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Women Entrepreneurship in India: Opportunities, Challenges, and Policy Support

Dr. Nishith Dubey

Professor, National Institute of Technical Teacher's Training and Research, Bhopal, Deemed University Under Distinct Category, India

* Corresponding Author: **Dr. Nishith Dubey**

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Abstract

Indian women entrepreneurship has become a strategically significant part of India's inclusive development agenda since it cuts across employment creation, household welfare, local innovation, financial inclusion, and social transformation. The paper analyzes the position of women entrepreneurship in India using an analytical tool of secondary data analysis, including opportunities, structural barriers, and the changing policy ecosystem. The paper also summarizes the data available in official reports, government portals, survey data, and policy reports, such as the Sixth Economic Census, PLFS, Ministry of MSME reports, Startup India initiatives, Stand-Up India guidelines, and Women Entrepreneurship Platform of NITI Aayog. The analysis indicates that the economic involvement of women has been enhanced as the percentage of the labour force participation and policy systems has substantially increased in recent years, and women-headed enterprise development is now a national priority. Meanwhile, women entrepreneurs have ongoing limitations with regard to credit, formalization, mobility, markets, digital accessibility, asset ownership, and business expansion. The results indicate that India has shifted its support system beyond welfare-style help to ecosystem-construction by means of credit facilitation, skilling, start-up support, digital registration, and procurement incentives. Nevertheless, fragmentation of implementation, information asymmetry, and disparate access to the regions continue to diminish the effectiveness of the policy. The paper concludes that women entrepreneurship in India is not only a gender issue but also a productivity and development requirement, which needs concerted financial reforms, mentoring, skilling, care infrastructure, and institutional convergence.

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1. Introduction

Female entrepreneurship is now among the most important issues in the modern discourse of development as it connects gender equality with economic growth, innovation, and social mobility. The role of women-owned businesses in India has increased in the backdrop of accelerated economic change, digitalization, formalization of micro and small enterprises, growth in startups, and focus on inclusive growth in policy ^[1]. Women-owned businesses earn revenues, generate local jobs, diversify household livelihoods, and, in most cases, generate broader intergenerational gains by enhancing spending on education, health, and nutrition. This is why the entrepreneurship of women is no longer considered only a welfare or self-help sector, but is becoming a significant source of productivity, strength, and equitable development of the region ^[2].

The Indian setting is particularly significant due to the combination of a large population base, substantial involvement in the informal sector, the growth of digital infrastructure in the population, and the policy push in favor of the growth of MSMEs. However, the entrepreneurial world is still genderized. The Sixth Economic Census indicated that women-owned establishments made up 8.05 million establishments or approximately 13.76 percent of all establishments in India, and these businesses employed approximately 13.45-13.48 million people. A significant portion of these businesses was focused in rural regions, and most of them were run without employed laborers, which meant that Indian women's entrepreneurship in the past was massively micro-based and survival-based, but not growth-based. Recent labour-market statistics indicate that the larger environment in

which women engage in enterprises is becoming better, albeit unequally.

PLFS releases indicate that the female labour force participation increased by 23.3 to 41.7 in 2017-18 to 2023-24 under the usual status measure, and 2025 PLFS reported female LFPR at 40%^[7]. It means that there will be a significant structural change compared to the pre-pandemic era, although the quality, sectoral location, and security of the work of women will continue to be significant issues. The increase in participation provides a good setting to establish enterprises, as in most cases, entrepreneurship is developed where labour-market desire, self-employment, and household survival patterns interact^[8].

The support of the policy has also increased significantly. By 30 November 2025, the Ministry of MSME noted that 2.86 crore women-led MSMEs were registered on the Udyam system, which indicates a major expansion of formal visibility of women-led businesses. Other schemes found in the same ecosystem are PMEGP, Stand-Up India, women-oriented schemes under Startup India, support schemes concerning procurement, and entrepreneur development schemes. Stand-Up India, as an example, offers bank loans of 10 lakh to 1 crore to greenfield enterprises with a minimum of one-woman borrower per bank branch. This implies that the state in India is becoming more aware of the fact that credit is not all those women entrepreneurs need, but they also need institutional channels^[27]. Simultaneously, the presence of policy support does not necessarily result in the equity of an entrepreneur. Women are still facing structural barriers associated with property rights, collateral shortage, unpaid care duties, physical barriers, restricted networks, market exclusion, digital access disparities, and lack of confidence when engaging with formal institutions^[9]. The policy-making work of NITI Aayog has highlighted the fact that the ecosystem of women entrepreneurship in India remains fragmented and that policy-based intervention is required to meet diverse needs throughout the entrepreneurship process^[28]. Therefore, women entrepreneurship in India needs to be examined in a less celebratory and more analytical way in order to take into consideration opportunities, constraints, and the quality of the policy practice. The aim of this paper is thus to analyze women entrepreneurship in India using secondary evidence on four general questions, namely, what are the current opportunities that are growing among women entrepreneurs, what are the still present challenges that are stifling their growth, how well the policy support architecture is established, and how outcomes can be improved in the future. The paper is presented in a logical academic structure comprising a literature review, methodology, findings, discussion, conclusion, and future research directions^[10].

2. Review of Literature

The women entrepreneurship literature has been developed as having a limited perspective of self-employment and income generating to a more comprehensive perspective of enterprise as a means of empowerment, agency, social bargaining, and economic change. Women-owned businesses were generally not given special consideration early in scholarship because they were viewed as household survival measures, particularly in developing economies where informality, low capital intensity, and family labour were the order of the day^[11]. With the course of time, though, researchers started to differentiate between the necessity

entrepreneurship and the opportunity entrepreneurship. This difference is still significant in India, where a large portion of women turn to entrepreneurial activity because of labour-market exclusion, family necessity, or because of seeking flexible employment, but a smaller but continually increasing proportion of women turn to business because of innovation, growth, and a formal interest in the market^[5]. One of the recurring themes in the literature is that women entrepreneurs are molded by stratified structural contexts but not necessarily personal preferences^[12]. These are education, class, caste, marital status, geography, access to digital, inheritance norms, and institutional trust. The entrepreneurship environment in India is very heterogeneous^[3]. Some of the rural women entrepreneurs tend to depend on self-help, local, household production, and low-entry-barrier industries like food processing, tailoring, handicrafts, retail trade, and services. In urban areas, women entrepreneurs are comparatively more prominent in professional services, e-commerce, education, beauty and wellness, and more and more in the ecosystem of startups. However, in the rural and urban environments, gender norms still affect the size of the enterprise, the industry selection, and the capacity to take risks.

A second body of literature focuses on finance as the most intractable constraint. Entrepreneurial women often have less initial capital, less asset ownership, less collateral position, and limited access to formal lending sources^[4]. This is both a supply-side issue of bank discrimination and a demand-side issue of low financial literacy, fear of debt, lack of awareness of schemes, and reluctance to take on formal loans. This issue has come to be acknowledged in policy discourse in India. The Stand-Up India framework is specifically tailored to provide access to women and SC/ST green field entrepreneurs, and PMEGP offers greater subsidy support and reduced own-contribution requirements to women. The official records indicate that as of inception until 31 December 2024, PMEGP has helped in funding 3,22,195 projects of women entrepreneurs. The literature thus indicates that financial inclusion policies are important, but their effects vary depending on the awareness, handholding, and support of the loan. A third theme is connected with enterprise quality and size^[26]. A lot of Indian literature records that women-owned businesses are overly concentrated in own-account businesses with minimal or no employed labour. As demonstrated in the Sixth Economic Census, a very high proportion of women-owned enterprises did not have hired workers. This has significant implications. It implies that the entry to entrepreneurship can be increasing without a respective shift to the scale-up, job-creating companies. That is, numerical inclusion is not necessarily a sign of entrepreneurial progress. Research in this field has contended that growth-oriented women entrepreneurship needs mentorship, business development services, use of technologies, branding, and access to the supply networks^[13]. One more significant theme is the role of digitalization. The recent scholarship displays an emerging trend: Digital infrastructure, mobile banking, UPI, e-commerce, social media marketing, online skilling, and online registration systems can reduce women entrepreneurship barriers. The digital governance ecosystem in India has brought forth new opportunities in terms of formalizing enterprises and reaching out^[14]. The expansion of Udyam registration and Startup India platforms, along with women-focused workshops and ecosystem initiatives, demonstrates how state-enabled digital

channels can improve discoverability and support access. The women-focused initiatives and official outreach of Startup India suggest that they are shifting to more focused support of early-stage women founders [6]. Entrepreneurship is also closely related to the notion of empowerment in the literature, though it warns against simplifying the notion. Women's enterprise ownership may improve income and confidence, yet decision-making power is often mediated by family structures, control over earnings, time poverty, and mobility restrictions. A lot of women-owned businesses are still subordinated in the patriarchal relations where fathers, husbands, or extended families influence the strategic decisions. This is the reason why the new literature movement is more demanding of the analysis of ecosystems than an individualistic narrative. The work of NITI Aayog in the form of the Women Entrepreneurship Platform is a manifestation of this thought by proposing women entrepreneurship as an ecosystem problem that needs to be coordinated with finance providers, markets, state institutions, incubators, and mentors.

Lastly, there is a significant change in policy literature. The traditional methods of dealing with women entrepreneurs were mostly based on women as vulnerable beneficiaries and the latest policy frameworks are more inclined on women as growth actors, employers, innovators and market participants. The emergence of women-centered startup discussion, procurement support, skilling movements, export facilitation and credit-plus platform signs this shift. Implementation fragmentation is also observed in the literature. There are schemes in different ministries and agencies, but women find it difficult to negotiate their way. Hence, the scholarly view is more inclined towards implementing hybrid assistance that incorporates funds, education, market connection, online ability, coaching and societal framework [24].

3. Methodology

This paper is purely secondary-based and is descriptive-analytical research design. This is done to gather evidence on

women entrepreneurship in India based on credible institutional and policy sources instead of primary survey-based inference. The methodology used in this topic is secondary-data since the issue of women entrepreneurship falls within the category of macro trends, national policy initiatives, institutional support mechanisms, and massive data on employment and enterprise which is best represented by official reports and policy reports.

The sources of data that will be used in this paper are the sixth economic census, periodic labour force survey (PLFS) reports, the Ministry of MSME Annual Report 2024-25, NITI Aayog policy reports, the Startup India official portals, the Standup India scheme documentation, and the concerned PIB releases related to the women-led MSMEs and the economic progress of the women. The selection of these sources was based on the fact that they offer authoritative information on the enterprise ownership, labour participation, scheme architecture, formalization, and policy implementation. The analysis employs thematic synthesis to group the evidence into three broad analytical dimensions namely opportunities, challenges, and policy support. Illustrative quantitative indicators are applied to enhance interpretation and qualitative analysis of the policy is applied to analyze the institutional direction and gaps in implementation.

The process follows four steps. First, the paper determines the general position of women entrepreneurship by use of establishment and labour-force indicators. Second, it examines the policy schemes and support platforms which are explicitly aimed at supporting women-owned businesses or economic involvement of women. Third, it charts common obstacles in the areas of finance, markets, formalization, technology, and social cultural norms. Fourth, it deciphers the adequacy or lack of adequacy of policy support to these structural constraints. Because the research is based on secondary evidence, it does not provide causal hypotheses through statistical means; rather, it develops an intellectually rallied synthesis that fits the conceptual and policy-oriented scholarship.

Table 1: Secondary data sources used in the study

Source	Type of data	Relevance to study
Sixth Economic Census	Establishments, ownership, employment	Baseline profile of women-owned establishments
PLFS 2023–24 and 2025	Labour-force participation, work participation	Macro context of women's economic participation
MSME Annual Report 2024–25	Scheme performance, PMEGP support	Evidence on institutional support and beneficiaries
Udyam-related PIB release	Formal registration numbers	Scale of women-led MSME formalization
Stand-Up India portal	Credit design and eligibility	Understanding targeted credit architecture
NITI Aayog/WEP report	Ecosystem and policy analysis	Institutional understanding of barriers and support
Startup India portals	Startup ecosystem initiatives	Opportunity and ecosystem-building measures

Table 2: Analytical theme indicators

Theme	Indicators used
Opportunities	Labour-force participation, formal registration, startup access, digitalization
Challenges	Credit, collateral, informality, care burden, market access, skill and digital gaps
Policy support	PMEGP, Stand-Up India, Startup India, WEP, Udyam, procurement and training support

4. Findings

The study results show that women entrepreneurship in India is becoming more visible, policy-recognized and formally included but the growth rate is limited by structural factors that restrict the size of the enterprise and its sustainability. The first significant discovery is that the overall landscape of women in the economic field has become better. There was a

sharp increase in female labour-force participation between 2017-18 and 2023-24 and although the 2025 figure is moderated, it still stands well above the previous baseline. This is important as entrepreneurship has frequently been incorporated in broader changes in work, movement, and financial identities among women. Once more women become productive, the number of potential entrepreneurs

increases. But, PLFS also reveals that childcare and homemaking are also still significant barriers in the case of many women who are not in the labour force. Therefore, the

labour-market improvement is not sufficient to eradicate gendered constraints.

Table 3: Female Labour Force Participation Rate in India

Year	Female LFPR (%)
2017–18	23.3
2023–24	41.7
2025	40.0

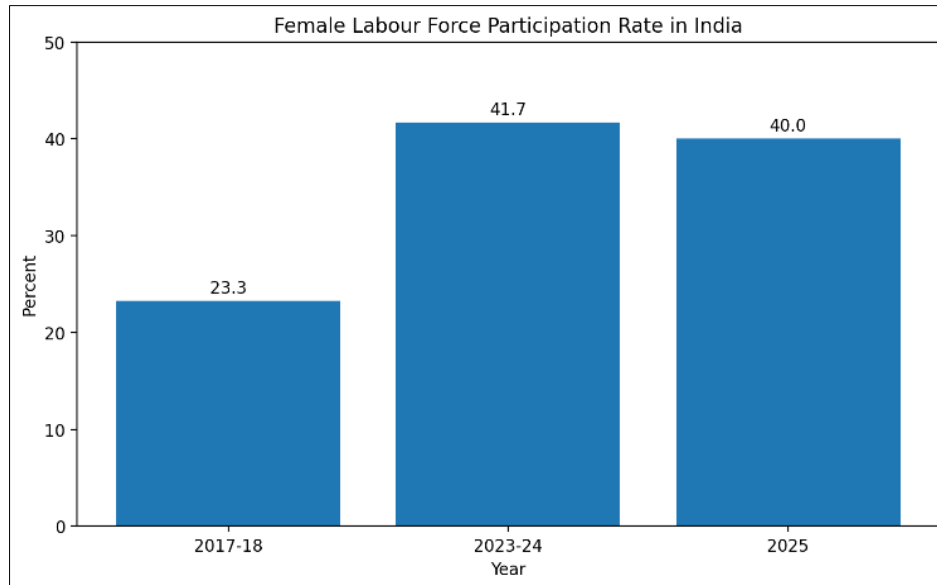


Fig 1: Female Labour Force Participation Rate in India

The second conclusion is that women entrepreneurship in India possesses a considerable yet insignificant structural foundation. The Sixth Economic Census indicated that women-owned establishments constituted merely 13.76% of the total number of establishments with the highest population in rural regions and own-account units predominating. This implies that there are plenty of women

entrepreneurs in India, in absolute terms, but most of them are at the micro level and beyond growth-oriented enterprise channels. Very small units dominate, which implies that the success of the policy can no longer be determined by the entry into entrepreneurship only, but through the scale and hiring, integration into the market, and long-term survival^[18].

Table 4: Snapshot of Women-Owned Establishments in India

Indicator	Value
Women-owned establishments	8.05 million
Share of total establishments	13.76%
Employment in women-owned establishments	about 13.45–13.48 million
Rural share of women-owned establishments	65.12%
Share operating without hired workers	83.19%

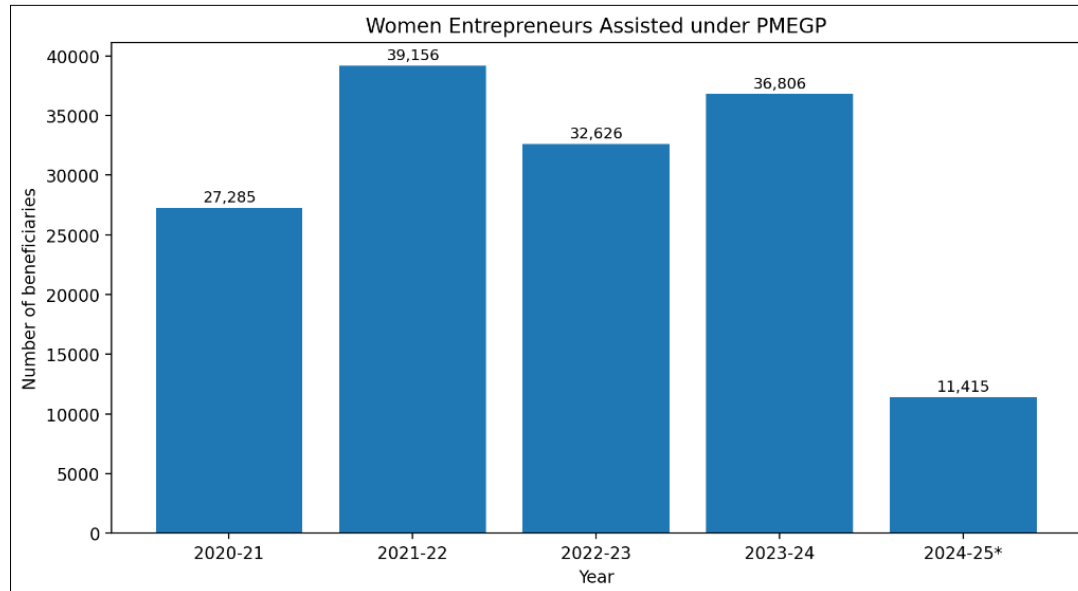
The third conclusion is that the formal policy support has expanded significantly within the past ten years. According to the Udyam ecosystem, 2.86 crore women-led MSMEs were registered as of 30 November 2025, demonstrating that women-led businesses are becoming more visible to the policy architecture. The reason behind this is that formal registration opens the door to credit access, procurement opportunities, eligibility to the scheme, and institutional recognition. However, formal registration cannot be confused with the ability to be a full-fledged entrepreneur. Some of these women-led units might enroll only to face a problem with finance, compliance, markets, or digital adoption. The

fourth one is that credit-oriented programs are significant but ineffective when applied on their own. PMEGP records indicate that there are significant beneficiaries of women over the years. The Ministry of MSME reported women entrepreneur assistance under PMEGP at 27,285 in 2020–21, 39,156 in 2021–22, 32,626 in 2022–23, and 36,806 in 2023–24, with 11,415 beneficiaries recorded in 2024–25 up to 31 December 2024^[17]. This is a sign of active outreach, however, the year-to-year changing trend is also a sign that scheme-based assistance is also responsive to the speed of implementation, local awareness, and institutional mediation.

Table 5: Women Entrepreneurs Assisted under PMEGP

Year	Beneficiaries
2020–21	27,285
2021–22	39,156
2022–23	32,626
2023–24	36,806
2024–25*	11,415

*Up to 31 December 2024.

**Fig 2:** Women Entrepreneurs Assisted under PMEGP

The fifth observation is that the policy support model in India is slowly moving out of the isolated welfare schemes to more of an ecosystem-based model. Stand-Up India offers organized credit to greenfield ventures and entrenches the concept of at least one woman borrower per branch of bank, whereas Startup India has come up with women-based outreach and capacity-building strategies.^[16] WEP by NITI Aayog has also coordinated women entrepreneurship through framing as a multi-stakeholder system problem, as opposed to a single subsidy problem. It is an excellent policy development as women entrepreneurs require finance, yet they require credibility, networks, digital capacity, markets, and ongoing mentoring, as well. Meanwhile, the facts all seem to be directed at the ongoing structural issues^[15]. The collateral weakness and less ownership of assets also restrict access to formal finance. There are social norms that influence sector preferences and mobility. Unpaid work as a form of time poverty can minimise the time that women can take to expand their business, travel, network, or acquire skills. The digital opportunities are increasing but digital literacy disparity remains a barrier to digital benefits, particularly in rural and semi-urban areas. Ideally, the opportunities are on the rise, yet they are narrowed through the gendered social systems^[25].

5. Discussion

The discourse on women entrepreneurship in India has to commence with a conceptual difference in participation and transformation. India has evidently taken a step forward in allowing increased involvement of women in business and economy. Increased participation of female labour force, institutional presence of women-led MSMEs on Udyam, and size of women beneficiaries of PMEGP are all signs of

institutional movement towards the right direction. The involvement does not, however, mean change. The bigger question is whether women entrepreneurs have been empowered to develop resilient, growth-focused, innovation-related businesses^[22]. The evidence indicates that the Indian ecosystem remains highly biased towards the entry support as opposed to the scale support. Most women are assisted to begin businesses, yet less are regularly assisted to develop past small product micro-enterprises. This is where the policy design should be more stratified^[23]. An entrepreneurship that is in the first stage might require credit and registration assistance whereas a second stage entrepreneur requires market access, branding, adoption of technology, accounting systems, export orientation, and professional mentorship. In the absence of such a transition, policy would be able to expand the pool of enterprise engagement without materially altering the quality of women-owned entrepreneurship. The second problem of interpretation is the issue of social norms and policy effectiveness. Formal barriers can be lowered by schemes, but it is not possible to rely on them solely to reduce domestic time burdens, safety issues, inherent inequalities in property, or the social norm that women income should be secondary. Evidence of PLFS that childcare and homemaking roles continue to be played proves that the enterprise policy should be combined with care, mobility, and skilling infrastructure. This implies that the policy of women entrepreneurship cannot exist in a limited MSME bubble; it should inter-relate with transport, access to digital technologies, skill-building, local governance and social protection. The third problem is institutional fragmentation. There are various schemes and support systems in India, but it is not an easy path to navigate, particularly when it comes to first-generation women entrepreneurs^[21]. WEP by NITI

Aayog has been formed in part to overcome this coordination issue. The reasoning is quite sensible: when the support is divided among ministries and portals, the cost of accessing it is a gendered impediment of its own. A digitally integrated, multilingual, lifecycle-based support architecture would probably enhance the rate of conversion of policies. A fourth problem is that there is a necessity to understand diversity among women entrepreneurs. Women are not a homogeneous group. Different types of support are required by rural micro-entrepreneurs, urban service founders, tech startup leaders, SHG-linked producers, and export-oriented manufacturers. Mono-lingual policy language of women empowerment is, therefore, inadequate. There is a need to have more differentiated strategies by sector, geography, education, digital readiness, caste location, and business stage.

6. Conclusion

This paper demonstrates that women's entrepreneurship is at a crucial junction in India. On the one hand, the nation has created a more empowering ecosystem by increasing labour-force participation, formal registration, focused credit schemes, involvement in startup ecosystems, and recognition of women as economic agents by policy. Meanwhile, the structural nature of gender inequality still informs ownership of enterprises, size, and sustainability. The number of women entrepreneurs joining the economy is increasing, although most of them are still in low-capital, low-scale, and low-network jobs. The paper is also able to show that the understanding of women entrepreneurship is a systemic development problem and not just a gender welfare category. The importance of women-led businesses is not just that they enable women on an individual level, but that they enhance local employment, household stabilization, social integration, and economic diversification in regions. To a great degree, this is already recognized in the policy architecture of India^[20]. PMEGP, Stand-Up India, Startup India programs, Udyam-based formalization, and WEP are all signs of a shift towards institutional support. Nevertheless, effectiveness in policy still lies in conversion. Registration has to be translated into access. The credit has to convert to sustainability. Training should be translated to competitiveness. Support should transform into scale. This is where the second step of the policy of women entrepreneurship in India should center. The future is not only about ensuring that more women start enterprises, but also about ensuring that more women start enterprises that survive, grow, formalize, hire others, and be innovative. So, the most significant conclusion of this paper is that women entrepreneurship in India has ceased to be a peripheral topic to the development discourse but become a core aspect of inclusive growth strategy but this can be fully transformed only with coordinated, ecosystem-based, and stage-sensitive policy design.

7. Future Research

Future studies of women entrepreneurship in India must take at least four directions. To begin with, longitudinal studies are required to follow through the life cycle of women-owned enterprises in terms of startup, survival, formalization, and growth. It is particularly significant, as in many cases, the current statistics provide information on entry, registration, or scheme reach, yet less information is available on long-term business results. Second, future researchers ought to

contrast the various types of women entrepreneurs, including rural or urban, necessity-based or opportunity-based, or micro-enterprise owners or startup founders. This kind of comparative work would assist in determining whether existing policy tools are equally effective in applying to different segments of entrepreneurship^[19]. Third, the scope of district-level and state-level research is high. The entrepreneurship of women in India is topographically uneven, and the research project should be followed up in the future to study the impact of local institutions, culture, education, infrastructure, and market access on the results. The level of research would be particularly important in developing context-specific interventions. Fourth, additional mixed-method and primary-data-driven research should be conducted to investigate the real experience of policy systems by women. Formal records may indicate that such schemes are in place and beneficiaries are registered, yet this is not the end as qualitative interviews and enterprise case studies are required to comprehend the obstacles of procedural complexity, social approval, bank engagement, mentoring quality, and online usability. In the future, policy analysis must be integrated with field-based knowledge to develop a more substantive theory of women entrepreneurship in India.

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