



A Study on Government Initiatives for the Promotion of Women Entrepreneurship in India

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Abstract

Women empowerment forms the foundation of inclusive, equitable, and sustainable development. Women entrepreneurship not only strengthens women's empowerment but also significantly contributes to the growth and development of families, communities, and the nation as a whole. When women gain access to education, healthcare, and employment opportunities, their enhanced participation not only increases productivity but also advances social equity and justice. This study focuses on examining various government initiatives in India aimed at promoting women entrepreneurship. It further evaluates the impact of these initiatives on women empowerment and highlights the difficulties women face when applying for and benefiting from these schemes. The paper analyses several key government schemes such as the Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India, and sectoral schemes (e.g., Mahila Coir Yojana, Annapurna), explaining their objectives, eligibility criteria, and procedures to avail benefits. The study concludes by identifying the challenges encountered by women entrepreneurs in accessing these schemes and offers suggestions to enhance the effectiveness and outreach of such programs to achieve inclusive economic growth.

Keywords

Government schemes, Women entrepreneurship, Women Entrepreneurship Platform, Women Empowerment

1. Introduction

Women entrepreneurship plays a vital role in driving inclusive economic growth, fostering innovation, and generating employment opportunities. Recognizing the potential of women as key contributors to national development, the Government of India has launched several initiatives and schemes to promote and support women entrepreneurs across various sectors. These initiatives aim to create an enabling environment through financial assistance, skill development, mentorship, and access to markets and technology. Over the years, policies such as the Startup India, Make in India, and Stand Up India programmes have included special provisions to encourage women-led enterprises. Institutions like the Ministry of Micro, Small and Medium Enterprises (MSME), NITI Aayog, and the National Small Industries Corporation (NSIC) have also introduced targeted schemes to provide training, funding, and incubation support. The National Small Industries Corporation (NSIC) offers various schemes for women entrepreneurs, including financial support, training, marketing assistance, and awards. Key initiatives include the Credit Guarantee Scheme, Stand-Up India, and schemes providing financial aid and marketing support for MSMEs. (NSIC, 2017); (NCW.Gov.In, 2025). Moreover, specialized financial schemes such as the Mudra Yojana (Mahila Uddyam Nidhi Scheme), Annapurna Scheme, and Udyogini Scheme have been instrumental in empowering women to start and expand their businesses. Through these efforts, the government aims not only to enhance women's participation in entrepreneurship but also to address barriers such as lack of capital, limited networking opportunities, and socio-cultural challenges. Encouraging women entrepreneurship contributes to gender equality, poverty reduction, and sustainable economic development, aligning with India's vision of Atmanirbhar Bharat (Self-Reliant India). As promoting entrepreneurship among women is recognized as a critical pathway to economic growth, poverty reduction, and gender equality, the Government of India has launched multiple initiatives aimed at improving access to finance, skills, mentorship, and markets for women entrepreneurs. This study synthesizes those initiatives, evaluates available evidence on their effectiveness, and proposes actionable recommendations.

1.1 Women's Entrepreneurship Landscape in India

India is home to approximately 63 million micro, small, and medium enterprises (MSMEs), of which nearly 20% are owned by women, collectively employing around 22 to 27 million individuals. According to the Mastercard Index of Women Entrepreneurs (MIWE, 2021), India ranks 57th out of 65 countries, highlighting the significant scope for improvement in women's participation in

entrepreneurship. Research indicates that by advancing women's entrepreneurship, India could potentially create over 30 million women-led enterprises, generating an estimated 150 to 170 million employment opportunities.

Despite a large working-age female population of around 432 million, only 19% of Indian women are engaged in formal, paid employment. The Global Entrepreneurship Monitor (GEM) further reveals that, while total early-stage entrepreneurial activity (TEA) among women tends to be higher in low-income nations, India records an average TEA rate of just 2.6% for women. Moreover, GEM findings suggest that job scarcity, rather than opportunity or profit motives, remains the primary factor driving women in India to start their own businesses (Niti.gov.in, 2022).

Since its inception at the 8th Global Entrepreneurship Summit in 2017, NITI Aayog's Women Entrepreneurship Platform (WEP) has been instrumental in empowering women entrepreneurs across India. The platform serves as a comprehensive resource hub, offering guidance, support, and opportunities to women aspiring to establish or expand their ventures. Beyond providing direct assistance, WEP has played a pivotal role in bringing together diverse stakeholders, including government bodies, private sector partners, and financial institutions, to collectively advance the cause of women entrepreneurship in India.

Building a strong and inclusive ecosystem for women entrepreneurs is essential to reducing the gender gap in the entrepreneurial landscape. India's current standing—57th out of 65 countries in the Mastercard Index of Women Entrepreneurs (MIWE) and 70th out of 77 nations in the Female Entrepreneurship Index—highlights the pressing need for policy interventions and targeted initiatives. National data further indicates that women constitute only 20% of entrepreneurs in the MSME sector, underlining significant untapped potential.

Despite the challenges posed by the COVID-19 pandemic over the past two years, women entrepreneurs in India have demonstrated remarkable resilience, innovation, and adaptability. They not only sustained their enterprises during difficult times but also played an active role in the nation's pandemic response by producing essential supplies such as masks, PPE kits, and other critical items. Each year, the Women Entrepreneurship Platform's (WEP) flagship *Women Transforming India (WTI) Awards* celebrates these inspiring journeys, recognizing women leaders who have excelled across sectors such as manufacturing, handicrafts, healthcare, technology, and automation.

The expansion of growth-oriented women entrepreneurs has a multiplier effect on the overall labour force participation of women. However, achieving this requires a deeper understanding of their unique challenges at different stages of their entrepreneurial journey and strategic investments to strengthen the ecosystem supporting them. Among WEP's six focus areas, research plays a vital role in identifying key gaps and generating data-driven insights that enable stakeholders to design more effective interventions for women entrepreneurs (Niti.gov.in, 2022).

2. Literature Review

The study suggests that Government and institutional support mechanisms have demonstrated only moderate effectiveness, indicating that more focused and streamlined initiatives are necessary to achieve greater impact. Although the number of women entrepreneurs is increasing globally, they continue to encounter persistent challenges such as inadequate access to finance, limited educational opportunities, and insufficient support networks. Addressing these barriers through comprehensive and gender-sensitive policies is essential for fostering a more enabling environment for women's entrepreneurship (Phogat & Rathee, 2025). The review suggests that although numerous government initiatives have positively influenced women's entrepreneurship, several challenges persist, including restricted access to finance, bureaucratic hurdles, and socio-cultural constraints. The findings emphasize the need for intersectional and context-specific policy frameworks that acknowledge the diverse backgrounds, experiences, and challenges faced by women entrepreneurs. Such tailored approaches are essential to ensure more inclusive and sustainable entrepreneurial development among women (Murmu & Pareek, 2024). A woman entrepreneur serves as an inspiration for other women across the country, motivating them to pursue their own ventures. Through such collective empowerment and participation, women can contribute alongside men to the overall progress and development of the nation (Gupta, Guglani, & Bala, 2022). The study reveals that the *Stand-Up India Loan Scheme* has significantly contributed to the growth of women entrepreneurship and enhanced their participation in economic activities. Following the receipt of loans under this scheme, there has been a notable rise in off-farm enterprises such as retail outlets, beauty salons, and other service-based businesses. Many women who were previously not engaged in any productive or income-generating work have started their own ventures after accessing financial assistance (ViggKushwah, Singh, Das, & Sharma, 2021). The study highlights that the Government of India has introduced various policies and developmental programmes aimed at fostering the spirit of entrepreneurship among women. These initiatives are designed not only to make women financially self-reliant but also to enable their active contribution to the nation's economic growth. Despite these efforts, several challenges continue to hinder the full realization of these objectives. The issue gains further importance given that the level of women entrepreneurship in India remains considerably lower compared to other countries, as well as in comparison to their male counterparts within the nation (Agarwal & Lenka, 2018).

3. Objectives of the study

- To describe major government initiatives for women entrepreneurship in India.
- To assess the reach and impact of these initiatives using available secondary data and literature.

4. Methodology

For the purpose of this study, secondary data is collected from authentic and credible sources such as official Government of India websites, portals and press releases, NITI Aayog, National Commission of Women (NCW), Ministry of Micro, Small & Medium Enterprises (MSME), academic and industry reports, news coverage and impact assessments. The secondary data comprise previous research studies on the topic, government policies and programmes designed to promote women entrepreneurship, and various development schemes launched for women entrepreneurs. The available literature and policy documents have been carefully analyzed to understand and explain how these initiatives contribute to the growth and empowerment of women entrepreneurs in India.

The non-probability , purposive sampling technique also called judgemental sampling is considered for this study. There are a total of 91 women-centric schemes mentioned under 40 ministries on the official website of the National Commission for Women (NWC). For the current research study 22 women entrepreneurship-based schemes implemented across 9 ministries have been identified. The schemes under the Ministry of Micro, Small and Medium Enterprises (MSME) and Ministry of Planning (NITI Aayog) were further examined and analysed in detail.

5. Major Government Initiatives — Description & Evidence

| S. No. | Scheme Name | Ministry / Department |
|---------------|---|---|
| 1 | Prime Minister's Employment Generation Programme (PMEGP) | Ministry of Micro, Small & Medium Enterprises (MSME) |
| 2 | Mahila Coir Yojana | |
| 3 | Udyogini Scheme | |
| 4 | SIDBI – Women Entrepreneur Fund | |
| 5 | National Small Industries Corporation (NSIC) Schemes | |
| 6 | Atal Innovation Mission (AIM) | |
| 7 | Yashasvini Initiative | |
| 8 | New Swarnima Scheme for Women | Ministry of Social Justice and Empowerment |
| 9 | Mahila Samridhi Yojana (MSY) | |
| 10 | Women Entrepreneurship Program | Ministry of Skill Development and Entrepreneurship |
| 11 | Women Entrepreneurship Platform (WEP) | Ministry of Planning (NITI Aayog) |
| 12 | Women Transforming India Awards | |
| 13 | Nandini Sahakar Scheme | Ministry of Cooperation |
| 14 | Swayam Shakti Sahakar Yojna | |
| 15 | Self-Help Groups (SHGs) | |
| 16 | National Cooperative Development Corporation (NCDC) Schemes | |
| 17 | Support for International Trade (MDA & MAI Schemes) | Ministry of Commerce and Industry |
| 18 | Prime Minister's Development Initiative for North East Region (PM-DevINE) | Ministry of Development of North Eastern Region (DONER) |
| 19 | Women Enterprise Development Scheme (WEDS) | |
| 20 | Stand-Up India Scheme | Ministry of Finance |
| 21 | Pradhan Mantri Mudra Yojana (PMMY) | |

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| 22 | Women Entrepreneurship in Tech (WET) | Ministry of Electronics and Information Technology (MeitY) |
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Source: (NCW, 2025)

| Table 2: Women-Centric Schemes under the Ministry of Micro, Small & Medium Enterprises (MSME) | | | |
|--|--|---|---|
| S. No. | Scheme Name | Objective | Women-Specific Focus |
| 1 | Prime Minister's Employment Generation Programme (PMEGP) | A credit-linked subsidy program aimed at promoting self-employment and entrepreneurship among youth in rural and urban areas. | Women receive a higher subsidy (25% instead of 15%) for setting up new micro-enterprises, making it more accessible for them to start businesses. |
| 2 | Mahila Coir Yojana | Promotes women's participation in coir production and provides financial assistance for training and working capital. | Offers training, raw materials, and financial aid for women to engage in coir-based industries, empowering them to become self-reliant. |
| 3 | Udyogini Scheme | Provides financial assistance to women entrepreneurs from rural and urban areas to establish micro-enterprises in manufacturing, services, and trade. | Offers loans and financial support specifically to women, especially from disadvantaged communities, promoting inclusion in the MSME sector. |
| 4 | SIDBI – Women Entrepreneur Fund | Supports women entrepreneurs in setting up or expanding micro, small, and medium enterprises. | Offers dedicated funding assistance through SIDBI for women-led MSMEs. |
| 5 | National Small Industries Corporation (NSIC) Schemes | Promotes MSMEs by providing access to finance, technology, and market linkages. | Provides training, financial aid, and business opportunities exclusively for women entrepreneurs. |
| 6 | Atal Innovation Mission (AIM) | Promotes innovation and entrepreneurship through MSME partnerships to foster innovation in the sector. | Encourages women innovators and entrepreneurs through mentoring, funding, and capacity-building programs targeted at women-led startups. |
| 7 | Yashasvini Initiative | To empower and promote women entrepreneurs across India through capacity building, mentorship, and enterprise support, especially in smaller towns. | <ul style="list-style-type: none"> - Launched on 27 June 2024. - Aims to campaign for women entrepreneurship and create awareness about available MSME support mechanisms. - Focus on Tier-II and Tier-III towns, where women entrepreneurs have limited access to resources. - Promotes capacity building, business mentorship, and financial literacy among aspiring and existing women entrepreneurs. - Strengthens the overall ecosystem for inclusive and sustainable women entrepreneurship in |

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|--|--|--|--------|
| | | | India. |
|--|--|--|--------|

Source: (NCW, 2025)

| S. No. | Scheme / Initiative Name | Objective | Key Features / Women-Specific Focus |
|--------|---------------------------------------|--|--|
| 1 | Women Entrepreneurship Platform (WEP) | To build an integrated ecosystem for women entrepreneurs across India, providing them with financial, technical, and professional support to scale their businesses. | <ul style="list-style-type: none"> - Facilitates access to finance, mentorship, and networking opportunities. - Promotes collaboration between women-led startups and investors. - Encourages women entrepreneurs to share experiences and success stories through an interactive platform. |
| 2 | Women Transforming India Awards | To recognize and celebrate exceptional women entrepreneurs who are driving social and economic change in India. | <ul style="list-style-type: none"> - Organized by NITI Aayog in collaboration with the United Nations in India. - Honors women who challenge stereotypes and act as change-makers in society. - Promotes visibility for women entrepreneurs and leaders contributing to national development. |

Source: (NCW, 2025)

As shown in the above table, major contributions have been made by the Ministry of MSME and NITI Aayog. Therefore, a detailed assessment of their schemes and their impact has been conducted and included in this research study.

5.1 Ministry of Micro, Small & Medium Enterprises (MSME) Initiatives for Women Entrepreneurs and their Reach and Impact

Ministry of Micro, Small & Medium Enterprises, popularly known as the engine of growth in the country and incubators of entrepreneurship has emerged as the torchbearers of women empowerment on a global platform.

Definition of Micro, Small and Medium enterprises: Vide Ministry of MSME's Notification dated 26th June, 2020, the criteria for classifying enterprises were revised, w.e.f. 1st July, 2020, as part of the Aatma Nirbhar Bharat package. The revised classification criteria are as follows:- → a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees; → a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and → a medium enterprise, where the investment in plant and machinery or equipment does not exceed two hundred and fifty crore rupees (MSME, 2025)

Key Initiatives and Schemes launched during the year, Empowering Women Entrepreneurs: The Yashasvini Initiative Ministry of MSME launched the Yashasvini Initiative as a key step towards achieving gender parity by 2029 on the Udyam and Udyam Assist (UA) portals. This initiative is part of the broader EmpowHer Udaan program designed to empower women entrepreneurs through comprehensive support, including formalization, capacity building, mentorship, and market linkage. Key Highlights: → Awareness Campaigns To drive registrations of Women Entrepreneurs (WEs) and Self-Help Groups (SHGs) on the Udyam/UA portals, the Ministry has been organizing a series of Mass Awareness Campaigns across various States. The first event was held in Jaipur on July 19, 2024, followed by five additional events at different locations, with notable success. → Collaborations The Ministry has partnered with the Women Entrepreneurship Platform (WEP), a publicprivate partnership (PPP) initiative by NITI Aayog, and other key stakeholders, including the Ministry of Rural Development (MoRD), GeM, and CGT-MSE, to achieve its objectives. → Cluster-Based Training Under the WEP mentorship programme, cluster-based training will be provided in four key areas: • Homestay Tourism • Beauty and Wellness • Food and Beverage (F&B) • Textiles and Retail → Support Areas The initiative offers support in critical areas such as: • Financial access • Market access • Legal support • Business compliance → The Yashasvini Initiative also focuses on supporting the 3% procurement target from Women MSEs, as mandated under the Gol's Public Procurement Policy (PPP). The National Small Industries Corporation (NSIC) has been established to fulfill the objectives outlined in its Memorandum and Articles of Association. The corporation plays a pivotal role in promoting and supporting the Micro, Small, and Medium Enterprises (MSME) sector by offering a wide range of integrated support services. Its key activities encompass marketing assistance, technology support, financial facilitation, and other essential business services aimed at enhancing the competitiveness and sustainability of MSMEs. Through these initiatives, NSIC contributes significantly to strengthening the MSME ecosystem, fostering entrepreneurship, and facilitating industrial growth across the country (NSIC, 2025).

As of December 31, 2024, these campaigns have contributed to significant awareness and the registration of over 4.5 lakh women entrepreneurs on the UDYAM portals (Udyam, 2025).

Gender wise distribution of ownership of MSME (including Informal Micro Enterprises on UAP) as on 31st December, 2024.

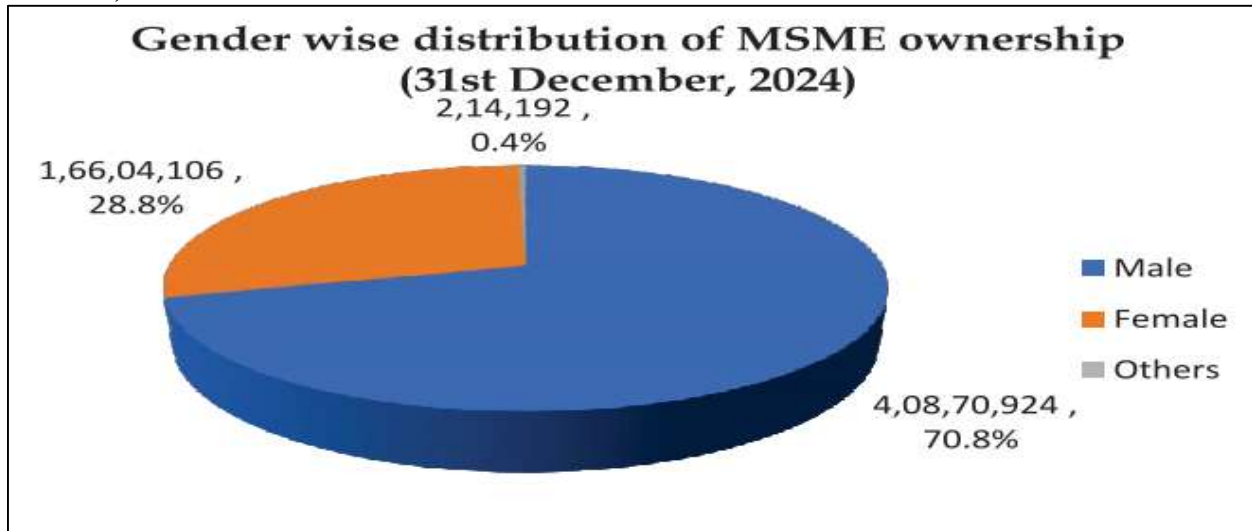


Figure 1: Source: (MSME, 2025)

The above chart highlights the gender disparity in MSME ownership, with men owning more than two-thirds of the enterprises. However, the nearly 28.8% share of women reflects growing participation and empowerment of women in entrepreneurship. Government initiatives, especially from the Ministry of MSME and NITI Aayog, may have contributed to this increase in women-led enterprises through targeted schemes and programs aimed at promoting inclusivity and financial support.

Activities targeted at welfare of women Under the Prime Minister’s Employment Generation Programme (PMEGP), women beneficiaries are entitled to a higher subsidy and lower own contribution. Since its inception (i.e., 2008-09 to 31st December 2024), a total of 3,22,195 projects of women entrepreneurs have been assisted under PMEGP. The cumulative data on the number of women beneficiaries for the last five years (2019-20 to 2023-24) and the current year up to 31st. December 2024 is as follows.

| Year | Women Entrepreneurs Under PMEGP |
|----------------------------|---------------------------------|
| 2020-21 | 27,285 |
| 2021-22 | 39,156 |
| 2022-23 | 32,626 |
| 2023-24 | 36,806 |
| 2024-25 (up to 31.12.2024) | 11,415 |

Figure 2: (MSME, 2025)

As shown above, the data on women entrepreneurs under the Prime Minister’s Employment Generation Programme (PMEGP) reflects a steady rise in women’s participation in entrepreneurial activities supported by the Ministry of MSME. The number of beneficiaries increased from 27,285 in 2020–21 to 39,156 in 2021–22, indicating strong post-pandemic recovery and effective policy interventions aimed at empowering women through self-employment. Although a slight decline was observed in 2022–23 (32,626), the numbers picked up again in 2023–24 (36,806), showing renewed growth momentum. For the ongoing financial year 2024–25 (up to 31st December 2024), 11,415 women have already benefited, suggesting that the total may align with previous years by the end of the year. Overall, the data highlights the positive impact of MSME initiatives in fostering women entrepreneurship, showcasing how schemes like PMEGP have become instrumental in enhancing women’s economic participation and promoting inclusive growth.

The primary focus of the schemes and programmes undertaken by the organizations of the Ministry is to provide and facilitate a broad range of services essential for accelerating the development of MSME. However, there are certain schemes and programmes that are specifically oriented towards individual beneficiaries. Additionally, several schemes offer extra benefits, concessions, and assistance for women. Detailed information on these concessions can be found in the respective scheme guidelines available on the Ministry’s website at www.msme.gov.in.

5.2 Ministry of Planning (NITI Aayog) Initiatives for Women Entrepreneurs and their Reach and Impact

NITI Aayog's flagship initiative for women entrepreneurs is the Women Entrepreneurship Platform (WEP) — a unified online portal that serves as a one-stop solution offering access to resources, mentorship, funding opportunities, and networking support for both aspiring and established women entrepreneurs. Additionally, NITI Aayog collaborated with the Ministry of Skill Development and Entrepreneurship (MSDE) to launch the Swavalambini Women Entrepreneurship Programme, a pilot initiative aimed at training young women in higher education institutions to foster entrepreneurial skills and self-reliance.

Share of women-owned enterprises in all proprietary MSMEs¹⁵ and the states with the highest number of wMSMEs

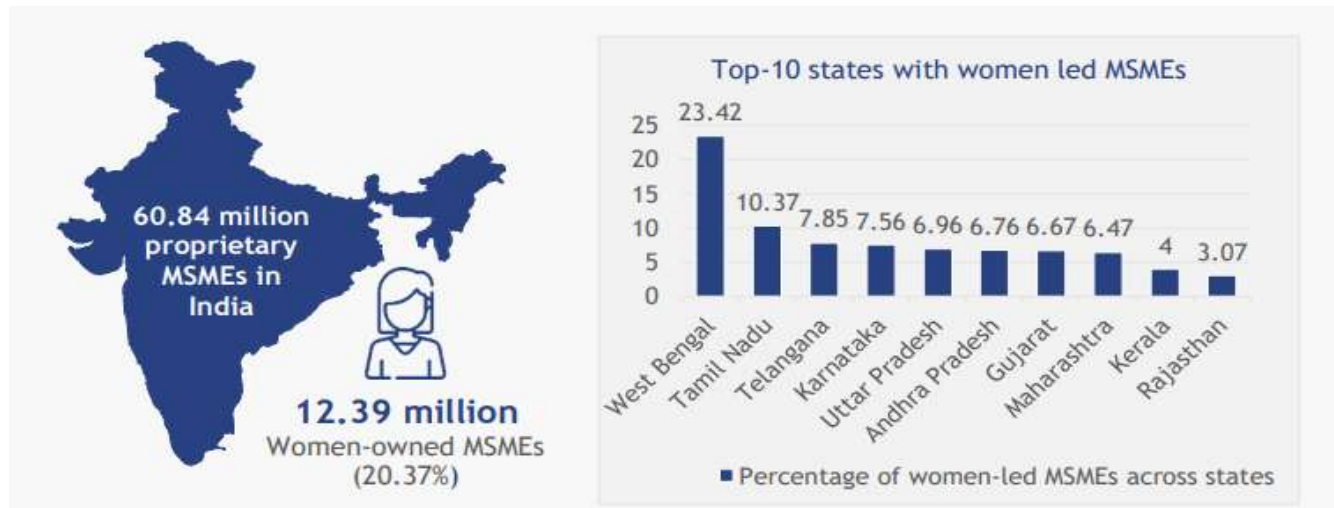


Figure 3: Source: (Niti.gov.in, 2022)

According to the latest National Sample Survey (NSS), India has around 63.38 million Micro, Small, and Medium Enterprises (MSMEs). Among these, about 60.84 million enterprises, or nearly 96 percent, are proprietary concerns, and only 20.37 percent of them are owned by women (Niti.gov.in, 2022).

The distribution of women-owned MSMEs differs widely across states. West Bengal has the highest share, with 23.42 percent of women-led MSMEs, while Sikkim has the lowest, at just 0.04 percent (Niti.gov.in, 2022). The survey findings also show that the southern states provide a more favorable environment for women entrepreneurs. Among them, Tamil Nadu ranks first with 10.37 percent, followed by Telangana with 7.85 percent, Karnataka with 7.56 percent, Andhra Pradesh with 6.76 percent, and Kerala with 4 percent (Niti.gov.in, 2022). These figures indicate that supportive regional policies, better access to resources, and stronger business ecosystems contribute to higher levels of women's entrepreneurship in these states.

6. Key findings from Documents, Reports and Secondary Studies

Women constitute 20.37% of India's total proprietary MSMEs, representing a growing yet underrepresented entrepreneurial segment. Over 4.5 lakh women entrepreneurs have registered on the Udyam and Udyam Assist Portals under the Yashasvini Initiative, reflecting increasing awareness, formalization, and participation of women in the MSME sector. Additionally, more than 3.22 lakh projects have been financed for women under the Prime Minister's Employment Generation Programme (PMEGP), underscoring the government's strong commitment to financial inclusion and entrepreneurship promotion. Regionally, southern and eastern states such as West Bengal (23.42%) and Tamil Nadu (10.37%) exhibit higher concentrations of women-led MSMEs, demonstrating how proactive state policies, training infrastructure, and industrial ecosystems foster women's participation. The collaborative efforts of the Ministry of MSME, NITI Aayog, and the Ministry of Skill Development and Entrepreneurship (MSDE)—through programmes such as Women Entrepreneurship Platform (WEP), TREAD, and EmpowHer Udaan—have created a multi-dimensional support ecosystem integrating mentorship, training, funding, and market access. However, challenges persist in areas of awareness, digital literacy, regional disparity, and access to formal credit, particularly for rural and first-generation women entrepreneurs. Addressing these issues through targeted policy innovation, regional outreach, and enhanced institutional coordination will be vital to achieving gender parity in MSME ownership by 2029. Overall, MSME-led initiatives have made remarkable progress in strengthening women's entrepreneurship, promoting inclusive growth, and empowering women as key drivers of India's economic transformation.

7. Conclusion

Women entrepreneurship is a key driver of inclusive economic growth, innovation, and employment generation. Recognizing this potential, the Government of India has launched several initiatives to promote and support women entrepreneurs across sectors through financial assistance, skill development, mentorship, and market access. Institutions like the Ministry of MSME, NITI Aayog, and the National Small Industries Corporation (NSIC) play crucial roles by offering training, funding, and incubation support. The

Ministry of MSME has been pivotal in advancing women's entrepreneurship through targeted initiatives, financial inclusion, and capacity-building efforts. Programs such as the Yashasvini Initiative and collaborations with institutions like NITI Aayog's WEP have strengthened awareness, formalization, and market access for women-led enterprises. While significant progress has been achieved, sustained efforts toward digital inclusion, credit access, and regional outreach are essential to achieve gender parity by 2029 and ensure women entrepreneurs become key drivers of India's inclusive and self-reliant growth.

8. Suggestions for Future Research

Conducting a primary survey of beneficiaries across government schemes is essential to measure firm-level outcomes such as revenue growth, job creation, and business sustainability. A state-wise comparative study of innovative support mechanisms for women entrepreneurs would provide insights into best practices and policy effectiveness. Moreover, surveying women entrepreneurs directly to understand their business impact, challenges, and support needs will offer valuable ground-level evidence. Such data-driven evaluation will enhance policy design, address structural barriers, and strengthen women-led enterprise development in India.

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