



Exploring Women Entrepreneurial Ecosystem With Factors Affecting Startup And Growth: A Special Emphasis On Entrepreneurship Development Programs

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Abstract: In developing economies such as India, women entrepreneurship has become a significant force of inclusive economic development, creation of employment, and innovations. Nevertheless, women entrepreneurs still experience structural, socio-cultural, financial, and institutional obstacles that influence the establishment of a startup and business development. This research paper discusses women entrepreneurial ecosystem by highlighting major elements of the ecosystem networks, funding, mentorship, policy support, and Entrepreneurship Development Programs (EDP). The research formulates a theoretical construct that connects the aspects of ecosystem to the performance and growth results of a startup. It suggests that EDPs are catalytic tools that optimize human capital, entrepreneurial self-efficacy, innovativeness and market integration. The theoretical viewpoints that are incorporated in the paper are Human Capital Theory, Social Capital Theory, Resource-Based View, and Institutional Theory to elaborate the interaction between ecosystem factors and business performance. There are also policy implications and future research directions

Index Terms - Women Entrepreneurship, Entrepreneurial Ecosystem, Startup Growth, Entrepreneurship Development Programs, Policy Support, India.

I. INTRODUCTION

Entrepreneurship is commonly known to be one of the drivers of economic development, innovation, and creation of employment. It is also being used as a tool to minimize inequality and enhance inclusive growth in the emerging economies. It is in this wider context that women entrepreneurship has recently received growing policy and academic concern owing to the two-fold role of economic development and empowerment of women. Entrepreneurs who are women are rapidly expanding in the retail, services, manufacturing, and digital fields. They have not yet fully engaged in high-growth, technology-oriented, and venture-capital-backed startups, though, which points to ongoing structural and institutional constraints. Entrepreneurial ecosystem is a useful idea when it comes to a deep analysis of these issues. An entrepreneurial ecosystem comprises of interrelated factors including access to finance, policy and regulatory support, mentorship, networks, infrastructure, markets, and human capital. All these elements have an impact on the establishment, existence, and development of businesses. Notably, the ecosystems are not gender-neutral. The women are usually denied access to capital, their professional networks are weak, they have little assets, socio cultural and are not exposed to many mentors. These structural disadvantages have a direct impact on the establishment and growth of a startup.

Women entrepreneurship has emerged an issue of strategic priority in the widening entrepreneurship in India. Startup India, Stand-Up India and Pradhan Mantri Mudra Yojana are government programs that seek to encourage inclusive entrepreneurship by enhancing access to finance, easing regulations, and encouraging innovation. SIDBI, other financial institutions also help MSMEs and businesses run by women. Irrespective of these initiatives, issues concerning accessibility of credit, investor bias, social norms, and lack of entrepreneurial training still limit business performance.

Entrepreneurship Development Programs (EDP). are important in this ecosystem. EDPs are formal educational programs that help to increase entrepreneurial, financial literacy, management, and innovation capabilities. In addition to improving skills, they develop self-confidence, capacity to take risks and strategic decisions amongst women in business. The success of EDPs however lies in the integration with the other components of the ecosystem like finance, mentorship and market linkages.

The paper will discuss the women entrepreneurial ecosystem structure, the main factors of startup and growth influence, and how the EDPs can be used to improve the effectiveness of an ecosystem. It also examines the active interaction between the components of the ecosystem and the performance of business with an accent on the necessity of a comprehensive and gender-sensitive approach to the development of entrepreneurship.

Literature Review

According to Dr.K.Krishnakumar and S.Anu, the economic effect of demonetization will mainly depend on the reintegration mode of invalidated currency to the formal economy or not. In the event that cash holdings are lost through hoarding or non-disclosure, the anticipated positive increases in growth will not be achieved. The experience of other countries shows that demonetization in the absence of structural reforms has frequently failed to address problems of structural imbalance in debt-ridden and inflationary economies. Thus, researchers underline the importance of future monetary reforms being done with care and thought.

According to Manashi Patowary, Pratap Rudra Parida, women entrepreneurs are more likely to have micro enterprises in the North East and the trained entrepreneurs are more likely to have resource efficient and value added industrial units. The results show that the Entrepreneurship Development Programme (EDP) training is very effective in terms of confidence, ability to select venture, and entrepreneurial motivation. The study highlights training, family and societal support and institutions support as having a positive role to play in women entrepreneurship. It concludes that social-economic growth and industrialization of the regions and rural areas can be in hurry by the enforced support systems and capacity-building initiatives.

Adeebaa Zia, Dr. Rahul Sharma enumerated five overriding conditions that affect the entrepreneurship of women, including social and cultural determinants, economic and institutional conditions, policy and regulatory environment, access to resources, and networking and support systems. The literature discusses the fact that these interdependent variables are all determinants of the sustainability and development of women-led businesses. The Entrepreneurship Development Programmes (EDPs) are brought out as essential mechanisms of capacity building and skill development. Researchers believe that trained trainings and organized management practices can assist women entrepreneurs to break their contextual problems and reinstate their entrepreneurial acts.

Objective

- To examine the socio-cultural factors influencing women's entrepreneurial participation
- To study the role and effectiveness of Entrepreneurship Development Programs (EDPs)
- To analyse the challenges faced by women entrepreneurs at different stages of business lifecycle
- To evaluate the economic and financial determinants affecting startup formation and growth

RESEARCH METHODOLOGY

The research design of the study is descriptive and exploratory and entirely relies on the secondary data sources.

The state, tendencies, and structural features of women entrepreneurship in India are presented systematically with the help of the descriptive approach.

The exploratory methodology is useful in determining new patterns, interrelations, gaps in research, and policy implications associated with drivers, challenges, as well as support mechanisms, especially Entrepreneurship Development Programs (EDPs).

The study will not include primary data gathering including questionnaires, interviews, or field research. Rather, it incorporates and brings together the already existing empirical, statistical, and policy-based evidence.

Basic Elements of Women Entrepreneurial Ecosystem.

Women entrepreneurial ecosystem is a well-organized and interconnected web of institutions, actors, resources, and socio-cultural circumstances surrounding the creation, existence, and development of women-owned businesses. A gender-sensitive approach that takes into account structural inequalities, unequal access to resources, and socio-cultural constraints imposed on women is needed in a female-centered ecosystem, as opposed to general entrepreneurial ecosystem. This ecosystem has a lot to do with the interaction of the core elements of this ecosystem to facilitate enabling conditions to form startups and help businesses grow. The key elements are as discussed below.

1. Access to Finance

One of the most important factors of entrepreneurial success is access to finance. It encompasses seed capital, working capital, credit facilities, venture capital, angel investment and government supported financial schemes. The women entrepreneurs have been found to face barriers related to finances such as lack of collateral ownership, low credit histories and gender discrimination in lending decisions.

By providing loans with no collateral or reduced interest, the government programs like Pradhan Mantri Mudra Yojana and Stand-Up India attempt to lessen the hurdles. Financial institutions such as SIDBI also offer a refinancing and credit-enhancement package to MSMEs.

Financial access will be sufficient to improve:

- Business survival rates
- Innovative and technological adoption capability.
- Growth in the market and creation of jobs.

Even well-trained entrepreneurs might have a hard time scaling operations without having adequate capital.

2. Networks and Social Capital

Recognition of opportunities and mobilization of resources are made up of networks. These are formal networks (industry associations, incubators, chambers of commerce) as well as informal networks (family, peers, alumni groups).

Women are further denied access to powerful business contacts because of social mobility limitations and insincere entrepreneurial cultures that are dominated by males. There are also other organizations like FICCI FLO that offer systematic network of women entrepreneurs.

Good networks bring about:

- Market information flow
- Investor access
- Strategic partnerships
- Knowledge exchange

Network-based social capital enhances the business performance and minimizes the startup isolation significantly.

3. Mentoring and Human Resource Development.

Mentorship boosts entrepreneurial skills through advice, information in the industry, and strategic counselling. Structured mentoring usually works wonders to the women entrepreneurs since they might not have had exposure to leadership or business management training.

Under Atal Innovation Mission, there are programs that provide startups (including women headed ventures) with incubation and mentorship.

Mentorship development of human capital results in:

- Better decision-making
- Greater confidence and boldness.

- Better investor preparedness.
- Increased sustainability of the business.

Mentorship is a knowledge booster and a psychosocial system.

4. Institutional and Policy Support.

Policy frameworks define the regulatory as well as institutional framework within which the entrepreneurs work. The entry barriers can be minimized and non-discriminatory participation encouraged through gender-responsive policies.

Supportive efforts like Startup India and programs of the Ministry of Skill Development and Entrepreneurship are trying to encourage training, access to funds and incubation centers to the business people.

Good policy support will guarantee:

- Facility of business registration.
- Tax incentives and subsidies.
- Formalization and legal protection.
- Capacity-building efforts.

The institutional support enhances sustainability of the long term and stability of ecosystems.

5. Entrepreneurship Development Programs (EDPs)

Entrepreneurship Development Programs are designed training interventions designed to boost entrepreneurial capabilities, financial literacy, digital skills, leadership attributes and innovation orientation. EDPs are used to bridge the policy initiatives to the individual capabilities. They assist female entrepreneurs:

- Come up with sound business plans.
- Know regulatory requirements.
- Investors and access markets.
- Enhance managerial performance.

Combined with finance, mentorship, and networks, EDPs have a substantial survival and growth probability of a startup.

Connection between Sales, Marketing, and Product.

The essential elements of the women entrepreneurial ecosystem have a high level of interdependence. Mentorship and networks are more effective in case of access to finance. The financial inclusion and training opportunities are reinforced by policy support. EDPs raise the level of human capital that in turn increases the efficiency of the entrepreneur in utilizing financial and networking resources.

Thus, the prosperity of female-owned businesses is not achieved as a result of the single actions but the harmonious interaction of all the elements of the ecosystem. Gender sensitive, comprehensive ecosystem solution is required to enhance sustainable startup growth and inclusive economic development.

Entrepreneurship Development Programs (EDPs): A Catalytic Process.

Entrepreneurship Development Programs (EDPs) entail institutionalized and systematic training interventions that are aimed at developing entrepreneurial skills, managerial skills and innovation-oriented mindsets in pending and current entrepreneurs. In the context of women entrepreneurial ecosystem, EDPs are a catalytic process where latent entrepreneurial potential is converted into the growth and creation of sustainable enterprises. They do not only improve technical and managerial abilities, but also improve psychological preparedness, ability to take risks and strategic orientation, aspects that are especially important to women who have to work in conditions of socio-cultural and structural limitation.

Deposition Plan Concept and Objectives of EDPs.

The emergence of EDPs as policy tools was aimed at promoting self-employment and development of small enterprises, particularly in the developing economies where unemployment and underemployment have continued to be a thorn in the flesh. EDPs in women entrepreneurship are resolved to:

- Start-up entrepreneurial capabilities and leadership.
- Increase financial and digital literacy.
- Enhance planning and strategic decision-making in business.
- Develop innovation and identification of opportunities.
- Make networks, markets and sources of funds open and available.

Ministry of Skill Development and Entrepreneurship and Startup India are the two key initiatives that promote EDPs in India. The programs are usually oriented at women, youth in the rural areas and marginalized groups to achieve inclusivity in entrepreneurship.

Elements of Entrepreneurship Development Programs.

1. Entrepreneurship Motivation Training (EMT)

Entrepreneurial Motivation Training is aimed at building psychological and behavioral characteristics of an entrepreneur which can make him/her successful. The most focus is put on achievement motivation, self-confidence, goal orientation, leadership ability, and risk-taking behavior. In the case of several female entrepreneurs, the socio-cultural issues could restrict the exposure to the decision making and risk taking roles and responsibilities. EMT assists with the development of entrepreneurial self-efficacy and resilience and proactive attitude. EMT enhances the propensity of venture initiation and persistence by enhancing the internal motivation.

2. Business Skill Development

The modules of business skills development are technical and managerial skills required in the formation of the enterprise and its development. The marketing management, financial management, operations management, human resource management, legal compliance and taxation procedures are the common modules covered. They will teach the participants to create business plans, do market research, cash flow management, accounts, and stay in line with regulations. Good managerial skills will boost the operation efficiency and the strategic decision making, which will increase the business sustainability.

3. Financial Literacy and Availability of Credit.

EDPs require a vital element of financial literacy especially to women entrepreneurs who might experience a challenge in accessing the formal financial systems. This module imparts details about loan procedures, credit appraisal procedures, interest structures, collateral requirements and documentation. It also introduces the participants to the government programs and credit guarantee programs. The working capital management, budgeting and financial planning will help the entrepreneur to manage money efficiently and stay afloat as the risk of businesses failure decreases.

4. Digital and Technological Training.

Technological competence is a key to competitiveness in the modern digital economy. The digital training modules are based on digital marketing strategies, social media promotion, online customer interaction, e-commerce platform, digital payment system, and simple technological tools in running a business. The implementation of digital technologies can help women entrepreneurs to gain access to more markets worldwide and overcome the limitations of geographical boundaries, minimize transaction costs, and enhance the visibility of operations. This feature is especially important to the startups of today that seek to be scaled.

5. Mentorship and Incubation Support.

Mentorship and incubation support is often incorporated by EDPs to provide continuity after classroom training. Incubators, seasoned mentors, industry specialists, and advisors to startups are all linked with the participants and offer them strategic advice, problem-solving services, and networking. Incubation centers can also provide work space, technical support and investor connections. The survival rates of businesses related to the continuous mentoring process and provide business people with chances to overcome uncertainties on the market.

6. Market Linkage and Visits to Exposure.

Market linkage programs and exposure visits are programs that connect the participants to successful entrepreneurs, trade fair, industrial cluster as well as supplier and buyer networks. This type of practical interaction leads to market intelligence, confidence development, and business alliances. Practical experience may be achieved through exposure to operating businesses, which help close the gap between theory and practice, promote innovation and growth orientation. The EDPs as an Enabling Factor to the Female Entrepreneurial Ecosystem.

The catalytic nature of EDPs can be explained by the fact that they help to enhance and hasten the interaction between the elements of the ecosystem.

1. Human Capital Enhancement

Based on the Human Capital Theory, EDPs increase the knowledge, skills, and competencies that directly affect the productivity and innovativeness. Women entrepreneurs who engage in organized training are in a better position to recognize market opportunities, resource management and strategies of competition.

2. Enhancing Self-Efficacy and Entrepreneurial Orientation.

Socio-cultural conditioning causes many women to experience psychological obstacles of fear of failure, lack of confidence and risk aversion. EDPs integrate motivational training which develops entrepreneurial self-efficacy, resilience and leadership. Self-efficacy is positively correlated to the initiation and persistence of startups.

3. Mitigating Information and Resource Inequality.

Female entrepreneurs are usually unaware of financing programs, procedures, and market opportunities. EDPs contain important data concerning funds availability schemes including Pradhan Mantri Mudra Yojana and institutional support through SIDBI. EDPs enhance the accessibility of resources by minimizing information asymmetry.

4. Enabling Network Building.

Training programs are also used as a networking platform as the participants communicate with peers, mentors, trainers and policymakers. Such interactions maximize social capital that is essential in the realization of opportunities, collaborations, and access to investors.

5. Fostering Innovation and Growth Orientation.

The focus of EDPs is becoming more towards innovation, scalability and adoption of technology. Women entrepreneurs who have been subjected to such training have higher chances to embrace digital technologies, diversify their products, and venture into new markets, which would increase their growth opportunities.

Influence on Start up and Growth Performance.

Empirical research shows that involvement in EDPs has positive effects on:

- Startup formation rates
- Sustainability and survival of a business.
- Increase in revenues and profitability.
- Employment generation
- Availability of institutional finance.

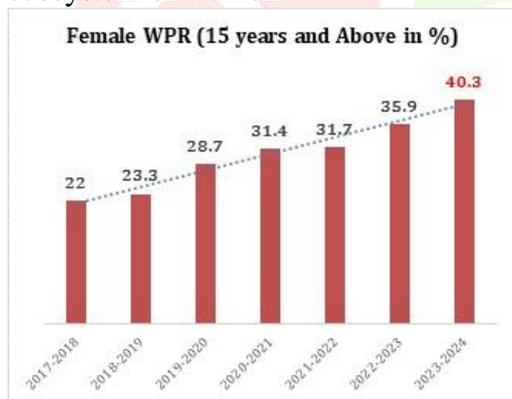
The effect is especially high when EDPs are accompanied by ongoing mentorship and incubation assistance instead of the training intervention.

Difficulties in the Implementation.

In spite of all these, EDPs are limited in some ways:

- Little follow-up and post-training support.
- The concentration of programs in urban areas.
- Differences in the quality of training.
- Absence of gender-sensitive curriculum.

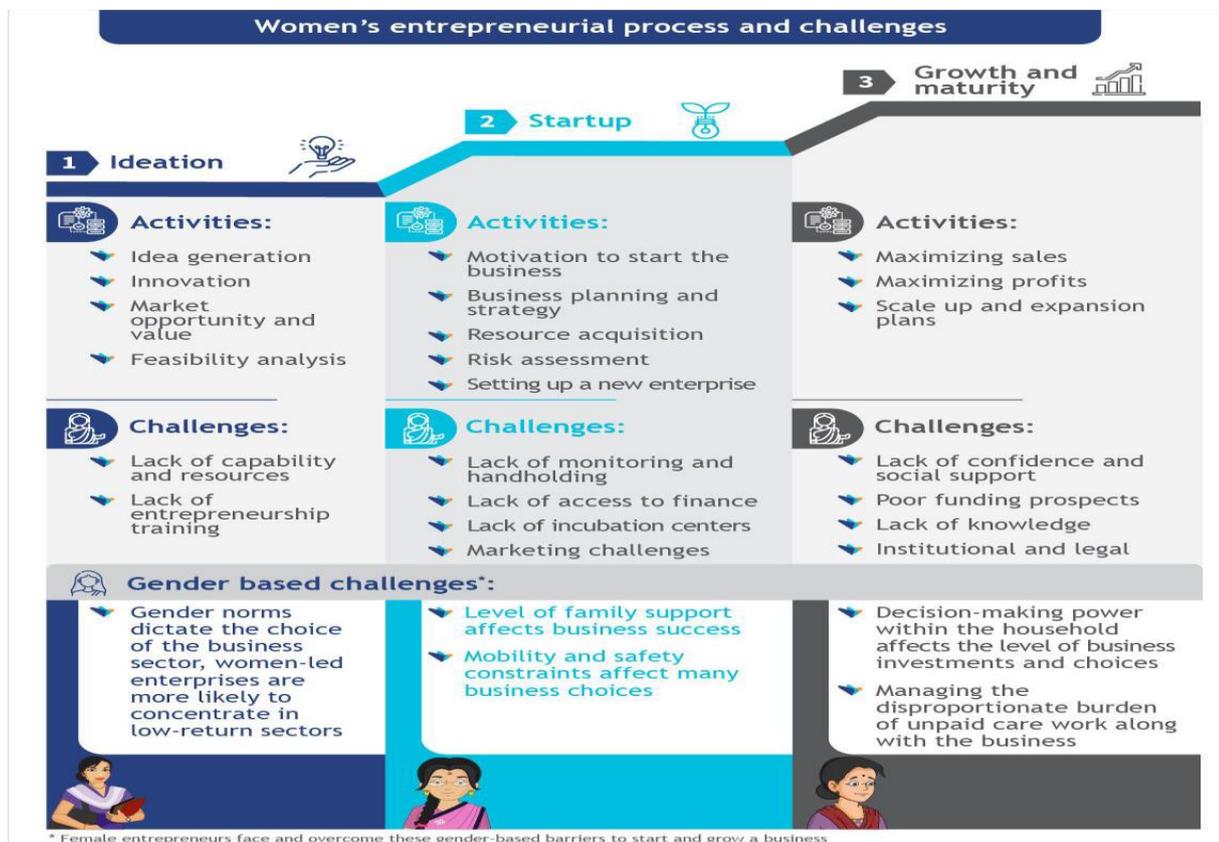
It is necessary to fill these gaps in order to maximize the catalytic effect of EDPs on the entrepreneurial ecosystem of women.



Source: (The Ministry of Labour & Employment, 2025)

Affecting Factors Startup and Growth.

The individual, social, economic, institutional and programmatic factors interact in a way that startups and business development among women entrepreneurs are affected. These dimensions work concurrently in the entrepreneurial ecosystem and define the sustainability and scalability of enterprise as a whole. An explanation of each category is given briefly as below.



Source: Decoding Government Support to Women Entrepreneurs in India (NITI Aayog, 2022)

4.1 Individual-Level Factors

Personal attributes are very important in influencing the entrepreneurial intention, recognition of opportunity and performance of business.

Education:

Education improves the thinking ability, analytical skill, and problem solving. Education increases the awareness on the financial management, market analysis and compliance. Women who are well educated are more willing to embrace new practices and approaches to strategic planning.

Risk-Taking Ability:

Entrepreneurship is associated with uncertainty. Females that are risk takers are more likely to start businesses, pour resources and venture into new markets. The exposure of women to risk bearing situations is usually minimized by socio-cultural conditioning and thus confidence-building interventions are essential.

Entrepreneurial Orientation:

This is in terms of innovativeness, proactivity and competitiveness. Women entrepreneurs who have good entrepreneurial orientation are those who will adopt growth plans, bring new products and be quick in the response to changes in the market.

Digital Literacy:

The digital skills are necessary in the modern economy in e-commerce, online payments, marketing through the Internet, and networking. Digitally literate women are able to increase market coverage, minimize operational expenses and competitiveness.

4.2 Social and Cultural Factors

The social context has a very strong effect on the choices of women entrepreneurs and their performance.

Family Support:

The family members provide emotional, financial, and logistical support which has a substantial impact on the decisions of startups as well as work commitment. Positive families facilitate effective mobilization of resources and dealing with stress.

Gender Norms:

Conventional gender roles might limit movement, leadership and autonomy of decisions. There is a tendency that societal expectations put domestic roles more than business aspirations.

Work-Life Balance:

A significant problem is striking a balance between domestic and business activities. Lack of proper support systems may reduce time availability and growth orientation.

Social Mobility:

The availability of opportunities and networks of resources is affected by the freedom to travel, attend networking events, and interact with markets.

4.3 Economic Factors

Economic conditions directly determine the business viability and growth.

The larger economic setup dictates resources, purchasing power and investment opportunities. Good economic conditions promote entrepreneurship by boosting consumer demand and access to finances. Conversely, business growth and sustainability could be limited by economic instability, inflation or small market size. In the case of women entrepreneurship, economic vulnerability can be an additional driver of risk aversion and reduce growth decisions.

Access to Credit:

Start ups require sufficient capital in the form of working capital and long term investment funds to start, sustain and grow. Women have poor borrowing powers, as they have less power to collateral property, less property rights, and have poor credit records. There is also a possibility that gender prejudice in the lending process can affect the rate of credit approval. Better access to formal finance increases liquidity management, adoption of technology and ability to expand business.

Market Demand:

The existence of stable and expanding markets has a direct correlation on revenue creation and sustainability of the enterprise. Great consumer demand allows product diversification and scaling policies. On the other hand, saturated/ unstable markets lower profitability and business risk. Women in business can also take advantage of having more extensive markets, including digital ones, which allow reaching more customers across geographical limits.

Infrastructure Availability:

Transportation networks, electricity supply, internet connectivity, and efficient supply chains are all reliable infrastructure which promotes operational efficiency. Inadequate infrastructure adds cost of doing business, time wastage, and competitiveness. The digital infrastructure is especially important in the field of contemporary entrepreneurship as it allows conducting marketing online, participating in e-commerce, and conducting financial transactions digitally.

4.4 Institutional Factors

The institutional structures define business environment.

Institutions define the regulatory, legal and policy framework on which businesses are conducted. Crystal clear and supporting institutions decrease uncertainty and transaction fee. Entrepreneurial confidence and long term planning are encouraged in a stable institutional environment.

Government Schemes:

The entry barrier is reduced and inclusive entrepreneurship is facilitated by subsidies, credit guarantee programs, tax incentives and skill development programs. The women-specific schemes enhance financial inclusion and capacity building. Such schemes can be well implemented and sensitised; this is a major boost to the formation and growth of startups.

Incubation Support:

Incubators offer organized mentoring, office space, technical advice as well as networking. They help startups to refinance business models, enhance investor preparedness, and market accessibility. Constant incubation helps them to survive, especially in the vulnerable stages.

Legal and Regulatory Environment:

Business formalization is promoted by simplified registration processes, tax incentives and less compliance burden. Contract enforcement and intellectual property protection are increased with the help of legal protection. An equal opportunity regulatory framework is gender-sensitive and lessens institutional discrimination.

Training Quality:

The skill acquisition and entrepreneurial readiness highly depend on the quality of training. Practical, industry-related, and context-specific well-structured curricula can improve managerial competencies and strategic thinking. The programs including case studies, interactive lessons, problem-solving tasks, and industry-specific knowledge are more efficient than the purely theoretical one. Quality training provides the participants with the knowledge needed in business planning, financial management, marketing strategy and compliance with the regulations which enhance the preparedness to start-ups.

Duration and Post-Training Assistance:

The long-term results largely depend on the time spent on the program and the presence of the post-discharge assistance. Short term workshops can generate awareness but in most cases do not guarantee sustainability in enterprise development. Conversely, the business sustainability is more likely to improve when program actions are presented over long periods of time, and post-training mentoring, handholding, and periodic review of the program are integrated. Constant mentorship assists the business people to tackle the issues in real time, sharpen strategies and to adjust to the market forces.

Practical Exposure:

Practical exposure helps in closing the gap between the theoretical education and practical application. Visits to good business experiences, business simulations, role-playing, and case based-learning techniques reinforce experiential knowledge. These practical methods enhance problem-solving skills, decision making skills, and operative skills. In the case of the women entrepreneurs, the exposure that is practical leads to better confidence and the uncertainty that comes with the business activities is minimized.

Industry Linkage:

Close connection to the industry stakeholders like suppliers, buyers, investors, and trade associations open opportunities to access the market and grow the business. The programs where networking events, buyer-seller goes, trade fairs, and interaction with investors are facilitated assist in integrating the participants into the value chains. The connections in the industry enhance visibility, credibility, and offer growth-oriented opportunities to the industry besides the local markets.

Conclusion

In a systematic literature review that formed the current research, five prevailing dimensions were determined that affect women entrepreneurship (WE), which were socio-cultural influences, economic and institutional conditions, policy and regulatory environment, access to financial and non-financial resources, and networking and support mechanisms. All these dimensions are that which influence the entrepreneurial ecosystem and have a considerable impact on entry, survival, and growth of businesses headed by women. The results indicate that, to develop women entrepreneurship in a sustainable way, the approach should be comprehensive and focus on all these intertwined aspects with elimination of structural and socio-economic barriers inherent therein. Entrepreneurship Development Programmes (EDPs) have continuously been cited in the literature as important tools of improving entrepreneurial skills, managerial skills, digital skills and confidence among women entrepreneurs. Considering the complexity of issues women have to contend with such as gender discrimination and lack of access to finance to market factors, an organized and methodological approach to management by EDPs and institutional support system is necessary. Generally, it is emphasized that more robust policy implementation and access to capital and networks and promoting an enabling socio-cultural environment, women entrepreneurs can further increase their participation in entrepreneurship and can be used to promote inclusion in economic growth and sustainable development.

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