

POLICY INITIATIVES AND PROGRAMMES IMPLEMENTED BY THE GOVERNMENT OF INDIA AND GOVERNMENT OF ANDHRA PRADESH TO EMPOWER RURAL WOMEN ENTREPRENEURS

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Abstract:

Empowering rural women through entrepreneurship is a key priority for both the Government of India and the state government of Andhra Pradesh. Various policy initiatives and programmes have been implemented to support and encourage rural women entrepreneurs by providing access to credit, skill development, and market linkages. These efforts aim to foster economic independence and sustainable livelihoods for women in rural areas.

At the national level, key initiatives include the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), which strengthens Self-Help Groups (SHGs) through financial aid and market access, the Stand-Up India Scheme, offering loans up to ₹1 crore for first-time women entrepreneurs, and the MUDRA Scheme, which provides collateral-free loans under the Shishu, Kishore, and Tarun categories. Additionally, Rural Skill Development Programs such as DDU-GKY and PMKVY enhance employability, while the Women Entrepreneurship Platform (WEP) by NITI Aayog facilitates mentorship and funding. The Support to Training and Employment Programme (STEP) focuses on vocational training for income generation.

In Andhra Pradesh, the Development of Women and Children in Rural Areas (DWCRA) under SERP provides SHGs with financial assistance, skill training, and market linkages. The Mission for Elimination of Poverty in Municipal Areas (MEPMA) supports urban and peri-urban poor women through self-employment initiatives. The AP Food Processing Policy and MSME Policies offer financial incentives, infrastructure support, and subsidies for women-led enterprises in the food processing and small-scale industries sector.

These policy initiatives and programmes collectively aim to create an ecosystem where rural women entrepreneurs can thrive. However, challenges such as awareness, accessibility, and market integration still exist, necessitating continuous policy refinement and grassroots-level support.

Keywords: Policy Initiatives, Government Schemes, Rural Women Entrepreneurship, Self-Help Groups (SHGs), Financial Assistance, Skill Development, Economic Empowerment, Microfinance, Livelihood Promotion

Introduction

Women are increasingly emerging as a powerful force in global business (1). The leadership qualities essential for success in today's evolving landscape often align with attributes such as confidence, independence, and risk-taking (2). Many women leaders also emphasize work-life balance, intuition, social skills, and mentorship (3). While entrepreneurship was once seen as a

male-dominated field, this perception is changing, women are now starting businesses at an accelerating rate, contributing significantly to economic growth and innovation (4).

Women's entrepreneurship plays a crucial role in fostering economic development, job creation, and social progress, particularly in rural areas (5). In India, where a substantial portion of the population resides in rural regions, empowering women through entrepreneurship is key to achieving inclusive development (6). Recognizing this, the Government of India and the Government of Andhra Pradesh have implemented various policy initiatives and financial support programs to enhance women's access to credit, skills, and market opportunities (7).

At the national level, several flagship programs support rural women entrepreneurs. The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), Stand-Up India Scheme, and MUDRA Scheme provide financial assistance, skill development, and business support (8). Additionally, initiatives like the Women Entrepreneurship Platform (WEP) by NITI Aayog and the Support to Training and Employment Programme (STEP) focus on capacity-building and knowledge-sharing to help women establish and sustain businesses (8).

In Andhra Pradesh, region-specific schemes further strengthen women-led enterprises. Programs such as Development of Women and Children in Rural Areas (DWCRA) under SERP, the Mission for Elimination of Poverty in Municipal Areas (MEPMA), and the AP Food Processing & MSME Policies offer financial incentives and infrastructure support to women entrepreneurs (9). These initiatives have collectively contributed to increasing women's participation in entrepreneurship, fostering economic independence, and improving rural livelihoods (9).

This paper explores some schemes and policies initiated by both the Government of India and the Government of Andhra Pradesh to support and empower women entrepreneurs.

Government of India Initiatives

Rural women entrepreneurs in India play a pivotal role in the nation's economic development, particularly within the agricultural sector. Women's involvement in entrepreneurship has grown substantially, now accounting for nearly 45% of India's total population (11).

Women entrepreneurs play a crucial role in driving economic empowerment in rural areas by generating employment, increasing revenue, and fostering overall economic growth (12). Their presence is no longer limited to small-scale enterprises, as many are now venturing into medium and larger businesses. To support this growth, the government must act as a facilitator by improving financial accessibility through banks and financial institutions while also expanding and effectively implementing schemes aimed at empowering women (12). Additionally, self-help groups have been instrumental in providing rural women with economic sustainability and independence, enabling them to become micro-entrepreneurs (13). Recognizing the challenges and contributions of rural women entrepreneurs, the Indian government has introduced various schemes aimed at providing financial assistance, training, and market access.

- 1. Support to Training and Employment Programme (STEP) for Women**
Launched in 1986, the STEP scheme aims to provide skill training to women, enabling them to achieve financial independence through self-employment. It primarily targets women above 16 years of age in rural areas, offering free training programs in various

trades along with financial assistance. The scheme continues to operate across multiple states, introducing new skill-based initiatives to empower women (14).

2. **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)**
Introduced in 2011, DAY-NRLM focuses on empowering rural women through Self-Help Groups (SHGs). The scheme provides financial assistance, capacity-building support, and access to credit and markets to enhance income-generating activities. Currently, it is operational across India, benefiting over 8 million SHGs by promoting financial inclusion and skill development (15).
3. **Rural Skill Development Programs (DDU-GKY & PMKVY)**
These initiatives were launched to enhance employability and entrepreneurship skills among rural women. They provide industry-relevant training and job placement assistance, enabling self-employment opportunities. The schemes remain active across various states, helping unemployed and underprivileged women gain financial stability through skill development in multiple sectors (16).
4. **MUDRA (Micro Units Development and Refinance Agency) Scheme**
MUDRA was introduced in 2015 to support women-led micro and small businesses by offering collateral-free loans. The scheme provides loans up to ₹10 lakh under three categories—Shishu, Kishore, and Tarun—helping small entrepreneurs start and expand their businesses. So far, over 30 crore loans have been disbursed, making it a crucial initiative for self-employment and business growth (17).
5. **Stand-Up India Scheme**
This scheme was launched to promote entrepreneurship among women and individuals from SC/ST communities. It facilitates bank loans ranging from ₹10 lakh to ₹1 crore for setting up businesses in manufacturing, service, and trading sectors. Along with financial support, it offers mentorship and business guidance. As of now, over 1.5 lakh loans have been sanctioned, boosting women’s participation in business ventures (18).
6. **Women Entrepreneurship Platform (WEP) by NITI Aayog**
Introduced in 2018, WEP serves as a knowledge-sharing and networking platform for women entrepreneurs. It provides mentorship, funding opportunities, and business-related resources to support women-led startups and enterprises. As an active digital platform, it connects entrepreneurs with industry leaders and investors, fostering innovation and economic empowerment (19).
7. **PM Vishwakarma Scheme:** Launched in 2023, the PM Vishwakarma Scheme aims to support traditional artisans and craftsmen such as carpenters, blacksmiths, potters, and weavers including women engaged in handicrafts, weaving, pottery, tailoring, and other skilled trades. Many rural and urban women in India rely on these traditional occupations for their livelihoods, and this scheme helps them by offering collateral-free loans, subsidized interest rates, skill training, and digital empowerment incentives. Additionally, women entrepreneurs under this scheme can access modern tools, branding assistance, and market linkages, enabling them to enhance their businesses and achieve financial independence. By promoting women’s participation in artisanal

and micro-business sectors, the scheme contributes to their economic empowerment and self-reliance (20).

8. Government of Andhra Pradesh Initiatives:

9. Apart from central government programs, the Andhra Pradesh state government has implemented several policies to support women entrepreneurs at the grassroots level. Women entrepreneurs in rural Andhra Pradesh play a pivotal role in the state's socio-economic development. Their contributions span various sectors, including agriculture, handicrafts, and small-scale industries. Despite their significant impact, these entrepreneurs face challenges such as limited access to credit, inadequate training, and socio-cultural constraints. To address these challenges, the Government of Andhra Pradesh has implemented several initiatives aimed at promoting women's entrepreneurship.
10. **Development of Women and Children in Rural Areas (DWCRA):** The Development of Women and Children in Rural Areas (DWCRA) program, initiated in 1982 under the Society for Elimination of Rural Poverty (SERP), plays a crucial role in supporting rural women's Self-Help Groups (SHGs). It provides financial aid, skill training, and market linkages, encouraging women to participate in income-generating activities and achieve financial independence (21).
11. **Society for Elimination of Rural Poverty (SERP):** The Society for Elimination of Rural Poverty (SERP) was initiated in 2000 by the Government of Andhra Pradesh. It was established as an autonomous society under the Department of Rural Development to implement poverty alleviation programs, primarily through the Self-Help Group (SHG) movement. SERP focuses on financial inclusion, livelihood promotion, and social development, empowering rural women by enhancing access to credit, skill development, and entrepreneurship opportunities (22).
12. **Mission for Elimination of Poverty in Municipal Areas:** The Mission for Elimination of Poverty in Municipal Areas (MEPMA) was launched in 2007 to empower urban and peri-urban poor women through self-employment programs. It provides financial support and skill development training to enhance their livelihoods, ensuring economic stability and social empowerment (23).
13. **Micro, Small, and Medium Enterprises (MSME) sector:** Under the AP Food Processing Policy & MSME Policies, introduced in 2015, the state government promotes women-led food processing enterprises through financial incentives and infrastructure support. Additionally, it provides subsidies for rural women entrepreneurs in the Micro, Small, and Medium Enterprises (MSME) sector, fostering sustainable business growth and self-reliance among women (24).

Role of Skill in supporting Women entrepreneurs: Skill India is a national initiative, where the government has actively collaborated with central programs to enhance women's entrepreneurial skills. Skill India's focus on skill training, financial literacy, and entrepreneurship development aligns in supporting women entrepreneurs by providing training and development programs that enhance their entrepreneurial skills. Launched in

2015 by the Government of India, Skill India aims to equip individuals, including women, with industry-relevant skills to boost employability and entrepreneurship.

Role of Skill India in Empowering Women Entrepreneurs (25)

Skill India has played a crucial role in empowering women entrepreneurs by providing them with industry-relevant skills, training, and financial support. The initiative focuses on equipping women with the necessary competencies to establish and sustain their own businesses. Key contributions of Skill India in this regard include:

- Through Industrial Training Institutes (ITIs) and National Skill Training Institutes (NSTIs), women receive long-term training in various fields, including fashion design, office management, electronics, and emerging technologies like AI and data analytics.
- The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) has trained nearly 50% women candidates across sectors such as healthcare, beauty, and wellness, while also promoting their participation in non-traditional trades like electronics and hardware.
- Recognition of Prior Learning (RPL): Women with existing skills are formally certified under RPL, improving their employability and entrepreneurial prospects. Over 4 lakh women have benefited from this initiative.
- The National Institute for Entrepreneurship and Small Business Development (NIESBUD) provides specialized training programs to rural women to develop entrepreneurial attitudes and skills.
- Livelihood Business Incubation (LBI) models promote women-led enterprises by offering business guidance and incubation support.
- Skill India has established a linkage with the Mudra Yojana, where 78% of the beneficiaries are women, enabling aspiring women entrepreneurs to secure loans and grow their businesses.
- Women-Centric and Industry-Oriented Courses with nearly 450 job roles designed for women, Skill India promotes female participation in Industry 4.0 jobs such as artificial intelligence, cybersecurity, CNC mechanics, and automation.
- Collaborations with industry leaders like SAP, Adobe, and IBM help women gain exposure to global business trends and technical skills.
- The National Skill Development Policy ensures gender-sensitive training environments, flexible learning options, and incentives like transportation reimbursements and post-placement stipends for women trainees.
- Special Initiatives for Rural and Underprivileged Women: Partnerships with organizations such as Mann Deshi Foundation, SEWA Bank, and Sarada Math Rasik Bhita aim to uplift rural women by providing skills in digital literacy, financial management, and entrepreneurship.
- The Pradhan Mantri Mahila Kaushal Kendra (PMMKK) provides specialized training for self-employment in areas such as tailoring, beauty therapy, and customer care.

- Support for Future Entrepreneurs Such as National Entrepreneurship Awards recognize women entrepreneurs, motivating more women to take up business ventures.
- Skill India's focus on apprenticeships and incubation programs helps women gain real-world experience and transition into business leadership roles.

Despite the numerous initiatives available for women entrepreneurs, awareness and accessibility remain major challenges. Many schemes lack adequate publicity and outreach, making it difficult for women, especially in rural areas, to take advantage of these opportunities.

Recommendations:

1. **Expanding Awareness and Language Accessibility:** Government schemes and programs should be widely promoted through regional languages and local dialects to ensure that they reach the maximum number of women, including those in remote areas. Information should be disseminated through community networks, self-help groups (SHGs), local media, and digital platforms to enhance accessibility (26).
2. **Beyond Financial Support-Mental and Emotional Guidance:** While financial assistance is crucial, mental and emotional support is equally important. The government should establish mentorship programs, counselling services, and peer support networks to help women navigate the challenges of entrepreneurship (27).
3. **Entrepreneurial Education at the Student Level:** Younger women (18-28 years) have great potential to drive socio-economic change (28). Encouraging entrepreneurial skills from an early age can instill confidence and a problem-solving mindset in young women. Schools and colleges should incorporate business development programs, leadership training, and financial literacy courses to nurture future women entrepreneurs (29).
4. **Customized Training and Mentorship:** Specialized skill development programs in business management, digital literacy, and leadership can provide women with the confidence and expertise needed to succeed in competitive markets. Tailored mentorship programs should connect aspiring entrepreneurs with successful business leaders who can guide them through their journey (30)(31).
5. **Advancing Digital Literacy and Technology Access:** Enhancing digital literacy and providing access to technology can unlock broader market opportunities for women entrepreneurs. Training in e-commerce, digital marketing, e-Haat and online business operations can help women expand their businesses beyond local boundaries (32).
6. **Building Infrastructure for Entrepreneurial Support:** Establishing business incubators, co-working spaces, and childcare facilities can create a more supportive environment for women entrepreneurs. Such initiatives will allow women to balance family responsibilities while growing their businesses effectively (33)(34).
7. **Strengthening Women's Role in Rural Markets:** Special attention should be given to women-led cooperatives and community-based entrepreneurship models, particularly in rural areas. Supporting women's participation in traditional markets (such as flower markets, handicrafts, aquaculture and agribusiness) can break social, financial, and institutional barriers (35).

Conclusion

While significant progress has been made in women’s entrepreneurship, more efforts are needed to increase awareness, provide holistic support, and create an enabling ecosystem (36). By integrating language accessibility, mental well-being, digital inclusion, and infrastructure development, governments can ensure that women entrepreneurs receive the tools and opportunities they need to thrive.

Table 1: Government Schemes for Women Entrepreneurs in India

Scheme Name	Motto Behind Initiation	Targeted Group	Benefits of Scheme	Types of Loans Under the Scheme	Incentives Provided
Support to Training and Employment Programme (STEP) for Women (1986)	To provide skill training to women for self-employment and economic independence.	Women above 16 years of age from rural areas.	Free training programs in various trades, financial assistance for self-employment, and skill enhancement	No direct loan facility; financial assistance provided through training and self-employment support.	Free skill training, financial support for self-employment (varies by program).
Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) (2011)	To provide financial and capacity-building support to Self-Help Groups (SHGs) for income-generating activities.	Rural women organized into SHGs.	Access to credit, market linkages, and financial support through federations and community-based organizations	SHG Bank Linkage Program - Loans for SHGs with subsidized interest rates and financial assistance through federations.	Interest subvention on SHG loans, financial aid through federations, capacity-building programs.
Rural Skill Development Programs (DDU-GKY & PMKVY)	To enhance employability and entrepreneurial skills among rural	Unemployed and underprivileged rural women.	Industry-relevant training, job placement assistance, and support	No direct loan facility; support is provided through skill developmen	Free skill training, placement support, and financial

(2014)	women.		for self-employment.	t and employment linkages.	incentives for self-employment.
MUDRA (Micro Units Development and Refinance Agency) Scheme (2015)	To encourage women-led micro and small businesses through collateral-free loans.	Women entrepreneurs in micro and small enterprises.	Loans up to ₹10 lakh under three categories (Shishu, Kishore, and Tarun) without collateral.	Shishu Loan (up to ₹50,000), Kishore Loan (₹50,000 to ₹5 lakh), Tarun Loan (₹5 lakh to ₹10 lakh).	Interest subvention for timely repayment, no collateral required, government-backed guarantee.
Stand-Up India Scheme (2016)	To facilitate financial support for women entrepreneurs, particularly in manufacturing, service, and trading sectors.	Women entrepreneurs and individuals from SC/ST communities.	Bank loans ranging from ₹10 lakh to ₹1 crore, mentorship, and business guidance.	Term loans and working capital loans between ₹10 lakh and ₹1 crore for greenfield enterprises.	Subsidized interest rates, financial support for setting up businesses, credit guarantee cover.
Women Entrepreneurship Platform (WEP) by NITI Aayog (2018)	To act as a knowledge-sharing platform for women entrepreneurs.	Women entrepreneurs from diverse sectors.	Mentorship, funding opportunities, networking support, and access to resources.	No direct loan facility; connects women entrepreneurs with funding sources and investment opportunities.	Access to funding, mentorship, networking, and government schemes.
PM Vishwakarma (2023)	To support traditional artisans and craftsmen by providing financial assistance, skill development,	Traditional artisans and craftsmen such as carpenters, blacksmiths, potters, weavers,	First Loan: ₹1 lakh at a subsidized interest rate of 5%. Second Loan: ₹2 lakh for business	₹1 lakh loan at 5% interest for initial setup; ₹2 lakh loan for business expansion.	₹15,000 toolkit incentive, ₹500 per day stipend during training, digital

	and market linkages.	goldsmiths, etc.	expansion. Free training and upskilling programs. Branding, packaging, and marketing assistance. Encouragement to adopt digital transactions with incentives.		transaction incentives.
Development of Women and Children in Rural Areas (DWCRA) (1982)	To support rural women’s Self-Help Groups (SHGs) by providing financial assistance, skill training, and market linkages.	Rural women in SHGs under SERP.	Financial aid, skill development programs, access to markets for income-generating activities.	Integrated into DAY-NRLM; loans available under SHG Bank Linkage Program.	Financial grants for SHGs, interest subvention on loans, marketing support.
Mission for Elimination of Poverty in Municipal Areas (MEPMA) (2007)	To empower urban and peri-urban poor women through self-employment programs.	Urban and peri-urban poor women.	Financial assistance, skill development training, and self-employment opportunities	SHG-based financial support and micro-loans for urban women entrepreneurs.	Interest subvention on loans, financial grants for SHG-led businesses.
AP Food Processing Policy & MSME Policies (2015)	To encourage women-led food processing enterprises and MSMEs through financial	Women entrepreneurs in food processing and MSME sectors.	Subsidies, financial assistance, infrastructure support, and capacity building.	Loans and subsidies for food processing units and MSMEs under state and central	35% capital subsidy for women-led food processing units, infrastructure support,

	incentives and infrastructure support.			government schemes.	marketing assistance
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