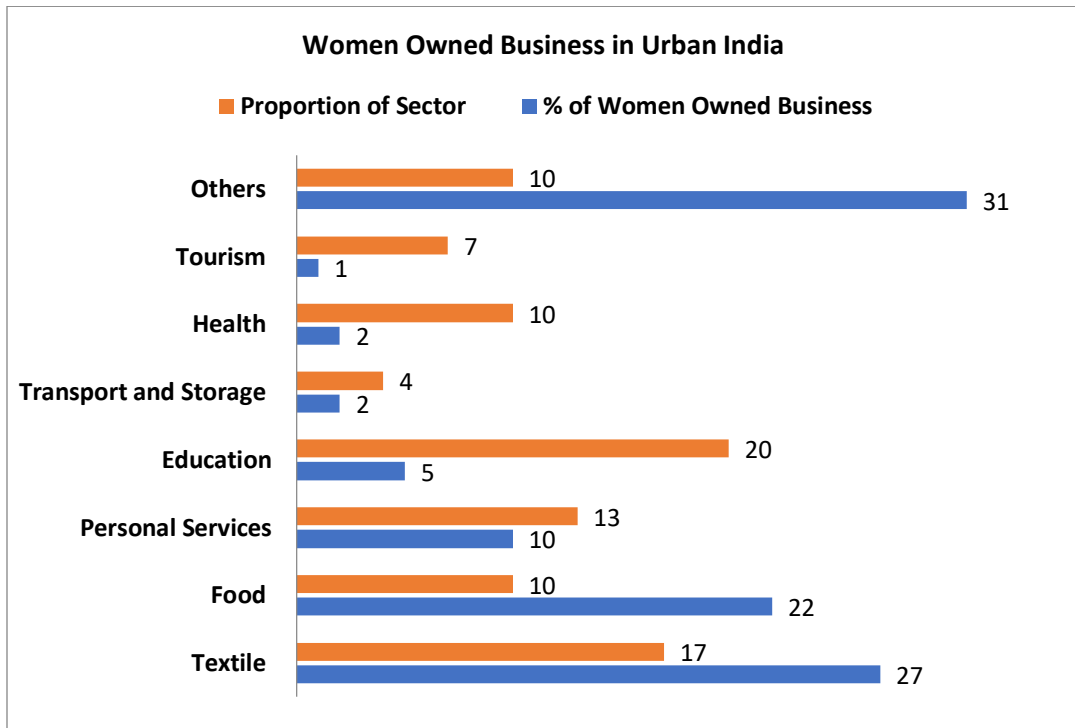
The services sector is where about 78 percent of women-owned businesses are located. The entrepreneurship of women is highly biased towards smaller-sized businesses due to the fact that over 98 percent of women-owned businesses are micro-enterprises. Access to formal financing, like in the case of the MSME sector as a whole, is a major impediment to the expansion of women-owned firms, with over 90% of their financial needs being satisfied by means of unofficial means (Diwakar and Ahmed, 2015). The largest segment of women-owned businesses in urban India is in the textile and clothing, food, personal services, education, health, and tourist industries (Chart 4).

In terms of the proportion of enterprises owned by women, Tamil Nadu, Kerala, Andhra Pradesh, West Bengal, and Maharashtra are the top five states in India. The total number of women-owned enterprises increased from 10.64 lakh to 20.21 lakh units between 2001-2002 and 2006-2007, nearly doubling. According to the 2018 Annual Report of the Ministry of MSME, different states have different rates of female entrepreneurship participation. The number of women-owned enterprises per 100,000 women in each state was calculated using the research's data. In Manipur, the ratio was 6,896 per 100,000 women; in Kerala, it was 5,258; while in Bihar and Jharkhand, it was only 308 and 340, respectively. Of the 36 states and UTs (for which data were available), 13 (37 percent) states and UTs have less than 1,000 women entrepreneurs per 100,000 population, or less



than 1%, and none of the 7 states/UTs from South India are included in this. Almost 18 out of 20 lakh units, or more than 90 percent of all firms, are unregistered, according to

**Chart 4: Women Owned Business in Urban India**



**Source: 6<sup>th</sup> Economic Census Data, 2016**

the Fourth All India Census on MSME (2006-07). Women are in charge of 13 percent of registered units and 9% of unregistered units, according to a comparison across all of India. In India, it is clear that women are starting businesses and contributing to the economy. With time, notably in the 1990s, the number of women entrepreneurs increased. Women entrepreneurs should be commended for their increasing investment in and use of modern technology, as well as for their ability to identify a niche in the export market, generate significant amounts of new jobs, and set the standard for other female entrepreneurs in the organised sector. In India, a number of female business owners are putting in a lot of effort to demonstrate their superiority when it comes to launching and maintaining a company. While female entrepreneurs have shown that they have the potential to succeed, they are still capable of doing far more than they have thus far. It is essential to develop effective techniques for igniting, supporting, and maintaining their

efforts in this direction if we are to fully realise their potential and promote their ongoing growth and development. Such a plan must be in line with practical considerations, and it must pay particular attention to the challenges that female entrepreneurs face in the current environment.

### **Policies for Women Entrepreneurs in India:**

Since the country's independence, the government has made the development of women a priority in its policies. Yet, the idea of women's development was predominantly welfare-oriented until the 1970s. In the 1970s, a development viewpoint that recognised the mutually reinforcing character of the development process took the place of the welfare idea. The 1980s embraced a multidisciplinary strategy with a focus on the three fundamental areas of work, education, and health. In every industry, including the SSI sector, women were given priority. Government and non-government organisations are increasingly focusing on the economic contribution that women make through their own businesses and industrial endeavours (Kumar and Naresh, 2013). The Micro, Small and Medium Enterprises Development Organizations, various State Small Industries Development Corporations, the Nationalized Banks, and even NGOs are running various programmes, including Entrepreneurship Development Programmes, to meet the needs of potential female entrepreneurs who might not have the required educational background and skills (EDPs). The Office of DC (MSME) has also formed a Women Cell to help and coordinate activities for female entrepreneurs who are facing specific challenges. Additional government initiatives, at the federal and state levels, assist disadvantaged women in starting businesses that will train them and provide them with money so they can support themselves. Moreover, the Small Industries Development Bank of India (SIDBI) has been developing special programmes for women who own businesses. Several government efforts for MSMEs provide women company owner's unique advantages and exemptions in addition to the programmes specifically designed for them. For instance, Prime Minister's Rozgar Yojana (PMRY) beneficiaries are given preference. The government has also given female grantees a variety of allowances to make it simpler for women to take part in this programme. Similar to this, the Ministry of MSME's contribution to the MSE Cluster Development Programme varies from 30 to 80 percent of the total project cost in cases of hard intervention, but it can reach as high as 90 percent of the project cost in the case of clusters owned and managed by women

entrepreneurs. Similar to the aforementioned, under the Credit Guarantee Fund Program for Micro and Small Companies, the level of the guarantee cover is 80 percent for MSEs controlled and/or owned by women instead of the standard 75 percent available for loans provided.

**Government Policies and Programmes:** The government has created several legislation and programmes to address the needs of female entrepreneurs.

- **TREAD:** The Trade Related Entrepreneurship Assistance and Development Scheme (TREAD) programme is dedicated to the economic empowerment of women by providing the framework for the growth of entrepreneurial knowledge, training, and personality with the aid of NGOs and counselling services. The Indian government contributes 30% of the project's total cost in order to foster skill development while also offering financial assistance; the remaining 70% must be covered through loans.
- **Udyogini Scheme:** This programme targets women who work in agriculture and earn up to or less than 45,000 rupees, with a focus on disabled, widowed, and backward category women.
- **PMEGP:** Financial aid is provided to the Prime Minister's Employment Generation Programme (PMEGP) initiative's beneficiaries. Throughout the past five years, about 2,22457 initiatives have included women as beneficiaries. The Government of India created the Annapurna Program as a programme for women who want to start a catering company. A loan of 50,000 is provided by the Indian government
- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** The Ministry of Skill Development & Entrepreneurship, Government of India has introduced the programme during the ninth five-year plan (MSDE). To entice Indian youth to undertake industry-relevant skill training in order to ensure a better living, several initiatives such as short-term training, prior learning recognition, special projects, Kaushal and Rozgar Mela, placement rules, monitoring criteria, etc. were

introduced. By 2022, Skill India, which was established on July 15, 2015, hopes to have trained more than 40 crore Indians in diverse disciplines. More than just a programme, Skill India will be a movement. All young people, including those who are unemployed, college and high school dropouts, educated youngsters from both urban and rural locations, will bring value.

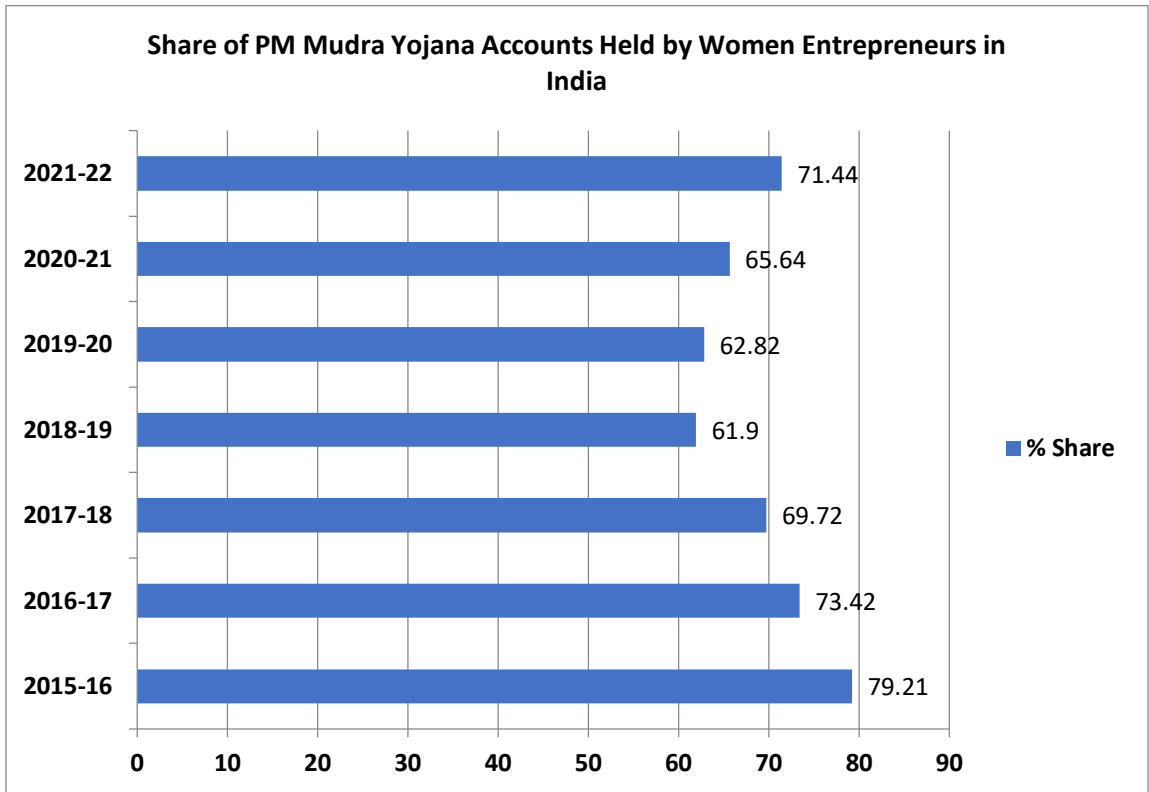
- **Startup India:** To support the Indian start-up ecosystem, the "Start up India initiative" was introduced on August 15, 2015. A significant government project, Startup India seeks to create a robust ecosystem for the growth of startups and innovation in the nation. More jobs will be made possible as a result, and the economy will grow sustainably.
- **Stand up India:** The programme was introduced on 5 April 2016 to encourage female entrepreneurs and those from SC and ST communities. It is aimed to support at least two such projects per bank branch, on average one for each category of entrepreneur, in order to aid at least 2.5 lakh borrowers in the 36 months after the program's beginning.
- **Mahila e-Haat:** Ministry of Women & Child Development, Government of India launched Mahila E-Haat Yojana on March 7, 2016, through a bilingual portal designed to improve the financial standing of female entrepreneurs through a variety of creative product categories like clothing, bags, accessories, organic goods, carpets, and doormats.
- Dena Bank provides this programme, called **Dena Shakti**. Agriculture and related activities, small and micro businesses, including independent contractors and small road and water transport operators, as well as all other service businesses, are included in the programme.
- **PMMY :** Pradhan Mantri Mudra Yojana was introduced on April 8, 2015 to offer loans of up to 10 lakhs to small and micro businesses that are not corporations or farms. Commercial banks, RRBs, small finance banks, and cooperative banks all provide loans. India might serve as a model. There are 15

million women-owned micro, small, and medium-sized businesses (MSMEs) in the country, and there are almost 500,000 of them. These MSMEs directly or indirectly employ close to 27 million people. India has launched a variety of government programmes to encourage women-led businesses because it views women as pillars of change. These include extensive programmes like the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri MUDRA Yojana (PMMY), Startup India, and Stand-Up India, which all work together to address the most pressing issues facing micro enterprises, particularly those run by vulnerable groups like women and social minorities.

An estimated 30 million women-owned MSMEs are anticipated to thrive in India by 2030, generating close to 150 million jobs. By financial inclusion, the PMJDY and PMMY projects seek to empower women. Moreover, research has shown that women in India experience more marginalisation than men do. The PMJDY was introduced in 2014 with support from government initiatives to assist women in opening minimal bank accounts. Based on the PMJDY, the PMMY was introduced in 2015 to formalise microfinance lending, promote female entrepreneurship, and provide last-mile financing for the underprivileged. The two programmes have been significant in encouraging women's economic participation in the nation and will be essential to fostering a long-term economic recovery in the wake of the pandemic.

The purpose of MUDRA was to "finance the underfunded" micro-businesses in the nation. Through providing refinancing and other forms of development aid, it seeks to increase last-mile financial institutions' ability to help micro-businesses. By fostering entrepreneurial abilities in rural areas through financial and business literacy programmes, the programme aims to transform the micro-business sector into a thriving economic sector. PMMY loans are offered by all banks, regional rural banks, cooperative banks, private sector banks, foreign banks, micro finance institutions, and non-banking finance businesses for micro/small business operations in the manufacturing, processing, trading, or services sectors. The share of women in PM Mudra Yojana accounts is shown in chart 5. There has declined of share of women in the accounts of PMMY during the period of 2015-16 to 2021-22, however, overwhelming majority of accounts are being held by women.

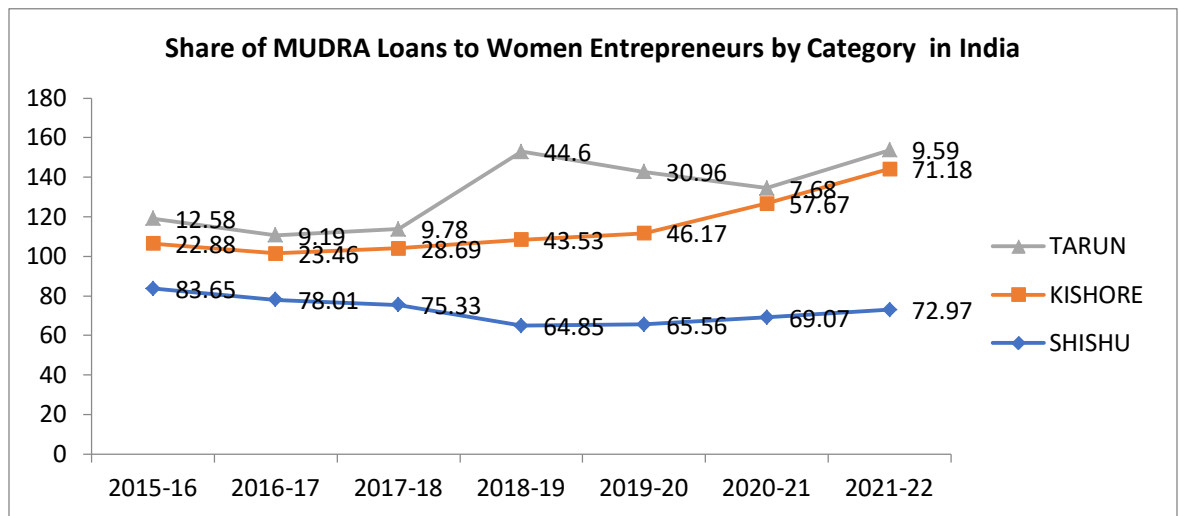
**Chart 5: Share of PM Mudra Yojana Accounts Held by Women Entrepreneurs in India**



**Source: Annual Report, PMMY**

For loans to small businesses, the "Shishu" category offers loans up to Rs. 50,000; the "Kishor" category offers loans up to Rs. 500,000; and the "Tarun" category offers loans up to Rs. 1 million. 68 percent of loans in 2021 went to women business owners, and 88 percent of those loans were classified as "Shishu" (covering loans up to Rs. 50,000). Microfinance has always been associated with the credit needs of women. 39 The percentage of PMMY loans in India that fall under the "Kishore" category (covering loans up to Rs. 5,00,000) has increased over time, showing a steady shift in women's credit demands ( Chart 6).

**Chart 6 : Share of MUDRA Loans to Women Entrepreneurs by Category in India**



**Source: Annual Report, PMMY**

The program's essential vision includes the inclusion of women. PMMY fosters female entrepreneurs, potentially challenging preconceived notions about what women can and cannot do. The Women Enterprise Initiative under MUDRA aims to motivate female business owners to aggressively seek out loans. The purpose of this initiative is to encourage the availability of credit to female entrepreneurs by offering financial institutions a 25 basis point interest rate discount for lending to women. Statistics demonstrates that this has been successful, as 68 percent of the loans made under the programme in 2021 were given to women business owners. The paperwork requirements for these loans are minimal because they lack collateral, particularly for loans falling under the "Shishu" category. This has facilitated its adoption by rural women, who frequently find documentation to be a challenge. In India, microenterprises account for about 90 percent of all firms owned by women, and they are disproportionately smaller in size than other companies. Government and non-government organisations have launched a variety of efforts in the form of plans, programmes, and financial aid to help women entrepreneurs advance towards their goal and contribute to the economic prosperity of the nation. The Prime Minister's Rojgar Yojana (PMRY), the Entrepreneurial Development Programs (EDPs), the Management Development Programs, the Women's Development Corporations (WDCs), and other programmes have all been introduced by these organisations. They have also been closely examining the

economic contributions made by women in business and industry. Due to its favourable effects on income growth, wealth creation, and employment development, promoting enterprise in order to drive commercial prospects has become essential for the G20 economies. These, in turn, can result in improvements in productivity and the inclusive development of the great majority of the people while fostering innovation. Research has shown that women can raise the degree of entrepreneurship in their nations. Women-led businesses have outperformed other businesses in India in terms of productivity and export shares. The G20 should investigate the following in order to make long-term reforms to the environment that supports women's business: (1) Increase institutional efforts to support women's entrepreneurship, including encouraging more public purchases from these companies; and (2) Support sustainable financing of women-led businesses through initiatives like subsidised interest rates for women in need of credit in order to start their own businesses and incentives based on the employment composition of the company.

### **Conclusion:**

In order to promote idea and experience exchange and to train aspiring business owners, it is critical to strengthen the existing Networks and Forums of women entrepreneurs. When starting a business, it is important for women to understand the business climate, consumer demand for goods and services, supply of raw materials, technology, investment, and other factors that contribute to industrial development. Hard work, tenacity, and confidence are some of the traits of an entrepreneur, but so are knowledge of the current business climate, affordable production technology, appropriate marketing techniques, and managerial effectiveness. The present Single Window System for obtaining permissions must be improved in order to ensure effective facilitation and counselling for women entrepreneurs, and a Single Composite Application Form must be introduced to achieve so. Poor women who want to launch microeconomic companies should be given collateral-free financing. It is essential to make sure that women receiving credit under the various self-employment programmes offered by the banks are provided with the necessary entrepreneurial skills. ICT interventions could be very beneficial for a small business's growth, development, and promotion. Even such efforts might present chances for the socioeconomic empowerment of workers and craftspeople. It may be used to ensure skill development, craft development, technology transfer,



developments in printing, designing, and inventive styles, among other things. The purpose of these interventions is to create outstanding chances for export demand creation, product promotion, and employment growth. The infrastructure needs to be strengthened in order to support the small and micro businesses' overall development. For this, necessary infrastructure, including roads, connectivity, power, and transit, must be developed. Giving the private sector a leading role in building infrastructure in the state might inspire it.

**References:**

- Acszolton, et.al., The Entrepreneurial Advantage of World Cities: Evidence from Global Entrepreneurship Monitor Data, Scientific Analysis of Entrepreneurship and SMEs, [www.entrepreneurship-smes.eu](http://www.entrepreneurship-smes.eu)
- Clark, P. (2005) Technical and Vocational education Systems in Australia and India : An Experiment in Cross Cultural Learning, World Bank, , New Delhi
- Dahlam, Carl and Anuja, U. (2005), India and the Knowledge Economy: Leveraging Strengths and Opportunities, World Bank, Washington, DC.
- Diwakar , Nitika and Ahmed Tafique (2015) Skill Development of women through Vocational training, International Journal of Applied Research , Vol, 1 (6)
- Diwakar , Nitika and Ahmed Tafique (2015) Skill Development of women through Vocational training, International Journal of Applied Research , Vol, 1 (6)
- GAME (2019) Unlocking Entrepreneurship Opportunities for Women, Report of Global Alliance for Mass Entrepreneurship, September , [www.massentrepreneurship.org](http://www.massentrepreneurship.org)
- Gupta , A. K. and Singh, A. K ( 2015 ) Women Entrepreneurship In India: Schemes , Problems and Way Forward, International Journal of Management Research and Technology, Volume 9, Issue 2, July – December
- Krishna, G.R, et. al ,(2011) (Edited) Entrepreneurship And Development , SITA Publications , Mumbai

- Kumar Vijai T and B Naresh (2013) Women Entrepreneurship in India : Role of Women in Small and Medium Enterprises , Trans Asian Journal of Marketing and Management Research , Vol.2, Issue 7
- Rajya Laxmi, M. (2011), *Women Entrepreneurship Development in India: Issues and Challenges*, Eighth AIMS International Conference on Management, January 1-4.
- Singh, Arpita and Ripudaman Singh (2022) Women Entrepreneurs in India: Evolution, Current Challenges and Future Prospect, Journal of Pharmaceutical Negative Results | Volume 13 | Issue 4
- Singh, A.K. (2009), Role of Entrepreneurship Development in Urban Poverty Alleviation, Training Module, Regional Centre for Urban and Environmental Studies, Lucknow.
- Trivei , M. P , and Gaur Ashok (2015) The Role of Women Entrepreneurs in Micro , Small and Medium Enterprises , Pacific Business Review International , Vol. 7 (7)
- Verma , Bhavana ( 2015) Challenges of Skill Development and Rural Women Entrepreneurship , International Journal of Multidisciplinary Research in Modern Education , Vol., 1(1)
- World Bank (2006), Skill Development in India: The Vocational Education and Training System, Human Development Unit, South Asia Region