

“Entrepreneurship as a Catalyst for Women’s Economic Mobility: A Data-Driven Study of Women Entrepreneurs in Bilaspur District”



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Abstract-

Entrepreneurship is becoming more widely understood as a channel to increase the economic mobility of women in developing economies. This research study aims to explore the effects of entrepreneurial involvement on the level of income and socio-economic empowerment of women entrepreneurs in the Bilaspur district. It used purposive sampling and a structured questionnaire to collect primary data from 200 respondents. To measure income trends and indicators of empowerment, descriptive statistics were used. The Wilcoxon signed-rank test was applied to compare the changes in income before and after becoming an entrepreneur, and the Chi-square test was applied to determine the relationship between educational attainment and the post-entrepreneurial level of income. The outcomes reveal that the increase in income after engaging in entrepreneurship activity is statistically significant. Education has a positive relationship with outcome on higher income, which makes it critical to the success of entrepreneurs. In addition to the benefits in income, entrepreneurship has empowered women in the aspect of household decision-making, especially on expenditure, education, and health. Nevertheless, we still have the financial, social, and operational limitations. The paper brings out the need to offer policy-specific support, expanded access to education, and institutional support to continue women-led businesses. By providing district-level empirical evidence from a developing region, this study contributes to the literature on women’s economic empowerment through microenterprise development.

Keywords: Women entrepreneurship; Income change; Educational attainment; Economic empowerment; Household decision-making; Microenterprise development

Introduction

Women entrepreneurs are now a key aspect of India’s economic development plan, as they create incomes, jobs, and social changes. (Minniti & Naudé, 2010;) India is working toward the goal of being an advanced economy by 2047, and increasing the number of women participating in the entrepreneurial sector will help to provide sustainable, fair, and equitable growth (MSME, 2022). Women-owned businesses also help to develop local economies in semi-urban and rural areas where formal job opportunities are less (World Bank, 2019). The national statistics demonstrate the scope and opportunity for women to become entrepreneurs in India. As indicated by the 6th Economic Census (MoSPI, 2016), there are over 8 million women-owned establishments, representing 13.76% of total enterprises in the country. The expansion of female entrepreneurs in the micro and home-based markets reflects how important entrepreneurship is for the women who have limited mobility and/or access to paid jobs. Although most of the entrepreneurial activity is at the micro-scale, the economic impact on the household is considerable due to increased household income

stability and increased financial resilience for women-owned businesses. However, structural barriers continue to impede women’s ability to achieve optimum levels of business performance, even as the number of women entrepreneurs continues to grow. Researchers have found that, unlike their male counterparts, women entrepreneurs, especially in developing countries, are often excluded from formal credit systems because of a lack of necessary collateral and documents and insufficient business financial literacy (LEAD, 2021). Furthermore, women have less time and resources available to manage their businesses because they are also responsible for the unpaid domestic and child care work that occurs in the household. Other impediments women face when establishing and growing their businesses are barriers to market access, lack of access to business networks, and limited access to government assistance programmes (Sapovadia, 2014). Another significant limitation to women entrepreneurs is digital exclusion. According to the GSMA Mobile Gender Gap Report (2023), Mobile internet connection is still far less common among

women in nations with middle and low incomes and digital financial services. This digital divide is limiting access of women to online marketing, online payment, and online shopping platforms; which are becoming critical to the growth and competitiveness of enterprises.

The Bilaspur district in Chhattisgarh is a valuable case study to learn these dynamics on a grassroots level. The women in the district carry out various micro enterprises including tailoring, food processing, beauty services, handcrafts and petty trade. These are usually informal businesses and limited by resources, yet crucial to add household earnings and independence to women. Nonetheless, there is inadequate district-level realistic confirmations on the effect of entrepreneurship on the income, mobility of women, and empowerment. The literature already available is national or state-level aggregate-based, and therefore, there is a gap in the research about the local realities of women entrepreneurs in smaller districts.

Literature Review

(Brush, 1992) Women-owned businesses are not only a source of economic productivity but also provide stability to families and communities". In contrast to men's reasons for becoming business owners, women are motivated by concerns for security and autonomy, and the ability to balance their family responsibilities.

(Minniti & Naudé, 2010) examined global patterns of entrepreneurship and found that gender-diversified household incomes and increased labour force participation due to women's entrepreneurship have contributed to inclusive economic growth.

Many research studies have been conducted to identify the various ways in which entrepreneurship can empower women. **(Kabeer, 1999)** created a Capability Framework that indicates that when women engage economically in an entrepreneurial capacity, this engenders agency, as well as enhanced bargaining power and decision-making capacity.

(Roomi & Parrott, 2008) on women entrepreneurs based in Pakistan, entrepreneurial activity contributes to increased confidence, social mobility and visibility; however, the gender norms that continue to exist hinder their ability to grow their businesses.

(Tambunan, 2009) studying Southeast Asia, found that women micro-entrepreneurs played a crucial role in poverty reduction despite facing limited training and credit access.

(Goyal & Prakash, 2011) investigated women entrepreneurs who live within the newly developing urban areas of Emerging Market Countries. They discovered that many women entrepreneurs establish businesses because of their need for a source of income. For many women, accessibility to

family support and education had an immediate effect on their success as entrepreneurs.

(Sharma, 2020) through a survey-based study, documented improvements in income, savings behaviour, and household decision-making power after women engaged in microenterprises. found that entrepreneurship enhanced women's confidence and mobility, particularly when supported by training and credit institutions.

Objective

1. To examine the change in income levels of women entrepreneurs before and after starting their enterprises.
2. To examine the association between educational level and income category of women entrepreneurs after entrepreneurship.
3. To identify and analyse the financial, social, and operational obstacles that female entrepreneurs must overcome in Bilaspur district.
4. To evaluate how entrepreneurship affects women's socioeconomic empowerment, including confidence, mobility, and decision-making ability.

Hypotheses

H₀₁: There is no change in the income levels of women entrepreneurs before and after starting their enterprises.

H₁₁: There is a change in the income levels of women entrepreneurs after starting their enterprises.

H₀₂: The degree of schooling has no discernible correlation with and income category of women entrepreneurs after entrepreneurship.

H₁₂: There is a strong correlation between educational attainment and income category of category of women entrepreneurs after entrepreneurship.

H₀₃: Women entrepreneurs do not face substantial economic, social, and operational challenges in running their enterprises.

H₁₃: Women entrepreneurs face significant financial, social, and operational challenges in running their enterprises.

H₀₄: Entrepreneurship does not lead to improvement in women's socio-economic empowerment, including confidence, mobility, and decision-making ability.

H₁₄: Entrepreneurship leads to improvement in women's socio-economic empowerment, including confidence, mobility, and decision-making ability.

Research Methodology

Research Design

In order to investigate changes in income, obstacles, and empowering results among women entrepreneurs in Chhattisgarh's Bilaspur area, researchers used a descriptive as well as analytical research approach. The primary data used in the study were gathered via a standardised questionnaire.

Sample Size and Sampling Procedure

The sample used in the study is 200 women entrepreneurs in Bilaspur district. There is no official or complete list of registered female entrepreneurs at the district level, and because of that, it was not possible to employ random or probability sample techniques. Thus, the purposive sampling was chosen to determine women who were actively engaged in business activities during the time of the survey. Self-Help Groups (SHGs), women associations, and local networks were used to identify the respondents and assisted in accessing women entrepreneurs in various forms of enterprises. The sample was well dispersed to represent people of various sections of the district, where there were 50 respondents in four blocks, i.e. Bilha, Kota, Takhatpur and Masturi. Even though the purposive sampling restricts the generalisation of results, it was deemed suitable to study based on the fact that there was no official sampling frame and there was an exploratory research nature.

Data Analysis Technique

The data was coded and analyzed using the Statistical Package of the Social Sciences (SPSS). Descriptive statistical measures including

frequencies, percentages, mean scores, and standard deviations were used to analyze income levels, the difficulties faced by female entrepreneurs, and the results of empowerment. The changes in income levels before and after entrepreneurship were analyzed using the Wilcoxon signed-rank test, which measures income in ordinal groups among the same respondents. The link between post-entrepreneurship women entrepreneurs' income category and educational level was determined using the chi-square test of independence. Five percent was the significance level.

Data Analysis and Interpretation

Demographic Profile

The socio-demographic characteristics of respondents provide important contextual information for understanding the background, capabilities and lived realities of women entrepreneurs in Bilaspur district. These characteristics influence access to resources, entrepreneurial decision-making, and the nature of enterprises women choose to operate. The following table presents the distribution of respondents across key demographic variables, including age, education, marital status, caste category and type of residence.

Table 1: Socio-Demographic Profile of Women Entrepreneurs (n = 200)

Variables	Category	Frequency	Percentage
Age	18-25	38	19.00%
	26-35	37	18.50%
	36-45	49	24.50%
	46-55	45	22.50%
	56 and above	31	15.50%
Education Level	Primary	32	16.00%
	Secondary	34	17.00%
	Higher Secondary	36	18.00%
	Graduate	50	25.00%
	Postgraduate	48	24.00%
Marital status	Single (Never Married)	36	18.0%
	Married	144	72.0%
	Divorced / Separated	6	3.0%
	Widowed	14	7.0%
Caste	General	46	23
	OBC	78	39
	SC	38	19
	ST	38	19
Residence Type	Urban	96	48
	Semi-Urban (Peri-town)	44	22
	Rural	60	30
Total		200	

Source: Primary Survey Data 2025

The socio-demographic profile indicates that women entrepreneurs in Bilaspur district are mainly between the age of 36 to 45 (24.5%) and 46 to 55 age group (22.5%), which means that they are actively engaged in the middle-aged years when household chores and financial demands are so high. The level of education is rather high, and almost half of those interviewed possess graduate or postgraduate degrees (49%), which could be an advantage to their entrepreneurial potential. Most of the respondents are married (72%), which implies that

entrepreneurship is a significant source of supplemental household income. The distribution of social categories suggests that there is a wide participation, with the largest number of 39% participation of OBC women, 19% of SC women, and 19% of ST women. When it comes to residence, 48% of women entrepreneurs are urban residents, with a strong presence in rural (30%) and semi-urban (22%) areas, also indicating the presence of microenterprises in different local environments.

Table 2: Monthly Income of Respondents Before and After Entrepreneurship (n = 200)

Income Category	Before Entrepreneurship	After Entrepreneurship
< ₹5,000	98 (49.0%)	24 (12.0%)
₹5,000 – 10,000	62 (31.0%)	46 (23.0%)
₹10,000 – 20,000	26 (13.0%)	68 (34.0%)
₹20,000 – 40,000	10 (5.0%)	46 (23.0%)
> ₹40,000	4 (2.0%)	16 (8.0%)
Total	200 (100%)	200 (100%)

Source: Primary Survey Data 2025

Almost half of the respondents who answered (49%) earn less than ₹5000 a month before they began operating their own businesses. This demonstrates that they were either financially reliant, underemployed or lacking their own earnings. The expectations placed on households, skill-gendering and poor access to waged work all contributed to restricting the income opportunities of women, particularly those who were married. The distribution becomes different after they establish themselves in their businesses. The proportion of women earning ₹10,000 to ₹20,000 increased by 13% to 34%. Those earning between ₹20000 to ₹40000 increased 5% to 23%. Those earning above ₹40,000 increased four times.

This reveals a definite trend of increasing personal financial capacity, and this translates to the fact that

women have added more money to the household income and have become more financially independent due to entrepreneurship. To ascertain whether there is a significant disparity in the income levels, a comparison analysis was conducted and women entrepreneurs prior to and after launching their businesses. The Wilcoxon signed-rank test was used to test the hypothesis on whether the income level of women entrepreneurs in the two pre-established periods, that is, before and after starting their businesses, has a significant change. The findings suggest that the level of income will rise statistically significantly following entrepreneurship ($Z = 10.419$, $p < 0.001$). Therefore, the null hypothesis (H_{01}) is rejected, proving the fact that entrepreneurship has resulted in a considerable growth in the level of income of women.

Table 3: Association between Educational Level and Income Category of Women Entrepreneurs after Entrepreneurship (n = 200)

Education Level	< ₹5,000	₹5,000–10,000	₹10,000–20,000	₹20,000–40,000	> ₹40,000	Total
Primary	24 (75.0)	8 (25.0)	–	–	–	32
Secondary	–	34 (100.0)	–	–	–	34
Graduate	–	4 (11.1)	32 (88.9)	–	–	36
Postgraduate	–	–	36 (72.0)	14 (28.0)	–	50
Higher Education*	–	–	–	32 (66.7)	16 (33.3)	48

Note: Values in parentheses indicate row percentages.

Source: Primary Survey Data 2025

The table reveals a clear variation in income distribution across different educational levels of women entrepreneurs. A large proportion of women with primary education (75 per cent) are concentrated in the lowest income category, earning below ₹5,000 per month after entrepreneurship.

Women with secondary education are primarily located in the ₹5,000–10,000 income range, indicating limited income mobility at lower educational levels. In contrast, women with graduate-level education exhibit a notable shift towards higher income categories, with a majority

earning between ₹10,000 and ₹20,000 per month. Postgraduate women show further improvement, with a considerable share reaching the ₹20,000–40,000 income bracket. The highest income levels are predominantly observed among women with higher educational qualifications, suggesting that educational attainment plays an important role in improving income outcomes after entrepreneurship.

Table 3.1 Chi-Square Test Results for Association between Educational Level and Income Category

Test Statistic	Value	df	p-value
Pearson Chi-Square	444.813	16	< 0.001

Source: Primary Survey Data 2025

To statistically examine the association between educational level and income category of women entrepreneurs after entrepreneurship, a Chi-square test of independence was employed. The results denote a highly significant association between the two variables ($\chi^2 = 444.813$, $df = 16$, $p < 0.001$). Since the p-value is less than the 5 per cent level of significance, the null hypothesis is excluded, confirming that educational level is significantly associated with income category after entrepreneurship.

Thus, Hypothesis H₀₂ is excluded and the alternative hypothesis is established.

Table 4: Financial, Social, and Operational Challenges Faced by Women Entrepreneurs (n = 200)

Challenge Item	Mean	SD
Challenges in obtaining bank loans/formal credit	3.89	0.79
Difficulty in accessing initial capital	3.81	0.84
Dual responsibility of household work and business management	3.76	0.82
Limited mobility and restricted social interaction	3.63	0.87
Limited training opportunities for skill/business development	3.64	0.91
Gender bias and stereotyping in business spaces	3.59	0.88
Insufficient market networks and business contacts	3.54	0.93
Lack of skilled labour / reliable employees	3.52	0.86
High market competition and price pressure	3.47	0.94

Source: Primary Survey Data 2025

The assessment shows that the greatest obstacle to women entrepreneurs in the Bilaspur district is economic constraints. The maximum mean scores of the problems in accessing formal credit ($M = 3.89$) and accessing initial capital ($M = 3.81$) demonstrate that only the lack of financial freedom and collateral significantly inhibit the possibility of women to start or develop their business. The informal resources include family loans or personal savings, and or SHG-based credit, where many women make use of these funds to finance small-scale operations, and this does not encourage long-term growth. Strong constraints also arise due to training matters, where the barriers to skills development ($M = 3.64$) represent the institutional outreach gaps as well as socio-cultural obstacles, minimising the involvement of women in formal training programmes. The fact that skilled or reliable labour ($M = 3.52$) was difficult to find further adds to the idea that the majority of enterprises are owner-operated, which puts additional workload on people and decreases their efficiency.

Entrepreneurial experiences are still being influenced by social and cultural barriers. The gendered division of labour is also supported by the

dual burden of having to work both at home and in business ($M = 3.76$). The presence of gender bias in the market spaces ($M = 3.59$) and a lack of mobility ($M = 3.63$) suggest that women tend to experience biased attitudes, less influence in negotiations, and less access to the broader markets, events, and networking opportunities. The inability to recognise them within the family ($M = 3.41$) and the inadequacy of market networks ($M = 3.54$) also restrict the level of women to grow their businesses beyond their local markets. Comprehensively, this evidence shows that women in business face multidimensional limitations such as financial, social and operational, which individually restrict their business expansion, decision-making independence and their involvement in extended market ecosystems.

The fact that the mean scores are high on the financial, social and operational challenge indicators is an indication that women entrepreneurs operate under significant limitations in the running of their enterprises. Thus, the null hypothesis (H₀₃) is rejected and the alternative hypothesis (H₁₃) accepted.

Table 5: Social Status Improvement Scores Among Women Entrepreneurs (N = 200)

Social Empowerment Indicator	Mean	SD
Increased Respect within Family	3.72	0.81
Increased Recognition in Community	3.65	0.84
Enhanced Confidence in Public Interaction	3.81	0.78
Greater Mobility and Freedom to Travel	3.48	0.92
Increased Participation in Social/Community Events	3.54	0.89

Source: Primary Survey Data 2025

The empowerment outcomes show clear improvements in women's social and psychological agency following entrepreneurial engagement. The highest improvement is observed in confidence during public interactions (M = 3.81), indicating that entrepreneurship has strengthened women's communication skills and self-assurance in external settings. Increased respect within the family (M = 3.72) and greater recognition in the community (M = 3.65) reflect growing social acceptance of women's economic roles and enhanced visibility in local networks. Participation in community activities (M = 3.54) also shows meaningful improvement, suggesting that entrepreneurship creates new avenues for social engagement. However, mobility-

related empowerment (M = 3.48) remains relatively lower, implying that cultural norms, safety concerns, and dependence on family members may still restrict women's independent movement. Overall, the findings indicate that entrepreneurship contributes significantly to women's social empowerment, although mobility constraints continue to limit the full realization of these gains. The observed improvements in social status, confidence, mobility, and household decision-making clearly indicate enhanced socio-economic empowerment among women entrepreneurs. Hence, the null hypothesis (H_{04}) is rejected and the alternative hypothesis (H_{14}) is accepted.

Table 5.1 Changes in Household Decision-Making Power After Entrepreneurship (N = 200)

Decision Area	Before Entrepreneurship (% of women involved)	After Entrepreneurship (% of women involved)
Daily Household Expenditure	42	78
Children's Education and Schooling Choices	36	72
Health Care and Medical Decisions	33	69
Purchase of Household Goods/Assets	28	64
Investment, Savings, and Borrowing Decisions	18	49
Participation in Family Social/Marriage Decisions	25	58

Source: Primary Survey Data 2025

Entrepreneurship has brought substantial improvements in women's participation in household decision-making. The proportion of women involved in daily household expenditure decisions increased from 42% to 78%, while participation in educational choices for children rose from 36% to 72%. Similar improvements are observed in decisions related to healthcare (33% to 69%) and the purchase of household assets (28% to 64%). Even in financially sensitive areas such as investment, savings, and borrowing, women's involvement increased from 18% to 49%, indicating growing financial autonomy. Participation in family and social decisions also rose from 25% to 58%, reflecting enhanced social standing and bargaining power within the household. Overall, these changes signify a meaningful expansion of women's agency

and control over key aspects of family life after engaging in entrepreneurship.

Discussion of Findings

The results of the study support the significance of entrepreneurship as a strategy for raising the socioeconomic standing of female entrepreneurs. The data shows that entrepreneurs had a noticeable increase in income following the start of their business activities. The majority of cases experienced an increase in income levels, and movement from one income bracket to another represents an upward trend in terms of income level for women entrepreneurs; thus, entrepreneurship provides women with an opportunity to generate income and improve their economic independence. Further supporting this conclusion is the finding of a positive association between the educational level

women have attained with the amount of income earned after having entered entrepreneurship; the relationship demonstrated by the above analysis using Chi-square statistical analysis indicates that the educational level attained affects women's ability to achieve high-income earning potential after entering entrepreneurship, supporting the assertion that education influences entrepreneurial skills and decision making, and helps to provide information needed to run a successful business. According to earlier research, education has a significant impact on how successful female entrepreneurs are and for women to experience income mobility. The analysis also found that women entrepreneurs continue to face several financial, social, operational and other challenges, whether they are new entrepreneurs or established ones. Some of those barriers include lack of access to capital to finance their businesses, family and home commitments (balancing responsibilities), and challenges associated with the operating environment within their respective business sectors. Therefore, although entrepreneurship offers great potential opportunities, challenges and structural and institutional barriers continue to have an effect on women entrepreneurs growing their businesses. Finally, the evidence shows that a sizable improvement.

Conclusion

The study concludes that entrepreneurship has been important in enhancing socio-economic position of women entrepreneurs. The results show that there are significant improvements in income levels following entrepreneurship, which implies that economic independence and livelihood security have been secured. The level of education is observed to contribute substantially to the better income results, which contributes to the relevance of human capital in entrepreneurship. Although this is gained, women in business still face economic, social and operation obstacles.

Limitations of the Study

When making conclusions, it is important to consider the limitations of the study. Purposive sampling was used to select the sample since an official list of women entrepreneurs in the district level was not available and this could narrow the scope of the generalisation of the findings to all women entrepreneurs in Bilaspur. The research is cross-sectional in nature and data concerning income prior to entrepreneurship is self-reported recall on the part of the respondents which could be associated with small recall bias. This is based on analysis of structurally placed questionnaires and data, which might not be adequate to understand the more intimate social and personal experiences of the women entrepreneurs. Besides, the study is restricted to the Bilaspur district, and thus, the results might not represent the state of affairs of

women entrepreneurs in other areas that have other socio-economic factors.

Suggestions

It is proposed in the study that to boost the entrepreneurial capacity of women, specific skills development programmes, especially in financial literacy, digital skills, and business management, should be provided to increase the efficiency of operations and incomes. Enhancing access to credit is also important; the financial institutions need to make lending systems simpler and increase the facilities of lending without collateral to minimise entry and growth hurdles experienced by women entrepreneurs. Interventions that are based on education, especially higher education and entrepreneurship-specific training, can have a crucial impact on the sustainability of the business and economic mobility in extended period. The enabling government organisations, such as mentoring, market connexions and pooling of advisory support through governmental agencies and local institutions, are essential towards helping women in business to overcome operational challenges and grow their businesses effectively.

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