

ANALYZING THE IMPACT OF GOVERNMENT POLICIES ON WOMEN ENTREPRENEURSHIP: A SECONDARY DATA STUDY

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Abstract

Women entrepreneurship has emerged as a critical driver of economic growth and social development globally. Governments across various countries have introduced policies and initiatives aimed at promoting and supporting women entrepreneurs. This study conducts a comprehensive secondary data analysis to examine the impact of these government policies on the growth, sustainability, and challenges faced by women-led enterprises. By reviewing existing literature, policy documents, reports, and statistical data, the research identifies key areas where government interventions have been effective, such as access to finance, skill development, market linkages, and legal support. The study also highlights gaps and limitations within current policies that hinder the full potential of women entrepreneurs. The findings emphasize the importance of tailored policies that consider socio-cultural barriers and economic disparities. Furthermore, the study discusses the role of policy frameworks in fostering an enabling environment for women entrepreneurs, which in turn contributes to job creation, innovation, and inclusive economic development. This secondary data study provides valuable insights for policymakers, researchers, and stakeholders aiming to enhance the support system for women entrepreneurship through informed policy decisions.

Keywords: Women Entrepreneurship, Government Policies, Secondary Data Study, Economic Development, Access to Finance, Skill Development, Policy Impact, Women-led Enterprises.

INTRODUCTION

Women entrepreneurship has increasingly been recognized as a vital element in fostering economic growth, innovation, and social development worldwide. According to the Global Entrepreneurship Monitor (GEM) report (2021), women-owned businesses contribute significantly to job creation and poverty alleviation in both developed and developing economies. Despite their growing presence, women entrepreneurs often face unique challenges, including limited access to finance, social and cultural barriers, and lack of adequate business support systems (Brush, de Bruin, & Welter, 2009). Governments play a crucial role in addressing these challenges by formulating policies aimed at empowering women entrepreneurs and creating an enabling environment for their businesses to flourish. Government policies designed to support women entrepreneurship typically encompass financial incentives, training and skill development programs, market access facilitation, and legal reforms to ensure gender equality in business operations (Minniti & Naudé, 2010). For instance, microfinance schemes targeted specifically at women have helped increase women's participation in small and medium enterprises (SMEs) in many countries (Kabeer, 2012). Additionally, initiatives that promote entrepreneurship education and mentorship are instrumental in enhancing women's business capabilities and confidence (Poggesi, Mari, & De Vita, 2016). However, the effectiveness of these

policies varies widely due to socio-economic contexts, implementation challenges, and the degree of inclusivity embedded within the policy frameworks. Several studies indicate that while government interventions have had positive impacts, there remain significant gaps that need attention. For example, Aidis, Estrin, and Mickiewicz (2012) argue that policies often overlook the intersectional nature of women's experiences, such as the influence of class, ethnicity, and location on their entrepreneurial opportunities. Moreover, policy implementation is sometimes hindered by bureaucratic inefficiencies and lack of awareness among women entrepreneurs about available support programs (Manolova, Brush, Edelman, & Shaver, 2012). Therefore, it is essential to critically analyze existing government policies through secondary data to understand their actual impact on women entrepreneurship and identify areas for improvement. This study aims to review and synthesize secondary data from academic literature, government reports, and international agency publications to analyze how government policies have influenced the development and sustainability of women-led businesses. It also explores the challenges faced by women entrepreneurs that persist despite policy support and offers recommendations for policy enhancements. By doing so, this research contributes to a deeper understanding of the policy landscape affecting women entrepreneurship and provides evidence-based insights for policymakers, practitioners, and scholars invested in promoting gender-inclusive economic growth. In summary, women entrepreneurship represents a powerful avenue for economic empowerment and social change. Governments worldwide have introduced various policies to support women entrepreneurs, yet the outcomes of such interventions require rigorous evaluation. This study fills that gap by leveraging secondary data to assess policy effectiveness, thereby supporting the creation of more targeted, inclusive, and impactful government strategies to empower women entrepreneurs.

REVIEW OF LITERATURE

Brush, de Bruin, & Welter (2009) emphasizes the importance of gender-aware policies in supporting women entrepreneurs. It argues that women face distinct economic and social challenges, such as balancing family responsibilities and overcoming societal biases, which require specific government interventions. Policies that do not consider these unique barriers may fail to empower women effectively. The authors recommend designing frameworks that address these gender-specific issues to create an enabling environment, thus improving access to resources, financing, and networks critical for women's entrepreneurial success.

Minniti and Naudé (2010) explore how government policies influence women entrepreneurship across countries. Their research shows that economies with supportive policies—such as financial incentives, training, and legal reforms—experience higher rates of women-led business creation. They emphasize that proactive governmental roles in reducing barriers, facilitating market access, and improving access to capital are essential. However, they note that policies must be context-sensitive, as socio-cultural factors strongly influence women's entrepreneurial activities. The study highlights the need for comprehensive policy design for sustainable women entrepreneurship development.

Kabeer (2012) highlights the role of microfinance in empowering women entrepreneurs, particularly in developing countries. She finds that financial inclusion programs targeted at women increase their ability to start and grow businesses. However, the study cautions that simply providing microcredit is not enough; the funds must be accessible and paired with capacity-building efforts to overcome systemic constraints such as low literacy and lack of collateral. Kabeer stresses the importance of integrating financial access with supportive policies that address socio-economic barriers to maximize impact.

Aidis, Estrin, & Mickiewicz (2012) critiques government entrepreneurship policies for often neglecting intersectionality—the overlapping effects of class, ethnicity, and gender. Aidis et al. argue that without addressing these nuanced differences among women entrepreneurs, policies risk benefiting only certain groups while marginalizing others. They suggest that tailored interventions are necessary to ensure equitable

access to support programs. The authors call for inclusive policy designs that consider multiple dimensions of disadvantage to enhance the effectiveness of government initiatives targeting women entrepreneurs.

Manolova et al. (2012) observe that many women entrepreneurs are unaware of or underutilize government support programs. This lack of awareness limits the reach and effectiveness of such initiatives. The study emphasizes the need for better communication strategies, outreach, and education to connect women entrepreneurs with available resources. Furthermore, it suggests that simplifying program access and providing personalized support can enhance participation rates and business outcomes. Without addressing these information gaps, government efforts may fall short of their intended impact on women entrepreneurship.

Poggesi, Mari, & De Vita (2016) This systematic review shows that government-supported entrepreneurial education and mentoring programs improve women's confidence, skills, and business performance. The authors find that such initiatives help women develop essential competencies, increase their networking opportunities, and reduce gender-based barriers. Mentoring, in particular, provides social capital and role models, which are critical in overcoming traditional business challenges. The study underscores the need for ongoing, targeted capacity-building efforts as part of government policies to foster sustainable growth among women entrepreneurs.

Global Entrepreneurship Monitor (2021) The GEM report identifies access to finance, mentorship, and market connections facilitated by government policies as crucial factors that enhance the survival and growth of women-owned businesses. It notes that countries with well-structured policy frameworks see higher women entrepreneurship rates. The report also highlights persistent challenges, such as unequal access to capital and socio-cultural biases, which governments must address. GEM calls for integrated policy approaches combining financial, educational, and social support to empower women entrepreneurs effectively.

Kelley et al. (2017) Kelley and co-authors discuss how government initiatives promoting digital literacy have helped women entrepreneurs tap into global markets. Their findings suggest that digital skills training and e-commerce support programs enable women to expand their customer base and compete internationally. The study emphasizes that policies fostering technology adoption among women-owned businesses not only boost revenue but also help close gender gaps in entrepreneurship. However, access to digital infrastructure and affordable technology remains a challenge that governments need to resolve.

Minniti (2010) explores the influence of social norms and cultural factors on the success of women entrepreneurship policies. She argues that policies must be culturally sensitive, recognizing that traditional gender roles and societal expectations can limit women's business opportunities. The study stresses that without addressing deep-rooted cultural constraints, even the best-designed government interventions may have limited impact. Therefore, integrating social awareness campaigns and community engagement into policy frameworks is essential to create a supportive environment for women entrepreneurs.

Jain and Ali (2020) examines government initiatives promoting women entrepreneurship in India and finds increased participation rates, particularly in urban areas. However, Jain and Ali highlight persistent challenges in rural regions where policy outreach and support infrastructure are inadequate. They call for tailored strategies to address rural women's unique needs, such as improving access to credit, training, and market information. The research underscores the importance of regional customization of government programs to ensure inclusive support for women entrepreneurs across diverse socio-economic landscapes.

Díaz-García & Jiménez-Moreno (2010) focus on regulatory reforms as a key factor in reducing bureaucratic obstacles for women entrepreneurs. Their study shows that simplifying business registration, licensing, and tax compliance procedures lowers entry barriers for women-led enterprises. The authors argue that streamlined regulatory frameworks enhance ease of doing business, particularly benefiting women who often face more stringent societal scrutiny and resource constraints. Government reforms aimed at reducing red tape can therefore foster a more inclusive entrepreneurial environment.

Kantor (2012) illustrates how policies combining skill development with financial literacy significantly empower women entrepreneurs. The study highlights programs that equip women with knowledge about budgeting, financial planning, and credit management, enabling better business decision-making. Such integrated approaches increase women's confidence in managing their enterprises and accessing financial services. Kantor recommends that governments adopt multi-faceted support strategies rather than isolated interventions to improve the sustainability and growth prospects of women-owned businesses.

De Vita, Mari, & Poggesi (2014) discusses the importance of networking and support ecosystems as pillars of women entrepreneurship. It finds that government policies fostering women-centric business networks, incubators, and peer groups provide valuable resources, collaboration opportunities, and emotional support. These ecosystems help women overcome isolation and limited social capital, which are common barriers. The authors suggest that creating inclusive entrepreneurial communities through government initiatives can enhance innovation, market access, and resilience for women entrepreneurs.

Marlow and Patton (2005) emphasize the need for government initiatives that simultaneously address economic and socio-cultural constraints on women entrepreneurs. Their research shows that policies focusing solely on financial support without tackling societal attitudes and gender stereotypes are insufficient. They advocate for holistic approaches incorporating awareness campaigns, gender sensitization, and community involvement alongside economic incentives. Such comprehensive policies can dismantle barriers more effectively, fostering sustainable women entrepreneurship growth.

Lee-Gosselin & Grise (1990) highlights the impact of mentorship programs, often sponsored by governments or NGOs, on women entrepreneurs' business knowledge and confidence. Mentors provide guidance, share expertise, and offer emotional support, helping women navigate complex business environments. The authors find that mentorship reduces perceived risks and builds entrepreneurial self-efficacy. They recommend expanding access to mentorship initiatives within government policy frameworks to enhance women's business success rates.

Minniti (2016) identifies the persistent global gender gap in entrepreneurship and calls for gender-responsive policies to address it. She argues that without intentional measures to counteract systemic inequalities, women's entrepreneurial potential remains underutilized. Her research advocates for targeted financial support, education, and regulatory reforms as essential components of gender-inclusive entrepreneurship policies. By reducing structural barriers, such policies can help create equitable opportunities for women entrepreneurs worldwide.

Klyver et al. (2018) explore how government policies promoting flexible work arrangements support women entrepreneurs in balancing business and family responsibilities. Their study shows that such policies reduce stress and improve work-life balance, enabling women to sustain their ventures longer. The authors suggest that childcare support, parental leave, and flexible working hours integrated into entrepreneurship policies can alleviate gender-based constraints, fostering higher participation and success rates among women business owners.

United Nations Women (2018) UN Women stresses that gender-sensitive public policies are critical to closing the entrepreneurship gender gap. Their report highlights inclusive access to credit, markets, and technology as key areas where governments must act. It calls for removing discriminatory legal barriers, supporting women-led businesses through targeted programs, and promoting women's participation in economic decision-making. The report underscores that gender equality in entrepreneurship contributes directly to broader sustainable development goals.

Eddleston & Powell (2012) finds that government incentives such as grants, tax breaks, and subsidized loans positively affect the survival rates of women-owned businesses. However, the authors caution that incentives alone are not enough; complementary efforts to challenge gender stereotypes and provide business skills training are necessary. They argue for integrated policy packages combining financial and non-financial

support to create an enabling environment that fosters both the establishment and growth of women-led enterprises.

OECD (2017) advocates for multi-stakeholder approaches in policy formulation, emphasizing the inclusion of women entrepreneurs themselves in the process. It highlights that policies developed with input from target beneficiaries are more effective and responsive to real needs. The report also encourages collaboration between governments, private sector, and civil society to build comprehensive support systems. By fostering participatory policy design, governments can improve program relevance, accessibility, and impact on women entrepreneurship.

RESEARCH GAP

While a significant body of literature explores the dynamics of women entrepreneurship and the role of government in fostering an enabling environment, several critical gaps remain unaddressed. Most existing studies either focus on entrepreneurship in general or examine gender-specific barriers without evaluating the concrete impact of specific government policies on women's entrepreneurial outcomes. Moreover, many studies are qualitative in nature or based on limited regional samples, which restricts generalizability across diverse socio-economic contexts, especially in countries like India. Another notable gap lies in the inadequate integration of policy evaluation with intersectional factors such as caste, education level, digital access, and rural-urban divides that affect women differently. While microfinance and skill development programs have been widely studied, there is limited secondary data analysis evaluating their long-term impact on women's business sustainability and scalability. Furthermore, few studies have examined how the implementation mechanisms and outreach strategies of government schemes influence women's actual access and usage. Lastly, with the rapidly evolving digital and post-pandemic entrepreneurial landscape, there is a lack of updated data-driven insights into how government policies are adapting to new challenges like digital entrepreneurship, e-commerce participation, and financial technology usage among women. This research attempts to bridge these gaps through a comprehensive secondary data analysis of policy impact.

OBJECTIVES OF THE STUDY

- ▮ To evaluate the extent to which women entrepreneurs are aware of and able to access government schemes and policy benefits using available secondary data sources.
- ▮ To analyze the differential impact of specific government policies (e.g., MUDRA Yojana, Stand-Up India, Skill India) on women entrepreneurs across various sectors and regions.

RESEARCH METHODOLOGY

This study adopts a secondary data analysis approach to examine the impact of government policies on women entrepreneurship in India. The research is descriptive in nature and is based on data sourced from credible and publicly available reports, including those published by the Ministry of Skill Development and Entrepreneurship (MSDE), NITI Aayog, National Sample Survey Office (NSSO), MSME Annual Reports, and databases from organizations such as the Global Entrepreneurship Monitor (GEM), World Bank, and UN Women. Academic journals, policy evaluation reports, and previous research studies were also reviewed to understand the implementation and outcomes of flagship schemes like MUDRA Yojana, Stand-Up India, and Skill India Mission. Data was analyzed to identify trends, participation levels, sector-wise impact, and the accessibility of these schemes to women across different regions and socio-economic groups. Emphasis was placed on understanding both quantitative metrics (such as number of beneficiaries, loan disbursals, etc.) and qualitative insights (barriers, awareness levels, and outcomes reported in literature). This method allows for a comprehensive and contextual analysis of how effectively government policies are translating into actual

entrepreneurial opportunities for women. Limitations include the reliance on existing data, which may not always reflect current ground-level challenges or real-time changes in policy implementation.

DISCUSSION

4.1 Evaluating Awareness and Accessibility of Government Schemes Among Women Entrepreneurs

The success of government policies aimed at promoting women entrepreneurship is heavily dependent on awareness and accessibility. Despite the growing number of initiatives launched by the Indian government—such as the Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India, and various state-level schemes—evidence from secondary data indicates that a significant gap exists between policy availability and its outreach to intended beneficiaries. According to the Ministry of MSME (2022), while women constitute approximately 20% of all MSME owners in India, only a fraction of these entrepreneurs have availed formal credit under government schemes. This limited uptake is largely attributed to lack of awareness. A report by NITI Aayog (2020) found that nearly 65% of women entrepreneurs in semi-urban and rural areas were unaware of policies designed to support them. This lack of knowledge is more pronounced among women with limited digital literacy or education, thus excluding a substantial segment of potential beneficiaries. Moreover, studies like those by Jain & Ali (2020) reveal that even among women who are aware of these policies, procedural complexities and lack of localized support hinder accessibility. For example, many banks demand collateral for business loans, despite policy mandates for collateral-free credit, reflecting a disconnect between policy formulation and on-ground implementation. Similarly, language barriers, lack of intermediaries, and insufficient handholding during application processes discourage women from engaging with these schemes (UN Women, 2018). Another barrier identified is the digital divide. Government schemes are increasingly promoted and accessed online, which alienates women in rural and low-income groups who may not have consistent access to smartphones, internet services, or digital skills (World Bank, 2021). This reflects a critical policy gap: while digital platforms improve transparency and efficiency, they also risk reinforcing inequalities if support mechanisms for digital inclusion are not simultaneously implemented. Despite these challenges, targeted efforts have shown promise. For instance, the Mahila e-Haat initiative by the Ministry of Women and Child Development provides a digital marketing platform for women entrepreneurs, and its success in urban areas underscores the importance of awareness and infrastructure support (MSDE, 2021). Additionally, SHG-led programs under the National Rural Livelihood Mission (NRLM) have shown that community-based outreach and handholding significantly improve scheme accessibility (Kantor, 2012). In conclusion, while numerous government policies exist to support women entrepreneurship, their impact is diluted due to low awareness, institutional barriers, and unequal access to information and digital tools. For such policies to be effective, governments must invest in extensive awareness campaigns, simplify application processes, train local facilitators, and bridge the digital divide. Future research should focus on mapping the awareness levels across different demographic segments using updated national-level data.

4.2 Analyzing the Differential Impact of Specific Government Policies Across Sectors and Regions

The impact of government policies on women entrepreneurship varies significantly across sectors and geographic regions due to differences in infrastructure, economic activity, and socio-cultural contexts. Analyzing secondary data from policy reports and academic research reveals both the strengths and limitations of flagship initiatives like MUDRA, Stand-Up India, and Skill India. The Pradhan Mantri MUDRA Yojana, which provides microloans up to ₹10 lakh to non-corporate, non-farm small/micro enterprises, has emerged as a popular scheme among women entrepreneurs, particularly in service-based sectors such as tailoring, beauty salons, and food processing. According to the MUDRA Annual Report (2022), 68% of total loans under the scheme were disbursed to women, highlighting its wide reach. However, in terms of regional distribution, southern states like Tamil Nadu, Karnataka, and Andhra Pradesh received a higher share of funding, while states in the northeast and some parts of northern India lagged behind due to weaker financial

infrastructure and limited outreach mechanisms (RBI, 2022). Similarly, the Stand-Up India scheme, which focuses on promoting entrepreneurship among women and SC/ST communities by providing loans from ₹10 lakh to ₹1 crore, has had limited uptake due to its higher risk exposure and more stringent eligibility criteria. As observed by De et al. (2020), women entrepreneurs in rural and semi-urban regions often lack formal credit history or property for collateral, making it difficult for them to meet the prerequisites. Thus, while the policy is progressive in its intent, its actual impact has been uneven. Skill India, launched under the Ministry of Skill Development and Entrepreneurship, has made notable contributions in enhancing vocational training for women in sectors such as healthcare, retail, and textiles. The Skill India Mission Annual Report (2021) states that over 40% of beneficiaries were women. However, a regional analysis reveals that women in backward and tribal districts had lower enrollment rates due to mobility issues, safety concerns, and social restrictions (MSDE, 2021). These findings emphasize the need for sector-specific strategies, such as mobile training centers or home-based business skill modules, to ensure equitable access. Sectorally, the benefits of government policies are most visible in micro and small enterprises that are less capital intensive. However, women entrepreneurs in tech-based startups, manufacturing, and export-oriented sectors remain underrepresented despite the availability of startup support schemes. Marlow and Patton (2005) argue that policies must go beyond microfinance and include incentives for innovation, incubation support, and participation in global value chains for women-led businesses. In summary, while government policies have positively influenced women's entrepreneurial engagement in select sectors and regions, the impact remains inconsistent. Factors such as sector type, region, infrastructure, and socio-cultural norms influence outcomes. Policymakers must customize schemes based on regional realities and promote inclusive growth through adaptive, sector-targeted policies. Future interventions should focus on building support ecosystems that are both scalable and sensitive to local contexts.

FINDINGS

1. **Low Awareness of Government Schemes:** A substantial portion of women entrepreneurs, especially in rural and semi-urban areas, are unaware of the available government schemes such as MUDRA, Stand-Up India, and Skill India (NITI Aayog, 2020).
2. **Access Barriers Remain High:** Even among those who are aware, many women face challenges in accessing these schemes due to procedural complexities, lack of local support, documentation issues, and limited digital literacy.
3. **Digital Divide Limits Access:** The increasing reliance on digital platforms for scheme registration and management excludes women from economically and educationally weaker backgrounds who lack access to technology (World Bank, 2021).
4. **Uneven Regional Distribution:** Schemes such as MUDRA and Stand-Up India show higher utilization in southern and western states compared to northeastern or northern regions due to stronger infrastructure and implementation capacity.
5. **Sectoral Biases in Scheme Impact:** Most schemes benefit women engaged in small-scale service sectors (e.g., tailoring, food processing), while women in capital-intensive or tech-based sectors remain underrepresented.
6. **Skilling Schemes Show Promise but Need Localization:** While Skill India has trained a significant number of women, its impact is limited in backward districts due to mobility, safety, and socio-cultural barriers.
7. **Policy-Implementation Gaps:** There exists a mismatch between policy design and on-ground realities, especially concerning collateral demands, outreach efforts, and post-loan support.

RECOMMENDATIONS

1. **Launch Pan-India Awareness Campaigns:** Use vernacular languages and community media (SHGs, Anganwadi centers) to raise awareness about government schemes among women entrepreneurs.
2. **Simplify Access and Application Processes:** Create single-window facilitation centers and mobile help desks at the district level to guide women through the application and compliance procedures.
3. **Bridge the Digital Divide:** Offer digital literacy training along with subsidized access to smartphones or internet services under Digital India, specifically for women entrepreneurs in rural areas.
4. **Region-Specific Implementation Models:** Tailor scheme implementation strategies based on regional socio-economic profiles to improve effectiveness and outreach.
5. **Encourage Participation in Non-Traditional Sectors:** Introduce startup grants, mentorship, and incubation support for women in manufacturing, technology, and high-growth industries.
6. **Community-Based Outreach via SHGs:** Strengthen Self-Help Group (SHG) networks as a grassroots platform to disseminate scheme information and provide peer support.
7. **Strengthen Monitoring and Feedback Mechanisms:** Establish real-time monitoring dashboards and collect gender-disaggregated data to evaluate policy effectiveness and improve design.

CONCLUSION

Women entrepreneurship plays a pivotal role in driving inclusive and sustainable economic growth. Over the past decade, the Indian government has launched several initiatives to support women in starting and expanding their businesses. However, the actual impact of these policies is hindered by a lack of awareness, accessibility challenges, regional and sectoral disparities, and implementation gaps. This secondary data-based study highlights that while schemes like MUDRA and Skill India have shown promising outcomes, their potential remains underutilized due to structural and socio-cultural constraints. Addressing these challenges requires a more holistic and inclusive approach—one that goes beyond financial aid and incorporates ecosystem development, digital empowerment, region-specific implementation, and robust feedback systems. Ultimately, empowering women entrepreneurs will not only uplift families and communities but will also significantly contribute to national economic development and gender equity. The insights from this research serve as a foundation for future policy reforms and academic inquiry into the intersection of gender, policy, and enterprise.

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