



EMPOWERING WOMEN ENTREPRENEURS THROUGH GOVERNMENT INITIATIVES IN DELHI

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ABSTRACT:

The notion of women entrepreneurship possesses the potential to revolutionize society, particularly in emerging economies like India. Along with education, "women entrepreneurship" is one of the best ways to empower women. They have various innate talents that can be readily utilized by following the road of female-led businesses. The current state of women entrepreneurs in Delhi is examined in this research paper, with an emphasis on government programs meant to empower them. To give a contextual framework, it outlines the important policies and challenges pertaining to women's skill development. This study emphasizes several potential solutions that are also necessary to support women entrepreneurs. Utilizing secondary data sources such as papers, academic articles, and news outlets, this study assesses the efficacy of current government initiatives aimed at assisting female entrepreneurs.



KEYWORDS: Women Entrepreneurs, Women Empowerment, Delhi, Government Initiatives.

INTRODUCTION

Numerous scholars have defined and interpreted the concept of entrepreneurship in different ways. Peter Drucker defines entrepreneurship as "the systematic process of innovation." According to Drucker, entrepreneurship involves more than just coming up with a brilliant concept; it also involves using a methodical, disciplined approach to invention that produces profitable commercial endeavors. Another definition given by Schumpeter defines entrepreneurship as the process of "creative destruction." Entrepreneurs are the engine of innovation and economic growth, according to Schumpeter. By launching new goods, services, or business models, they upend established marketplaces. The Government of India has defined a women entrepreneurship as "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women". Every society's social and economic processes depend heavily on women (Subbulakshmi et al., n.d.)

Empowerment in psychology refers to "the promotion of the skills, knowledge, and confidence necessary to take greater control of one's life." As of 2025, the female population in India is

approximately 709.09 million, which accounts for about 48.44% of the total population (*India Sex Ratio 2025 - StatisticsTimes.Com*, n.d.). Women are the most marginalized group in society; they make up the "silent majority" of the world's impoverished. The majority of women entrepreneurs operate tiny businesses with limited room for growth and typically work from home; they still have little influence in huge industries. Currently, financial independence has helped the economy thrive following an increase in support and empowerment for women entrepreneurs. and have contributed to societal transformation by providing employment possibilities for other women, so empowering them. Along with focusing more on women's empowerment, the Indian government and other financial institutions are making sure to reach a large number of people in order to offer financial support (Karlpathi & Nanduri, 2022).

Delhi is a significant city on the international scene as well as in India. Because it combines historical legacy, political significance, economic strength, and lively cultural dynamism in a unique way, it has several facets of significance. Since India gained its freedom, Delhi's literacy rate has been trending upward. According to the Population Census, it climbed steadily from 38.36 in 1951 to 86.21 in 2011. Between 1951 and 2011, the female literacy rate increased more quickly than the male literacy rate. Of the total number of female employees, only 31.7% were self-employed, 67.6% were regular wage/salaried employees, and 0.6% were casual (GOVERNMENT OF NCT OF DELHI Women & Men in Delhi-2024, n.d.).

According to Delhi State Presentation and Economic Growth Report (2025), Delhi is among the states with the fastest rates of growth in the nation. As of right now, Delhi's Gross State Domestic Product (GSDP) was projected to be Rs. 10.4 trillion (US\$ 130 billion) in 2022–2023. Delhi boasts a diverse range of skills. Thirty percent of the workforce is qualified for professions including consulting, engineering, medical, and law. In recent years, Delhi has developed as a centre for startups. There are several national and state level policies for women entrepreneurship being implemented in the capital. The city currently has a strong network of female entrepreneurs involved in various business ventures that support economic development and growth. The achievements of female entrepreneurs demonstrate how programs have effectively aided in growing the number of female entrepreneurs.

RESEARCH METHODOLOGY

A descriptive research design is used in this study to examine and evaluate several facets of women entrepreneurs. The majority of the secondary data included in the research was gathered from numerous reliable and pertinent sources. These consist of academic books, government websites, national and international journals, and news outlets. Through a comprehensive analysis of extant literature, the study aims to pinpoint recurrent themes, knowledge gaps, and viable remedies for the obstacles encountered by female entrepreneurs.

OBJECTIVE OF THE STUDY

1. To study the status of women entrepreneurs in Delhi.
2. To study the government's initiatives for women entrepreneurs in Delhi.
3. To study the problems or challenges faced by women entrepreneurs in Delhi.

REVIEW OF LITERATURE

Scholars have studied women entrepreneurs in great detail in an effort to comprehend the driving forces, obstacles, and success factors that influence the experiences of female entrepreneurs around the world. **Koirala et al. (2024)** assert that women's empowerment through entrepreneurship is significantly impacted by higher income levels, decision-making authority, and the creation of jobs. According to research done in Nepal's Gorkha District, advancements in these areas have a big impact on women's empowerment, which benefits families and society at large. **Pathak Roop Raj & Venugopal (2024)** examined that in order to overcome socioeconomic obstacles and advance social

inclusion and financial independence, women are empowered through entrepreneurship. In the end, this empowerment helps achieve wider development goals in emerging economies by promoting gender parity and community development. The study emphasizes how crucial targeted policies and easy access to resources are to increasing women's participation in entrepreneurship. In order to effectively promote and expand women's entrepreneurship programs worldwide, it offers recommendations for practitioners, development organizations, and policymakers.

Khanum et al. (2020) explored that women's empowerment is greatly increased by entrepreneurship since it gives them more decision-making authority, resource control, and social mobility. Compared to non-entrepreneurial women, businesswomen exhibit higher levels of political and domestic decision-making engagement, underscoring the life-changing effects of entrepreneurship on women.

Şengür et al. (2023) emphasized that women are empowered by entrepreneurship because it offers them social and economic opportunities. The study emphasizes how entrepreneurship education develops critical abilities like communication, teamwork, and leadership, empowering young female pilots to identify their strengths and develop optimistic outlooks on their future. The project intends to address gender disparities in the workforce by emphasizing entrepreneurship education. This strategy can promote a more inclusive workforce by acting as a model for other sectors where women are underrepresented. Policymakers may learn from the study how important it is to fund programs that teach entrepreneurship, especially to women. This might result in more money and resources being allocated to initiatives that support female entrepreneurs.

Pandey & Parthasarathy (2019) conducted research and the report emphasizes how government programs like RMK, STEP, and E-Haat, which offer funding, training, and infrastructural awareness, greatly empower women through entrepreneurship. By boosting women's self-esteem, purchasing power, and decision-making skills, these programs encourage their involvement in the economy. The Maharashtra study demonstrates that this kind of assistance raises the number of women choosing to become entrepreneurs, addressing economic, sociocultural, and psychological facets of empowerment. According to the survey, women participants' drive and self-confidence have significantly increased, and many of them have stated that government programs and non-governmental organizations have inspired them to achieve their dreams.

Latha et al. (2024) conducted a study which emphasizes how important government programs and loan programs are to empowering female business owners. These programs seek to give women the support they need to succeed in entrepreneurship by acknowledging female-led start-ups as essential drivers of economic growth. The results of the study highlight the significance of inclusive policies that may foster a more thriving economy and, in turn, help women become economically empowered by providing them with resources and tailored assistance.

According to **"An Economic Contribution of Women Micro Entrepreneur's Capability and Performance of Government Initiatives in Andhra Pradesh," (2023)**, Government programs in Andhra Pradesh that concentrate on offering financial support, skill development, and networking opportunities for women-owned enterprises greatly increase women's empowerment through entrepreneurship. The study points out that within a year, women's ownership of MSMEs might rise from 14% to 30% thanks to alluring tax advantages. Furthermore, empowering women and raising their socioeconomic standing through business depend on expanding financial inclusion through micro investment and savings plans as well as financial education. According to the Global Gender difference Report cited in the report, it will take an additional 132 years to completely close the gender difference worldwide. This emphasizes how urgent it is to launch focused programs to hasten the advancement of gender equality and women's entrepreneurship.

According to study conducted by **Sn & Hn (2018)**, government programs like the Trade Related Entrepreneurship Assistance and Development (TREAD) and bank initiatives like Annapurna and Sree Shakti greatly empower women entrepreneurs in Karnataka. These programs help women

develop their entrepreneurial skills, finance their ventures, and encourage economic independence. Additionally, a number of national, state, and non-governmental organizations are essential in providing training, awareness campaigns, and streamlined procedures, which create an environment that is conducive to women's success in entrepreneurship. Indicating a good trend in women's involvement in business activities, the study observes that women's entrepreneurship participation is increasing. Empowerment and economic development depend on this expansion.

Yadav et al. (2023) explored that the women's entrepreneurship is essential for their mental health, social connections, and financial independence. Although there are obstacles in India, during the COVID-19 pandemic, women's entrepreneurial aspirations were greatly impacted by knowledge, financial motivation, family responsibilities, and underemployment. Descriptive statistics, exploratory factor analysis, and one sample T-test were employed as statistical methods in the study. The study found that in the wake of the COVID-19 pandemic, Indian women's decision to pursue entrepreneurship is heavily influenced by knowledge, money, family, and underemployment.

Imperatives Associated with Women's Participation in Entrepreneurial Activities (2022) emphasizes that Since women are an essential component of every society on the planet, they bear equal responsibility for the general economic growth of the country. Women have managed the home since ancient times, allowing men to pursue other forms of income. Women are now working independently due to their increased understanding of education. For professional women, this leads to a paradigm change in their thought approach. In many places of the world, the number of growing female entrepreneurs on the World Forum has surpassed that of men. Of course, many problems remain, such as obtaining funding, a patriarchal male-dominated society, a lack of risk-taking attitudes, a lack of technological proficiency, and so on. The study investigates how rising female entrepreneurship contributes significantly to socioeconomic growth in the context of Industry 4.0.

WOMEN ENTREPRENEURS OF DELHI

Delhi is the capital city of India, having a considerable female population. Women are paving the path for societal change by fighting for their rights, striving for success, and embracing diversity. Women in Delhi are ambitious, and they broke the old shackles that tethered them and hampered their progress toward their dream. The city is gradually making strides towards closing the gender gap. This is one of the most significant measures done towards elevating the status of women who were regarded physically and psychologically inferior to their counterparts and were exposed to many social and religious stigmas.

They are advancing numerous industries via their vision and leadership, demonstrating that social impact and commercial success are not mutually exclusive.

Successful and Inspirational Female Entrepreneurs in Delhi

Delhi has seen a notable increase in female entrepreneurship in recent years, with more women establishing themselves in a variety of businesses. Today's women are exhibiting remarkable perseverance, intelligence, and leadership skills, frequently balancing their entrepreneurial endeavors with their familial obligations. These ladies never stop inspiring others with their unwavering will and determination to succeed, even in the face of adversity.

These are a few of Delhi's most accomplished and inspirational female businesswomen, whose achievements demonstrate the enormous potential of women in the industry:

Upasana Taku

Upasna Rupkrishan Taku is Mobikwik's co-founder, executive director, and chief financial officer. In 2009, Upasana Taku, an IIT Delhi alumnus, co-founded MobiKwik, India's first online payment platform and mobile wallet. However, this is not her sole endeavour. She is also the founder of another payment gateway, Zaakpay. She co-founded MobiKwik with the goal of revolutionizing India's

digital payments market, which at the time of our founding in 2009 was virtually non-existent. She predicts that MobiKwik will play a big role in the Indian Fintech market, which is expected to reach at least \$1 trillion by 2025.

She has received numerous accolades as one of India's top IT founders and is an inspirational person thanks to her dedication and desire to help the community. As the first female leader of a payments startup, she received recognition from the Indian president in 2018. Forbes Asia's Power Businesswomen list of 25 successful women influencing Asia's business scene included her in 2019. As the 12th richest self-made woman in India, she was listed in the Kotak Wealth Hurun – Leading Wealthy Women List 2020.

Sairee Chahal

Founder and CEO Sairee Chahal is the creator of SHEROES, a community platform for women that provides opportunities, resources, support, and interactions through Sheroes.com. Sairee Chahal is a board member, mom, angel investor, serial entrepreneur, and #womensinternet evangelist. She presently manages Mahila Money, a community neobank for women, and SHEROES, an online ecosystem for women that provides community, content, and entrepreneurial and employment possibilities, as well as assistance, at www.sheroes.com and through the SHEROES App. Sairee is a board member of Women in Cloud, a US-based organization, Paytm Payments Bank, and the Milaan Foundation. Sairee is recognized for creating an ecosystem that helps women advance as leaders and entrepreneurs. Sairee developed a powerful technological solution to address India's gender inequality issues.

In addition to receiving the Femina Achievers Award, Cartier Award, Editor's selection for the L'Oreal Femina Women's Award, Business Today, and Most Powerful Women in Indian Business, Sairee is a Devi Award recipient, an Aspen Leadership Fellow, and a Braddock Scholar. She has received recognition for her accomplishments all across the world.

Vandana Luthra

VLCC Health Care Limited, a firm that offers beauty care products, was founded by Vandana Luthra, one of India's most renowned entrepreneurs. Who is unaware about VLCC? With more than 4,000 professionals on staff, including doctors, dietitians, physiotherapists, and cosmetologists, VLCC is a one-stop shop for all beauty-related questions. VLCC and Vandana didn't appear out of nowhere. Initially a stay-at-home mom, Vandana began her adventure in 1989 when her first daughter was just three years old.

She has also served as the chairperson of the Beauty & Wellness Sector Skill & Council (B&WSSC) since 2014. This group aims to increase the employability of Indian workers globally by establishing a productive and efficient ecosystem for the development and transfer of skills in the beauty and wellness sector through courses, curriculum and pertinent content, delivery systems, information databases, and standardization of the accreditation and certification process. Vandana was ranked 26th out of 50 legendary women entrepreneurs in Forbes Asia's 2016 list.

Supriya Paul

Supriya Paul co-founded Josh Talks at the age of twenty. All You Need Is Josh: Tales of Courage and Conviction in 21st Century India is another book she authored. Forbes India's Women Power List 2020, Forbes 30 Under 30 Asia 2018, Young Entrepreneur of the Year 2017, FICCI Ladies Organization, G.A.M.E Annual Convening 2019, TedX, Reputation Today, and the Women Economic Forum Conference 2019 in Singapore have all featured Supriya as a motivational speaker and guest lecturer.

Paul says she failed badly in some of her early pitches to venture capitalists for funding, saying, "I came across as a complete idiot. But it's okay. I learned a lot." Paul also wants more women to take risks, pointing out that as a society we are conditioned to think and perceive failure as a stigma.

Tanvi Malik

Tanvi Malik and her childhood friend Shivani Poddar entered the Indian fashion eCommerce market as co-founders of the fashion businesses FabAlley and Indya. Their goal was to supply the Indian market with stylish yet reasonably priced clothing. Their stylish western attire immediately gained popularity, and their companies gained recognition for their innovative approach to fashion. Since January 2012, she has dedicated more than 12 years to developing fashionable and inclusive apparel for Indian women. After earning an MBA in Brand Management from MICA Ahmedabad and a degree in Economics from Delhi's Lady Shri Ram College, Tanvi left Titan to pursue her goal of being an entrepreneur. Leaving left their promising corporate careers, the pair founded an accessible and inclusive fashion brand for Indian women.

Ria Sharma

Social activist Ria Sharma was the first Indian to win the 2017 UNICEF Global Goals Awards. The non-governmental organization Make Love Not Scars, which Sharma founded, assists acid attack survivors in India with all facets of recovery. Sharma also started the first rehabilitation facility for victims of acid attacks worldwide. Sharma was the first Indian recipient of the United Nations Goalkeepers Global Award in 2017. A person who has gone above and beyond to spearhead a campaign, organization, or movement that has improved the lives of women and girls in a region, a nation, or the world is honored with this award. Make Love Not Scars has been successful in building momentum and sustainable growth with the infrastructure to grow and change. In recognition of his efforts to improve the lives of people and bring about constructive social change, Sharma received the British Council's Social Impact Award in 2016. Sharma received the 2017 India Today Woman of the Year award for Public Service.

Neha Arora

Neha Arora founded Planet Abled, a company that offers inclusive and accessible travel options for individuals with a range of disabilities. Neha worked for firms like Adobe, Nokia, and HCL while holding an unutilized degree before deciding to launch Planet Abled. Born to parents with disabilities, she recognized a significant social divide based on her own difficult travel experiences. Because there were no options for individuals with impairments to engage in leisure activities or travel. Her decision to quit her job and launch Planet Abled, a world-first inclusive tourism company founded on the Universal Design Concept, was influenced by one such encounter.

Numerous honors have been given to Planet Abled, including the Indian Responsible Tourism Award from Outlook Traveler and World Travel Market London and the NCPECP-Mphasis Universal Design Award. The cherry on top is the prize for outstanding creative practice from the Zero Project Conference, held at the United Nations in Vienna in 2018 and for positively influencing the lives of persons with disabilities worldwide.

Rashmi Dagar

The CEO and founder of Fresh Menu, an online meal delivery business that seeks to bring freshly made cuisine to your home or desk, is Rashmi Dagar. While many of these start-ups have failed, Fresh Menu, which has been in business for four years, now serves 30,000 clients every day and has a presence throughout India, including in Bangalore, Mumbai, and the National Capital Region. A well-known brand offering wholesome, delicious, and nutritious salad and meal delivery services is Fresh Menu. Daga believes that in order to make sure that every one of her clients has a wonderful dining experience and to make FreshMenu the largest food company in India, it is critical that she always has her ear to the ground and is aware of the reality on the ground.

Richa Singh

Richa Singh is a role model who is committed to enhancing mental health. She is one of the founders of the website YourDOST, which provides skilled specialists and psychologists to provide anonymous help. In order to achieve a stress-free society, her goal is to establish a community of support for people who are experiencing loneliness and despair. As Richa started her career, she observed that many of the people in her immediate vicinity were dealing with relationship and work-related stress, but they were reluctant to talk about it. They were deterred from getting treatment because they were afraid of social

rejection and being classified as mentally ill. Richa's desire to comprehend and resolve these obstacles was spurred by this persistent problem.

Gauri Vasta

Gauri Vasta is a co-founder of TwinCloud Creations, a self-funded event management business that specializes in mother-child (ages 7 to 19) fashion shows. Its threefold goal is to empower moms and their kids by offering training on hormone shifts and how they affect behavior, raising awareness of healthy, environmentally friendly lifestyle choices, and delivering these items straight to customers. In pursuit of the most pure, organic, and handcrafted fashion and beauty ingredients and items, Gauri embarked on a trip that began in January 2019 and brought her to the most remote regions of India. These ladies are role models for the upcoming generation of female entrepreneurs in addition to their extraordinary accomplishment. In addition to influencing the corporate sector, these women are breaking down barriers and making a substantial contribution to India's economic development, opening doors for future generation women.

Current Landscape of Women Entrepreneurs in Delhi

MSMEs play a crucial role in driving economic growth by encouraging entrepreneurship and employment creation. Delhi is a major trade hub for various commodities. MSMEs, including startups, play a significant role in driving economic activity. According to the Government of India's MSME Registration Portal (Udyam), 41,956 Delhi-based firms have filed their Udyog Aadhar Memorandum (UAM) and are now officially registered as MSMEs.

Women-led firms have a crucial role in a country's economic, social, and cultural development. Increasing women's employment and entrepreneurship benefits the economy. Out of 1109.89 lakh employees in the MSME sector, 844.68 (76%) are men and 264.92 lakh (24%) are women (Bhavan, 2023).

Sector	Female	Male	Total	Share (%)
Rural	137.50	360.15	497.78	45
Urban	127.42	484.54	612.10	55
Total	264.92	844.68	1109.89	100
Share (%)	24	76	100	

Fig 1: Distribution of workers by gender in rural & urban areas in lakhs

(Source: MSME Annual Report 2023-24)

The Indian government launched Udyam Registration, a simplified online method for registering Micro, Small, and Medium Enterprises (MSMEs). It replaces the previous Udyog Aadhaar registration process and includes a recognition certificate and a 16-digit alphanumeric registration number. The registration can be accomplished online through self-declaration, with no need to upload documents, making it a paperless and cost-free process.

Udyam Registration, including Informal Micro Enterprises on Udyam Assist Platform (UAP), distributes enterprises based on gender according to MSME Annual Report 2023-24

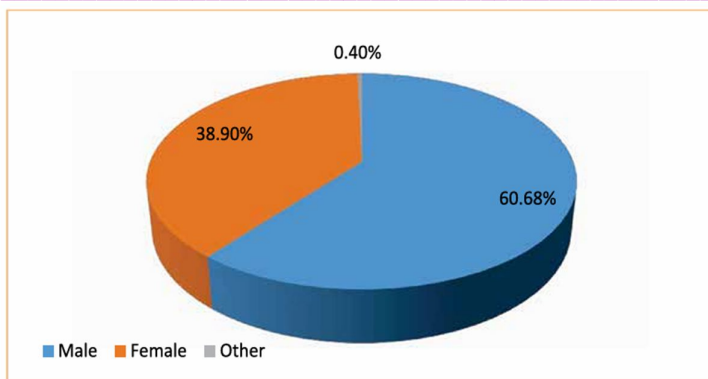


Fig 2: Gender wise distribution of Udyam Registration (including Informal Micro Enterprises on UAP) as on 31st March, 2024

(Source: MSME Annual Report 2023-24)

Delhi has made notable strides when examining the State-by-State breakdown of women-led MSMEs that have registered on the Udyam Registration Portal during the past three years. The number of women-based MSMEs grew from 21,888 in 2021–2022 to 31,646 in 2022–2023 and then 38,787 in 2023–2024, for a total of 92,321 (Press Information women led MSME 2024)

In Delhi, there are more than 3,500 registered startups. The UT has funded more than 60 women-led startups in a single year and has been doing so consistently.

As the startup hub, the Delhi government has been fostering an entrepreneurial culture through a number of initiatives, including roadshows, boot camps, and workshops. The UT Government organized more than 230 of these kinds of events to assist student entrepreneurs at schools and higher education institutions. By 2030, Delhi hopes to become a global innovation hub and the top destination for startups thanks to its dedicated Startup Policy. Through a strong support structure, the UT Government hopes to promote an innovative economy and stimulate an entrepreneurial spirit (Delhi SRF 2022).

Delhi is listed in category A under "Emerging Startup Ecosystems" in the Startup Ranking 2022. The capital was classified as a "Aspiring Leader" in 2021, indicating erratic government efforts. Delhi's status as India's startup capital might be transformed into a regional and international startup hub with a concentrated effort from the government.

According to the Economic Survey 2021–2022, Delhi has surpassed Bengaluru as India's startup capital due to the addition of more startups during the past two years. The survey report states that between April 2019 and December 2021, more than 5,000 established companies were added in Delhi and 4,514 in Bengaluru. With 11,308 established startups, Maharashtra has the most. Over 61,400 startups in India have been approved by the Department for Promotion of Industry and Internal Trade (DPIIT).

Over 8,000 women-led tech startups operate in India as of March 2024, with the largest concentration in Delhi-NCR. A total of about \$23 billion has been raised by 2,316 of these startups, which accounts for 14.8% of all tech funding in the nation.

Government Initiatives for Women Entrepreneurs

Women play a variety of roles in society, including that of mothers, daughters, sisters as well as leaders. The Indian government has launched a number of programs to empower women and advance gender equality in recognition of their enormous potential and the difficulties they encounter. Both at the central and state levels, the proposals are introduced. These programs not only help women become financially independent, but they also provide them the tools and self-assurance they need to guide

their communities forward. Among the main government initiatives promoting women's empowerment are:

- **Startup India Scheme**

The Startup India Initiative was started on January 16, 2016, and since then, it has launched a number of programs aimed at assisting entrepreneurs, developing a strong startup ecosystem, and turning India into a nation of job creators rather than job seekers. The Department for Promotion of Industry and Internal Trade (DPIIT) is the supervisor of the Startup India Team, which is responsible for managing these programs. Delhi strongly promotes the Stand-Up India Scheme, despite it being a central government project. It helps women entrepreneurs start new businesses in the manufacturing, trading, or service industries by providing bank loans between ₹ 10 lakh and ₹ 1 crore. Women have accounted for more than 80% of the program's recipients.

The goal of the Bharat Startup Knowledge Access Registry, or BHASKAR, is to serve as a one-stop digital platform where various players in the startup ecosystem can easily interact and work together. In order to advance an innovative culture and put India at the forefront of global entrepreneurship, BHASKAR seeks to empower ecosystem stakeholders and entrepreneurs at every stage of their journey.

- **Mahila Samridhi Yojana**

This program, which was introduced in March 2025, provides women from Delhi's economically disadvantaged groups with a monthly payment of ₹ 2,500. Women between the ages of 18 and 60 whose family income is less than ₹ 3 lakh annually are eligible beneficiaries. Through the Direct Benefit Transfer (DBT) mechanism, the money is sent straight to the beneficiaries' bank accounts.

- **Saheli Samanvay Kendra Scheme**

The Delhi state government announced the launch of the Saheli Samanvay Kendra Scheme on March 8, 2025. Under this plan, 500 anganwadi hubs would be established to support self-help groups and foster individual start-ups. This announcement was made by Deputy Chief Minister Manish Sisodia during the presentation of the fiscal year 2021–2022 budget. The Department of Social Welfare, Women and Child Development, and the welfare of SC/ST/OBC has also been allocated Rs. 4,750 crore by the Dy CM. Delhi govt. will provide specific accommodations in the anganwadi hubs for essential training to women. This training would be provided in order to enable women to create micro-economic units and for hosting meetings of self-help organizations. Women in the surrounding areas will use Anganwadi Hubs for four hours each morning. The state government's earlier survey served as the foundation for the decision to create the Saheli Samanvay Kendra Scheme.

As one of the four pillars of SSK, Anganwadi Chaya Centers were intended to serve as creche facilities for children of working women. These facilities will be open from 9:00 AM to 4:00 PM. "Saheli Samvad," "Samridhi," and "Mahila Sahayta Prakosht" are the remaining three pillars (WCD Delhi, 2021).

- **Women Entrepreneurship Development Program**

The Women Entrepreneurship Program was introduced by the National Skill Development Corporation (NSDC) in a significant step to empower female entrepreneurs and promote economic growth. The purpose of this program is to address the unique obstacles that women have when launching and expanding their businesses. The project demonstrates a strong commitment to creating an inclusive environment for women entrepreneurs by partnering with Britannia Industries Limited to offer cash awards and showcase their goods and services on the Skill India Digital Hub.

- **WomenWorks Program**

WomenWorks is a new project from the Delhi government that was recently introduced as a collaboration between the Delhi Skills and Entrepreneurship University (DSEU) and the WCD department. It is a spin-off of the Saheli Samanvay Kendra (SSK) scheme's "Samridhi" component.

Using 120 local AHCs as a foundation, WomenWorks aims to create 100 female businesses around Delhi. The DSEU will oversee and carry out this program.

- **Women Entrepreneurship and Empowerment (WEE)**

To boost the women's ecosystem, IIT Delhi launched the first-ever national social program called Women Entrepreneurship and Empowerment (WEE). WEE was established with the help of the Department of Science and Technology, Government of India, and was inspired by Prof. V. Ramgopal Rao, Director of IIT Delhi. WEE aims to inspire and motivate women, ranging from college-bound students to middle-aged housewives, to embrace entrepreneurship as a realistic and rewarding career path. IIT Delhi's Mentorship Program is a groundbreaking initiative that trains 30 women in entrepreneurship every six months. Step-by-step instructions are given to support and validate the company concept. Women entrepreneurs can turn their business idea into a financially viable enterprise by connecting with possible investors and customers.

- **Delhi State Urban Livelihood Mission (DSULM)**

In Delhi, the Dee Daya Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) is implemented by the State Urban Livelihoods Mission (SULM, Delhi). As a crucial investment for a successful and long-lasting program to reduce poverty, the plan will be based on the mobilization of urban poor households to establish their own institutions. To lessen the poverty and vulnerability of urban poor households by giving them access to opportunities for skilled wage work and gainful self-employment, which will significantly improve their standard of living over time and create strong institutions for the poor at the grassroots level. The goal of the mission would be to gradually provide urban homeless people with shelters that are furnished with necessary amenities. To help the poor receive social and economic services, these institutions of the poor would also collaborate with banks, the corporate sector, governmental service providers, local self-governments, and other mainstream organizations.

- **Pradhan Mantri Mudra Yojana**

The Hon'ble Prime Minister introduced the MUDRA Yojana (PMMY) on April 8, 2015, with the goal of lending up to 20 lakhs to small and micro businesses that are not corporations or farms and that have previously taken out and successfully repaid loans under the "Tarun" category. These loans fall under PMMY's MUDRA loan category. MFIs, NBFCs, RRBs, Small Finance Banks, and Commercial Banks all provide these loans. During the 2023-24 fiscal year, 4265.87 crores were disbursed in Delhi for this purpose.

- **Skill Upgradation and Mahila Coir Yojana**

One of the main programs under the Coir Vikas Yojana scheme is the Skill Upgradation & Mahila Coir Yojana (MCY), formerly known as the Coir Plan(General) scheme. It offers services such as improved raw material utilization, trade-related services, welfare activities for coir workers, empowerment of women, skill development and training, and the creation and growth of employment and entrepreneurship. Specifically, the Mahila Coir Yojana (MCY) seeks to empower women by offering discounted spinning equipment following suitable skill development training. Coir spinning instruction is offered for two months through this program. Those who successfully finish this training are paid Rs. 3,000 each month.

- **Nai Roshni- Scheme for Leadership Development of Minority Women**

By raising awareness of women's rights and "Leadership Development" interventions, the Nai Roshni project seeks to empower and boost the confidence of minority women. For women in minority communities between the ages of 18 and 65, a six-day non-residential/five-day residential training program is offered. Health and hygiene, women's legal rights, financial literacy, digital literacy, Swachh Bharat, life skills, and advocacy for social and behavioral reforms are among the topics covered in the training modules. Programme Implementing Agencies (PIAs) carried out the plan. PM VIKAS has now been incorporated into the plan as a component. Since its start, the "Nai Roshni" project has trained over 4.35 lakh beneficiaries.

CHALLENGES FACED BY WOMEN ENTREPRENEURS IN DELHI

Working women, regardless of state, confront a distinct set of obstacles nationwide. These difficulties result from deeply ingrained societal and personal obligations in addition to the duties of running a business. Even while participation is rising, systemic barriers frequently prevent Indian women entrepreneurs from being recognized and from achieving long-term success. The following are the main obstacles:

1. Gender Norms

In the male-dominated nation of India, women are expected to be economically and socially dependent on men. Compared to their male counterparts, women are frequently thought to be less capable or committed about their endeavors. Men dominate women in their personal and professional life. Before engaging in any sport, women still need to get men's consent; if this isn't considered, women might not have the same rights as men (Jaiswal et al., 2024).

2. Low participation

Despite a growing entrepreneurial environment in India, the participation of women remains disproportionately low. The paper emphasizes that while there is potential among female entrepreneurs, various obstacles hinder their engagement in the entrepreneurial sector (Talukdar, 2024).

3. Lack of awareness and government support

Numerous government programs are designed to encourage women entrepreneurs, yet many women are still ignorant of these prospects. Furthermore, women entrepreneurs may find it more difficult to obtain capital, training, and other crucial services that they require to expand their firms if they receive insufficient government support and resources (Aravamudhan et al., 2024).

4. Knowledge Gaps

According to the study, women business owners frequently lack critical abilities, especially in information technology and finance. In addition to impairing their capacity to run small companies efficiently, this skill gap makes it more difficult for them to get capital and expand their operations (Majumdar et al., 2023).

5. Financial constraints

Women often have limited access to inherited wealth or assets that could serve as collateral, which makes obtaining funding challenging. The fact that 32.6% of female entrepreneurs cited money problems as one of their main obstacles is a significant discovery. This suggests that one of the biggest obstacles for women wishing to launch or expand their enterprises in this sector is access to funding (Mondal & Ghosh, 2024).

6. Low Mobility

In India, women's mobility is severely limited for a number of reasons. Individually, they are not permitted to relocate due to social pressure or physical limitations. Therefore, managing a firm in an outside region presents challenges for female entrepreneurs (Subbulakshmi et al., n.d.).

7. Work- Life Balance

Women are typically expected to put family responsibilities, caregiving, and home chores first, which drastically limits their time, energy, and flexibility for entrepreneurial endeavors. Their capacity to scale up or completely dedicate to entrepreneurial growth is impacted by this dual responsibility, which puts them under continual pressure (Aggrawal et al., 2022).

8. Safety concerns

One of the most alarming cities in India for women's safety is Delhi, which has continuously reported high rates of crimes against women. Many of the events that women describe happen in public places and on public transit, especially buses. This points to a crucial area where safety precautions must be strengthened (Huang & West, 2023). The substantial contribution of women to Delhi's progress has resulted in increased income production and a higher sense of fulfillment for the city's female residents. However, recent unpleasant occurrences against women in Delhi have

brought attention to the city's safety problems, which could negatively affect the entrepreneurial sector (PHD Research Bureau et al., 2014).

9. Lack of Recognition

Women company owners frequently find it difficult to be acknowledged for their accomplishments and contributions to the industry. Their credibility may be damaged by this lack of visibility, and it may be more difficult for them to draw in clients, partners, and capital. ("The Challenges and Performance of Female-Owned Entrepreneurial Firms and Management Strategies," 2023)

10. Corruption

Women entrepreneurs are severely impacted by corruption, which makes it difficult for them to run their businesses. Corruption may result in increased operating expenses for female entrepreneurs. To overcome bureaucratic obstacles or acquire required permissions and licenses, for example, they may need to pay bribes, which can put a strain on their finances and restrict their capacity to make investments in the expansion of their businesses (Aravamudhan et al., 2024).

11. Policy support gaps

Despite government initiatives to assist female entrepreneurs, their efficacy may be hampered by disparities in the way policies are implemented. Because of a lack of awareness or insufficient outreach, women might not fully benefit from current programs (Singh, 2024).

12. Lack of training

Women might not understand important business techniques including marketing tactics, operational efficiency, and financial management if they are not properly trained. This ignorance may result in bad choices that ultimately jeopardize their companies' viability. The training gap is made worse by the lack of mentorship possibilities. Women business owners frequently lose out on advice from seasoned experts who may offer insightful advice and assistance in overcoming the obstacles of entrepreneurship (Singh, 2024).

Potential solutions for challenges faced by women entrepreneurs

Strategic and encouraging actions must be taken in order to enable more women to start profitable businesses and to build a vibrant, inclusive entrepreneurial ecosystem. Notwithstanding the advancements, comprehensive and workable solutions are still urgently needed to address gender-specific issues. The following are the potential suggestions for developing women entrepreneurship:

1. Crowdfunding

Women entrepreneurs can overcome traditional financial discrimination by using crowdfunding platforms, which will enable them to obtain necessary funds more quickly. Women had to deal with the dual difficulties of running businesses that are susceptible to downturns and banks' growing unwillingness to supply SMEs and start-ups with the capital they need in the wake of the most recent financial crisis. Current research on gender disparities in crowdfunding generally notes that women have an advantage over men when it comes to making money requests (Campbell, 2022).

2. Child care facilities

There is a need to adopt legislation that facilitate flexible work arrangements and fairly cost childcare services to assist women in better combining their personal and professional duties. This could include day care or creche facilities where mothers can take care of their children while working and which can ultimately alleviate their guilt of leaving the child alone (Santosha et al., 2024).

3. Awareness and mentorship

Launch awareness-raising initiatives to combat societal norms and gender stereotypes that impede women's aspirations to pursue entrepreneurship. Furthermore, Create mentorship programs that pair up aspiring female business owners with seasoned female mentors who can offer advice on matters pertaining to both their personal and professional lives (Santosha et al., 2024).

4. Targeted training

Providing targeted training programs can equip women with essential business skills, enabling them to manage their enterprises effectively (Ssekiziyivu et al., 2024). In 2009, the Indian government launched the National Skill Development Mission and National Skill Development Policy. Its primary responsibility is to prepare the next generation of workers in skills, vocational education, and entrepreneurship. It should be remembered that the government is not the only entity responsible for offering entrepreneurship skill training; other stakeholders must also contribute (Kaviarasu et al., 2018).

5. Marketing and Branding Support

Both central and state governments ought to provide marketing support via trade shows, internet resources, advertising campaigns, and buyer-seller conferences. Women entrepreneurs will be able to reach a wider audience with assistance in developing their brands and breaking into both domestic and foreign markets (Ankita, et al., 2025)

6. Secure environment

Women in Delhi want a more secure workplace due to safety concerns, which is crucial for their mobility as well. Even if Delhi has seen a marked decrease in several types of crimes against women in 2024, the city still faces many obstacles in protecting women. Technology developments, community involvement, and law enforcement's ongoing efforts are essential to preventing and reducing these kinds of crimes.

7. Policy Implementation

The Delhi government has launched a number of programs to encourage women entrepreneurs, but they need to be implemented more strictly. In 2022, Delhi was ranked as a "Aspiring Leader" in the Startup Ranking, but it dropped to "Emerging Startup Ecosystem," indicating a lack of government efforts.

8. Policy Evaluation Mechanism

The efficacy of entrepreneurial initiatives aimed at women will be evaluated through routine monitoring and assessment. Feedback-driven enhancements guarantee that these initiatives continue to be pertinent and goal-oriented.

9. Community Engagement

To make families and communities more aware of the value of women in economic growth, awareness programs must be launched. Fighting societal prejudices and cultural hurdles might be aided by promoting community support and acknowledgment for female entrepreneurs (Tahir et al., 2023).

10. Improved Access

The major problem that comes in the way of empowering women in the path of women entrepreneurship is the access whether it is to the finance, technology, government policies or information. Making it easier for women to access infrastructure, reasonably priced machinery, credit facilities and contemporary technologies make them truly empowered. Productivity and business scalability can be raised by providing women-only production units, collaborative workspaces, and incubators.

CONCLUSION

Empowering women entrepreneurs in Delhi is essential for promoting social advancement, job creation, and economic prosperity. In India and around the world, women are becoming more and more active participants in the entrepreneurial industry. They add resilience, creativity, and a strong sense of purpose to roles that have historically been filled by males. There are a lot of prosperous women entrepreneurs in India, particularly in Delhi. These women demonstrate their ability to do anything they set their minds to. Numerous obstacles confront women in their daily lives, such as social criticism while working and undermining by other women, which has become the norm in society. In

households, they are expected to work ceaselessly, yet they thrive once they are freed from the customary restraints. Numerous programs have been introduced by the Indian government to encourage women entrepreneurs, such as the Pradhan Mantri Mudra Yojana, Start-Up India, and other state efforts.

Despite a number of government measures, women continue to confront barriers such as social standards, a lack of business skills, and restricted access to capital.

Enhancing the implementation of policies, increasing resource accessibility, and providing useful training programs are all crucial first steps. Government initiatives will continue to be effective and flexible enough to meet evolving demands if they are regularly evaluated. Delhi can unleash the full potential of its female entrepreneurs and contribute to a more wealthy and fair society by fostering an entrepreneurial environment that is more welcoming and encouraging. Additionally, society must uplift women rather than denigrate them. Women can reach their full potential with the support of their spouses and family.

The capital has the power to change its economic environment and enable women entrepreneurs to not only participate but also prosper with concentrated efforts and sustained dedication. A better future for all locals will result from this all-encompassing strategy, which will propel social and economic advancement.

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