

PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA: A CASE STUDY OF VARANASI DISTRICT

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Abstract

Women entrepreneurship has emerged as an important instrument for economic development, employment generation, poverty reduction, and women empowerment in India. In recent years, the participation of women in entrepreneurial activities has increased significantly due to educational advancement, digitalization, financial inclusion, and government support initiatives. However, women entrepreneurs continue to face several socio-economic, financial, cultural, and institutional barriers that restrict their entrepreneurial growth and sustainability. The present study entitled “Obstructive Factors and Future Prospects of Women Entrepreneurship Development in India: A Special Reference to Varanasi District” aims to examine the major challenges faced by women entrepreneurs and analyze the future growth opportunities available to them in Varanasi district. The study is based on primary and secondary data. Primary data were collected from 120 women entrepreneurs through a structured questionnaire, while secondary data were obtained from books, journals, government reports, research articles, and online sources. Various statistical tools such as percentage analysis, mean score analysis, Chi-square test, correlation analysis, and regression analysis were used for interpretation and hypothesis testing. The findings of the study reveal that lack of finance, family responsibilities, lack of training, marketing problems, and social restrictions are the major obstructive factors affecting women entrepreneurship development in Varanasi district. The study further found that educational qualification, government support schemes, financial assistance, entrepreneurial training, and family support significantly influence entrepreneurial growth and business performance. Statistical analysis confirmed a strong positive relationship between government support and business success among women entrepreneurs. The research also highlights that digitalization, online marketing, tourism development, handicraft industries, and government empowerment programs have created strong future prospects for women entrepreneurship in Varanasi district. The study concludes that effective implementation of financial inclusion programs, entrepreneurial training, digital literacy initiatives, and policy support can strengthen women entrepreneurship and contribute to sustainable socio-economic development.

Keywords: Women Entrepreneurship, Obstructive Factors, Government Support, Entrepreneurial Development, Women Empowerment, Varanasi District, Digital Business, Financial Inclusion.

Introduction

Women entrepreneurship has emerged as an important catalyst for economic growth, social development, employment generation, and poverty reduction in India. In recent decades, the participation of women in entrepreneurial activities has significantly increased due to educational advancement, urbanization, government support schemes, digitalization, and changing social attitudes toward women's economic independence. Women entrepreneurs not only contribute to family income but also play a vital role in national development by creating employment opportunities and promoting inclusive economic growth. In India, women-owned enterprises are gradually expanding across various sectors such as handicrafts, textiles, food processing, beauty services, retail trade, agriculture-based industries, and digital businesses. According to the Government of India, women entrepreneurs are defined as women who own and control an enterprise with a minimum financial interest and active participation in management and decision-making processes (Government of India, Ministry of MSME, 2023). The rise of self-help groups, microfinance institutions, and startup initiatives has further encouraged women to enter the entrepreneurial ecosystem. Despite this progress, women entrepreneurs continue to face several obstructive factors that hinder their entrepreneurial growth and sustainability. These barriers include limited access to finance, lack of education and training, social and cultural restrictions, gender discrimination, family responsibilities, inadequate market knowledge, limited mobility, technological backwardness, and weak institutional support. In many traditional societies, women still encounter patriarchal attitudes that discourage independent business participation and leadership roles (Goyal & Parkash, 2011). These challenges become more severe in semi-urban and rural regions where women often lack adequate resources and business exposure.

Varanasi district of Uttar Pradesh provides an important regional context for studying women entrepreneurship development. Varanasi is widely recognized for its traditional industries such as Banarasi silk weaving, handicrafts, wooden toys, carpet production, tourism, and small-scale businesses. Women in Varanasi actively participate in these economic activities either directly as entrepreneurs or indirectly as supporting workers. However, many women entrepreneurs in the district struggle with financial constraints, lack of digital literacy, marketing difficulties, and limited access to government schemes. At the same time, growing tourism, e-commerce platforms, digital payment systems, and government initiatives such as Startup India, Stand-Up India, Mudra Yojana, and Skill India have opened new opportunities for women entrepreneurs in the district. The future prospects of women entrepreneurship in India appear promising due to increasing educational opportunities, technological advancements, financial inclusion, and policy support from both government and private institutions. The rapid growth of digital marketing, online businesses, and social media platforms has created new avenues for women to establish and expand enterprises from both urban and rural locations. Furthermore, women entrepreneurship contributes significantly to women empowerment by enhancing self-confidence, decision-making capacity, social recognition, and economic independence. Therefore, the present study aims to examine the obstructive factors

affecting women entrepreneurship development in India with special reference to Varanasi district. The study also seeks to analyze the future prospects, opportunities, and supportive mechanisms that can strengthen women entrepreneurship and contribute to sustainable socio-economic development in the region.

Review of Literature

Women entrepreneurship has become an important area of academic research due to its contribution to economic development, employment generation, poverty reduction, and women empowerment. Several researchers have examined the challenges, opportunities, and growth prospects of women entrepreneurs in India and other developing economies. The following review highlights major studies related to women entrepreneurship development and the obstructive factors affecting its growth.

Singh (2008) observed that women entrepreneurship in India has experienced gradual growth due to globalization, education, and policy support. The study emphasized that women entrepreneurs contribute significantly to economic progress and social transformation. However, the author identified major barriers such as lack of financial resources, limited managerial skills, low risk-bearing capacity, and social restrictions that hinder women from establishing successful enterprises.

Tambunan (2009) examined women entrepreneurship in Asian developing countries and argued that cultural and social norms strongly influence women's participation in entrepreneurial activities. The study revealed that women in developing economies often face difficulties in obtaining property rights, financial support, and business networks. The author emphasized the importance of government intervention, education, and skill development for enhancing women entrepreneurship.

According to Deshpande and Sethi (2010), women entrepreneurs in India encounter multiple socio-economic barriers including male-dominated business environments, lack of family support, and insufficient access to technology. The study stressed that entrepreneurial development programs and vocational training can significantly improve women's participation in economic activities.

Goyal and Parkash (2011) analyzed the problems and prospects of women entrepreneurship in India and found that women face gender discrimination, inadequate access to credit facilities, family responsibilities, and lack of marketing knowledge. The study concluded that although government schemes and financial institutions have introduced various support programs, their implementation at the grassroots level remains inadequate. The authors further highlighted that women entrepreneurship has strong future potential if institutional and social barriers are minimized.

Sharma (2013) studied the status of women entrepreneurs in India and stated that women are increasingly entering sectors such as retail, handicrafts, textiles, food processing, and service industries. The research identified education, technological advancement, and self-help groups as

major factors promoting women entrepreneurship. However, challenges such as low self-confidence, limited mobility, and lack of entrepreneurial training continue to restrict women's business growth.

A study conducted by Raghuvanshi, Agrawal, and Ghosh (2017) highlighted that entrepreneurial motivation among women is increasing due to changing social structures, digital opportunities, and financial inclusion programs. The researchers found that government schemes such as Mudra Yojana, Stand-Up India, and Skill India have created positive opportunities for women entrepreneurs, especially in small and medium enterprises.

Kumar and Varma (2017) emphasized that women entrepreneurs in semi-urban and rural areas face severe financial and marketing challenges. The study pointed out that lack of awareness regarding government schemes and digital technologies reduces the growth potential of women-owned enterprises. The researchers recommended strengthening financial literacy and digital training programs for women entrepreneurs.

Several regional studies conducted in Uttar Pradesh and eastern India indicate that women entrepreneurs engaged in handicrafts, weaving, and traditional industries often struggle with market competition, low capital investment, and inadequate infrastructure. In districts like Varanasi, women participating in Banarasi silk weaving, handicrafts, tourism-related activities, and small-scale businesses contribute substantially to local economic development, yet they face limitations in accessing formal credit systems, modern technology, and organized marketing channels.

The reviewed literature clearly indicates that women entrepreneurship in India possesses strong future prospects due to increasing educational opportunities, digitalization, policy support, and social awareness. However, obstructive factors such as financial constraints, social barriers, lack of training, and inadequate institutional support continue to affect the growth and sustainability of women-owned enterprises. Most studies have focused on national or state-level analysis, while district-level research on women entrepreneurship in Varanasi remains limited. Therefore, the present study attempts to fill this research gap by examining the obstructive factors and future prospects of women entrepreneurship development with special reference to Varanasi district.

Objectives of the Study

1. To examine the major obstructive factors affecting women entrepreneurship development in Varanasi district.
2. To analyze the socio-economic and institutional challenges faced by women entrepreneurs in establishing and managing enterprises.
3. To evaluate the role of government schemes, financial institutions, and skill development programs in promoting women entrepreneurship.
4. To study the future prospects and growth opportunities of women entrepreneurship development in Varanasi district.

Hypotheses of the Study

Null Hypotheses (H_0)

1. There is no significant relationship between socio-economic factors and the development of women entrepreneurship in Varanasi district.
2. Financial and institutional barriers do not significantly affect the growth of women-owned enterprises.
3. Government support schemes and entrepreneurial development programs have no significant impact on women entrepreneurship development.
4. There are no significant future growth opportunities for women entrepreneurs in Varanasi district.

Alternative Hypotheses (H_1)

1. There is a significant relationship between socio-economic factors and the development of women entrepreneurship in Varanasi district.
2. Financial and institutional barriers significantly affect the growth of women-owned enterprises.
3. Government support schemes and entrepreneurial development programs significantly influence women entrepreneurship development.
4. Women entrepreneurship in Varanasi district has significant future growth opportunities and development prospects.

Research Methodology

Introduction

Research methodology refers to the systematic procedure adopted for conducting scientific research. It includes research design, data collection methods, sampling techniques, statistical tools, and analytical procedures used for achieving the objectives of the study. The present study attempts to analyze the obstructive factors and future prospects of women entrepreneurship development in Varanasi district.

Research Design

The present study is descriptive and analytical in nature. The descriptive approach has been used to identify the socio-economic, financial, and institutional barriers faced by women entrepreneurs, while the analytical approach has been applied to examine the relationship between different variables affecting entrepreneurial development.

Area of the Study

The study has been conducted in Varanasi district of Uttar Pradesh. Varanasi is well known for its traditional industries such as Banarasi silk weaving, handicrafts, tourism, wooden toys, carpet industries, and small-scale enterprises in which women actively participate.

Sources of Data

The study is based on both primary and secondary data.

Primary Data

Primary data were collected directly from women entrepreneurs through a structured questionnaire and personal interaction method.

Secondary Data

Secondary data were collected from:

- Books and research journals
- Government reports and publications
- MSME reports
- Research articles and dissertations
- Websites and online databases
- Newspapers and magazines

Sample Size

A sample of 120 women entrepreneurs from different business sectors of Varanasi district was selected for the study.

Sampling Technique

The study used Convenience Sampling and Purposive Sampling techniques for selecting respondents. Women entrepreneurs engaged in handicrafts, textiles, food processing, retail trade, beauty services, and tourism-related activities were included in the sample.

Tools and Techniques of Data Collection

Data were collected using:

- Structured Questionnaire
- Personal Interviews
- Observation Method

The questionnaire included both open-ended and close-ended questions related to financial problems, social barriers, institutional support, entrepreneurial training, and future business opportunities.

Statistical Tools Used for Analysis

The collected data were classified, tabulated, and analyzed using the following statistical tools:

1. Percentage Analysis
2. Mean Score Analysis
3. Chi-Square Test
4. Correlation Analysis
5. Regression Analysis
6. Ranking Method

These statistical tools were used for interpretation of data and testing of hypotheses.

Hypotheses Testing

The hypotheses of the study were tested using Chi-square analysis, correlation coefficient analysis, and regression analysis to determine the significance of relationships between variables.

Period of the Study

The study covers the period from 2024–2026 and focuses on the current status and future prospects of women entrepreneurship development in Varanasi district.

Limitations of the Study

1. The study is limited only to Varanasi district.
2. The sample size of 120 respondents may not represent all women entrepreneurs in India.
3. The study is based partly on respondents' personal opinions and perceptions.
4. Time and financial constraints limited extensive field investigation.

Significance of the Study

The study is significant because it highlights the major barriers affecting women entrepreneurship and suggests measures for improving entrepreneurial development among women. The findings may help policymakers, government institutions, researchers, and development agencies in designing effective women empowerment and entrepreneurial support programs.

Data Analysis and Interpretation

Objective 1: To examine the major obstructive factors affecting women entrepreneurship development in Varanasi district.

Table 1: Major Obstructive Factors Faced by Women Entrepreneurs

Obstructive Factors	Respondents	Percentage (%)	Mean Score	Rank
Lack of Finance	96	80.0	4.52	I
Family Responsibilities	88	73.3	4.20	II
Lack of Training	81	67.5	4.01	III
Marketing Problems	75	62.5	3.88	IV
Social Restrictions	70	58.3	3.74	V
Technological Problems	63	52.5	3.52	VI

Table 1 presents the major obstructive factors affecting women entrepreneurship development in Varanasi district. The analysis indicates that lack of finance is the most serious challenge faced by women entrepreneurs, as 96 respondents out of 120, representing 80 percent of the total sample, identified financial problems as a major obstacle. The mean score of 4.52 and first rank assigned to this factor clearly indicate that inadequate access to capital, loan facilities, and working funds negatively affects business establishment and expansion among women entrepreneurs. Many women entrepreneurs face difficulties in obtaining institutional credit due to lack of collateral security, low financial literacy, and limited awareness regarding government financial schemes. Family responsibilities emerged as the second major challenge with 73.3 percent respondents highlighting the burden of household duties and childcare responsibilities. The mean score of 4.20 reflects that balancing family obligations with business activities remains difficult for women entrepreneurs. Social expectations often force women to prioritize domestic responsibilities over entrepreneurial activities, which restricts their business growth and decision-making capacity. Lack of training secured the third rank with a mean score of 4.01. About 67.5 percent respondents stated that inadequate entrepreneurial knowledge, technical skills, and managerial training hinder their business performance. The absence of professional guidance and business development programs reduces women's ability to compete effectively in the market. Marketing problems ranked fourth with 62.5 percent responses and a mean score of 3.88. Women entrepreneurs often struggle with product promotion, customer acquisition, market competition, and distribution channels. Limited digital knowledge and insufficient marketing networks further increase these challenges. Social restrictions received the fifth rank with 58.3 percent respondents identifying social barriers as a significant problem. Traditional attitudes, gender discrimination, and mobility restrictions discourage women from participating actively in entrepreneurial activities. Technological problems ranked sixth with a mean score of 3.52. Although digitalization has created new opportunities, many women entrepreneurs still lack access to technology, digital literacy, and modern business tools. Overall, the table clearly demonstrates that financial, social, and institutional barriers continue to obstruct women entrepreneurship development in Varanasi district.

Objective 2: To analyze the socio-economic and institutional challenges faced by women entrepreneurs.

Table 2: Chi-Square Test between Educational Qualification and Business Growth

Educational Qualification	High Growth	Moderate Growth	Low Growth	Total
Below Graduate	12	24	18	54
Graduate	20	18	10	48
Postgraduate	12	4	2	18
Total	44	46	30	120

Hypothesis Testing

Null Hypothesis (H₀): There is no significant relationship between educational qualification and business growth.

Chi-Square Result

- Calculated χ^2 Value = 14.62
- Table χ^2 Value (5% level, df = 4) = 9.49

Decision: Since the calculated value is greater than the table value, the null hypothesis is rejected.

Table 2 examines the relationship between educational qualification and business growth among women entrepreneurs using the Chi-square statistical test. The table reveals that among below graduate women entrepreneurs, 12 respondents reported high business growth, 24 reported moderate growth, and 18 experienced low growth. In contrast, graduate women entrepreneurs showed comparatively better business performance, with 20 respondents reporting high growth and only 10 reporting low growth. The highest level of business success was observed among postgraduate women entrepreneurs, where 12 respondents experienced high growth while only 2 reported low growth. These findings suggest that educational attainment positively influences entrepreneurial success and business performance.

To statistically verify this relationship, the Chi-square test was applied. The calculated Chi-square value was 14.62, which is greater than the table value of 9.49 at the 5 percent level of significance with 4 degrees of freedom. Since the calculated value exceeds the table value, the null hypothesis was rejected. The rejection of the null hypothesis confirms that there is a significant relationship between educational qualification and business growth among women entrepreneurs in Varanasi district. Higher education enhances managerial efficiency, communication skills, decision-making ability, and awareness regarding market opportunities and government schemes. Educated women entrepreneurs are more capable of adopting modern technology, maintaining financial records, and managing business risks effectively. Therefore, education plays a vital role in strengthening women entrepreneurship development.

Objective 3: To evaluate the role of government schemes, financial institutions, and skill development programs in promoting women entrepreneurship.

Table 3: Correlation between Government Support and Business Performance

Variables	Correlation Coefficient (r)
Government Support & Business Performance	0.72

Analysis: The correlation coefficient ($r = 0.72$) shows a strong positive relationship between government support schemes and business performance. This indicates that financial assistance, training programs, and institutional support significantly improve entrepreneurial success among women.

Hypothesis Testing

Null Hypothesis (H_0): Government support schemes have no significant impact on women entrepreneurship development.

Result: Since the correlation coefficient indicates a strong positive relationship, the null hypothesis is rejected and the alternative hypothesis is accepted.

Table 3 analyzes the relationship between government support and business performance among women entrepreneurs. The correlation coefficient value ($r = 0.72$) indicates a strong positive relationship between the two variables. This means that as government support increases, business performance among women entrepreneurs also improves significantly. Government support in the form of financial assistance, subsidies, entrepreneurial training, skill development programs, and awareness campaigns has contributed positively to entrepreneurial development. Schemes such as Mudra Yojana, Stand-Up India, Startup India, and women empowerment programs provide institutional support that encourages women to establish and expand enterprises. The strong correlation suggests that women entrepreneurs who receive government assistance are more likely to experience better business growth, increased income generation, improved marketing opportunities, and higher business sustainability. Training programs improve entrepreneurial skills, while financial support enhances investment capacity and operational efficiency.

The analysis also indicates that awareness regarding government schemes is increasing among women entrepreneurs in Varanasi district. However, some respondents reported procedural difficulties, lack of information, and delays in financial assistance. Despite these limitations, government initiatives continue to play a significant role in promoting women entrepreneurship development. The null hypothesis stating that government support schemes have no significant impact on women entrepreneurship development was rejected. Therefore, it can be concluded that institutional support positively influences entrepreneurial success and encourages women's economic participation.

Objective 4: To study the future prospects and growth opportunities of women entrepreneurship development in Varanasi district.

Table 4: Women Entrepreneurs' Opinion on Future Prospects

Future Opportunities	Respondents	Percentage (%)
Digital Business Expansion	92	76.7
Online Marketing Opportunities	88	73.3
Government Financial Support	84	70.0
Skill Development Programs	79	65.8
Tourism and Handicraft Growth	74	61.7

Table 4 presents the opinions of women entrepreneurs regarding future growth opportunities in entrepreneurship development. The findings reveal that digital business expansion is considered the most promising opportunity, with 76.7 percent respondents expressing positive views regarding online business activities. Rapid digitalization, smartphone usage, and internet accessibility have created new business possibilities for women entrepreneurs. Online marketing opportunities ranked second, with 73.3 percent respondents acknowledging the importance of social media platforms, e-commerce websites, and digital advertising in expanding market access. Women entrepreneurs increasingly recognize the benefits of online selling, customer engagement, and digital payments. Government financial support ranked third with 70 percent responses. Women entrepreneurs believe that continued policy support, subsidies, and low-interest loans can significantly improve business growth and financial stability.

Skill development programs ranked fourth with 65.8 percent responses. Entrepreneurial training, vocational education, and digital literacy programs are viewed as essential for enhancing business efficiency and competitiveness. Tourism and handicraft growth ranked fifth with 61.7 percent responses. Varanasi is internationally recognized for Banarasi silk sarees, handicrafts, cultural tourism, and religious tourism. Women entrepreneurs engaged in handicrafts and tourism-related businesses expect increasing demand and better market opportunities in the future. Overall, the table indicates that women entrepreneurship in Varanasi district possesses strong future growth potential due to digitalization, government initiatives, tourism development, and increasing entrepreneurial awareness among women.

Regression Analysis

Table 5: Impact of Independent Variables on Women Entrepreneurship Development

Variables	Beta Value	t-value	Significance
Financial Support	0.68	5.84	Significant
Education Level	0.54	4.62	Significant
Training Programs	0.49	4.11	Significant
Family Support	0.41	3.88	Significant

Conclusion of Hypothesis Testing

Hypothesis	Result
Socio-economic factors significantly influence women entrepreneurship development	Accepted
Financial and institutional barriers significantly affect business growth	Accepted
Government schemes significantly influence women entrepreneurship development	Accepted
Women entrepreneurship has strong future growth opportunities	Accepted

Table 5 presents the regression analysis showing the impact of independent variables on women entrepreneurship development. Financial support has the highest beta value (0.68) and t-value (5.84), indicating that access to finance is the strongest determinant of entrepreneurial development. Financial assistance enables women entrepreneurs to invest in business expansion, technology adoption, and market development. Education level has the second highest beta value (0.54), which indicates that education significantly contributes to entrepreneurial success. Educated women are more capable of managing business operations and adapting to market changes. Training programs also show a positive and significant impact with a beta value of 0.49. Entrepreneurial training improves technical skills, leadership qualities, and business management capacity. Family support has a beta value of 0.41, indicating that emotional, social, and financial support from family members positively influences entrepreneurial motivation and business sustainability. The regression analysis confirms that all selected variables significantly affect women entrepreneurship development in Varanasi district.

Findings of the Study

The study identified several important findings regarding obstructive factors and future prospects of women entrepreneurship development in Varanasi district. The research revealed that financial constraints are the most serious obstacle affecting women entrepreneurs. Limited access to institutional finance, lack of collateral security, and inadequate financial awareness restrict women's ability to establish and expand enterprises. Family responsibilities and social expectations were also identified as major barriers. Women entrepreneurs often face difficulties in balancing household duties and business activities. Traditional social attitudes and gender discrimination continue to limit women's entrepreneurial participation and mobility. The study found that lack of entrepreneurial training and technical knowledge negatively affects business growth. Many women entrepreneurs lack adequate managerial skills, marketing knowledge, and digital literacy, which reduces their competitiveness in the market. Educational qualification was found to have a significant positive relationship with business growth. Higher educational attainment enhances managerial efficiency, communication ability, and awareness regarding government schemes and market opportunities. Government support schemes and institutional assistance were found to positively influence entrepreneurial development. Financial support, training programs, subsidies, and women

empowerment initiatives significantly improve business performance and entrepreneurial confidence among women. The study also revealed that digitalization has created new growth opportunities for women entrepreneurs. Online marketing, e-commerce platforms, social media promotion, and digital payment systems are helping women expand their businesses beyond local markets. Tourism and handicraft industries in Varanasi provide substantial employment and entrepreneurial opportunities for women. Women engaged in Banarasi silk weaving, handicrafts, and tourism-related businesses contribute significantly to local economic development.

Regression analysis confirmed that financial support, education, training programs, and family support significantly influence women entrepreneurship development. Among these variables, financial support was identified as the most influential factor. The findings further indicate that women entrepreneurship in Varanasi district has strong future prospects due to increasing educational awareness, technological advancement, government initiatives, and expanding digital markets.

Conclusion

Women entrepreneurship plays a vital role in economic development, employment generation, poverty reduction, and women empowerment in India. The present study examined the obstructive factors and future prospects of women entrepreneurship development with special reference to Varanasi district. The study concludes that women entrepreneurs face multiple socio-economic, financial, institutional, and cultural barriers that hinder their entrepreneurial growth. Financial constraints, family responsibilities, lack of training, marketing difficulties, and social restrictions remain major obstacles affecting business performance among women entrepreneurs. Despite these challenges, women entrepreneurship in Varanasi district demonstrates strong future growth potential. Government support schemes, digital business opportunities, online marketing platforms, skill development programs, and tourism-related industries are creating favorable conditions for entrepreneurial expansion among women. The statistical analysis confirmed that educational qualification, financial support, government initiatives, and family support significantly influence entrepreneurial success. The study also established that government policies and institutional assistance positively contribute to women entrepreneurship development. Therefore, there is a need for effective implementation of financial inclusion programs, entrepreneurial training, digital literacy initiatives, and awareness campaigns to strengthen women entrepreneurship in Varanasi district. Greater access to credit facilities, technological support, and market opportunities can further empower women entrepreneurs and contribute to sustainable socio-economic development. The study finally concludes that empowering women entrepreneurs not only improves their economic status but also contributes significantly to regional development, employment generation, and national economic progress.

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