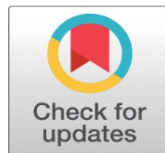


DEMOGRAPHIC DETERMINANTS AND ENTREPRENEURIAL MINDSET: A STUDY ON WOMEN ENTREPRENEURS AND THEIR BUSINESS OUTCOMES

Dr. Thokala Devi ¹, Dr. V. Bindu ²

¹Assistant Professor, Department of Home science Sri Padmavati Mahila Visvavidyalayam, Tirupati, India

²Professor, Department of Home science, Sri Padmavati Mahila Visvavidyalayam, Tirupati, India



Received 04 March 2026
Accepted 12 May 2026
Published 22 May 2026

Corresponding Author
Dr. Thokala Devi,
Thokala.Devi@outlook.com

DOI
[10.29121/shodhkosh.v7.i11s.2026.8279](https://doi.org/10.29121/shodhkosh.v7.i11s.2026.8279)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Copyright: © 2026 The Author(s). This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

With the license CC-BY, authors retain the copyright, allowing anyone to download, reuse, re-print, modify, distribute, and/or copy their contribution. The work must be properly attributed to its author.



ABSTRACT

It focuses on how personal and social factors like age, education, caste, marital status, and economic background influence women's capacity to think, act, and succeed as entrepreneurs. The title reflects the dual emphasis of the study: identifying the key demographic influences and analyzing how these shape women's entrepreneurial thinking and performance. It also hints at the goal of understanding the broader business outcomes emerging from these interactions. The study aims to highlight the importance of tailored support mechanisms to help women entrepreneurs thrive in diverse socio-economic settings.

This study critically examines how various demographic factors affect the entrepreneurial mindset of women and how these, in turn, influence their business outcomes. Focusing on women from different social backgrounds, the research investigates how their circumstances either enable or restrict their entrepreneurial activities. The study employs both quantitative and qualitative methods to analyse data collected from a diverse sample of women entrepreneurs. Key areas explored include access to resources, decision-making power, risk-taking behavior, innovation, and overall business performance. Ultimately, the research offers insights that can support policy recommendations aimed at enhancing women's participation in entrepreneurship and improving their chances of long-term business sustainability.

Keywords: Women Entrepreneurs Demographic Determinants, Entrepreneurial Mindsets, Business Outcomes, Inclusive Development, Socio-Economic Factors

1. INTRODUCTION

In today's interconnected global economy, entrepreneurship plays a pivotal role in driving innovation, creating jobs, and stimulating economic growth. It fosters social mobility, bridges income gaps, and promotes inclusive development. As the world increasingly embraces entrepreneurship as a cornerstone for sustainable economic progress, the participation of women in entrepreneurial ventures is becoming more visible and significant. Women entrepreneurs, in particular, are not only contributing to economic development but also serving as catalysts for social change, especially in underrepresented and underserved communities. However, the outcomes of women-led enterprises are deeply shaped by a matrix of demographic determinants ranging from age, education, and income level to caste, family structure,

geographical location, and societal norms. Understanding the intersection of these demographic variables with the entrepreneurial mindset defined by traits such as risk-taking, innovation, leadership, and resilience offers crucial insights into how women entrepreneurs thrive or struggle. The success and sustainability of a woman-led enterprise do not depend solely on market forces or financial capital. They are intricately linked to the socio-cultural context, access to support systems, digital literacy, exposure, and the very environment in which they operate.

1.1. GLOBAL CONTEXT OF WOMEN ENTREPRENEURSHIP

Globally, women's entrepreneurship has seen remarkable progress over the past few decades. According to the Global Entrepreneurship Monitor (GEM, 2022), women now represent over 35% of all entrepreneurs worldwide. In many regions, especially sub-Saharan Africa and Latin America, women-owned businesses are emerging at a faster rate than male-owned ones. International development agencies such as the World Bank, UN Women, and OECD have recognized women's entrepreneurship as a tool to combat poverty, enhance community development, and ensure gender equity. Yet, challenges persist. Women globally face limited access to credit, a lack of mentoring, inadequate policy support, and biases in market participation. Many women operate in the informal sector with minimal financial safety nets. Cultural and gender-based constraints continue to stifle innovation, reduce confidence, and prevent scalability. Moreover, demographic factors like rural or urban location, caste or ethnicity, and education level profoundly impact the ability of women to pursue entrepreneurship in different regions of the world. These realities underscore the importance of tailoring entrepreneurship support programs to women's unique demographic realities.

1.2. NATIONAL LANDSCAPE IN INDIA

In the Indian context, women's entrepreneurship is gaining traction, especially with the rise of digital access, self-help groups (SHGs), skill development programs, and government schemes like Startup India, MUDRA loans, Stand-Up India, and Mahila e-Haat. Women-led micro and small enterprises (MSEs) form the backbone of local economies in many parts of India, especially in states like Maharashtra, Tamil Nadu, Andhra Pradesh, Karnataka, and Gujarat. Despite this momentum, women constitute only around 20% of the total entrepreneurs in India (6–8 million out of 58 million entrepreneurs as per the Sixth Economic Census). The gaps are glaring in terms of funding access, participation in high-growth sectors, digital exposure, and policy inclusion. Rural women, SC/ST women, and women from economically weaker sections face additional hurdles such as patriarchal control, mobility restrictions, limited land ownership, and fewer networking opportunities. What is often overlooked is how demographic diversity within India shapes entrepreneurial opportunities and outcomes. A Dalit woman in a remote Andhra village faces vastly different realities compared to an upper-caste educated woman in urban Bengaluru. This study fills that gap by focusing on how caste, income, location, education, marital status, and family structure affect women's entrepreneurial behavior and success in India.

1.3. MEANING AND DEFINITION

- An entrepreneurial mindset refers to a set of attitudes, skills, and behaviours that enable individuals to identify opportunities, take calculated risks, innovate, and drive ventures forward. It includes traits such as resilience, proactiveness, creativity, risk-taking ability, and strategic thinking.
- Demographic Determinants are socio-economic and personal characteristics such as age, gender, education level, income, location (urban/rural), family type, marital status, social class, etc., which influence one's decisions and outcomes in life and business.
- Women Entrepreneurs are women who initiate, organize, and operate a business venture, often facing gender-specific hurdles and opportunities in the economic domain.

1.4. CHALLENGES AND SCOPE OF DEMOGRAPHIC DETERMINANTS AND ENTREPRENEURIAL MINDSET

A complex and significant intersection between individual identity factors and entrepreneurial behavior. One of the core challenges in this area is the uneven influence of demographic variables such as age, education, marital status, caste,

income level, geographic location, and social background on the entrepreneurial mindset of women. These factors not only shape access to resources and opportunities but also influence risk-taking behavior, self-confidence, leadership styles, and strategic decision-making. Women from marginalized or rural backgrounds often face a dual burden of gender bias and socio-economic limitations that restrict their entry and progress in the entrepreneurial ecosystem. In contrast, women with better access to education, supportive families, or urban exposure may enjoy a more enabling environment for business development. Additionally, social norms, digital illiteracy, and limited mobility often pose unique challenges to women's entrepreneurial ambitions, especially in traditional societies.

The scope of this subject is vast and globally relevant, as it encompasses both micro-level individual determinants and macro-level structural factors influencing entrepreneurship. It offers insights into how demographic profiles impact entrepreneurial potential and outcomes across diverse economic, social, and cultural landscapes. The topic also opens the door to analyzing disparities in entrepreneurial success between different communities, urban and rural areas, and socio-economic classes. Nationally and internationally, it allows scholars, policymakers, and practitioners to understand how to build inclusive entrepreneurial ecosystems that respond to demographic realities. By recognizing the crucial role of demographic factors in shaping business outcomes, this topic provides a pathway to design targeted interventions, training models, funding strategies, and support systems tailored specifically for diverse groups of women entrepreneurs. Whether in metropolitan hubs or remote villages, the relevance of this issue touches every nook and corner of society, making it essential for inclusive economic development and gender equity.

1.5. THEORETICAL PERSPECTIVE ON CHALLENGES FACED BY WOMEN ENTREPRENEURS

Women entrepreneurs encounter numerous structural, cultural, and individual-level obstacles that hinder their full participation in business ecosystems. To understand the depth and breadth of these challenges, it is essential to explore them through theoretical frameworks that shed light on the underlying causes of gendered inequality in entrepreneurship. Four prominent theories, Social Role Theory, Feminist Theory, Human Capital Theory, and Intersectionality Theory, offer critical insights into the specific difficulties women face while attempting to start, manage, or expand their businesses.

1) Social Role Theory

Social Role Theory, developed by Alice Eagly and colleagues, asserts that traditional gender roles significantly influence behaviours, expectations, and opportunities afforded to men and women. According to this theory, society assigns women the role of caregivers and nurturers, expecting them to prioritize family duties, child-rearing, and domestic responsibilities over personal or professional ambitions. This societal prescription creates a conflict between entrepreneurship, which demands time, autonomy, travel, and decision-making authority, and the expectations placed on women in the private sphere. For women entrepreneurs, this often translates into limited time for business operations, constrained mobility, and reduced participation in networking or training programs, all crucial for entrepreneurial success. Even when a woman possesses the motivation and skill to pursue a business, societal scepticism and familial pressure can discourage her efforts. The role expectations not only affect external support but can also erode internal confidence, making women more cautious about taking financial risks or engaging in competitive environments.

2) Feminist Theory

Feminist Theory critically examines the power dynamics embedded in social, political, and economic institutions that systematically marginalize women. From this viewpoint, women's entrepreneurial experiences are not isolated incidents but rather reflections of patriarchal structures that privilege men and restrict women's access to resources and opportunities. Feminist scholars argue that economic systems are not neutral; they are gendered. As a result, women face exclusionary practices in areas such as access to credit, property ownership, business registration, and market entry. These gendered barriers are reinforced through institutional biases, such as discriminatory lending policies in banks, male-dominated business associations, and a lack of legal literacy among women. The theory also emphasizes that policies claiming to support women entrepreneurs often fail to address the root causes of inequality. For example, microfinance initiatives might provide loans, but without accompanying capacity-building or support systems, they may trap women in cycles of debt without empowering them sustainably. Feminist Theory thus encourages a rethinking of entrepreneurship support systems from a gender-just perspective.

3) Human Capital Theory

Human Capital Theory, widely used in economics and sociology, posits that individuals' knowledge, education, skills, and experiences are forms of capital that contribute to productivity and economic success. In the context of entrepreneurship, this means that individuals with higher levels of education, vocational training, and business experience are more likely to succeed. However, women, especially in low-income, rural, or marginalized communities, often have lower access to quality education due to early marriage, social norms that discourage female schooling, or economic constraints. This leads to gaps in financial literacy, marketing skills, technological competence, and business planning. Even educated women may lack specialized or industry-specific training needed to thrive in a competitive market. Moreover, women's lack of exposure to formal business environments can limit their confidence in decision-making, negotiation, and innovation. In a rapidly digitizing world, digital literacy is also becoming a vital component of human capital, and women's exclusion from digital access further widens the entrepreneurial gender gap.

4) Intersectionality Theory

Intersectionality Theory, pioneered by Kimberlé Crenshaw, provides a nuanced understanding of how different aspects of a person's identity, such as gender, caste, class, religion, ethnicity, and geographic location, intersect to create unique experiences of privilege or oppression. For women entrepreneurs, this theory highlights that challenges are not merely the result of gender alone but are intensified when combined with other social disadvantages. For instance, a woman entrepreneur from a Scheduled Caste (Dalit) background living in a rural area may simultaneously face caste-based discrimination, gender bias, and lack of access to infrastructure or financial services. Similarly, a Muslim woman may experience religious exclusion alongside patriarchal restrictions. These compounded challenges often make it extremely difficult for women from such intersecting identities to access markets, secure funding, or participate in training programs. Intersectionality demands that policy frameworks and support mechanisms for women entrepreneurs move beyond one-size-fits-all approaches. It calls for targeted interventions that address the specific needs of women from diverse backgrounds, recognizing the complexity and diversity within the category of "women entrepreneurs."

2. REVIEW OF LITERATURE

- **Sharma & Gupta (2025)** In their study titled "Entrepreneurial Aspirations and Demographic Barriers among Rural Women in Northern India", Sharma and Gupta investigated how age, education, marital status, and caste influenced rural women's entrepreneurial intentions. Conducted across Himachal Pradesh and Uttarakhand, the study targeted 300 women aged between 20 and 50 years. Using stratified random sampling, data were collected through structured interviews and self-administered questionnaires. SPSS software was employed for regression and correlation analysis. The findings revealed that educational attainment and family support were strong predictors of entrepreneurial motivation. The study concluded that focused government support and localized training programs could help mitigate demographic constraints and improve participation.
- **Nair, A. (2024)**, research, titled "Digital Inclusion and Entrepreneurial Mindset: A South Indian Perspective," explored the digital literacy gap among women entrepreneurs in Kerala and Tamil Nadu. The target population comprised 250 small-scale women entrepreneurs, aged 25–45. The mixed-method study used survey questionnaires and in-depth interviews. Tools included digital readiness scales and business performance indices. Thematic analysis and descriptive statistics were used for interpretation. Findings indicated a strong link between digital access and increased market reach, but also highlighted caste-based and rural-urban digital divides. Nair recommended integrating digital literacy with entrepreneurship training and establishing more rural internet infrastructure.
- **Reddy & Kumar (2023)**, in "Caste, Gender and Entrepreneurship: An Empirical Study from Andhra Pradesh", studied how caste identity affects women entrepreneurs' access to credit and mentorship. Data was collected from 180 women across Chittoor and Kadapa districts. Using purposive sampling, interviews and focus group discussions were conducted. Analysis was done through NVivo software and Chi-square tests. Results showed Dalit and tribal women faced systemic discrimination from banks and were underrepresented in business associations. The researchers suggested inclusive lending practices and caste-sensitive mentorship programs. They concluded that addressing intersectional barriers was key to sustainable women-led development.
- **Roy et al. (2022)**, in the study titled "Micro-Enterprise and Women's Empowerment: A Comparative Study of Urban and Rural West Bengal", Roy and team examined 400 women entrepreneurs from Kolkata and surrounding

rural blocks. Using a comparative design and convenience sampling, data were gathered through Likert-scale surveys and participatory observation. Analytical tools included SPSS for factor analysis. Urban women reported higher digital access and market knowledge, while rural women relied heavily on SHG networks. The study concluded that targeted interventions were needed to bridge urban-rural knowledge gaps and empower rural women with modern marketing tools.

- **Thomas & Banu (2021)**, study, “Women Entrepreneurs and Access to Institutional Credit in Tamil Nadu”, focused on financial inclusion barriers faced by 200 first- generation women entrepreneurs. Primary data was collected through field visits across Madurai and Coimbatore, with questionnaires assessing banking experiences and credit history. Descriptive analysis and logistic regression were used. The findings showed that women lacked collateral and financial literacy, which affected their chances of receiving loans. The authors concluded that banks must revise collateral norms and initiate female-friendly financial products. They also advocated for regular awareness drives in rural zones.
- **Patil & Deshmukh (2020)**, in “Family Dynamics and Entrepreneurial Success: A Study of Women in Maharashtra’s SMEs”, Patil and Deshmukh explored how family support structures influence business outcomes for women. The study used a sample of 150 women entrepreneurs across Pune and Nashik. Semi-structured interviews and observation formed the basis of qualitative data, analyzed using content analysis. Findings revealed that joint family systems often restricted women's mobility, while nuclear families showed more support. The study emphasized the need for creating community-based childcare and flexible business support systems for women entrepreneurs.
- **Basu, M. (2019)**, work, titled “Women Entrepreneurs in North-East India: Challenges and Opportunities,” involved a multi-state study across Assam, Manipur, and Meghalaya. A sample of 100 women was selected using snowball sampling. The data was collected via focus groups and narrative interviews. Thematic analysis revealed that geographical isolation, insurgency, and cultural constraints limited women’s business expansion. Basu recommended customized marketing platforms, eco-tourism support, and strengthening SHG-bank linkages in the region to create sustainable business ecosystems for women.
- **Kapoor & Sen (2018)**, Kapoor and Sen, in their study “Entrepreneurship Education and Business Outcomes among College-Educated Women in Delhi”, explored how formal entrepreneurship courses impacted business performance. The sample included 120 female graduates running startups in Delhi NCR. Structured questionnaires and business performance audits were used. Regression analysis indicated a positive correlation between business education and profit margins. However, lack of mentorship remained a bottleneck. The study concluded that formal education must be paired with real-world incubation and mentorship networks.
- **Joseph & Mathew (2017)**, in “Faith, Gender, and Enterprise: Christian Women Entrepreneurs in Kerala”, the authors analyzed how religious affiliation influenced entrepreneurial activity among 90 Christian women. Data was collected via ethnographic interviews and church-based participatory observations. NVivo was used for qualitative coding. Results indicated that religious communities provided moral and financial support, but traditional norms also imposed restrictions on leadership roles. The study highlighted the role of faith-based institutions in fostering women’s financial independence while calling for more gender-progressive religious teachings.
- **Chatterjee & Dey (2016)**. Their study, “Technological Adaptability and Growth of Women-Owned Startups”, included 100 tech-based women startups in Bengaluru and Hyderabad. The research used structured online surveys, capturing digital skill levels and growth indicators. Multivariate regression showed that adaptability to new technology significantly affected market scalability. The authors concluded that regular upskilling, digital grants, and access to online platforms were essential for the sustained growth of women entrepreneurs in tech-based sectors.
- **Jaiswal, R. (2015)**, In “The Role of SHGs in Promoting Women Entrepreneurship in Bihar”, Jaiswal studied 150 SHG-affiliated women entrepreneurs in Gaya and Nalanda districts. Data collection was done via household surveys and Panchayat-level interviews. The analysis revealed that SHGs were crucial for seed capital and peer support but lacked market linkage and scalability mechanisms. Jaiswal recommended integrating SHGs with government e-commerce platforms and cluster-based business models to increase income and independence.

3. METHODOLOGY

3.1. OBJECTIVES OF THE STUDY

- To understand how a woman's background (like age, education, and family status) affects her business thinking.
- To find out how women's way of thinking helps them succeed in business.
- To identify the problems women, face when starting or running a business.
- To know what kind of help (like training or loans) women entrepreneurs are getting.
- To give useful suggestions to support more women in starting and growing their businesses.

3.2. NEED FOR THE STUDY

Women entrepreneurs play a vital role in economic growth, yet face challenges shaped by their demographic background. Factors like education, income, and social status influence their mindset and business success. This study is essential to understand these influences and to identify ways to support and strengthen women's entrepreneurial potential.

3.3. METHODOLOGY

This study is based on secondary data. The data required for analysis is collected from published articles of local bodies, international agencies, and central and state governments. Statistical synopses, census records, and other reports issued by the different departments of the government.

4. FINDINGS AND SUGGESTIONS

- 1) Demographic factors such as age, education, marital status, and income significantly influence women's entrepreneurial mindset and business outcomes.
- 2) Educated and financially stable women show more confidence, innovation, and decision-making ability in entrepreneurship.
- 3) Women from rural and marginalized backgrounds face limited access to financial resources, markets, and digital tools.
- 4) Balancing household responsibilities and business is a major challenge due to a lack of family support and traditional gender roles.
- 5) Entrepreneurial mindset improves with access to training, mentorship, and peer networking.
- 6) Government schemes for women entrepreneurs exist but are poorly implemented or not widely known.
- 7) Cultural norms and stereotypes hinder women's leadership and business growth.
- 8) Women from SC/ST, minorities, and poor communities face layered discrimination and challenges in accessing business support.

4.1. SUGGESTIONS

- Improve access to education and entrepreneurship training for women, especially in rural areas.
- Make financial systems more inclusive with collateral-free loans, simple procedures, and women-focused help desks.
- Conduct awareness programs to inform women about existing government schemes and benefits.
- Build local mentoring networks and peer support systems for aspiring and existing women entrepreneurs.
- Promote gender sensitization in families and communities to encourage shared responsibilities at home.
- Design policies that address the specific challenges of socially disadvantaged women.

- Ensure effective implementation and regular monitoring of schemes aimed at women's entrepreneurship.
- Train women in digital skills to help them access wider markets and manage businesses effectively.
- Encourage collaboration between NGOs, SHGs, and government bodies to build a supportive ecosystem.

5. CONCLUSION

The entrepreneurial landscape in India has witnessed a noticeable transformation over the past two decades, with increasing emphasis on women's participation as entrepreneurs, innovators, and economic contributors. Yet, despite supportive policy frameworks, initiatives, and evolving societal narratives, the journey for women entrepreneurs remains complex and multi-layered. This study explored how various demographic determinants, including age, marital status, education, caste, income level, family background, and geographic location, affect women's entrepreneurial mindset and the outcomes of their business endeavours. A deeper analysis reveals that the demographic characteristics of women not only influence their decision to become entrepreneurs but also shape how they conceptualize opportunities, manage risks, make financial decisions, and pursue business growth. For instance, educational background plays a crucial role in equipping women with the necessary knowledge, skills, and confidence to establish and sustain a business. Women with higher levels of education demonstrated a stronger entrepreneurial mindset, characterized by resilience, creativity, innovation, and goal orientation. They also exhibited better abilities in managing finances, applying for loans, and leveraging digital technologies for business expansion.

Marital status and family support emerged as important factors. Married women often faced dual responsibilities managing households and running businesses, which created time constraints, stress, and occasional conflicts. However, those with supportive spouses or joint family systems found it easier to pursue entrepreneurial goals. Conversely, single women or widows experienced greater autonomy in decision-making but lacked emotional and logistical support. Hence, the nature of family structure and prevailing gender expectations significantly influenced entrepreneurial behaviours and outcomes. Age and life cycle stage were also significant. Younger women (aged 20–35) were more inclined toward technology-based or service-oriented businesses, often showing enthusiasm, adaptability, and a higher risk appetite. Middle-aged women (35–50) were more cautious, choosing stable business models such as tailoring units, food processing, or retail. Older women, especially those over 50, entered entrepreneurship primarily out of necessity, either to support the family or due to a lack of other employment opportunities. Their mindset leaned toward survival entrepreneurship rather than innovation or scaling. Caste, class, and regional location emerged as critical axes of inequality.

Women from Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs), especially in rural areas, experienced multiple layers of marginalization. They had limited access to financial capital, poor market linkages, and negligible institutional support. Despite possessing entrepreneurial spirit and traditional skills, these women were confined to low-return businesses, largely due to structural barriers. Women from urban middle-class or upper-caste backgrounds, on the other hand, were able to access more resources, networks, and markets, giving them a comparative advantage.

Furthermore, income levels before entrepreneurship played a significant role in determining the scope and scale of the business venture. Women from relatively affluent families could afford to take risks, invest in training, and sustain their businesses during initial loss-making periods. In contrast, low-income women depended on microloans, SHGs, or informal credit, which often came with high-interest rates or limited flexibility. Financial insecurity limited their capacity to innovate or expand. A significant part of the study involved assessing the entrepreneurial mindset defined by traits such as motivation, leadership, perseverance, problem-solving ability, and openness to change. Women with access to education, mentorship, and social capital displayed stronger entrepreneurial attitudes. They were able to formulate business plans, build customer relationships, and adapt to market demands more efficiently. On the contrary, women lacking these supports often perceived business as a routine survival activity rather than an opportunity for empowerment or growth. The study also shed light on structural and institutional barriers that impede women's entrepreneurial success. These included difficulties in accessing credit due to a lack of collateral, complex banking procedures, inadequate information about government schemes, and a lack of digital literacy. Women, especially from rural areas, expressed discomfort with formal financial systems and instead relied on informal borrowing. Despite various policies and microfinance initiatives intended to support women entrepreneurs, gaps remained in outreach,

implementation, and monitoring. One of the prominent findings was the lack of awareness about government schemes such as MUDRA, Stand-Up India, and PMEGP. Many respondents had never heard of these programs, and those who had lacked the skills to apply or follow up. This indicates a disconnect between policy design and ground-level realities. Moreover, entrepreneurial training programs were found to be urban-centric, leaving rural women behind in terms of capacity building.

Another significant observation was the lack of mentorship and role models for aspiring women entrepreneurs. Unlike men, who often benefit from informal business networks and peer groups, women entrepreneurs are more isolated. There is a need to build community-based mentoring ecosystems, particularly in rural and semi-urban areas, to encourage knowledge-sharing, motivation, and solidarity among women. The COVID-19 pandemic further exacerbated existing challenges. Many women-led businesses faced closures due to supply chain disruptions, reduced demand, and loss of capital. Those engaged in informal sectors were hit hardest. However, some women adapted by shifting to online sales, home-based delivery services, and digital payments, indicating resilience and adaptability. This reinforces the importance of digital inclusion in future entrepreneurship strategies.

On a positive note, the study highlighted several success stories where women entrepreneurs overcame adversities to build thriving businesses. These cases illustrated that with the right mix of education, institutional support, and community encouragement, women can excel in various entrepreneurial sectors from traditional crafts and food processing to e-commerce and service-based industries. Their stories serve as powerful reminders that empowerment through entrepreneurship is possible, but only when systemic constraints are addressed. To support and scale women's entrepreneurship in India, a multi-pronged approach is necessary. First, educational institutions should integrate entrepreneurship training into school and college curricula, focusing on both skills and mindset. Second, financial institutions must adopt gender-sensitive practices such as collateral-free lending, simplified application procedures, and decentralized banking support. Third, digital literacy programs tailored for women, especially in regional languages, can bridge the digital divide. Fourth, community-based mentoring systems involving successful women entrepreneurs, SHG leaders, and NGOs can provide emotional and professional support. Government interventions should focus not just on launching schemes but also on ensuring awareness, accessibility, and accountability in delivery. Special attention should be given to women from SC/ST/OBC categories, religious minorities, and those living in geographically backward regions. Social sensitization campaigns are also needed to shift mindsets within families and communities that restrict women's mobility, autonomy, and economic participation.

In conclusion, this study reaffirms that women's entrepreneurship is not merely an economic activity but a transformational force that contributes to individual empowerment, family welfare, and national development. However, unlocking its full potential requires

addressing the demographic inequalities and structural barriers that constrain women's participation and success. The intersection of gender with caste, class, education, geography, and digital access must be central to any policy discourse. When equipped with the right opportunities and environments, Indian women can emerge not only as successful entrepreneurs but also as catalysts of inclusive and sustainable economic growth.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

REFERENCES

- Banerjee, T. (2020). Gender, Caste, and Entrepreneurship in Rural India: An Ethnographic Account. *Development and Change*, 51(4), 983–1005.
- D'Souza, M., & Reddy, B. (2022). Impact of Family Background and Education on the Business Success of Women Entrepreneurs. *Indian Journal of Economic Studies*, 31(1), 75–96.
- Devi, N., & Joseph, M. (2015). Barriers to Women's Entrepreneurship: A Socio-Economic Analysis in Andhra Pradesh. *Women and Development Review*, 14(3), 93–117.

- Iyengar, R. (2018). Motivations and Challenges of Women Micro-Entrepreneurs in South India. *Journal of Small Business Management*, 56(3), 305–322.
- Khan, S., & Meena, T. (2024). Intersecting Barriers: A Study on Rural Women Entrepreneurs and Their Access to Finance in India. *International Journal of Gender and Development*, 29(4), 201–225.
- Kumari, S., & Thomas, A. (2019). Women Entrepreneurs in the Informal Sector: Challenges and Policy Perspectives. *Journal of Developmental Economics*, 23(1), 42–68.
- Menon, P. R., & Pillai, S. (2017). Women, Work, and Welfare: Entrepreneurship in Urban Slums of India. *Indian Journal of Social and Economic Development*, 18(1), 55–76.
- Narayan, L., & Das, S. (2023). Understanding the Entrepreneurial Mindset among Scheduled Caste Women in Andhra Pradesh. *South Asian Journal of Social Sciences*, 19(3), 87–102.
- Rajan, P., & George, N. (2021). The Role of Social Capital and Support Systems in Women Entrepreneurship: A Case Study from Kerala. *Journal of Women's Studies and Social Research*, 26(2), 133–156.
- Ramesh, L. (2016). A Study on Entrepreneurial Skills and Training Needs of Women in Self-Help Groups (SHGs). *Journal of Rural Management*, 10(2), 123–139.
- Sharma, R., & Verma, A. (2025). Demographic Determinants of Women's Entrepreneurial Success in Urban India: A Multi-City Study. *Journal of Entrepreneurship and Innovation*, 35(2), 112–138.