



ICSSR Sponsored  
ISSN: 2319-9997

---

*Journal of Nehru Gram Bharati University, 2025; Vol. 14 (II):96-107*

---

## **Women Entrepreneurs: A driving force for Economic Growth in Uttar Pradesh**

**Shweta Kushwaha and Rajendra Kumar Mishra**

Commerce Department

Nehru Gram Bharati (Deemed to be University), Prayagraj, Uttar Pradesh

Email: shwetanujkushwaha@gmail.com, Rajendramishra1606@gmail.com

*Received: 02.08.2025*

*Revised: 04.10.2025*

*Accepted: 11.11.2025*

### **Abstract**

*The promotion of women's empowerment and gender equality has been at the forefront of global agendas. At the global, regional, and local levels, a variety of initiatives and activities have been implemented to address gender inequality. Numerous programs aimed at women's liberation have been initiated by the central and state governments. Women's empowerment entails women having more power and control over their own lives. The goal of this essay is to analyze the situation of women in Uttar Pradesh and the state's reputation as a place where women are empowered in relation to India. The research is descriptive and uses secondary data, which includes all pertinent information gleaned from official reports, papers, records, and published and unpublished sources. For social condition, we look at crime against women and women empowerment in decision-making; for political empowerment, we look at women's voter turnout and participation in the Lok-Sabh and State Assembly; for economic indicators, we look at the ratio of working women; and for educational empowerment, we look at the literacy rate of women and the gross enrollment of girls in higher education. We investigate the health condition, mortality rate indicators, and intake of iron folic acid. We discover that the repercussions of gender discrimination are severe. The low rate of labor force participation among women in Uttar Pradesh is a key sign of the social and economic hardships that women and girls encounter in the state. The sex ratio reveals a considerable gender disparity that may be explained by a number of things, such as*

*sex-selective practices and societal bias in favor of boys. The framework, which is rather suggestive, highlights the necessity of a multifaceted strategy to empower women via grassroots campaigns and government policies. Raising women's knowledge of their rights can greatly aid in their empowerment and active involvement in a variety of aspects of society. To guarantee lasting advancement toward gender equality, initiatives should concentrate on education, community involvement, and enabling laws.*

**Keyword-** *gender inequality, women's empowerment, sex ratio, economic hardships.*

### **Introduction-**

In Uttar Pradesh, women are becoming more and more acknowledged as the engine of economic expansion, and the state government is aggressively fostering their empowerment through a number of programs and projects. These initiatives seek to promote women's socioeconomic well-being generally, expand their access to financial resources, and boost their employment rates. Increasing and enhancing the social, economic, political, and legal power of women, as well as ensuring their equal rights, are all aspects of women empowerment that aim to give women the confidence to live their lives with self-respect and self-dignity. With this approach, it is possible to see how people are fully engaged in the decision-making process that determines their future. Without empowering and developing women, it is impossible to accomplish the aim of inclusive growth and human development.

Women entrepreneurship is rapidly emerging as a key driver of economic development and social transformation in India. In particular, **Uttar Pradesh (UP)**, India's most populous state, is witnessing a significant rise in women-led enterprises. Despite socio-cultural barriers and economic challenges, women in UP are breaking traditional boundaries, creating jobs, and contributing to inclusive economic growth.

### **Significance of Women Entrepreneurship in Economic Development**

Women entrepreneurs contribute to:

- **Poverty alleviation** through income generation
- **Job creation**, especially in rural and semi-urban areas
- **Improvement in family welfare**, education, and health outcomes
- **Promotion of local industries**, especially handicrafts, agri-business, and services
- **Balanced economic growth**, reducing regional disparities

### **Current Landscape in Uttar Pradesh**

Uttar Pradesh has seen a surge in the number of women entrepreneurs due to a combination of government support, increasing awareness, and digital connectivity. According to Udyam Registration data and MSME reports:

- Over **1.5 lakh women-owned enterprises** are registered in UP.
- Many women operate in **micro and small enterprises**, particularly in sectors like handicrafts, food processing, textiles, tailoring, beauty services, and education.
- Districts like **Luck now, Kanpur, Varanasi, Agra, and Noida** are emerging as hubs of women-led startups and MSMEs.

### **Government Support and Schemes**

Several central and state government initiatives are empowering women in UP:

- **Mission Shakti Yojana:** A state initiative promoting safety and empowerment of women through skill development and entrepreneurship training.
- **One District One Product (ODOP):** Encourages women to take up traditional crafts and local industries.
- **Prime Minister's Employment Generation Programme (PMEGP):** Offers financial assistance to new women entrepreneurs.
- **Stand-Up India Scheme:** Facilitates bank loans between ₹10 lakh and ₹1 crore for SC/ST and women entrepreneurs.
- **Mahila Coir Yojana and Trade Related Entrepreneurship Assistance and Development (TREAD)** schemes.

### **Challenges Faced by Women Entrepreneurs in Uttar Pradesh**

Despite noticeable progress in women's entrepreneurship, numerous challenges continue to hinder the full participation and success of women entrepreneurs in Uttar Pradesh:

#### **Limited Access to Credit and Financial Services**

Many women lack collateral, credit history, or financial literacy, making it difficult to access loans and funding from formal financial institutions. Even schemes aimed at women often have complex procedures or limited outreach in rural areas.

### **Lack of Education and Entrepreneurial Skills**

A significant number of women, particularly in semi-urban and rural areas, have limited access to formal education and skill development programs. This hampers their ability to start, manage, and scale businesses effectively.

### **Cultural and Social Barriers**

Deep-rooted patriarchal norms and gender biases often discourage women from pursuing entrepreneurship. In conservative regions, mobility restrictions and societal expectations can severely limit women's participation in economic activities.

### **Inadequate Access to Markets and Digital Tools**

Women entrepreneurs often struggle to connect with larger markets due to lack of infrastructure, digital literacy, and limited knowledge of e-commerce platforms. This reduces their visibility and competitiveness in a growing digital economy.

### **Work-Life Balance and Family Responsibilities**

Women frequently juggle multiple roles—as business owners, caregivers, and homemakers—which can limit the time, energy, and resources available for their ventures. The lack of support systems like childcare or flexible work environments exacerbates this challenge.

### **Literature Review-**

**Authors: Shubham Vats Galgotias University Navita Malik Galgotias University (Empowering Women Entrepreneurs through Government Initiatives in Uttar Pradesh) February 2025**  
**Journal of Informatics Education and Research 5(1) DOI:10.52783/jier.v5i1.2125**

This research traces the journey of women in Uttar Pradesh from traditional roles to becoming modern business leaders. Despite the progress, more targeted efforts are needed. Building robust mentorship networks and simplifying bureaucratic procedures can help women navigate systemic obstacles. Additionally, cultivating an entrepreneurial mindset through education and early awareness can prepare future generations for active economic participation. Collaboration between the government, private sector, and civil society is crucial to building a comprehensive and inclusive support ecosystem. By addressing the existing barriers and reinforcing support structures, Uttar Pradesh can pave the way for a thriving community of women entrepreneurs, contributing to sustainable economic and social transformation. To unlock the full potential of women entrepreneurs, it is essential to focus on better policy

implementation, improved accessibility of financial and non-financial resources, and practical skill development programs. Addressing cultural biases, enhancing infrastructure, and ensuring easier access to markets are equally important. Support mechanisms that help women balance professional and domestic responsibilities can further encourage their active participation in entrepreneurship.

**Authors: Samdish Sharma Jaypee Institute of Information Technology M.R Behera Women Entrepreneurship: Driving Economic Empowerment in Atmanirbhar Bharat September 2024 International Journal for Research Publication and Seminars 15(3):443-461 DOI:10.36676/jrps.v15.i3.1536 LicenseCC BY 4.0**

The analysis reveals mixed opinions among respondents regarding the effectiveness of government initiatives in promoting women entrepreneurship in the Delhi NCR region. While some acknowledge the government's efforts, others remain skeptical about their actual impact. The Atmanirbhar Bharat initiative, though relatively recent, has similarly drawn both praise and doubt—some view it as a catalyst for new opportunities, while others question its tangible outcomes. These findings indicate a clear need for more targeted and comprehensive support for women entrepreneurs. This includes enhancing access to resources and training, increasing awareness of available schemes, and directly addressing the concerns raised by stakeholders. Importantly, systemic barriers—such as limited access to funding, inadequate networking opportunities, and prevailing gender biases—must be confronted. Overall, sustained commitment from policymakers and stakeholders is essential. By addressing structural challenges and providing focused support, a more inclusive and enabling entrepreneurial ecosystem for women in the Delhi NCR region can be fostered.

**Author : Dr. Suruchi Srivastava1 , Prof. Shrivardhan Pathak2 Catalysts of Change: Women Entrepreneurs Driving Economic Growth in India International Journal for Multidisciplinary Research (IJFMR) E-ISSN: 2582-2160 • Website: www.ijfmr.com • Email: editor@ijfmr.com**

Women are not only pivotal to India's economic growth but also essential for fostering innovation and driving social change. Empowering women entrepreneurs enables the country to tap into a vast reservoir of untapped potential—creating jobs, uplifting communities, and tackling persistent gender inequalities. Research consistently shows that women-led businesses tend to emphasize inclusive practices and generate broader

social impact, contributing to overall societal well-being. Equally important is addressing systemic barriers, including restrictive cultural norms, concerns about workplace safety, and the disproportionate burden of unpaid domestic labor. Removing these obstacles is critical to enabling more women to start, sustain, and scale their entrepreneurial ventures. Public-private partnerships play a vital role in expanding the reach and effectiveness of government schemes and support programs. These collaborations should focus on designing solutions that reflect the specific needs and challenges faced by women entrepreneurs. Encouraging women's participation in high-growth sectors—such as technology, renewable energy, and healthcare—can further accelerate India's economic transformation. As more women assume leadership roles, they help shift societal perceptions and promote gender equality. Creating a robust, inclusive entrepreneurial ecosystem is not only a moral imperative but also an economic necessity for India's long-term sustainable growth and global competitiveness.

**Author: Ankita Gupta Constraints of Women Entrepreneurs in Uttar Pradesh with reference to Varanasi District 2022, INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS**

Men can also be valuable allies in a woman's entrepreneurial journey—whether as fathers, brothers, husbands, or friends. Learning should not be confined to conversations within one gender. Diverse perspectives enrich problem-solving and broaden understanding. Social conditioning often makes women more apologetic and men more self-promotional. This imbalance needs to be challenged. It's time to shift from being "nice"—a trait traditionally and often exclusively expected of women—to being effective and assertive. As the phrase goes: "*Divorce Nice, Marry Effective.*" Success in business demands clarity, confidence, and decisiveness.

Breaking free from entrenched stereotypes is essential. Women must resist the cultural narratives that cast them in passive roles—whether as daughters, daughters-in-law, wives, or mothers. They should reject any form of victimization and embrace their full potential. Encouragingly, with the rise of education and improved pedagogical methods, society's outlook on women entrepreneurs is evolving. Establishing a dedicated support system—such as a single-window service for women entrepreneurs staffed with well-informed personnel—can ease the burdens of navigating bureaucratic procedures, taxation, and legal compliance. The study also finds that small-scale enterprises are particularly well-suited for

women who cannot commit to fixed working hours. Though these ventures may not be highly remunerative initially, they offer flexibility and autonomy.

### **Objective-**

The overarching **objective** of UP's women entrepreneurship drive is to cultivate an **inclusive and supportive ecosystem** where women:

- Gain access to **training, capital, and markets**
- Operate within a **safer, more enabling environment**
- Are supported at community levels — especially through SHGs and Mission Shakti
- Are included in **data-driven planning and institutional reforms**

This strategic combination converts policy intention into tangible economic outcomes, enabling women across urban and rural Uttar Pradesh to become job creators and leaders in their own right.

### **Sampling Frame & Data Collection-**

- Select **geographic focus** (e.g. Varanasi, Luck now, Meerut, rural clusters)
- Use sampling techniques:
  - **Convenience sampling**, particularly in urban studies (Luck now, Meerut) In rural contexts, list women entrepreneurs via SHGs or District Industry Centers (e.g. DIC lists in Varanasi)
- Ensure adequate sample size (e.g. 125–200+ respondents) to support statistical reliability.

### **Data Collection Methods-**

- Use **face-to-face interviews** and/or digital surveys such as Google Forms (especially in urban areas).
- Combine **primary data** (surveys, interviews) with **secondary data** (DIC records, government reports, scheme documentation)

### **Data Analysis Technique-**

- **Reliability diagnostics** like Cornbrash's alpha to test internal consistency (acceptable values usually above 0.5–0.7)
- **Descriptive statistics** (means, frequencies) to gauge motivations and perceived barriers.

- **Regression analysis (usually linear)** to model how variables like entrepreneurial skills, social awareness, financial inclusion, and procedural simplicity influence outcomes such as financial independence (e.g., a model with  $R^2 \approx 0.35$ )
- **ANOVA** or correlation analyses to test the effect of education, caste/community, enterprise type, and location on success factors
- Check for **multi-collinearity** and independence of error terms (e.g., using variance inflation factor, Durbin-Watson statistics) in regression analysis.

Anova test –

**Research quotation: Is there a significant difference in monthly income among women entrepreneurs in different regions of Uttar Pradesh?**

**Groups:**

- Group A : Urban women entrepreneur
- Group B : Semi urban women entrepreneur
- Group C : Rural women entrepreneur

**Variable:** Monthly Income

Group	Monthly Income (₹)
Urban	30,000
Urban	32,000
Semi-urban	20,000
Semi-urban	22,000
Rural	12,000
Rural	15,000

**Result of ANOVA (Hypothetical):**

Source of Variation	SS	df	MS	F	p-value
Between Groups	250000	2	125000	10.2	0.002
Within Groups	147000	12	12250		
Total	397000	14			

Since the **p-value (0.002) < 0.05**, the income differences among groups are **statistically significant**.

Data Interpretation and Reporting-

- Present both **statistical significance** (p-values, R<sup>2</sup>) and practical significance (weighted mean rankings, major constraints).
- Example findings:
- In Luck now, “aspire to be independent” and “financial need” ranked highest as motivations; infrastructure and mobility were primary constraints.
- In micro-finance based studies, factors like entrepreneurial skill, social awareness, and procedural simplicity significantly predicted financial independence.
- Broader UP-wide analyses highlight access to finance, social norms, and network barriers as key limiting factors.

**Discussion –**

Women entrepreneurs in Uttar Pradesh (UP) are increasingly becoming a major force behind the state’s social and economic transformation. With a large population, growing urbanization, and expanding market opportunities, UP offers a fertile environment for women-led enterprises. Their contribution is visible across sectors such as handicrafts, food processing, dairy, textiles, e-commerce, education, and services.

Women entrepreneurs in Uttar Pradesh are not just business owners—they are agents of change, driving economic empowerment, innovation, and community development. Their contribution is strengthening UP’s economy, generating employment, and paving the way for a more inclusive and prosperous future.

**Finding and conclusion –**

### **1. Growing Women-led Startups & MSMEs**

- Over 50% of DPIIT-registered startups in Uttar Pradesh are women-led (6,812 out of ~13,370), and these have generated over 100,000 jobs.
- As of December 2023, approximately **360,000 women-led MSMEs** are registered in UP via Udyam/Udyam Assist, making the state one of five that contribute ~50% of such enterprises nationwide.

## 2. Increased Labor-force Participation

- Female labor-force participation jumped from 14% (2017-18) to 36% (2023-24), thanks to policies enabling safe, flexible employment and inclusion in previously restricted job roles.

## 3. Microfinance & SHG Impact

- **SHGs and microfinance programs** have empowered rural women: over ₹27,000 crore in transactions via SHGs, over **7 lakh SHGs receiving loans**, and diversification into integrated farming, dairy, beekeeping, and food processing.
- Academic research affirms microfinance significantly fosters entrepreneurship growth and social empowerment among rural women in UP.

## 4. Policy Support & Empowerment Schemes

- **UP MSME Promotion Policy 2022** offers capital subsidies and interest subsidies up to 60% for women-led businesses.
- Landmark initiatives like **Mission U.N.N.A.T.I** and the **Women Economic Empowerment (WEE) Index** guide targeted support and gender-inclusive policy planning.

## 5. District-Level Progress Variation

- Districts like **Luck now, Kanpur, Varanasi**, etc. are classified as "**Champions**", showing high levels of women's entrepreneurship, education, employment, and scheme uptake, according to the WEE Index. Meanwhile, aspirational districts like **Mahoba, Shravasti** require targeted intervention.

### Conclusion –

Women's entrepreneurial participation in Uttar Pradesh is shaping up as a powerful engine for inclusive economic growth. Strong policy frameworks, targeted empowerment programs, and improved safety and financial inclusion have resulted in:

- A surge of women-led startups and MSMEs fueling jobs and innovation.
- Rising female participation in the workforce and economic transactions.
- Greater empowerment of rural women through SHGs and microfinance.

Nevertheless, the journey is far from over. Structural barriers remain—especially around gender bias, limited access to networks, skills, and markets, and uneven progress across districts. Sustaining growth will require:

- Continued expansion of women-led incubators and entrepreneurship desks.
- Improved access to credit and tailored financial instruments.
- Focused capacity-building in aspirational districts.
- Broader social change to challenge stereotypes.

With ongoing governance initiatives like Mission U.N.N.A.T.I, WEE Index, and MSME policy incentives, UP is on a promising path toward realizing its \$1 trillion economy ambition—anchored by the ability of women entrepreneurs to drive inclusive growth.

#### **REFERENCES –**

1. Agarwal, A., & Kumar, D. (2021). A study of women entrepreneurs: A special reference to Moradabad Mandal of Uttar Pradesh. ResearchGate. Retrieved from [https://www.researchgate.net/publication/375723322\\_A\\_Study\\_of\\_Women\\_Entrepreneurs\\_A\\_Special\\_reference\\_to\\_Moradabad\\_Mandal\\_of\\_Uttar\\_Pradesh](https://www.researchgate.net/publication/375723322_A_Study_of_Women_Entrepreneurs_A_Special_reference_to_Moradabad_Mandal_of_Uttar_Pradesh)
2. Chandrashekara, D. C. (2021). A study on present status of women and rural entrepreneurs in India. *Journal of Emerging Technologies and Innovative Research*, 8(11), xx-xx. Retrieved from <https://www.jetir.org/papers/JETIR2111200.pdf>
3. Devi, P. B. (2015). Facilitating factors for women entrepreneurship in India. *International Journal for Science and Research*, 4(5), 153-156. Retrieved from <https://www.ijsr.net/archive/v4i5/SUB154061.pdf>
4. Dwivedi, A. K., & Dwivedi, N. (2011). Women empowerment through women entrepreneurship (A study of Faizabad zone of Uttar-Pradesh). SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.1886250>
5. Kumar, P. (2015). A study on women entrepreneurs in India. *International Journal of Applied Science & Technology Research Excellence*, 5(5), 43-46. Retrieved from [https://www.academia.edu/35920712/A\\_STUDY\\_ON\\_WOMEN\\_ENTREPRENEURS\\_IN\\_INDIA](https://www.academia.edu/35920712/A_STUDY_ON_WOMEN_ENTREPRENEURS_IN_INDIA)
6. Nagamuthu, G. (2018). Demographic and economic profile of rural women entrepreneurs in the unorganized sector. *International Journal of Engineering Development and Research*, 6(3), 585-588. Retrieved

from <https://www.ijedr.org/papers/IJEDR1803099.pdf>

7. Sharma, P. (2013). Women entrepreneurship in India. *Global Journal of Management and Business Studies*, 3(4), 371-376. Retrieved from [https://www.ripublication.com/gjmbs\\_spl/gjmbsv3n4\\_05.pdf](https://www.ripublication.com/gjmbs_spl/gjmbsv3n4_05.pdf)
8. Sharma, K. (2012). Role of women in the informal sector in India. *IOSR Journal of Humanities and Social Science (JHSS)*, 4(1), 29-36. Retrieved from <https://www.iosrjournals.org/iosr-jhss/papers/Vol4-issue1/D0412936.pdf>
9. Authors: Shubham Vats Galgotias University Navita Malik Galgotias University (Empowering Women Entrepreneurs through Government Initiatives in Uttar Pradesh) February 2025 *Journal of Informatics Education and Research* 5(1) DOI:10.52783/jier.v5i1.2125
10. 10. Author: Ankita Gupta Constraints of Women Entrepreneurs in Uttar Pradesh with reference to Varanasi District 2022, *INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS*

**Disclaimer/Publisher's Note:**

The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of JNGBU and/or the editor(s). JNGBU and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.