



ISSN - 2347-7075  
Impact Factor - 8.141

# **INTERNATIONAL JOURNAL OF ADVANCE AND APPLIED RESEARCH**

**Double-Blind Peer Reviewed / Bi-Monthly /  
Referred / Open Access Research Journal**



**Special Issue  
Vol. 7 No. 46  
July – Aug – 2026**

**KLE SOCIETY'S  
SHRI MRITYUNJAYA COLLEGE OF ARTS AND COMMERCE,  
DHARWAD**

# **International Journal of Advance and Applied Research (IJAAR)**

*A Multidisciplinary International Level Referred and Peer Reviewed  
Journal*

**ISSN-2347-7075**

**Impact Factor-8.141**

**July – Aug - 2026**

**Volume - 7**

**Issue – 46**

**Published by:**

Young Researcher Association, Kolhapur, Maharashtra, India

**Website:** <https://ijaar.co.in>

**Submit Your Research Paper on Email**

**Regular Issue:** [editor@ijaar.co.in](mailto:editor@ijaar.co.in)

**For Publication Call On - 8624946865**



**KLE SOCIETY'S  
SHRI MRITYUNJAYA COLLEGE OF ARTS AND COMMERCE,  
DHARWAD**  
Accredited with A<sup>+</sup> Grade by NAAC at 4<sup>th</sup> Cycle  
IQAC Initiative



**Commerce Association and Department of Economics  
Jointly organized  
One Day International Seminar  
on  
*Entrepreneur Skill Development for Viksit Bharat:  
Empowering Innovation and Growth***  
Date: 22<sup>nd</sup> August, 2026 (Saturday)

Venue: Auditorium, KLE Shri Mrityunjaya College of Arts and  
Commerce, Dharwad  
Time: 10:00 AM onwards  
Level: International Level  
Mode: Hybrid (Offline & Online)

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### **Objectives of the Seminar**

- To understand the entrepreneurial mindset and innovation process.
- To develop a business plan and pitch.
- To identify potential funding sources and investment opportunities.
- To learn effective marketing and sales strategies.
- To understand the importance of Intellectual Property Rights.
- To develop skills in design thinking, prototyping and testing.
- To build a network of contacts and potential partners.

## **Programme Agenda 22<sup>nd</sup> August, 2026**

### **Inaugurator**

**Mr. Ashok S. Naik**

Author, Educator, Software Engineer, Fiserv, Omaha, Nebraska, USA

### **Key note Speaker**

**Prof. (Ms) Debalina Chakravarty**

Assistant Professor, Humanities, Economics, Arts and Rural Technologies (HEART)

Faculty In-Charge Entrepreneurship, Incubation and Outreach

Indian Institute of Technology, Dharwad

### **Chief Guest**

**Mr. Shashank Angadi**

Director, Global Minds Limited, UK

**Mr. Gavin Diaper**

An Educational Leader, Entrepreneur

Director, Global Minds, UK

### **Guest of Honour**

**C.A. Dr. N. A. Charantimath**

Hon. Chairman

KES IEMS - B School, Hubballi

### **President**

**Dr. V. I. Patil**

Member, Board of Management, KLE Society, Belagavi &

Chairman's Nominee, Local Governing Body, SMCD

### **Principal**

**Dr. Neelakka C. Patil**

## **Sub Themes**

### **1. Business Planning and Strategy**

- Market Research & Analysis in Entrepreneurial Skill Development
- Business Plan Development in Entrepreneurial Skill
- Financial Planning & Budgeting in Entrepreneurship

### **2. Innovation & Technology**

- Digital Transformation in Entrepreneurial Skill
- Emerging Technologies (AI, IoT, Block Chain) in Entrepreneurial Skill
- Intellectual Property Rights in Entrepreneurial Skill Development
- Innovative Management in Entrepreneurial Skill Development

### **3. Entrepreneur Mindset & Leadership**

- Growth Mindset in Entrepreneurial Skill Development
- Risk taking & Resilience in Entrepreneurial Skill Development
- Networking & Relationship Building in Entrepreneurial Skill Development

### **4. Funding and Financing**

- Venture Capital & Angel Investing in Entrepreneurial Development
- Crowd Funding in Entrepreneurial Development
- Govt grants & loans in Entrepreneurial Development
- Bootstrapping in Entrepreneurial Development

### **5. Entrepreneurship Eco-System**

- Entrepreneurial Education & Training in Entrepreneurial Skill Development
- Entrepreneurial Culture mindset in Entrepreneurial Skill Development

### **6. Specific Industries and Niches**

- Social Entrepreneurship
- Green Entrepreneurship
- Technology Startups
- Retail & e-Commerce
- Entrepreneurial Competencies and Industries 5.0

### **7. Challenges & Opportunities**

- Global Economic trends in Entrepreneurship
- Sustainability and Responsibility in Entrepreneurship
- Ethical Considerations in Entrepreneurship
- Work life Balance in Entrepreneurship
- Design Thinking and Problem-Solving Frameworks in Entrepreneurship

### **8. Women Entrepreneurship**

- Networking and Collaboration: Strategies for Women Entrepreneurs.
- Women in Stem Entrepreneurship: Opportunities and Challenges in Science, Technology, Engineering and Mathematics Field.
- Artificial Intelligence and Women Entrepreneurship: Opportunities and Challenges.
- Role of Women Entrepreneurship in the Economic Development.

## **9. Rural Entrepreneurship**

- Rural E-Commerce: Changing logistics and marketing challenges.
- Digital Skills for Rural Entrepreneurs.
- Challenges faced by rural street vendors.
- The role of entrepreneurship in rural Community Development.
- Rural Entrepreneurship: Unlocking Economic Potential

## **10. Economic Perception**

- Inclusive Economic Development through Entrepreneurship
- India's Economic Rise: Role of Startups and MSMEs
- Entrepreneurship and Job Creation
- Policy Frameworks for Entrepreneurial Growth
- Economic Empowerment through Entrepreneurship
- Sustainable Development Goals and Entrepreneurial Innovation
- Agriculture and Viksit Bharat
- India's journey towards self-reliance and development by 2047.

## **About the KLE Society**

The K.L.E Society was established on 13th November, 1916 by selfless and dedicated services of seven teachers revered as the 'Saptarishis'. They had the vision and foresight for the upliftment of the downtrodden and the illiterate. Their efforts were further nourished and nurtured by the founder members. The doctrine of the society lays special emphasis on the principles of Truth, Love, Service and Sacrifice. The KLE Society celebrated its centenary year in 2016. Ours is a multifaceted organization with more than 318 institutions all over the country imparting quality and value-based education in Science, Arts, Commerce, Medical, Engineering, Law, Management, and Education etc. The KLE Society has achieved horizontal and vertical growth under the dynamic leadership of Padma Shri Dr. Prabhakar B. Kore, who has placed the KLE Society on the global map. At present our society is well equipped to meet any global challenges.

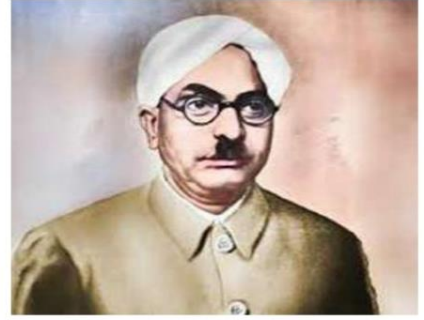
## **About the Institution**

The K.L.E Society's Shri Mrityunjaya College of Arts and Commerce, Dharwad was established in the year 1973 as an independent Commerce College by his Holiness Shri Mahant Swamiji of Murughamath, Dharwad. The College is named after a great saint and reformer Shri Manniranjana Mrityunjaya Mahaswamiji, the founder Swamiji of Murughamath, Dharwad. The college was handed over to the K.L.E Society, Belgaum in April 1975. In the same year Arts programme was started. During 2018 Post Graduate Studies in Commerce was introduced. The college offers two UG programmes namely B. A and B. Com and one PG programme in Commerce. The college is affiliated to Karnatak University Dharwad since 1993 and our college came under the fold of UGC 2 (f) and 12(b) since 1994. The college is imparting meaningful and value-based education, moulding students, producing successful graduates and responsible citizens. The Institution accredited with A+ Grade with a CGPA of 3.26 by NAAC at 4th Cycle in June, 2022.

**SAPTARISHIS OF K.L.E. SOCIETY**



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**Prof. S. S. Basavnal**



**Shri. B. B. Mamdapur**



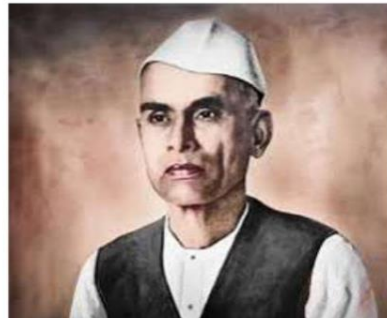
**Dr. H. F. Kattimani**



**Prof. B. S. Hanchinal**



**Prof. P. R. Chikodi**



**Sardar V. V. Patil**



**Shri Amit P. Kore**

Chairman

Board of Management,

KLE Society

Belagavi, Karnataka, India

### **Message**

It is a matter of great pride and pleasure that, KLE Society's Shri Mrityunjaya College of Arts and Commerce is hosting this International Seminar on Entrepreneur Skill Development for Viksit Bharat: Empowering Innovation and Growth on 22<sup>nd</sup> August, 2026 and publishing a collection of scholarly papers contributed by eminent academicians, researchers and scholars.

Higher Educational Institutions are not merely the pursuit of Knowledge, but also the continuous exploration of new ideas and perspectives that contribute to the progress of the nation. This Seminar encourages intellectual exchange, promote research and create opportunities for meaningful collaboration across discipline and Institutions

I Commend the dedication and efforts of the organizing committee, faculty members, authors, reviewers and all those who have contributed to the successful realization of this academic initiative. I am confident that this publication will serve as the valuable source of knowledge and encourage further research and academic engagement.

I extend my warm congratulations and best wishes to everyone associated with this International Seminar and wish this scholarly endeavour great success.

Date: 22-08-2026

**Shri Amit P. Kore**

Chairman

Board of Management

KLE Society, Belagavi



**Dr. V. I. Patil**

Member, Board of Management  
KLE Society, Belagavi, Karnataka, India  
Chairmans Nominee Local Governing Body,  
Shri Mrityunjaya College of Arts and  
Commerce, Dharwad

**Message**

It gives an immense pleasure to extend my warm greetings on the occasions of this International Seminar on “Entrepreneur Skill Development for Viksit Bharat: Empowering Innovation and growth” on 22<sup>nd</sup> August, 2026 and the release of the scholarly ISSN Journal.

The theme of the conference is most significant to realize the dream of Viksit Bharat. In today’s fast- paced, ever evolving business landscape, innovation is the spark that ignites entrepreneurial success.

The vision of Viksit Bharat represents our collective aspiration for progressive, self-reliant, inclusive and knowledge driven nation. Education and research have a vital role in transforming this vision into reality. Our institutions not only impart knowledge but also encourage critical thinking, innovation, social responsibility & a strong commitment towards nation building.

This International Seminar provides a meaningful platform for academicians, researches, students to exchange perspectives & contribute ideas towards India’s development journey. May this collective academic effort contribute in its own meaningful way towards the realization of Viksit Bharat.

I congratulate the Principal Dr. Neelakka C. Patil, organizers, faculty members, authors and everyone associated with the seminar and this publication.

The college is moving towards the heights of education & serving the society with quality education. I wish such endeavors happen in future too.

Date: 22-08-2026

**Dr. V. I. Patil**

Member, Board of Management  
KLE Society, Belagavi

**Inaugurator:****Ashok S. Naik**

Author, Educator, Software Engineer, Fiserv,  
Omaha, Nebraska, USA

**Inaugural Address**

It gives me immense pleasure and honour to address you on the occasion of the International Seminar on “Entrepreneurial Skill Development for Viksit Bharat: Empowering Innovation and Inclusive Growth.” Although I am joining you virtually from Omaha, Nebraska, USA, I am proud to reconnect with my alma mater, KLE Society’s Shri Mrityunjaya College of Arts and Commerce, Dharwad.

The theme of this seminar is highly relevant to India’s journey towards Viksit Bharat 2047. Entrepreneurship is not merely about starting a business; it is a mindset based on innovation, creativity, resilience, adaptability, ethical leadership, and problem-solving. In today’s rapidly changing world, Artificial Intelligence, digital technologies, globalization, and technological innovation are transforming economies and industries. However, meaningful innovation requires human vision, courage, determination, and creativity.

Educational institutions have a crucial role in developing entrepreneurial skills among young people. Colleges and universities should promote innovation, incubation facilities, industry partnerships, experiential learning, multidisciplinary research, and startup support. Students should be encouraged not only to become job seekers but also job creators, innovators, and responsible leaders. Skills such as financial literacy, digital competence, communication, leadership, business planning, and problem-solving can help transform ideas into sustainable enterprises.

I am particularly pleased that this seminar emphasizes women entrepreneurship, rural entrepreneurship, social innovation, and sustainable development. Entrepreneurship should create value not only through profit but also through employment, social development, and inclusive growth.

My dear students, India is moving from being a consumer of technology to becoming a creator of innovation. The future entrepreneurs and innovators of India are among you. Do not fear failure; learn from it and move forward. Dream big, start small, and act now.

I congratulate the management, Principal, organizing committee, IQAC, faculty members, researchers, and student volunteers for organizing this meaningful seminar. May it generate new ideas, collaborations, and opportunities contributing to Viksit Bharat 2047.

With great pleasure, I declare this International Seminar open and wish everyone a productive and successful academic experience.

Date: 22-08-2026

**Ashok S. Naik**

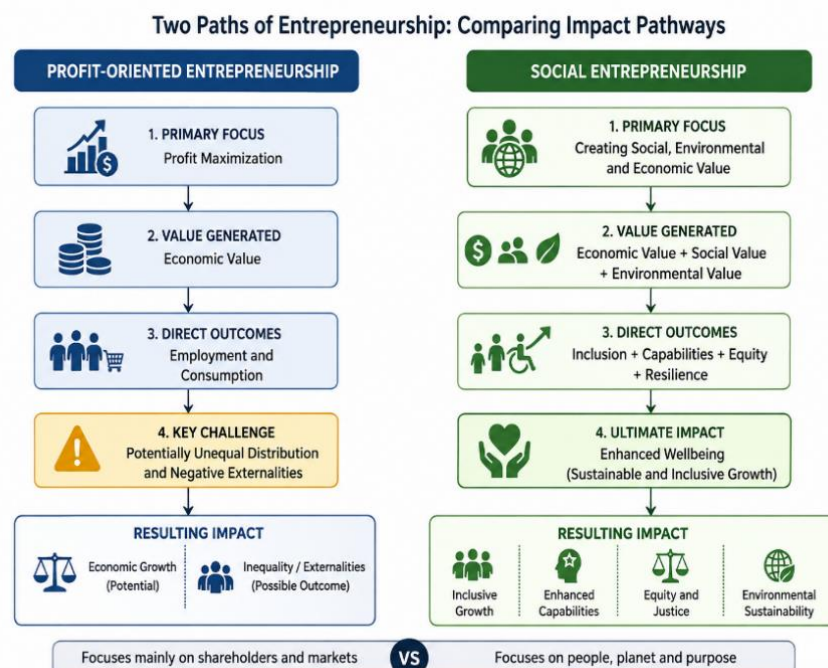
**Keynote Address**  
**Rethinking Entrepreneurship:**  
**From Profit Maximisation to Social Value and Wellbeing**

**Debalina Chakravarty**  
**Indian Institute of Technology Dharwad**

Social entrepreneurship has emerged as an important form of entrepreneurship that extends the conventional objective of private value creation towards the generation of social and environmental value. Although there is no universally accepted definition, social entrepreneurship is broadly understood as an entrepreneurial process in which individuals or organisations identify and exploit opportunities to create social value through innovation, risk-taking and the mobilisation of scarce resources (Mair & Martí, 2006; Austin *et al.*, 2006). Its distinguishing characteristics include a primacy of social mission, opportunity recognition, innovation, resourcefulness, risk-taking, stakeholder orientation and the pursuit of financial sustainability rather than profit maximisation alone (Peredo & McLean, 2006; Dacin *et al.*, 2011). Importantly, social entrepreneurship should not be equated simply with non-profit activity or philanthropy, since social enterprises may operate through for-profit, non-profit or hybrid organisational forms and can employ market mechanisms to address social problems (Austin *et al.*, 2006). It therefore represents a broader conception of entrepreneurial value creation in which economic, social and environmental objectives can be pursued simultaneously. A narrow emphasis on profit maximisation may not adequately address situations characterised by market failures, information asymmetries, exclusion and the under-provision of socially valuable goods and services. The social entrepreneurship can potentially respond to these gaps by combining entrepreneurial innovation with explicit welfare objectives in a world characterised by persistent poverty and inequality, climate change, resource constraints, technological disruption and gaps in the provision of essential services. In this sense, it can contribute to a transition from profit-maximising entrepreneurship towards welfare- and wellbeing-enhancing entrepreneurship, where success is evaluated not only through financial performance but also through improvements in capabilities, livelihoods, inclusion, health, energy access, environmental sustainability and quality of life.

The Indian experience provides several illustrative examples. Amul offers a compelling Indian example of social entrepreneurship through the cooperative model. Established in 1946, the Amul movement transformed dairy farming by enabling small milk producers to collectively own and manage the value chain, thereby reducing dependence on intermediaries and strengthening their bargaining power. Its success lies in combining market-based enterprise, professional management and collective ownership to generate both economic and social value. The model has improved rural livelihoods, expanded market access, supported producer empowerment and contributed to India's *White Revolution*. Amul thus demonstrates that entrepreneurship need not be driven solely by individual profit maximisation. It can also be organised around shared value creation, equitable distribution and collective wellbeing. In this sense, Amul represents a shift from entrepreneurship as private wealth creation towards entrepreneurship as a vehicle for inclusive and welfare-enhancing development.

The project *Khwaab Gaon* in Jhargram, West Bengal, offers another compelling example of social entrepreneurship through art and cultural heritage. Since 2012, artist Mrinal Mondal and Chalchitra Academy have worked with the Lodha community to transform the village, formerly known as Lalbazar, into a participatory art space that connects indigenous communities with urban artists, students and wider audiences. The initiative combines artistic education, cultural preservation and livelihood creation. Regular workshops in painting, sculpture, Kantha embroidery and wooden craft, together with murals and collaborations with traditional artists, have created opportunities for skill development, community participation and cultural exchange. The project's social-enterprise potential lies in converting indigenous artistic knowledge into economically valuable products and experiences while retaining cultural ownership and identity. The accompanying socio-economic study finds that wooden-craft (locally named as *Katum-Kutum*) has provided an alternative livelihood for Lodha households, increased annual income, reduced dependence on physically demanding agricultural and daily-wage work, and facilitated the transmission of traditional skills across generations. The project proposal similarly envisages value-added craft products for urban markets, local fairs and eco-tourism, alongside the transformation of the village into an open art gallery. Thus, *Khwaab Gaon* illustrates a form of wellbeing-oriented entrepreneurship in which art becomes a means of livelihood diversification, cultural preservation, social inclusion and community empowerment, rather than merely a commodity for profit. Its experience also demonstrates the limits of such initiatives such as seasonal tourism, limited resources, inadequate access to equipment and internal community conflicts constrain the sustainability and scalability of the craft enterprise.



Source: Authors

### Why social entrepreneurship matters for Viksit Bharat?

The conventional capitalist model has generated substantial innovation, productivity and economic growth, but its dominant emphasis on private returns, efficiency and profit maximisation does not automatically ensure equitable distribution of opportunities, environmental sustainability or improvements in human wellbeing. Economic growth can coexist with poverty, inequality, exclusion

and ecological degradation when social and environmental costs are externalised. This creates a need to rethink the purpose of economic activity, not necessarily by rejecting markets, but by asking what markets are for, whom they serve, and how the value they create is distributed.

Social entrepreneurship is important in this context because it introduces social purpose into the entrepreneurial process itself. Rather than treating social benefits as an incidental outcome of economic activity or leaving redistribution entirely to the state, social enterprises attempt to embed social and environmental objectives within production, innovation and exchange. In this sense, they can occupy an important space between the state, the market and civil society, addressing needs that are inadequately served by either conventional markets or public provision (Austin *et al.*, 2006; Mair & Martí, 2006).

The significance becomes even greater when development is understood in terms of capabilities and human wellbeing rather than income alone. Sen's (1999) capability approach, for example, conceptualises development as the expansion of people's substantive freedoms and capabilities. From this perspective, an enterprise providing affordable clean energy is not merely selling electricity. It may expand capabilities by improving health, reducing women's unpaid labour, enabling children's education, increasing livelihood opportunities and strengthening resilience. Similarly, affordable healthcare, financial inclusion, sustainable agriculture or accessible transportation can generate value that extends well beyond the market price of the product or service.

Social entrepreneurship can therefore contribute to a transition from “value extraction” towards “value creation and distribution”, particularly when it deliberately incorporates principles of equity, inclusion, environmental sustainability, participation and intergenerational justice. This does not mean that every social enterprise is inherently equitable. Social entrepreneurship itself can reproduce inequalities if social missions are weak, impact is poorly measured, workers are exploited, or enterprises become overly commercialised. Nevertheless, the potential of social entrepreneurship to generate welfare outcomes is constrained by significant challenges, including limited access to patient and appropriate finance, difficulties in balancing social objectives with financial viability, regulatory uncertainty, shortage of entrepreneurial and managerial capabilities, weak impact-measurement systems, limited market access and the difficulty of scaling locally embedded solutions without compromising their social mission. In India, the absence of a dedicated and coherent regulatory framework for social entrepreneurship has also been identified as an institutional challenge (Jha, 2025). This is why governance, accountability, participation and distribution of benefits are crucial. A social enterprise should therefore be assessed not simply by whether it calls itself “social,” but by who benefits, who bears the costs, whose needs are prioritised, and whether the enterprise expands people's capabilities and agency.

### **How Can India Harness Social Entrepreneurship for Inclusive and Sustainable Development?**

Japan's One Village One Product (OVOP) model provides a useful framework for social entrepreneurship in India by linking local resources, community capabilities and market-oriented value creation. Rooted in endogenous development, OVOP promotes locally distinctive products through self-reliance, creativity and human-resource development, thereby combining economic opportunity with community empowerment (Mukai & Fujikura, 2015). An Indian adaptation could similarly enable villages to build social enterprises around indigenous crafts, traditional knowledge,

agro-products and forest-based resources, with collective ownership, value addition, branding and access to wider markets. Such a model would shift rural communities from being passive beneficiaries to active entrepreneurs, while generating livelihoods and preserving cultural and ecological assets. However, evidence from international adaptations suggests that OVOP is most effective when community initiative remains central, rather than becoming a government-led product promotion scheme (Mukai & Fujikura, 2015). Thus, social entrepreneurship should be understood not merely as an alternative business model but as a potentially transformative approach to entrepreneurship in which markets, innovation and enterprise are mobilised to address unmet social and environmental needs and to enhance broader human wellbeing.

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**CA Dr. N A Charantimath**

Shri Mrityunjaya College of Arts & Commerce.

President, Alumni Association, Dharwad.

## **MESSAGE**

KLE Society's Shri Mrityunjaya College of Arts & Commerce, Dharwad will be organising One Day International Seminar on Entrepreneur Skill Development for Viksit Bharat -Empowering Innovations and Growth, on 22nd August 2026. The idea of organising One Day International Seminar on the main theme as well as sub themes as identified are truly well deserved in the present context. The Hon'ble Prime Minister of India announced Developed Country-India by 2047 in recognition of 100th year of Independence of India. The big objective of the Hon'ble Prime Minister in achieving the status of Viksit Bharath 2047 is opening lot of opportunities in the field of Skill Development, Entrepreneurship especially start-up initiatives, in order to motivate Young India for creating higher value chain for Indian Economy. The seminar is touching upon sub-themes like Business Planning, Strategy Innovation and Technology Entrepreneur might set a leadership in addition to highlighting challenges and opportunities for the overall Developed Economy status by 2047.

In the present context, India would not become a Developed Nation by 2047 unless transformational changes happen in Administrative, Business Institutional and Professional Leadership. In fact, there must be a journey to bridge wide gap between the policy frame work and performance driven approach in real time in India. The Young India must ensure converting strategies into action as India is offering Large Domestic Market, Expanding Digital Economy, Growing Entrepreneurial base especially start-up eco-system and increased influence in the global affairs. The demographic dividend would get multiplies provided grate transformation do happen in implementing technology results of innovation to the people at the last mile with all sincerity. In the current stage Indian Economy is not only a Bright Star, the global economy but also full of resources including right and multi-tasking talent of youth of India.

It is the need of the hour to create awareness on the Viksit Bharat by 2047 and its benefits especially for the aspiring people of India both in Rural and Urban Areas. In this direction the efforts of the college in organizing One Day International Seminar is highly commended. Through this seminar the participants would know better of Viksit Bharat by 2047 and its responsibilities in uplifting real poor people of India. I am sure that the present one day seminar would open up a frame work for new resolve and convert resources for the people of India. Every citizen of India must feel nations progress as a proud moment from 1947 till date and pledge for creating more and more impact on Developed Economy by 2047.

I wish the conference deliberations meaningful and participative for the benefit of all stakeholders.

**CA Dr. N A Charantimath**

Shri Mrityunjaya College of Arts & Commerce.

President, Alumni Association, Dharwad.



**Dr. Neelakka C. Patil**

Principal,  
KLE Society's  
Shri Mrityunjaya College of Arts and Commerce,  
Dharwad

## **Foreword**

I am extremely happy that Commerce Association and the Dept. of Economics of our college are jointly organizing one day International Seminar on “Entrepreneur Skill Development for Viksit Bharat: Empowering Innovation and Growth” on 22<sup>nd</sup> August, 2026. This academic initiative reflects our institution's commitment to fostering research, intellectual dialogue, innovation & meaningful engagement with issues of national importance.

Entrepreneur skills are vital for promoting innovation, business growth and competitiveness. The ability to transform ideas into viable solutions & create new opportunities is the hallmark of visionary entrepreneurs. Achieving the vision of Viksit Bharat requires the collective participation of every section of society & higher educational institutions have a significant responsibility in preparing knowledgeable, skilled & socially responsible citizens who can contribute to this journey.

I Congratulate the expert speakers, alumni of our college who are staying abroad & in India for participating in this event. I Sincerely appreciate the scholarly contributions of all the authors & acknowledge the dedicated efforts of the organizing committee, faculty members, reviewers and students who have worked tirelessly to make both the seminar & this publication possible.

I am confident that the discussions & debate will significantly contribute to shape policies & strategies that will drive our nation towards achieving its developmental aspirations.

The sharp, clear-sighted vision & precise decision-making powers of our management has benefited our college to be competitive.

I wish the International Seminar great success.

Date: 22-08-2026

**Dr. Neelakka C. Patil**  
Principal

## EDITORIAL

It gives us immense pleasure to present the Journal on the Occasion of the One-Day International Seminar on "Entrepreneurial Skill Development for Viksit Bharat: Empowering Innovation and Growth" (Hybrid Mode), jointly organized by the Commerce Association and the Department of Economics, under the IQAC Initiative of KLE Society's Shri SM College of Arts & Commerce in August 2026.

The Journal is the International Journal of Advanced and Applied Research, ISSN 2347-7075, a double-blind, peer-reviewed, international open-access platform.

The Seminar reflects the dynamic and evolving landscape of entrepreneurship and economic development in contemporary India. The diverse range of contributions featured in this volume underscores our commitment to providing a space for rigorous academic inquiry, critical reflection, and innovative perspectives on nation-building.

The present Seminar brings together scholarly papers and expert deliberations that engage with key themes such as startup ecosystems, innovation, digital entrepreneurship, business models, and rural economic transformation. The discussions collectively demonstrate how entrepreneurship serves as both a catalyst and a driving force for achieving Viksit Bharat @2047.

Significantly, this Seminar also highlights the intersections of commerce and economics with contemporary concerns such as technological transformation, the green economy, women empowerment, social entrepreneurship, and inclusive growth.

Another noteworthy feature of this Seminar is its interdisciplinary approach, with papers presented from the fields of commerce, economics, management, and the social sciences. This reflects our commitment to embracing diverse perspectives and promoting scholarly dialogue across academic and industry boundaries. Such inclusivity strengthens our vision of being a truly collaborative and accessible platform for knowledge dissemination and policy dialogue.

We extend our sincere gratitude to all the resource persons, paper presenters, participants, reviewers, and the organizing committee for their valuable contributions. Their collective efforts ensure the academic integrity and practical relevance of this Seminar.

As we present these proceedings, we hope they will stimulate critical thinking, inspire entrepreneurial action, and contribute meaningfully to the ongoing national conversation on economic development. We remain committed to nurturing research excellence and encouraging interdisciplinary exploration in the years to come.

Date: 22-08-2026

### Editors

Prof. Sanjana Holimath

Prof. Chetan Sondi

Prof. Nagaraj M. Parvati

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Prof. Shweta Shivaji Rayoji

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## Role of Women Entrepreneurs in the Economic Development

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**DOI - 10.5281/zenodo.22060174**

### **Abstract:**

*In India empowering women has become an integral part of the development of our economy. Now a days women are able to excel in any field and also able to maintain work life balance. Women entrepreneurs are a group who initiate and organize and also operate business enterprise. Women are backbone of India's economic growth. Women entrepreneurs in India have been utilizing the opportunities that come in their way. They are contributing significantly in the country's net national product and per capita which are major indicators of economic growth Indian women moved into entrepreneurship breaking centuries old traditional work. The policies, for nurturing entrepreneurial skills, imparting vocational education and training has widened the horizon of economic empowerment of women. One of the key pillars for achieving the vision of Viksit Bharat by 2047 is ensuring 70% of women workforce participation in India. Women empowerment is key for nations' progress. For empowering women government has made three fold strategies. Such as Social Empowerment, Economic Empowerment and Gender Justice. Financial, opportunities, opportunities created by the government and opportunities created through training programs have helped tremendously for expansion of women entrepreneurship. Women entrepreneurs play a vital role in enhancing economic growth, innovation, and social development. They shape the local markets, generate employment and contribute significantly for inclusive growth. (Women Entrepreneurs in Emerging economies: Barriers, Bridges, Women led enterprises, and Break throughs. Dr. Roup Nandan Gilda.) Women's participation in the economy is quite essential for sustainable economic development, gender equality, and poverty alleviation. Women entrepreneurs are contributing significantly for tech exports. Women led businesses are not only contributing to the export trade of India but also redefining India's identity as a knowledge driven, innovation led economy. (Decoding government support to women entrepreneurs in India: October 2022) Limited access to credit, lack of information, absence of networking, and low market linkages are the major challenges faced by women entrepreneurs.*

**Keywords:** *Women entrepreneurs, MSME Sector, Economic empowerment, Economic Development, Economic Census, Women led enterprises.*

### **Introduction:**

The emergence of women entrepreneurs and their contribution to the economy is of significance in India. There is a constant increase in the number of women entrepreneurs since 1990's. The current generation of women-owned enterprises are actively seeking capital for developing their business and is also using

modern technology to create a mark in the domestic and international markets. It is important to note the participation of women in economic activities as self employed individuals. The new generation women entrepreneurs are not only generating employment for themselves in the organized and unorganized sector but they are also providing employment opportunities to

others. A very important point to be noted is to give due recognition to women for their contribution in social, economical, political and cultural activities. Due to urbanization, education and awareness women entrepreneurs are contributing significantly in the development and progress of our country. Women comprises 48% of India's population. Without women it is highly impossible to think economic growth. Inclusive growth cannot be achieved by excluding women in the development scenario. Women empowerment is possible only through women entrepreneurship. Women Entrepreneurship has been recognized as an important source of economic growth. (Role of Women Entrepreneurs in India: Problems and opportunities Deepti Poreddy.) MSMEs and Startups with female leaders are the major source of new jobs. Women are leading and marching towards country's Progress.

Today women from all walks of life are successfully taking a leadership roles in the positions that were traditionally considered an exclusively male domain. The feminist wave that began a century ago has created a roaring tide of women empowerment in the 21st century. The presence of women is needed and seen increasingly in every field of economic, social and political activity.

**Objectives of the study:**

1. To know the growth of women entrepreneurs in India
2. To Study the challenges faced by women entrepreneurs

**Methodology:**

The present study is based on the secondary data. Secondary data is collected from various sources such as articles, books, journals, magazines, reports and publications.

**Conceptual Framework:**

Entrepreneurs involves initiation, risk taking, uncertainty bearing, innovation and research. Entrepreneurship is globally accepted as an index of economic growth of any nation.

Women entrepreneurship is an emerging trend for women empowerment. Women entrepreneurs may be defined as women or group of women who initiate, organize and operate a business enterprise. (Goyal and Prakash, 2011)

The Government of India has defined women entrepreneurship is an enterprise owned managed and controlled by women having a minimum financial interest of 51% of capital and giving at least 51% of employment generated in enterprise to women.

According to Schumpeter "Women who innovate, initiate, or adopt a business actively are known as women entrepreneurs". Women Entrepreneurs means an act of business creation which empowers women economically and increases their strength and position.

Women's financial independence and self-esteem will be enhanced through women entrepreneurship.

**Reasons that motivate women to become entrepreneurs:**

1. Employment generation
2. Innovative thinking
3. To face new challenges
4. Need for additional income
5. Freedom to take decisions and to be independent
6. Motivation from friends and other relatives.
7. To increase the standard living.
8. To increase socio economic awareness
9. To be daring and prove oneself in competitive jobs
10. To have a self identity
11. Various attractive incentives and schemes offered by the government.

12. To take up family responsibility and business obligation

### Growth of Women Entrepreneurship:

The global commitment to achieve the sustainable development goals (SDGS) by 2030 focusses on poverty reduction, tackling inequality and injustice, setting different targets including the economic empowerment and wellbeing of women. (Women Entrepreneurship in India: Evidences from Economic Census. Ellina Samantroy, J.S. Tomar, Social Change 48 (2) 188- 207 @ CSD 2018 SAGE Publications.)

Start-up India is committed towards strengthening women entrepreneurship in India. As on October 31<sup>st</sup>, 2024 a total number of 73,151 startups with at least one women director have been recognized under start up India initiative. This shows the crucial role played by women in driving innovation and economic growth. The table Number 1 shows the growth of women enterprises.

**Table:1 Growth of women enterprises.**

| Year | Total number of enterprises | Women led enterprises |
|------|-----------------------------|-----------------------|
| 2017 | 6000                        | 600                   |
| 2022 | 80,000                      | 14400                 |

It is depicted from table number 1 that, in 2017, there are around 6000 enterprises in India. Out of this women leading enterprises are 10%. It means around 600 female led business. By 2022, the number of enterprises increased to 80,000. The percentage of women led business has increased to 18%. That is around 14,400 women led enterprises. Another notable fact in terms of unicorns, the share of women-led unicorns drastically increased in 2017.

As on October 31, 2024, a total number of 73,151 start up with at least one women director accounted for 48% have recognized under the

startup India Initiative. (Public Information Bureau Report.)

**Table:2 Total number of Start - Ups with at least one female director**

| Year | Number of Start- Ups |
|------|----------------------|
| 2017 | 1528                 |
| 2018 | 3616                 |
| 2019 | 5029                 |
| 2020 | 6191                 |
| 2021 | 9731                 |
| 2022 | 12720                |
| 2023 | 17001                |

Data Source: Department for Promotion of Industry and Internal Trade (DPIIT), Women and Men in India, 2023

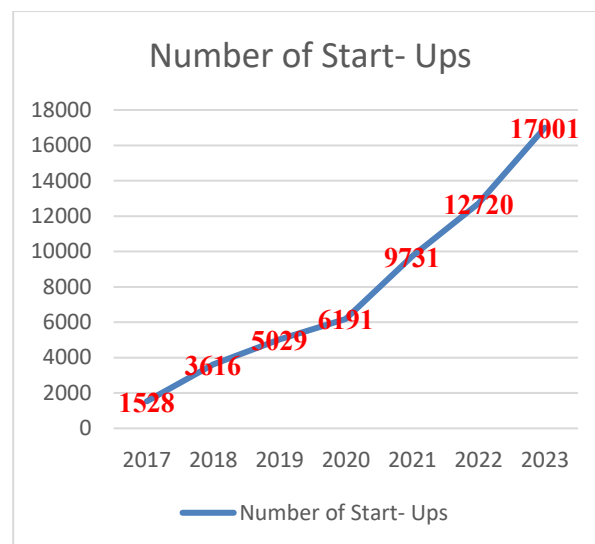


Table 2 shows total number of start-Ups which have at least one female director. This shows women entrepreneurship increased from 1528 in 2017 to 17001 in 2023 according to DPIIT data. Approximately 49% of women led recognized companies are there in tier 2 and tier 3 cities. It shows that these companies are spread across the nation, which reflects the inclusive growth.

According to NABARD Annual Report, Women entrepreneurship in rural India grew significantly through the self help groups (SHG) Bank linked programme over 83% of savings linked SHGs and 97% of credit linked SHGs are exclusively women led, reflecting high repayment

rates above 90% and expanding micro enterprises across semi urban and rural sectors.

**Key Statistics on Women Entrepreneurs:**

1. Overall Share: Women represent approximately 20% of total MSMEs in India.
2. Sector Concentration: Heavily active in labor-intensive manufacturing (textiles, food processing, handicrafts), retail trade, and services like education and health.
3. Leading States: States like Tamil Nadu, Kerala, West Bengal, Andhra Pradesh, and Maharashtra report the highest percentage shares of women-led establishments.
4. Employment Impact: Women entrepreneurs disproportionately employ other women, aiding localized workforce participation.

**Sector Wise Women-Owned Enterprises:**

Women entrepreneurship is concentrated in education and manufacturing. At a national level, the proportion of female owners of proprietary enterprises is highest in the education and manufacturing sectors. This suggests that, these are pertinent sectors if policymakers and implementing partners aim to concentrate on women's economic participation interventions in sectors where women are currently engaged. Women are concentrated in the handicrafts and handlooms sub sector but own less than a quarter of all businesses in the sector. The majority at 96.59 per cent of the total number of handicraft/handloom establishments are owned by proprietors, of which 60 per cent of the proprietary establishments are located in rural areas. Out of the proprietary handicraft/handloom establishments, more than three quarters at 77.74 per cent are owned by males, 21.89 per cent by females and the rest 6,759 (0.37 per cent) by others.<sup>29</sup> This may be explained by women's economic activity within the sector being

channeled through producer groups rather than proprietary enterprises or MSMEs. In this context, where there is scope to boost women entrepreneurship in a sector they are currently present, Given the current concentration of these women in producer groups, there is an opportunity for policy incentives and interventions to provide support for women to transition from producer groups to establish their own enterprise, as well as to scale existing proprietary or smaller enterprises in the sector. Women entrepreneurs are more likely to employ other women particularly in the education, financial and insurance sectors and in manufacturing. The sectors with the largest proportion of employment of women under female owners are: education, skills development, financial and insurance activities, and manufacturing.

**Role of Women Entrepreneurs:**

In India, both in rural and urban areas women dominate the micro enterprises. According to Central Statistical Authority nearly 70% of the micro enterprises are run by women.

**1. Employment Generation:**

Women Entrepreneurs not only establish their enterprises, but provide jobs to others. They create job for themselves and others also. Women-owned enterprises contribute to employment and are more likely to employ women, particularly those in the service sector. Women-owned enterprises provide employment to 13.45 million persons. Average employment per establishment for women owned establishments were found to be 1.67.32. Therefore, we can come to know that, women entrepreneurs generally employ more women. Women entrepreneurs that employ workers operate mainly in the services sector, followed by manufacturing and trade. Retail trade is the most important sector for both women and men,

thereafter nearly half of women entrepreneurs with workers operate in wearing apparel, education, health, and other personal services (beauty treatment, hairdressing, textile, household maintenance etc.) sectors, which are perceived to be traditional female sectors. Better educated women entrepreneurs are more likely to employ others. There is some evidence to suggest a strong and significant impact of education on the rate of women entrepreneurs with workers. As such, implementing partners may choose to have education requirements for the women participating in their technical support intervention.

Women have to overcome a lot of barriers. They may have had to fight their families, struggle to access the right resources, marketing, training, mentors and may not have had adequate financial knowledge and information. Despite these challenges, there has been a remarkable shift in the way women are contributing to the growth of the nation. As women owned businesses are expected to create 150 – 170 million jobs by 2030, India's future looks more brighter than ever.

## 2. Improved Quality of Life:

women entrepreneurs are economically independent and are capable of taking independent decisions. So, they are capable of providing quality education to their children and bring better living standards to their families.

## 3. Balanced Regional Development:

In removing regional disparities women entrepreneurs play a significant role. Women set up industries in remote areas and backward areas to avail the resources.

## 4. Technology Exports:

Women entrepreneurs are playing crucial role in reshaping India's technology exports. Apart from that, India exports about \$130 worth of peanut butter world wide. India is aiming to expand its influence across the region and reach a

goal of US \$ 2 trillion in overall exports by 2030 as laid out in 2023 Foreign Trade Policy.

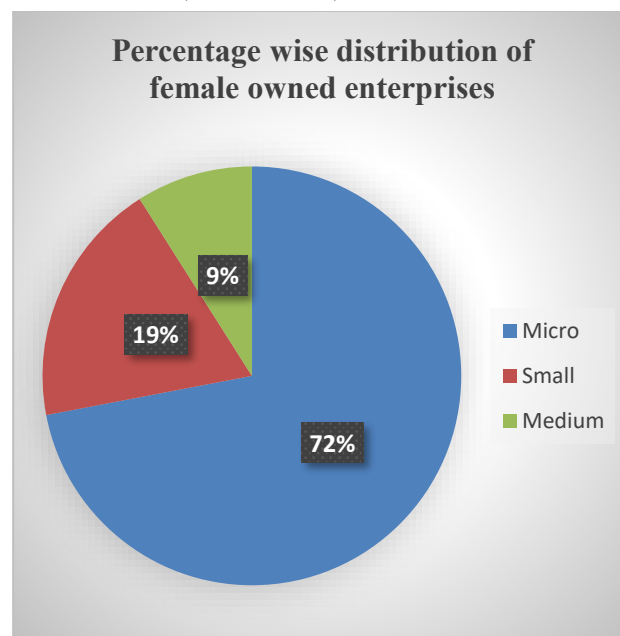
## 5. Predominant role in Micro Enterprises:

Micro, Small and Medium Enterprises have made significant contribution to the success and growth of MSMEs. According to NNSO 73 round survey data reveals that, dominance of male enterprises in micro enterprises (79.63), female owned 20.37 and female owned 20.37 enterprises. Among the MSME owned by female enterprises, most of them were micro (72%) followed by small (19%) and then medium (9%)

### Percentage wise distribution of female owned enterprises.

| Enterprises | Percentage (%) |
|-------------|----------------|
| Micro       | 72             |
| Small       | 19             |
| Medium      | 09             |

Source: NSSO—73 Round. Ministry of MSME (India Based) FY 2021.



## Core Challenges Faced:

- Lack of Institutional Credit Facilities: Facing adequate financial facilities with a vast majority lacking access to formal institutional finance.

- Problem of shouldering dual responsibilities: Balancing intense unpaid domestic labor and care giving alongside enterprise management.
- Scaling Barriers: Limited access to advanced business networks, digital infrastructure, and formal market training, inadequate networking, lack of skilled knowledge.
- Inadequate Training Facilities: In villages and remote places women are facing the problem of training facilities.
- Lack of support from family members: In most of the families Family members are not supporting to undertake any business, or to start any industry even though she is capable of doing.

### **Suggestions and Conclusion:**

Skill based education, research, innovation, access to information, and knowledge, should reach every nook and corner of the country. Extensive use of ICT, social networking, application of AI plays a significant role in women entrepreneurship. Women led enterprises are contributing significantly to technology exports. (Deepika D. and Hans V.B. 2011 Jan, 22 Self Help Groups and Women entrepreneurship Development. A case study of Karnataka.) Goyal M. and Jai. P 2011 Women Entrepreneurship in India Problems and Prospects, International Journal of Multidisciplinary Research (5), 195- 207. In this highly competitive world women have emerged as successful entrepreneurs.

The study focuses on women entrepreneurship, an understanding of our Indian women and their identity and also their role in forming a new path. Though women in the middle class are not very eager to break their fear of social backlash, still there is a visible progress among the upper class families. Transformation has occurred in the entrepreneurial world where women have started playing a pivotal role in

getting employed and also providing employment. Businesses owned by women are highly increasing in the economy and the hidden potential of women are gradually growing. Their skill, knowledge and adaptability in business are the reasons as to why women have ventured into business. As it is seen that a strong desire to do something and to create an identity on their own, they are trying to break the glass ceiling and have found indulged in every line of business. They are proving their talents in various fields as designers, interior decorators, publishers and also in creative field. In India the entrepreneurial world is still dominated by the male section, while in advanced countries they have become prominent in the business world. As mentioned women in India face many constraints and the Government has taken up all possible measures and has introduced various schemes and incentives and subsidies that help promote women entrepreneurs. They are also conducting special training programme and entrepreneurial programme to encourage women to become entrepreneurs and enhance their productivity. Apart from that Government should assist women and offer incubator facilities where an entrepreneur can manufacture a product without investing much. Above all, family members should also support and encourage talented women.

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## Impact of Digital Transformation on Entrepreneurial Competencies: A Study on Digital Literacy, Innovation Orientation, and Business Performance Among Micro and Small Entrepreneurs

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DOI - 10.5281/zenodo.22060182

### Abstract:

The focus of this conceptual research paper is to explore the implications of digital transformation on micro and small entrepreneurs' competencies, specifically digital literacy and innovation orientation, leading to their influence on business performance. This is imperative because of a continuous emphasis on the role of these firms as their operational environment is transformed by ubiquitous digital technologies, mobile telephony and evolving policy landscapes regarding lead generation, customer engagement and firm competitiveness. It has been noted in recent years that small enterprises are, surprisingly, out-performing much larger enterprises with established legacies (and consequently, bureaucracy) when it comes to digital transformation, with projected global digital transformation spending expected to reach USD 3.9 trillion by 2027 and spending on digital transformation activities projected to grow as a percentage of company revenues (DoIT Software, 2026). A conceptual, literature-based review, rather than data primary collection, will be utilized to construct an integrated conceptual model where digital transformation is posited as the antecedent construct, digital literacy and innovation orientation are the key intervening entrepreneurial competences, and business performance is the outcome construct. We are influenced by extant literature on entrepreneurial capabilities, Dynamic Capabilities View and technology adoption in firms (e.g., Tornatzky and Fletcher, 1988, Barney, 1991). However, a substantial proportion of micro and small enterprises still face substantial barriers to the adoption of new technologies, in both developing and even developed countries, on the basis of literacy levels, access to finances and the support offered by external agencies; in developing country contexts like India, this barrier is accentuated despite supportive policy initiatives such as Digital India and Startup India (Kavita and Shekhar, 2026), exacerbated by skill shortage, including lack of general digital skills which remain the major challenges cited for the use of technology across the whole range of businesses (Veeam, in Statista, 2023). Our aim is to provide scholars and organizations supporting entrepreneurship with an empirically grounded framework based on theory that frames digital transformation as more of a competence building phenomenon facilitated by the development of digital literacy and the fostering of the innovation orientation of entrepreneurship rather than just as an implement of technology implementation and develop a rationale which future researchers can build up empirically on developing the skills and policy agenda around the issues presented.

**Keywords:** Digital Transformation, Digital Literacy, Innovation Orientation, Entrepreneurial Competencies, Micro and Small Enterprises, Business Performance.

### Introduction:

In recent years, micro and small enterprises (MSE) around the world, regardless of

their developed or developing country status, have been propelled into a new era of digitalization. This digital transformation was

accelerated significantly due to the COVID-19 pandemic, whereby a global survey of 3,700+ senior business leaders indicated that the pandemic hastened digitalization by a marked 87% (Access Partnership, 2025). Supporting this, it has been shown that SME broadband usage increased from merely 23% to 52% during the post-COVID period, as small businesses attempted to maintain relationships with their customer bases and stay operational amid restricted movement and altered consumer behaviour (ICSB, 2025). However, in spite of this widespread distribution and use of digital tools, platforms, and infrastructure, there remains a broad and well-known gap that divides mere availability from any entrepreneurs' actual capacity for meaningful and effective use of such technologies. This gap is clearly represented by research which revealed that poor digital literacy is the predominant impediment to digital technology adoption, mentioned by an overwhelming 89% of MSEs surveyed. Almost two thirds (63%) of micro and small business operators were found to be lacking sufficient digital proficiency even when equipped with access to digital infrastructure (Digital Economy Transformation and MSME Productivity, 2025). Moreover, despite widespread access to digital economic activities, it has been documented that only 20.2 million of the 64 million MSEs in Indonesia have adopted digital economy platforms. Similar trends of disparity have also been observed in India where MSE digital adoption continues to be limited, in spite of supportive policy measures such as Digital India and Startup India, predominantly due to infrastructural, financial, and literacy limitations (Kavita & Shekhar, 2026). Instead of a scarcity of tools, this competency deficit is identified as the fundamental challenge underpinning the current research because findings suggest that digital transformation can deliver significant gains of up

to 30% in productivity and 35% in profitability only when entrepreneurs use their knowledge and understanding of digital tools in conjunction with a strategic mindset, instead of treating digital technology adoption as an isolated decision (Digital Economy Transformation and MSME Productivity, 2025). Hence, digital literacy and innovation orientation as intervening entrepreneurial competencies are extremely valuable in this context, as they provide the linkage (which has not been well investigated in literature that has focused on cataloging adoptions rather than on the mechanisms of advantage generation) between digital infrastructure availability and enhanced business performance. The current paper addresses this research gap and is organized as follows: first, the paper reviews prior literature relating to digital transformation, digital literacy, and innovation orientation within the MSE domain. Next, it defines the research gap addressed, formulates the objectives of the research, and presents the conceptual framework that demonstrates how digital transformation leads to improved business performance through the intervention of digital literacy and innovation orientation. Following this, the paper formulates a set of testable hypotheses based on theory, and concludes with insights and recommendations for practice that would promote the digital capabilities and long-term growth of micro and small enterprises in a rapidly digitized environment.

### **Review of Literature:**

#### **Digital Transformation in MSEs:**

This notion of a variety of adoption drivers being in play comes from an empirical case from micro and medium-sized enterprises (MMEs) in Danang, Vietnam. From small business to large enterprises, technology use for digital transformation in Danang, Vietnam (Hoang, 2024), is determined by technology

factors like capabilities for cyber safety, as well as IT system integration preparation, organization elements which include internal resource apportionment and also administration commitment, and also environment factors like consumer relations as well as competitive forces from rivals, where technological arrangement, to some extent mediate how organization and also environmental aspects impact level as well as tempo of digital transformation among small-sized firms. Even more research from the SME scene in Egypt discovers the structure-impeding impact of traditional, non-digitized info system, suggesting an execution-based approach comprising three layers prior to eventual automation and digital transformation is feasible, consequently stressing the reality that adopting of these technologies, especially among micro as well as small enterprises, not only a one-off occurrence but rather a step-by-step and resource – contingent organizing system (Metawa et al., 2021).

### **Digital Literacy as an Entrepreneurial Competency:**

Recent literature on digitally dynamic economies is beginning to reposition digital literacy less as a peripheral tech competence and more as a key entrepreneurial capacity, which along with entrepreneur's self-efficacy and digital entrepreneurial orientation feeds into a nascent 'Innovation 5.0' framework, in which agility acts as the strategic lever through which individual digital literacy is converted into on-going entrepreneurial success amid uncertainty (Shatila & Hernandez-Lara, 2026). This competence-based read of digital literacy is then endorsed by empirical survey data of 293 Indonesian SME in East Java in which a key finding is that an entrepreneur's locus of control, need for achievement and social capital, significantly stimulate digital literacy which directly and

positively drive digital business transformation, while the supply of public sector ICT infrastructure per se failed to have this latter effect, the implication being that digital literacy are developed out of entrepreneurial characteristics rather than infrastructure supply (Raharjo et al., 2024)

### **Innovation Orientation and Firm Performance:**

Supporting evidence coming from emerging-market context confirms that EO is recognized by several authors as a driver for organizational performance but also, highlights the lack of a direct and unconditional relation due to the still low studied capability-based channels of how EO leads to organizational performance particularly for the moderated channels between EO and performance through Tacit Knowledge and Green or Digital Innovation (Labella-Fernandez et al., 2026). The findings of a research study conducted in Ethiopian MFIs where the digital transformation strategy positively influences the innovative performance of firms through internal innovative capability as mediator provides support to the argument made previously, implying that, the organizational innovation strategic positioning to achieve a competitive advantage is valid only when it's aligned to firm's internal capacity of innovation creation and management and it is not simply the intention (Abera et al., 2023).

### **Linkages Between Digital Adoption and Business Performance Outcomes:**

Evidence-based on empirical data rigorous evidence from 313 SME managers confirms that strong quantitative evidence demonstrates that digital capability led to significantly improve entrepreneurs' performance: "digital literacy enhances opportunity-recognition capability significantly and this effect is mediated

by a even higher impact of digital fluency and thus opportunity-recognition capability on SME performance. While entrepreneurial leadership is further showed to moderate and reinforce the linkage from digital fluency to opportunity capability and to performance outcomes (Kim & Jin, 2024), also mediated relationship instead of direct that is in alignment with recent papers where digital literacy directly drives the digital technology usage and digital transformation without a direct significant impact on performance of SME, while using of digital technology serves to integrate between digital literacy and business performance (Susanto et al., 2026) and the empirical support cluster of 186 batik micro-entrepreneurship from Klaten, Indonesia suggests that digital literacy has significant mediation impact on the link between digital marketing capability and business performance along with securing entrepreneurs from digital fraud and disinformation while doing their business online (Umboh & Aryanto, 2023).

### **Theoretical Anchoring:**

The current empirical study builds upon the Dynamic Capabilities Theory wherein digital literacy and innovation orientation are viewed as a source of dynamic capability for identifying opportunities (sensing), exploring innovative alternatives (seizing), and realigning resources through reconfiguration to meet changing demands in technological context (learning and adapting); consistent with other researchers' conceptualisation of digital competence and agility as entrepreneurial advantage (Shatila & Hernandez-Lara, 2026). The resource-based view (RBV), in addition to its general interpretation of organizational ability, is employed to explain the mechanisms of the moderation effects of digital literacy on the relationships between responsible digital innovation and innovation performance by hypothesizing digital competence as a valuable,

rare, and inimitable resource to account why two enterprises that possess same amount of digital resources vary greatly in their innovation performance (Amankona et al., 2025). Therefore, the Technology-Organization-Environment approach which deposes the digital transformation adoption into technology factors, organisation factors, and environment factors, provides the structural frame work that helps illustrate why same digital innovation will have varied adoption and performance on business in context under differences resources availability and the market pressure (Hoang, 2024) Thus, by integrating these three viewpoints into one explanatory framework, we formulate a main argument in this research that digital transformation is neither directly related to business performance nor as an independent variable but is conditioned by mediating variables - the digital literacy and the innovation orientation, that are viewed as entrepreneurial abilities of the micro enterprises. This argument is developed in-to a conceptual framework in subsequent sections of this research.

### **Research Gap:**

Despite extensive research output in recent years on the topic of digital transformation within SMEs, close reading of this research shows it overwhelmingly continue to define and approach digital transformation as adoption variable (i.e. Did the firm adopt this technology/platform), failing to deconstruct how this adoption gets actualized into the outcome based on intermediate factors – particularly the entrepreneurial competences like digital literacy and innovation orientation; and this limitation has been observed even by a recent systematic literature review of 81 relevant studies (Kargas et al., 2026), reporting heavily biased toward European and manufacturing-firms' settings, leading to generalizability issue; This overfocus toward

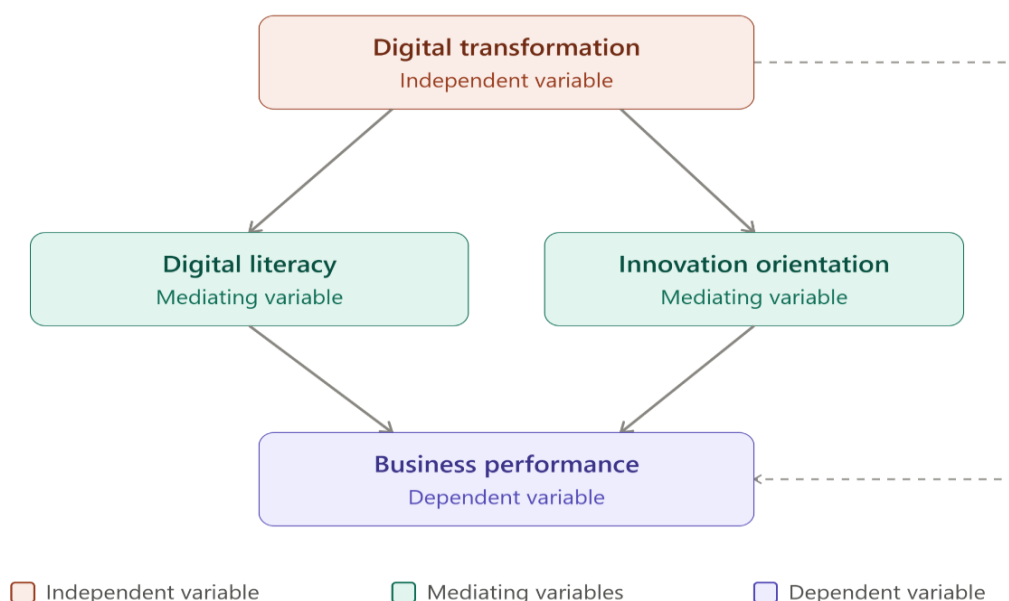
high-income countries and large firms is further mirrored by finding that most of available literature on developing countries emphasize on basic information systems adoption, ignoring role of the context, culture, individual capacities, etc.; on how they are able to transform that adoption into ongoing gains (Daz-Arancibia et al., 2024); this can be illustrated, too, by finding of scientific mapping of DT in SMEs' research which largely list the digital tools companies are willing to use (AI, cloud, internet...) without identifying their competences enabling them to exploit them (Parra-Snchez & Talero-Sarmiento, 2024). As a result, there is a clear and specific gap in the literature arising out from the union of these 3 limitations, namely that digital transformation is conceptualized as a bivalent variable (adopted/not adopted), there is lack of evidence regarding SMEs, and the existing evidence is often restricted to the first world developed-countries' countries. To address this gap, we suggest

conceptualizing the digital transformation as competency- mediated variable and argue it gets actualized into micro and small entrepreneurs through the underlying and missing competencies; particularly digital literacy and innovation orientation.

#### Objectives of the Study:

1. To examine the level of digital transformation adoption among micro and small entrepreneurs.
2. To assess the role of digital literacy as an entrepreneurial competency.
3. To study the relationship between innovation orientation and business performance.
4. To propose a conceptual framework linking digital transformation, digital literacy, and innovation orientation to business performance.

#### Conceptual Framework Model:



Above diagram showing the Conceptual Framework Model related to the study

The diagram above sets out the conceptual model this paper proposes for linking digital transformation to business performance among micro and small entrepreneurs, positioning digital literacy and innovation orientation as the two entrepreneurial competencies that mediate this relationship rather than treating digital transformation as a variable that acts directly and automatically on performance outcomes.

**Independent variable — Digital transformation:** It signifies how far a micro and small sized enterprise has embraced and incorporated digital technologies, platforms and instruments (e.g. E-commerce, digital payments, social media marketing, cloud-based information management system and digital CRM etc.) within their basic work processes.

**Mediating variables — Digital literacy and innovation orientation.** Rather than assuming digital transformation translates directly into better performance, the model positions two competencies as the mechanism through which this happens:

- **Digital literacy** captures the entrepreneur's practical ability to understand, use, and derive value from digital tools — going beyond basic operation to include judgment about which tools to use, how to interpret digital data, and how to avoid risks such as misinformation or online fraud.
- **Innovation orientation** captures the entrepreneur's disposition toward experimentation, proactiveness, and willingness to adapt business models, products, or processes in response to what digital tools and data reveal about customers and markets.

This model suggests digital transformation contributes to and reinforces the competencies (arrows from the top box), and importantly, it is mainly through such enhanced

competencies where performance improvement derives (arrows from both mediators to the bottom box) in line with the results reported in the analyzed works which indicate that digital capabilities had little effect unless mediated by other forms of capabilities in general, for example, learning capability.<sup>56</sup>

**Dependent variable — Business performance:**

This is operationalized broadly to include financial indicators (revenue growth, profitability), operational indicators (efficiency, market reach), and competitive indicators (customer engagement, market share)

**Hypotheses:**

Based on the conceptual framework above, the following hypotheses are proposed to guide the eventual empirical validation of this study:

**H1: Digital transformation has a significant positive effect on digital literacy among micro and small entrepreneurs.**

As entrepreneurs engage more deeply with digital tools and platforms in their daily operations, their practical competence in using and interpreting these tools is expected to grow — consistent with evidence that digital transformation initiatives significantly and positively drive digital literacy development in small business contexts (Raharjo et al., 2024).

**H2: Digital transformation has a significant positive effect on innovation orientation among micro and small entrepreneurs.**

Exposure to digital transformation is expected to expand entrepreneurs' awareness of new business models, customer data, and market signals, which in turn cultivates a greater disposition toward experimentation and proactive adaptation, aligning with dynamic-capability-based accounts of digital competence enabling

entrepreneurial agility (Shatila & Hernández-Lara, 2026).

**H3a: Digital literacy has a significant positive effect on business performance.**

Entrepreneurs with stronger digital literacy are expected to translate digital tool access into measurable performance gains, as opportunity-recognition capability has been shown to mediate this pathway (Kim & Jin, 2024).

**H3b: Innovation orientation has a significant positive effect on business performance.**

An innovation-oriented entrepreneurial posture is expected to enhance performance, though this effect is likely to operate through the firm's actual innovation capability rather than as a direct, automatic outcome (Abera et al., 2023).

**H4: Digital literacy and innovation orientation mediate the relationship between digital transformation and business performance.**

Taken together, H1–H3b imply that digital transformation's effect on performance is not direct but channeled through these two competencies, consistent with resource-based accounts of digital competence as a valuable, firm-specific resource rather than a commodity available equally to all adopters (Amankona et al., 2025).

**H5: Digital transformation has a residual direct effect on business performance beyond what is explained by digital literacy and innovation orientation (partial mediation).**

This hypothesis keeps open the possibility — reflected as the dashed path in the framework — that some performance gains stem directly from digitalization itself (e.g., cost savings, wider market reach) independent of the two mediating competencies, allowing the eventual empirical model to test for full versus partial mediation rather than assuming it.

**Discussion related to the Study:**

**Justifying H1 (Digital transformation → Digital literacy):**

One might think of the relationship between digital transformation and digital literacy in terms of a “learning-by-doing”. So, when entrepreneurs encounter new digital tools-like digital payment tools, e-marketing tools, social media, and online sales tools through the process of digitalization of their enterprises-they learn how to handle such tools. In line with the finding that individual-level determinants such as the “locus of control” and “need for achievement”, influence the extent to which entrepreneurs’ “download” digital literacy in their digital transformation engagement, he says the environment plays not only a passive declared, but instead an actively trained setting for competency.

**Justifying H2 (Digital transformation → Innovation orientation):**

There is an idea that the digital transformation in entrepreneurs will generate innovative orientation, thanks to accessing information, customer responses and competitive assessment for competitive comparison, opportunities unavailable for entrepreneurship in micro and small organizations limited in their resources. Looking from the dynamic capability point of view, this can be named the “sensing” capacity that the knowledge derived through digital access refines the identification capabilities of the entrepreneur for experimentations in accordance with the innovation framework of innovation 5.0 where digital capability combined with agility transforms the knowledge of the market into innovative entrepreneurial actions (Shatila & Hernandez-Lara, 2026).

**Justifying H3a and H3b (Mediators → Business performance):**

Why digital literacy and innovation orientation rather than digital transformation as near performers 1) As previously found, the “opportunity capability” mechanism applied to prior SME research has demonstrated that digital literacy and fluency (rather than digitalization per se) strengthen a firm’s ability to identify and seize new business opportunities. A greater ability to spot and seize market opportunities would ultimately generate revenue and performance. 2) Moreover, digitalization strategy also improves performance only through the mediation of innovative capability of firms. Hence innovation orientation not as a performative outcome itself, but the process through which digitally transformed firms achieve better performability in practice

**Justifying H4 (Mediation):** The Resource-Based View However, The RBV explanation gives the more definitive argument for complete mediation: if access to digital resources is understood as one such resource that is able to provide a competitive advantage by its ability to achieve ‘value, rarity and inappropriability’, (Amankona et al. 2025), the differential performance of firms accessing the exact same digital instruments would be dependent upon their respective levels of literacy and capacity for innovation whereby the tools could be a prerequisite but not the ultimate source of success

**Justifying H5 (Partial mediation):** Then, the estimation explicitly makes space for a direct effect because it seems at least remotely possible some performance improvements from digitalization - instant cost declines associated with automating a human process, and increased access to more customers because of inclusion on a digital platform - will occur prior to or in parallel to firms' build out of competencies; hence, micro and small businesses should face an

empirically defined, partial not full, mediation case.

**Managerial / Policy Implications:**

However, our findings and theoretical model have some significant implications for MSE policy makers, digital-skilling program designers and entrepreneurship support ecosystems. First, policy interventions that simply aim at increasing access to digital tools cannot work on their own. For example, an experimental business-apps training program delivered to migrant small-firm owners in Athens shows that even brief, focused training can make significant differences to their technology attitudes, readiness for change, and firms’ digital competence, in communications, customer management and financial management. This is because competency building-rather than tool provision alone-is the real driver of firm digital capability (Drydakis, 2022). This means policy-makers must increasingly favour explicit funding for digital literacy and innovation mindset training modules, rather than providing generic hardware or platforms as subsidized offerings (this policy shift is ongoing in India with its MSME policy regime embracing such integrated approaches as: Udyam registration; GE marketplace; innovation and skilling modules; credit; MSME formalization). Second, entrepreneurial motivation and traits such as proactivity and innovation only deliver value for SMEs if the entrepreneur receives support such as AI and digital skills training from Incubators and Support Agencies. As such, Entrepreneurship Support Ecosystems need to complement motivation and psychology support tools with technical training on digital capabilities-we can't assume technical training automatically activates proactive and innovation-oriented behaviour (Hussain, 2025). To put it together, we have to use the policy design, in order to embed digital literacies and the

innovation mind-set as explicit targets for intervention by MSE stakeholders such as those within entrepreneurship support ecosystems, rather than allowing such capabilities to arise spontaneously from digitally enabled processes.

### Conclusion:

This concept paper aimed at exploring the relationship between digital transformation and business performance in micro and small enterprises with the assumption that this relationship is better explored indirect, as being mediated by two entrepreneurial competencies: digital literacy and innovation orientation. The paper uses dynamic capabilities theory, the resource based-view and the technology-organization-environment framework and synthesized the recent literature to explain that digital transformation does not, per se, deliver higher business performance, and how the entrepreneur competency on digital instruments and their readiness for innovating can contribute to business outcomes with limited success in SMEs with diverse context. To guide empirical future research, five propositions were made. This framework addresses the limitation of the studies in this area where digital transformation is typically seen as dummy adoption variable rather than being process mediated, with low evidence in the small firm sector and diverse areas. Finally, the conclusion remarks that policy intervention, for that matter managerial, should consider training and developing competencies of these entrepreneur

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## Networking and Relationship Building in Entrepreneurial Skill Development

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DOI - 10.5281/zenodo.22060188

### Abstract:

*In the modern knowledge-driven economy, entrepreneurial success depends not only on innovative ideas, technical competence, or financial resources but also on the entrepreneur's ability to build and sustain meaningful professional relationships. Networking has emerged as a critical entrepreneurial capability that enables access to information, opportunities, talent, capital, markets, and strategic partnerships. This paper examines the role of networking and relationship building in entrepreneurial skill development, explores the principles underlying effective professional relationships, analyses different types of entrepreneurial networks, and presents practical strategies for cultivating strong and lasting connections in both physical and digital environments. Drawing upon the experiences of leaders such as Steve Jobs, Elon Musk, Ratan Tata, and N. R. Narayana Murthy, the paper demonstrates that social capital is often the decisive factor that transforms entrepreneurial potential into sustainable business success. It concludes that entrepreneurs who consistently invest in trust, reciprocity, and long-term relationships create enduring competitive advantages that cannot be easily replicated*

### Introduction:

Entrepreneurship is frequently associated with innovation, risk-taking, and the creation of new ventures. However, behind every successful enterprise lies a network of people who contribute knowledge, resources, support, credibility, and opportunities. In today's highly interconnected global economy, entrepreneurs rarely succeed in isolation. They depend on customers, suppliers, investors, mentors, employees, advisors, regulators, and strategic partners to transform ideas into viable businesses.

A powerful illustration is the journey of Steve Jobs. While his visionary leadership was extraordinary, the rise of Apple was made possible through collaborations with talented engineers, designers, investors, suppliers, and business partners. His partnership with Steve Wozniak combined technical excellence with entrepreneurial vision, while strategic

relationships across the technology ecosystem helped Apple evolve from a small startup into one of the world's most valuable companies. This example demonstrates a fundamental truth: entrepreneurial success is not merely the result of individual brilliance; it is the product of strong and well-managed relationships.

Networking is therefore more than the act of exchanging business cards or adding contacts on social media. It is the deliberate process of creating, nurturing, and leveraging mutually beneficial relationships that generate long-term value for all parties involved. Relationship building, in turn, rests on trust, integrity, effective communication, empathy, and reciprocity. Entrepreneurs who master these skills gain access to opportunities that would otherwise remain unavailable.

As business becomes increasingly digital and global, networking now extends beyond traditional face-to-face interactions to include professional platforms such as LinkedIn, industry forums, virtual conferences, alumni communities, and online entrepreneurial ecosystems. The entrepreneurs who thrive in this environment are those who continuously cultivate diverse networks and maintain authentic relationships over time.

### **The Importance of Networking in Entrepreneurship:**

Networking converts human connections into social capital—the collective value derived from relationships, trust, and cooperation. For entrepreneurs, social capital often becomes as important as financial capital.

#### **Key benefits of networking include:**

##### **Access to Information:**

Networks provide early access to market trends, customer preferences, technological developments, and regulatory changes. Entrepreneurs who are well connected often learn about opportunities before competitors do.

##### **Access to Resources:**

Strong relationships help entrepreneurs secure funding, talent, suppliers, distribution channels, and specialized expertise more efficiently.

##### **Credibility and Reputation:**

Being associated with respected professionals and institutions enhances an entrepreneur's credibility. Trust transferred through a network can significantly accelerate business development.

##### **Resilience During Uncertainty:**

During crises, entrepreneurs with strong networks often receive advice, emotional support, introductions, and practical assistance that help them navigate difficult periods.

### **Innovation Through Collaboration:**

Diverse networks expose entrepreneurs to new ideas and perspectives, increasing the likelihood of innovation and creative problem-solving. "Your network is your net worth." — Porter Gale

### **Foundations of Relationship Building:**

Effective networking is rooted in genuine relationship building rather than transactional contact collection. Sustainable professional relationships are built on five foundational principles.

#### **Trust:**

Trust is the cornerstone of all business relationships. Entrepreneurs build trust by keeping commitments, communicating honestly, acting ethically, and delivering consistent results.

#### **Reciprocity:**

Strong networks operate on mutual value creation. Entrepreneurs should seek to contribute before seeking benefits.

#### **Give before you ask:**

Sharing knowledge, making introductions, or offering assistance without expecting immediate returns strengthens long-term relationships.

#### **Respect:**

Respecting others' time, expertise, and perspectives creates a positive professional reputation. Even brief interactions can leave lasting impressions.

#### **Authenticity:**

People are more likely to support entrepreneurs who are genuine. Authentic relationships are built through sincerity rather than manipulation.

#### **Consistency:**

Relationships grow through regular engagement. A network that is contacted only during times of need gradually loses strength.

**Essential Networking Skills:****Active Listening:**

Great networkers listen more than they speak. By asking thoughtful, open-ended questions and paying attention to personal and professional details, entrepreneurs make others feel valued.

**Examples of effective questions:**

- "What challenge are you currently working on?"
- "What opportunities do you see emerging in your industry?"
- "How can I be helpful to you?"

**Learning Attitude:**

Every interaction should be viewed as an opportunity to learn. Entrepreneurs who remain curious gain insights that cannot be obtained from textbooks alone.

**Communication Skills:**

Clear, concise, and confident communication is essential. Entrepreneurs must be able to explain their business, vision, and value proposition in language that others can easily understand.

**Emotional Intelligence:**

Emotional intelligence enables entrepreneurs to understand emotions, build rapport, resolve conflicts, and maintain strong relationships across diverse groups of people.

**Elevator Pitch:**

A strong pitch should typically be delivered in 30–60 seconds. An elevator pitch is a brief, memorable introduction that explains:

- Who you are
- What your business does
- Who it serves
- What makes it unique

**The Power of Environment:**

Entrepreneurs are strongly influenced by the people around them. Surrounding oneself with

growth-oriented professionals encourages ambition, learning, and innovation.

**Productive environments typically include:**

Entrepreneurs discussing ideas and opportunities

- Industry experts sharing knowledge
- Mentors providing guidance
- Professionals focused on solutions rather than complaints

Conversely, persistent negativity, gossip, and discouragement can weaken entrepreneurial confidence and decision-making.

**Types of Entrepreneurial Networks:****Strategic Networks:**

These relationships support long-term growth and market positioning.

Examples include:

- Investors and venture capitalists
- Government officials and policymakers
- Large corporate partners

**Industry leaders:**

For instance, a renewable-energy entrepreneur must understand government policies, approvals, and power-purchase agreements. Strategic relationships can provide crucial guidance and access.

**Operational Networks:**

Operational networks keep the business functioning day to day.

- Suppliers
- Manufacturers
- Logistics provider
- Service vendors
- Distributors

These relationships help entrepreneurs secure better pricing, reliable supply chains, and operational efficiency.

**Professional and Alumni Networks:**

Former classmates, colleagues, and industry associations often become valuable sources of information, referrals, and collaboration.

Entrepreneurs can frequently save time and reduce risk by learning from the experiences of people within these networks rather than "reinventing the wheel."

**Mastermind Groups:**

Mastermind groups are small communities of non-competing entrepreneurs who meet regularly to discuss challenges, share experiences, and hold one another accountable.

Benefits Include;

- Collective problem-solving
- Peer accountability
- Access to diverse perspectives
- Emotional support
- Faster decision-making

**Online Networks:**

Digital platforms have removed geographic barriers and enabled entrepreneurs to connect globally. Important platforms include:

- LinkedIn — professional branding and industry networking.
- Wellfound — startup and technology connections.
- Lunchclub — AI-driven professional introductions.
- Shapr — interest-based networking.
- GitHub — networking for developers and technology professionals.
- Meetup — local and virtual professional gatherings.
- Eventbrite — conferences, workshops, and business events.

**Best Practices for Effective Networking:****Focus on Quality, Not Quantity:**

A small number of strong relationships is often more valuable than hundreds of superficial contacts.

**Be Helpful:**

Share insights, make introductions, recommend resources, and support others whenever possible.

**Follow Up Promptly:**

After meeting someone, send a personalized message within 24–48 hours to reinforce the connection.

**Maintain Relationships:**

Stay in touch periodically through:

- Congratulations on achievements
- Invitations to events
- Sharing relevant articles
- Brief check-in messages

**Use Both Strong and Weak Ties:**

Research shows that weak ties—acquaintances and indirect contacts—often provide unexpected opportunities because they expose entrepreneurs to information outside their immediate circles.

"You can make more friends in two months by becoming interested in other people than in two years by trying to get other people interested in you." — Dale Carnegie

**Conclusion:**

Networking and relationship building are essential components of entrepreneurial skill development. In a competitive and rapidly changing business environment, entrepreneurs cannot depend solely on financial resources, technical knowledge, or innovative ideas. Their ability to establish and maintain meaningful relationships with customers, employees, investors, mentors, suppliers, industry professionals, and other stakeholders can

significantly influence the growth and sustainability of a venture.

Effective networking is not simply about increasing the number of contacts in an entrepreneur's network. It is about creating relationships based on trust, reciprocity, respect, authenticity, effective communication, and consistency. Entrepreneurs who actively listen, demonstrate a willingness to learn, provide value to others, and maintain relationships over time are better positioned to access information, resources, opportunities, expertise, and support.

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## Business Plan Development in Entrepreneurial Skill

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### Abstract:

*Business plan development is a core entrepreneurial skill that transforms an idea into a structured, actionable roadmap for launching and growing a venture. This abstract examines the role of business planning as both a strategic and practical tool for entrepreneurs.*

*Business plan development is a foundational entrepreneurial skill that bridges innovative ideas and successful venture execution. In today's dynamic and competitive start-up environment, especially in economies like India, the ability to create a comprehensive business plan determines the survival, growth, and funding potential of a new enterprise.*

*This study explores business plan development as a strategic competency within entrepreneurship. A business plan serves as a roadmap that defines the venture's mission, target market, product/service offering, operational structure, marketing approach, and financial projections. It performs dual roles: as an internal management tool for decision-making, resource allocation, and risk mitigation, and as an external communication tool to attract investors, lenders, and partners.*

*Developing a business plan cultivates key entrepreneurial skills such as market analysis, financial planning and budgeting, critical thinking, problem-solving, and strategic forecasting. Empirical evidence and case studies show that start-ups with structured business plans have higher chances of securing funding and achieving sustainability.*

*The paper concludes that strengthening business plan development skills is essential for nurturing a robust entrepreneurial ecosystem. For India's growing start-up culture, it enables founders to turn ideas into scalable, investable, and sustainable businesses, thereby driving innovation and economic growth.*

**Keywords:** *Entrepreneurship, Business Plan, Financial Planning, Market Strategy, Start-up, Venture Development, Entrepreneurial Skill.*

### Introduction:

In the modern entrepreneurial landscape, having a innovative idea is just the starting point. The difference between a successful venture and a failed one often lies in how well that idea is planned, structured, and executed. This is where Business Plan Development becomes a critical entrepreneurial skill.

A business plan is a written document that outlines the goals of a business, the strategies to achieve them, and the time and resources required

to reach those goals. For entrepreneurs, it acts as both a roadmap for the business and a pitch document for investors, banks, and stakeholders.

### Literature Review:

1. Jasmina Berbegal-Mirabent, Universitat Internacional de Catalunya Dolors Gil-Doménech, Universitat Internacional de Catalunya Inés Alegre, IESE Business School. Improving business plan development and entrepreneurial skills through a project based

activity: The Paper -based event planning activity for Business Administration undergraduates at Universitat Internacional de Catalunya was found to enhance student engagement and foster critical technical, entrepreneurial, and teamwork skills through active learning. The study demonstrates that while foundational lectures are useful, practical application is essential for students to fully grasp the significance of the material. Further details can be explored at the university's academic resources.

2. Limuel P. Pavico Tarlac State University, Tarlac, Philippines Elvira B. Mercado Tarlac State University, Tarlac, Philippines Arlene R. Gabriel Tarlac State University, Tarlac, Philippines, Impact of Business Plan Implementation on the Entrepreneurship Graduates' Business Performance: **Entrepreneurship education is a vital development priority** in the Philippines, driven by the Commission on Higher Education to build an enterprising culture. A study of **160 state university graduates** running regional businesses examined how implementing business plans affected their performance.

### **Objectives of Business Plan Development in Entrepreneurial Skill:**

Developing a business plan is not just paperwork — it's a skill that helps an entrepreneur think, plan, and execute effectively. The main objectives are:

#### **Strategic Objectives:**

- **Provide Clear Direction:** Define the business vision, mission, goals, and roadmap to achieve them.
- **Identify Market Opportunity:** Analyze target customers, market size, demand, and competition.

- **Establish Competitive Advantage:** Outline what makes the product/service unique in the market.

#### **Operational Objectives:**

- **Plan Resources & Operations:** Decide on manpower, technology, location, suppliers, and processes needed.
- **Set Milestones & Timelines:** Break big goals into achievable short-term and long-term targets.
- **Risk Management:** Identify potential challenges and prepare contingency plans.

#### **Financial Objectives:**

- **Estimate Capital Requirements:** Calculate how much funding is needed to start and run the business.
- **Financial Planning & Budgeting:** Forecast revenue, expenses, cash flow, and profitability.
- **Ensure Financial Discipline:** Track burn rate, runway, and cost control for sustainable growth.

#### **Managerial Objectives:**

- **Improve Decision Making:** Use data and projections to make informed business choices.
- **Build Entrepreneurial Skills:** Develop research, analytical, financial, and communication abilities.
- **Team Alignment:** Give the founding team and employees a shared understanding of goals.

#### **External Objectives:**

- **Attract Funding:** Convince investors, banks, VCs, and government schemes to support the venture.

- **Build Credibility:** Show professionalism and seriousness to partners, suppliers, and customers.
- **Support Growth & Scaling:** Provide a base document to guide expansion, new products, or new markets.

### **Significance of Business Plan Development in Entrepreneurial Skill:**

Business plan development is more than just writing a document. It's a core entrepreneurial skill that decides whether an idea stays on paper or becomes a real, sustainable business.

**Provides Clarity and Direction:** A business plan forces entrepreneurs to think through every detail — product, customers, operations, and money. It turns vague ideas into specific goals and action steps. Without this, most start-ups drift and fail.

**Reduces Risk and Uncertainty:** By doing market research and financial forecasting, entrepreneurs can spot problems early: low demand, high costs, cash shortages. Planning ahead helps avoid costly mistakes.

**Helps in Raising Funds:** Investors, banks, and government schemes in India like Startup India, MUDRA, and VCs almost always ask for a business plan first. A strong plan builds trust and shows that the business is viable and investable.

**Improves Decision Making:** With budgets, sales forecasts, and KPIs in place, entrepreneurs can make data-driven decisions instead of guessing. It helps in prioritizing what to spend on and what to postpone.

**Builds Key Entrepreneurial Skills:** The process itself develops skills:

- Market analysis
- Financial planning & budgeting
- Strategic thinking
- Communication & pitching
- Problem solving

These are the exact skills that separate successful founders from others.

**Guides Team and Operations:** A plan aligns co-founders, employees, and partners. Everyone knows the goals, roles, and timeline. It becomes the reference point for hiring, production, and marketing.

**Supports Growth and Scaling:** Once the business starts, the plan is used to track performance, measure progress, and plan expansion — new products, new locations, or new funding rounds.

**Enhances Credibility:** A professional business plan shows seriousness to customers, suppliers, and government agencies. It increases the chances of partnerships and collaborations.

### **Benefits of Business Plan Development in Entrepreneurial Skill:**

A business plan is like a GPS for your start-up. Developing one builds both the business and the entrepreneur. Here are the key benefits:

#### **For the Business:**

- **Clear Roadmap:** Gives step-by-step direction on what to do, when to do it, and how to measure success.
- **Risk Reduction:** Market research + financial forecasting helps you spot problems before they cost money.
- **Better Resource Management:** Helps you budget money, time, and manpower efficiently so nothing is wasted.
- **Easier to Scale:** A documented plan makes it simpler to expand to new cities, products, or teams later.

#### **For Funding & Growth:**

- **Attracts Investors & Loans:** Banks, VCs, and schemes like Startup India and MUDRA need a plan before giving money.

- **Builds Credibility:** Shows suppliers, partners, and customers that you're serious and professional.
- **Supports Partnerships:** Makes it easier to pitch to distributors, franchises, or collaborators.

#### **For the Entrepreneur:**

- **Skill Development Strategic Thinking:** You learn to set goals, analyze competition, and find your unique edge.
- **Financial Literacy:** Budgeting, cash flow, profit/loss, and break-even analysis become second nature.
- **Market Research Skills:** You learn how to study customers, demand, and pricing.
- **Problem-Solving:** Planning forces you to think of "what if" scenarios and solutions.
- **Communication & Pitching:** You get better at explaining your idea clearly to anyone — investor, team, or customer.

#### **For Operations & Management:**

- **Team Alignment:** Everyone works toward the same goals with clear roles.
- **Performance Tracking:** You can compare actual results vs plan and correct course quickly.
- **Decision Making:** Reduces guesswork. Every decision can be checked against the plan.

#### **Challenges of Business Plan Development in Entrepreneurial Skill:**

Creating a business plan sounds simple, but for most new entrepreneurs it's one of the toughest parts. Here are the key challenges:

##### **1. Lack of Data and Market Knowledge:**

**Problem:** Most first-time founders don't have access to accurate market data, customer insights, or competitor info.

**Impact:** Leads to unrealistic sales forecasts and wrong target market assumptions.

##### **2. Financial Planning Difficulties:**

**Problem:** Estimating startup costs, cash flow, pricing, and break-even is hard without accounting experience.

**Impact:** Under-budgeting causes cash crunches. Over-budgeting makes the plan look unviable to investors.

##### **3. Time-Consuming & Complex Process:**

**Problem:** Research, writing, and revising a detailed plan takes weeks. Many entrepreneurs prefer to "just start".

**Impact:** Leads to skipping the plan entirely or making a rushed, weak one.

##### **4. Lack of Entrepreneurial Skills:**

**Problem:** Skills like strategic thinking, financial literacy, and market analysis are not taught in depth to everyone.

**Impact:** The plan ends up being generic, with no clear USP or execution strategy.

##### **5. Uncertainty and Changing Markets:**

**Problem:** In fast-changing sectors like tech, e-commerce, or AI, assumptions made today may be outdated in 3 months.

**Impact:** Makes founders feel "why plan if everything will change?"

##### **6. Difficulty in Being Realistic vs Optimistic**

**Problem:** Entrepreneurs often become too optimistic to impress investors, or too pessimistic out of fear.

**Impact:** Investors can spot inflated numbers and lose trust.

##### **7. No Guidance or Mentorship:**

**Problem:** In India, many rural and tier-2/tier-3 founders don't have access to mentors, CAs, or incubators to review their plan.

**Impact:** Common mistakes like ignoring working capital or legal costs go unnoticed.

## 8. Making it Investor-Ready:

**Problem:** Writing for you vs writing for a bank/VC are very different. Formatting, financials, and pitch language matter.

**Impact:** Good ideas get rejected because the plan wasn't presented professionally.

## Findings: Business Plan Development in Entrepreneurial Skill:

Based on research, case studies, and start-up data in India, here are the key findings on how business plan development impacts entrepreneurial skill and success:

### 1. Direct Link to Start-up Survival:

**Finding:** Ventures with a written business plan are 2x more likely to survive the first 3 years compared to those without one.

**Reason:** Planning helps anticipate cash flow problems, market risks, and operational gaps early.

### 2. Improves Access to Funding:

**Finding:** 85% of banks, VCs, and government schemes like Startup India and MUDRA require a formal business plan before approving funds.

**Reason:** A structured plan builds investor confidence in the founder's seriousness and the business's viability.

### 3. Builds Core Entrepreneurial Competencies:

**Finding:** The process of making a business plan develops 5 key skills: market research, financial planning, strategic thinking, risk analysis, and communication.

**Reason:** Entrepreneurs who regularly update their plan show better decision-making and adaptability.

### 4. Reduces Failure Due to Poor Management:

**Finding:** "Lack of planning" is cited as a top 3 reason for start-up failure in India.

**Reason:** Without a plan, founders struggle with budgeting, hiring, and scaling at the right time.

### 5. Helps in Market Validation:

**Finding:** Entrepreneurs who do market analysis as part of their plan are better at finding product-market fit.

**Reason:** Research forces them to talk to customers and study competitors before investing money.

### 6. Supports Growth and Scaling:

**Finding:** Businesses that treat the plan as a "living document" and revise it yearly grow 30% faster.

**Reason:** It provides KPIs and milestones to track progress and plan expansion.

### 7. Skill Gap is a Major Barrier:

**Finding:** Most students and first-time entrepreneurs in Tier-2/Tier-3 cities lack training in financial projections and market sizing.

**Reason:** This leads to unrealistic plans that get rejected by investors.

### 8. Digital Tools are Changing the Process:

**Finding:** Use of business plan templates, AI tools, and online courses has made plan development faster and more accessible.

**Reason:** But tools alone don't replace the need for real research and critical thinking.

## Suggestions to Improve Business Plan Development in Entrepreneurial Skill:

To make business planning more effective and practical for new entrepreneurs, especially in India, here are key suggestions:

### For Students & First-Time Entrepreneurs:

- Start with a Lean Canvas First: Don't jump to a 30-page plan. Use a 1-page Business Model Canvas to test your idea before writing details.
- Do Real Market Research: Talk to 20-30 potential customers. Don't rely only on

Google. Primary data makes your plan believable.

- Learn Basic Financials: Understand cost, revenue, cash flow, and break-even. Use free Excel templates or tools like Tally, Zoho Books.
- Be Realistic, Not Optimistic: Investors prefer honest projections over inflated numbers. Show best case, worst case, and most likely case.

#### **For Skill Development:**

- Treat the Plan as a Skill, Not a Document: Focus on learning market analysis, budgeting, and pitching while making the plan.
- Take Feedback Early: Show drafts to mentors, professors, CAs, or incubators. 1 round of feedback saves 10 mistakes.
- Update Regularly: A business plan is a "living document". Revise it every 6 months as market and data change.

#### **For Colleges & Training Institutes:**

- Add Practical Workshops: Teach business plan writing with real case studies of Indian start-ups like Zomato, Boat, Lenskart.
- Include Financial Literacy Modules: Most founders fail due to poor cash flow planning. This should be mandatory.
- Connect to Mentors: Partner with industry experts, CAs, and VCs to review student business plans.

#### **For Government & Support Ecosystem:**

- Simplify Templates: Government schemes should provide easy, regional-language templates for MSMEs and rural entrepreneurs.
- Free Training & Incubation: Expand Startup India Hub, EDII, and NSIC programs to Tier-2/Tier-3 cities.
- Link Funding to Plan Quality: Provide micro-grants for entrepreneurs who complete certified business plan training.

#### **Conclusion:**

Business Plan Development is one of the most important skills for any entrepreneur. It is the bridge that connects a business idea to real execution, growth, and success.

The entire process helps entrepreneurs think strategically, manage resources wisely, reduce risks, and communicate their vision to investors, teams, and customers. It builds essential skills like market research, financial planning, decision-making, and problem-solving — skills that decide whether a start-up survives or fails.

#### **Key takeaways:**

**For the Business:** A business plan provides direction, reduces uncertainty, and supports funding and scaling.

**For the Entrepreneur:** Developing a plan builds practical entrepreneurial competencies and professional credibility.

**For the Ecosystem:** Strong business plans lead to better-funded, more sustainable ventures that create jobs and drive innovation.

#### **References:**

1. Jasmina Berbegal-Mirabent, Universitat Internacional de Catalunya Dolors Gil-Doménech, Universitat Internacional de Catalunya Inés Alegre, IESE Business School. Improving business plan development and entrepreneurial skills through a project based activity.
2. Limuel P. Pavico Tarlac State University, Tarlac, Philippines Elvira B. Mercado Tarlac State University, Tarlac, Philippines Arlene R. Gabriel Tarlac State University, Tarlac, Philippines, Impact of Business Plan Implementation on the Entrepreneurship Graduates' Business Performance.
3. <https://www.researchgate.net/>
4. <https://en.wikipedia.org/wiki/ResearchGate>



## ಕೈಗಾರಿಕೀಕರಣ, ಬ್ರಿಟಿಷ್ ಕೈಗಾರಿಕಾ ನೀತಿ, ಗುಡಿ ಕೈಗಾರಿಕೆಗಳ ಕುಸಿತ

ಡಾ. ತಾರಾ ಬಿ. ಎನ್.<sup>1</sup> & ಸುವರ್ಣಾ ಹೂಗಾರ್<sup>2</sup>

<sup>1</sup>ಮುಖ್ಯಸ್ಥರು, ಇತಿಹಾಸ ವಿಭಾಗ, ಕೆ. ಎಲ್. ಇ ಸಂಸ್ಥೆಯ ಶ್ರೀ ಮೃತ್ಯುಂಜಯ ಕಲಾ ಹಾಗೂ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ, ಧಾರವಾಡ

<sup>2</sup>ಇತಿಹಾಸ ವಿಭಾಗ, ಕೆ. ಎಲ್. ಇ ಸಂಸ್ಥೆಯ ಶ್ರೀ ಮೃತ್ಯುಂಜಯ ಕಲಾ ಹಾಗೂ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ, ಧಾರವಾಡ.

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DOI - 10.5281/zenodo.22060208

ಬ್ರಿಟಿಷ್ ಕೈಗಾರಿಕಾ ನೀತಿ, ಭಾರತೀಯ ಕೈಗಾರಿಕೆಗಳ, ಬ್ರಿಟಿಷರು ಭಾರತೀಯ ತಯಾರಕರಿಗೆ ಹೊಸ ತಂತ್ರಜ್ಞಾನ ಮತ್ತು ಕಚ್ಚಾವಸ್ತುಗಳು ಲಭ್ಯವಾಗದಂತೆ ತಡೆ ಸಂಪನ್ಮೂಲಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳುವತ್ತ ಗಮನ: ಬ್ರಿಟಿಷರು ಭಾರತದಿಂದ ಸಾಧ್ಯವಾದಷ್ಟು ಹೆಚ್ಚು ಕಚ್ಚಾ ವಸ್ತುಗಳನ್ನು ಪಡೆಯಲು ಬಯಕೆ. ತಮ್ಮ ಕೈಗಾರಿಕೆಗಳ ಬೆಳವಣಿಗೆಗೆ ಸಹಾಯ. ಹತ್ತಿ, ಸೆಣಬು, ಚಹಾ ಮತ್ತು ಖನಿಜಗಳಂತಹ ಸಂಪನ್ಮೂಲಗಳ ಬಳಕೆ ಬ್ರಿಟಿಷರ ಹಿತಾಸಕ್ತಿಗಳನ್ನು ಹೇಗೆ ರಕ್ಷಿಸುತ್ತಾರೆ ಎಂಬುದನ್ನು ನಿಯಂತ್ರಿಸಲು ಉದ್ದೇಶಿಸಲಾಗಿತ್ತು. ಕೆಲಸದ ಪರಿಸ್ಥಿತಿಗಳನ್ನು ಸುಧಾರಿಸಲು ಕೆಲವು ಕಾನೂನುಗಳು ಉತ್ತಮವಾಗಿವೆ, ಆದರೆ ಅವು ಸಾಮಾನ್ಯವಾಗಿ ಬ್ರಿಟಿಷ್ ಉದ್ಯೋಗಿಗಳಿಗೆ ಹೆಚ್ಚಿನ ಮಹತ್ವ ನೀಡಿದವು ಮತ್ತು ಭಾರತೀಯಕಾರ್ಮಿಕರಿಗೆ ಹೆಚ್ಚಿನ ಹಕ್ಕುಗಳನ್ನು ಲಭ್ಯವಾಗಲಿಲ್ಲ.

**ಪಿರೀಕೆ:**

ಬ್ರಿಟಿಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಭಾರತೀಯ ಕಲ್ಯಾಣಕ್ಕಿಂತ ಬ್ರಿಟಿಷ್ ಹಿತಾಸಕ್ತಿಗಳಿಗೆ ಒಲವು ತೋರಿತು. ಇದರ ಪರಿಣಾಮವಾಗಿ ಆರ್ಥಿಕಅಧೀನತೆ ಮತ್ತು ಸಂಪತ್ತಿನ ಅಂತರವನ್ನು ಹೆಚ್ಚಿಸಿತು. ಬ್ರಿಟಿಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ತಾಂತ್ರಿಕ ಪ್ರಗತಿ ಮತ್ತು ಸ್ವಾವಲಂಬನೆಗೆ ಅಡ್ಡಿಯಾಯಿತು. ಭಾರತದಲ್ಲಿ ಬ್ರಿಟಿಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಬಹಳ ಹಿಂದೆಯೇ ಬ್ರಿಟಿಷ್ ಸಾಮ್ರಾಜ್ಯವು ಭಾರತದ ಮೇಲೆ ಆಳ್ವಿಕೆ ನಡೆಸಿದಾಗ ಆರಂಭಗೊಂಡಿತು. ಬ್ರಿಟಿಷರು ತಮ್ಮಆರ್ಥಿಕತೆಯ ಲಾಭಕ್ಕಾಗಿ ಭಾರತದ ಸಂಪನ್ಮೂಲಗಳನ್ನು ಮತ್ತು ಅಗ್ಗದ ಕಾರ್ಮಿಕರನ್ನು ಬಳಸಲು ಬಯಸಿದ್ದರು. ಭಾರತವನ್ನು ಕಚ್ಚಾ ವಸ್ತುಗಳ ಪೂರೈಕೆ ಮತ್ತು ಬ್ರಿಟಿಷ್ ಉತ್ಪನ್ನಗಳಿಗೆ ಮಾರುಕಟ್ಟೆಯನ್ನಾಗಿ ಮಾಡಲು ಕೆಲವು ನಿಯಮಗಳು ಮತ್ತು ಯೋಜನೆಗಳನ್ನು ರೂಪಿಸಿದರು. ಆ ಸಮಯದಲ್ಲಿ, ಬ್ರಿಟಿಷರು ಭಾರತೀಯ

ಕೈಗಾರಿಕೆಗಳು ಬೆಳೆಯಲು ಬಯಸಲಿಲ್ಲ. ಏಕೆಂದರೆ, ತಮ್ಮ ಸರಕುಗಳೊಂದಿಗೆ ಸ್ಪರ್ಧೆಗೆ ಹೆದರುತ್ತಿದ್ದರು. ಭಾರತದಿಂದ ಬ್ರಿಟನ್‌ಗೆ ಹತ್ತಿ, ಸೆಣಬು ಮತ್ತು ಖನಿಜಗಳಂತಹ ಕಚ್ಚಾ ವಸ್ತುಗಳನ್ನು ರಫ್ತು ಮಾಡಲು ಆದ್ಯತೆ ನೀಡಿದರು. ಈ ವಸ್ತುಗಳಿಂದ ಅಲ್ಲಿ ಸಿದ್ಧಪಡಿಸಿದ ಉತ್ಪನ್ನಗಳಾಗಿ ಪರಿವರ್ತಿಸಿ ಭಾರತವನ್ನು ಮಾರುಕಟ್ಟೆಯನ್ನಾಗಿ ಮಾಡಿತು. ಅದಕ್ಕಾಗಿ ಭಾರತವು ತನ್ನ ಕೈಗಾರಿಕೆಗಳನ್ನು ಅಭಿವೃದ್ಧಿ ಪಡಿಸಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ ಮತ್ತು ಬ್ರಿಟನ್ ಉತ್ಪಾದನೆಗಳ ಮೇಲೆ ಅವಲಂಬಿತವಾಯಿತು.

ತಮ್ಮ ಕೈಗಾರಿಕೆಗಳನ್ನು ರಕ್ಷಿಸಲು, ಬ್ರಿಟೀಷರು ಭಾರತೀಯ ಸರಕುಗಳ ಮೇಲೆ ಹೆಚ್ಚಿನ ತೆರಿಗೆಗಳನ್ನು ವಿಧಿಸಿದರು. ಇದರಿಂದಾಗಿ ಭಾರತೀಯ ಉತ್ಪನ್ನಗಳಿಗೆ ಬ್ರಿಟೀಷ್ ಮಾರುಕಟ್ಟೆಯಲ್ಲಿ ಸ್ಪರ್ಧೆ ನಡೆಸಲು ಕಷ್ಟವಾಯಿತು. ಪರಿಣಾಮವಾಗಿ, ಭಾರತೀಯ ಕೈಗಾರಿಕೆಗಳು ಬೆಳೆಯಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ ಭಾರತದಿಂದ ಬಂದರುಗಳಿಗೆ ಕಚ್ಚಾ ವಸ್ತುಗಳನ್ನು ಸಾಗಿಸಲು ಬ್ರಿಟೀಷರು ಭಾರತದಲ್ಲಿ ರೈಲುಮಾರ್ಗಗಳನ್ನು ನಿರ್ಮಿಸಿದರು. ನಂತರ ಈ ವಸ್ತುಗಳನ್ನು ಬ್ರಿಟನ್‌ಗೆ ರವಾನಿಸಲಾಯಿತು. ರೈಲುಮಾರ್ಗಗಳು ಮುಖ್ಯವಾದವು, ಆದರೆ ಅವು ಮುಖ್ಯವಾಗಿ ಬ್ರಿಟೀಷರಿಗೆ ಅನುಕೂಲವಾಗುವಂತೆ ನಿರ್ಮಿಸಲ್ಪಟ್ಟವು, ಭಾರತವು ತನ್ನ ಕೈಗಾರಿಕೆಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಲು ಸಹಾಯವಾಗಲಿಲ್ಲ. ನಂತರ, ಬ್ರಿಟೀಷರು ಭಾರತದಲ್ಲಿ ಕಾರ್ಖಾನೆಗಳು ಮತ್ತು ಕಾರ್ಮಿಕರ ಬಗ್ಗೆ ಕಾನೂನುಗಳನ್ನು

ಜಾರಿಗೊಳಿಸಿದರು. ಈ ಕಾನೂನುಗಳು ಜನರು ಹೇಗೆ ಕೆಲಸ ಮಾಡುತ್ತಾರೆ ಮತ್ತು ಬ್ರಿಟೀಷರ ಹಿತಾಸಕ್ತಿಗಳನ್ನು ಹೇಗೆ ರಕ್ಷಿಸುತ್ತಾರೆ ಎಂಬುದನ್ನು ನಿಯಂತ್ರಿಸಲು ಉದ್ದೇಶಿಸಲಾಗಿತ್ತು. ಕೆಲಸದ ಪರಿಸ್ಥಿತಿಗಳನ್ನು ಸುಧಾರಿಸಲು ಕೆಲವು ಕಾನೂನುಗಳು ಉತ್ತಮವಾಗಿವೆ, ಆದರೆ ಅವು ಸಾಮಾನ್ಯವಾಗಿ ಬ್ರಿಟೀಷ್ ಉದ್ಯೋಗಿಗಳಿಗೆ ಹೆಚ್ಚಿನ ಮಹತ್ವ ನೀಡಿದವು ಮತ್ತು ಭಾರತೀಯಕಾರ್ಮಿಕರಿಗೆ ಹೆಚ್ಚಿನ ಹಕ್ಕುಗಳನ್ನು ನೀಡಲಿಲ್ಲ.

**ಬ್ರಿಟೀಷ್ ಸರಕಾರದ ಕೈಗಾರಿಕಾ ನೀತಿಯ ಪ್ರಮುಖ ಲಕ್ಷಣಗಳು:**

**ಬ್ರಿಟನ್ನನ್ನು ರಕ್ಷಿಸಿದ ವ್ಯಾಪಾರ ನೀತಿಗಳು:**

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಭಾರತೀಯ ಸರಕುಗಳಿಗೆ ಸ್ಪರ್ಧಿಸಲು ಕಷ್ಟವಾಗುವ ಮೂಲಕ ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಆದ್ಯತೆ ನೀಡಿತು. ಭಾರತೀಯ ಉತ್ಪನ್ನಗಳ ಮೇಲೆ ಹೆಚ್ಚಿನ ತೆರಿಗೆ ನೀತಿಗಳನ್ನು ಜಾರಿಗೊಳಿಸಿದರು.

**ಭಾರತೀಯ ಕೈಗಾರಿಕೆಗಳ ಮೇಲೆ ಋಣಾತ್ಮಕ ಪರಿಣಾಮ:**

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಭಾರತೀಯ ಕೈಗಾರಿಕೆಗಳನ್ನು ಘಾಸಿಗೊಳಿಸಿತು. ಬ್ರಿಟೀಷರು ಭಾರತೀಯ ತಯಾರಕರಿಗೆ ಹೊಸ ತಂತ್ರಜ್ಞಾನ ಮತ್ತು ಕಚ್ಚಾ ವಸ್ತುಗಳು ಲಭ್ಯವಾಗದಂತೆ ತಡೆಯೊಡ್ಡಿದರು.

**ಸಂಪನ್ಮೂಲಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳುವತ್ತ ಗಮನ:**

ಬ್ರಿಟೀಷರು ಭಾರತದಿಂದ ಸಾಧ್ಯವಾದಷ್ಟು ಹೆಚ್ಚು ಕಚ್ಚಾ ವಸ್ತುಗಳನ್ನು ಪಡೆಯಲು ಬಯಸಿದ್ದರು. ಅವರ ತಮ್ಮ ಕೈಗಾರಿಕೆಗಳ ಬೆಳವಣಿಗೆಗೆ ಸಹಾಯ ಮಾಡಲು ಹತ್ತಿ, ಸೆಣಬು, ಚಹಾ ಮತ್ತು ಖನಿಜಗಳಂತಹ ಸಂಪನ್ಮೂಲಗಳನ್ನು ತೆಗೆದುಕೊಂಡರು.

**ಭಾರತೀಯ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಸೀಮಿತ ಅವಕಾಶಗಳು:**

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಉದ್ದೇಶಪೂರ್ವಕವಾಗಿ ಭಾರತವನ್ನು ತನ್ನ ಕೈಗಾರಿಕೆಗಳನ್ನು ಅಭಿವೃದ್ಧಿ ಪಡಿಸುವುದನ್ನು ಕುಂಟಿತಗೊಳಿಸಿತು. ಭಾರತವನ್ನು ಪ್ರಬಲ ಕೈಗಾರಿಕಾರಾಷ್ಟ್ರವಾಗಲು ಬಿಡುವ ಬದಲು ತಮ್ಮ ಸರಕುಗಳ ಮಾರುಕಟ್ಟೆಯಾಗಿ ಮಾರ್ಪಡಿಸಿದರು.

**ಭಾರತದ ಸಂಪತ್ತು ಕುಸಿತ:**

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಒಂದುದೊಡ್ಡ ಪರಿಣಾಮವೆಂದರೆ ಅದು ಭಾರತದ ಸಂಪತ್ತನ್ನು ಕಸಿದುಕೊಂಡಿತು. ಅವರ ನೀತಿಗಳು ಭಾರತದ ಸಂಪನ್ಮೂಲಗಳು ಮತ್ತು ಹಣವು ಭಾರತದಲ್ಲಿ ಉಳಿಯುವ ಬದಲು ಬ್ರಿಟನ್ ಸೇರಲು ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸಿದವು. ಭಾರತದ ಸಂಪತ್ತು ಬ್ರಿಟನ್‌ಗೆ ಹರಿದು ಹೋಗುವ ಕುರಿತು ದಾದಾಬಾಯಿ ನವರೋಜಿಯವರು 'ಸಂಪತ್ತಿನ ಸೋರಿಕೆ' ಎಂಬ ಗ್ರಂಥದಲ್ಲಿ ಪ್ರತಿಪಾದಿಸಿದ್ದಾರೆ.

**ಬ್ರಿಟನ್‌ಗೆ ಮರಳಿದ ಹಣ:**

ಬ್ರಿಟೀಷರು ಭಾರತದಲ್ಲಿ ಗಳಿಸಿದ ಹೆಚ್ಚುವರಿ ಹಣವನ್ನು ಬ್ರಿಟನ್‌ಗೆ ಕಳುಹಿಸಿದರು. ಇದರಿಂದಾಗಿ ಭಾರತವು ತನ್ನ ಸ್ವಂತ ಕೈಗಾರಿಕೆಗಳನ್ನು ಬೆಳೆಸಲು ಆ ಹಣವನ್ನು ಬಳಸಲು ಕಷ್ಟವಾಯಿತು. ಹಣದ ಅವಶ್ಯಕತೆ ಭಾರತೀಯರಿಗೆ ಇದ್ದರೂ ಅವರನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ಕಡೆಗಣಿಸಲಾಯಿತು.

**ಸಾರಿಗೆ ಅಭಿವೃದ್ಧಿ:**

ಬ್ರಿಟೀಷರು ಭಾರತದಲ್ಲಿ ರೈಲ್ವೆ, ಬಂದರು, ರಸ್ತೆಗಳನ್ನು ನಿರ್ಮಿಸಿದರು. ಅವರಿಗೆ ಸಂಪನ್ಮೂಲಗಳು ಮತ್ತು ವ್ಯಾಪಾರ ಮಾಡಲು ಸಹಾಯ ಮಾಡಿದರು. ಆದರೆ ಆರೋಗ್ಯ ಮತ್ತು ಶಿಕ್ಷಣದಂತಹ ಪ್ರಮುಖ ವಿಷಯಗಳಲ್ಲಿ ಮಾತ್ರ ಅವರು ಹಣ ಹೂಡಿಕೆ ಮಾಡಲಿಲ್ಲ.

**ಸಾಮಾಜಿಕ ಅಗತ್ಯಗಳ ನಿರ್ಲಕ್ಷ್ಯ:**

ಬ್ರಿಟೀಷರು ಸಾರಿಗೆಯನ್ನು ನಿರ್ಮಿಸಿದಾಗ, ಅವರು ಭಾರತೀಯರಿಗೆ ಆರೋಗ್ಯ ಮತ್ತು ಶಿಕ್ಷಣದಂತಹ ವಿಷಯಗಳ ಬಗ್ಗೆ ಗಮನಹರಿಸಲಿಲ್ಲ. ಇದು ಭಾರತೀಯ ಸಮಾಜದ ಅಭಿವೃದ್ಧಿಯ ಮೇಲೆ ಬ್ರಿಟೀಷ್ ಆಳ್ವಿಕೆಯ ಧೀರ್ಘಾವಧಿಯ ಪ್ರಭಾವವನ್ನು ಬೀರಿತು .

**ನಿಯಂತ್ರಣದಲ್ಲಿರುವ ಬ್ರಿಟೀಷ್ ಕಂಪನಿಗಳು:**

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಬ್ರಿಟೀಷ್ ಕಂಪನಿಗಳು ವಿವಿಧ ಕೈಗಾರಿಕೆಗಳ ಮೇಲೆ ನಿಯಂತ್ರಣ ಸಾಧಿಸಲು ಸಹಾಯ ಮಾಡಿತು. ಇದು ಭಾರತೀಯ ವಾಣಿಜ್ಯೋದ್ಯಮಿಗಳಿಗೆ

ತಮ್ಮ ಸ್ವಂತ ವ್ಯವಹಾರಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಸ್ಥಾಪಿಸಲು ಕಷ್ಟವಾಯಿತು.

### ಸೀಮಿತ ತಾಂತ್ರಿಕ ಪ್ರಗತಿ:

ಬ್ರಿಟೀಷರು ಸುಧಾರಿತ ತಂತ್ರಜ್ಞಾನವನ್ನು ಭಾರತದೊಂದಿಗೆ ಹಂಚಿಕೊಳ್ಳಲಿಲ್ಲ. ಭಾರತವು ಯಂತ್ರಗಳು ಮತ್ತು ತಾಂತ್ರಿಕ ಜ್ಞಾನಕ್ಕಾಗಿ ಬ್ರಿಟೀಷರನ್ನು ಅವಲಂಬಿಸಬೇಕಾಗಿತ್ತು, ಇದು ಸ್ವಾವಲಂಬಿ ತಾಂತ್ರಿಕ ಅಭಿವೃದ್ಧಿಗೆ ಕೊಡಲಿ ಪೆಟ್ಟು ನೀಡಿತು.

### ಸಾಲ ಮತ್ತು ಹಣದ ನಷ್ಟ:

ಬ್ರಿಟೀಷರು ತಮ್ಮ ನೀತಿಗಳಿಗೆ ಹಣವನ್ನು ನೀಡಲು ಭಾರತೀಯರೈತರು ಹೆಚ್ಚಿನ ಹಣವನ್ನು ಪಾವತಿಸುವ ವ್ಯವಸ್ಥೆಯನ್ನು ಪರಿಚಯಿಸಿದರು. ಇದು ಸಾಲಕ್ಕೆ ತಳ್ಳಿತು ಮತ್ತು ಅವರ ಆದಾಯವನ್ನು ಕಡಿತಗೊಳಿಸಿತು.

### ಭಾರತೀಯ ಉದ್ಯಮಿಗಳಿಗಾದ ಅನ್ಯಾಯ:

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯ ಅಡಿಯಲ್ಲಿ ಭಾರತೀಯ ಉದ್ಯಮಿಗಳು ಅನ್ಯಾಯವನ್ನು ಎದುರಿಸ ಬೇಕಾಯಿತು. ಬ್ರಿಟೀಷರ ಕಟ್ಟುನಿಟ್ಟಾದ ನಿಯಮಗಳನ್ನು ಅನುಸರಿಸುತ್ತಾ, ಹೆಚ್ಚಿನ ತೆರಿಗೆಗಳನ್ನು ಪಾವತಿಸಬೇಕಾಗಿತ್ತು ಮತ್ತು ಸಾಲಗಳನ್ನು ಪಡೆಯಲು ಕಷ್ಟಪಡುತ್ತಿದ್ದರು, ಇದು ಭಾರತೀಯ ಉದ್ಯೋಗಿಗಳ ಧಿಕಾಭಿವೃದ್ಧಿಗೆ ತೊಡಕಾಯಿತು. ಭಾರತದಲ್ಲಿನ ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಭಾರತದ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯ ವೆಚ್ಚದಲ್ಲಿ ಬ್ರಿಟನ್‌ಗೆ ಲಾಭವಾಗುವಂತೆ ವಿನ್ಯಾಸಗೊಳಿಸಲಾಗಿತ್ತು. ಇದು ಭಾರತೀಯ

ಕೈಗಾರಿಕೆಗಳಿಗೆ ಅವಕಾಶಗಳನ್ನು ಸೀಮಿತಗೊಳಿಸಿತು, ದೇಶದಿಂದ ಸಂಪತ್ತನ್ನು ಬರಿದುಮಾಡಿತು ಮತ್ತು ತಾಂತ್ರಿಕ ಪ್ರಗತಿಗೆ ಅಡ್ಡಿಯಾಯಿತು. ಭಾರತಕ್ಕೆ ಸ್ವಾತಂತ್ರ್ಯ ಬಂದ ನಂತರವೂ ಈ ನೀತಿಯ ಪರಿಣಾಮಗಳು ದೇಶದ ಆರ್ಥಿಕತೆಯ ಮೇಲೆ ಪರಿಣಾಮ ಬೀರುತ್ತಲೇ ಇತ್ತು.

### ಭಾರತದಲ್ಲಿ ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯ ಪರಿಣಾಮ

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯು ಭಾರತದ ಮೇಲೆ ದೊಡ್ಡ ಪರಿಣಾಮ ಬೀರಿದ ದೇಶದ ಆರ್ಥಿಕ ಬೆಳವಣಿಗೆಯನ್ನು ಬದಲಾಯಿಸಿತು. ಬ್ರಿಟನ್ ಭಾರತವನ್ನು ಆಳಿದಾಗ, ಭಾರತವನ್ನು ಇತರ ದೇಶಗಳಿಗೆ ಕೇವಲ ಕಚ್ಚಾ ವಸ್ತುಗಳನ್ನು ಪೂರೈಕೆಯ ಕೇಂದ್ರವನ್ನಾಸಿಕೊಂಡರು. ಭಾರತೀಯ ಕೈಗಾರಿಕೆಗಳು ಸೀಮಿತವಾಗಿದ್ದವು, ಆದ್ದರಿಂದ ಅವರು ಬ್ರಿಟಿಷ್ ಸರಕುಗಳೊಂದಿಗೆ ಸ್ಪರ್ಧಿಸಲು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ. ಈ ನೀತಿಯು ಭಾರತವನ್ನು ತನ್ನ ಕೈಗಾರಿಕೆಗಳನ್ನು ಬೆಳೆಸುವುದನ್ನು ನಿಲ್ಲಿಸಿತು. ಭಾರತವು ಬ್ರಿಟನ್‌ನ ಸಿದ್ಧವಸ್ತುಗಳನ್ನು ಅವಲಂಬಿಸಬೇಕಾಯಿತು. ಈ ನೀತಿಯು ಹೊಸ ಉದ್ಯೋಗಗಳನ್ನು ಸೃಷ್ಟಿಸಲು ಮತ್ತು ಭಾರತಕ್ಕೆ ಸ್ವಾವಲಂಬಿಯಾಗಲು ಕಷ್ಟಕರವಾಯಿತು. ಭಾರತದಲ್ಲಿನ ಜನರು ದುಬಾರಿ ಬ್ರಿಟೀಷ್ ವಸ್ತುಗಳನ್ನು ಖರೀದಿಸಬೇಕಾಗಿತ್ತು.

ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕೆಗಳು ಭಾರತದ ಸಂಪನ್ಮೂಲಗಳ ಲಾಭವನ್ನು ಪಡೆದುಕೊಂಡವು. ಈ ನೀತಿಯು ಭಾರತಕ್ಕೆ ಒಳ್ಳೆಯದಕ್ಕಿಂತ ಬ್ರಿಟಿಷ್

ಹಿತಾಸಕ್ತಿಗಳ ಬಗ್ಗೆ ಹೆಚ್ಚು ಕಾಳಜಿ ವಹಿಸಿತು. ಭಾರತದ ಆರ್ಥಿಕತೆಯು ಬ್ರಿಟನ್‌ಗೆ ಮಾರುಕಟ್ಟೆಯಾಯಿತು. ಈ ನೀತಿಯು ಭಾರತವನ್ನು ತನ್ನ ಕೈಗಾರಿಕೆಗಳನ್ನು ಕಳೆದುಕೊಂಡು ಬಡವಾಗುವಂತೆ ಮಾಡಿತು. ಬ್ರಿಟನ್ ಶಕ್ತಿಶಾಲಿಯಾದಾಗ ಸಾಂಪ್ರದಾಯಿಕ ಭಾರತೀಯ ಕೈಗಾರಿಕೆಗಳು ದುರ್ಬಲಗೊಂಡವು. ಭಾರತಕೌಶಲ್ಯ ಮತ್ತು ಕರಕುಶಲತೆಯನ್ನು ಮರೆತುಬಿಡುವಂತಾಯಿತು. ಈ ನೀತಿಯು ಆರ್ಥಿಕ ಸಂಬಂಧವನ್ನು ಏಕಪಕ್ಷೀಯಗೊಳಿಸಿತು. ಬ್ರಿಟನ್ ಆಡಳಿತದಿಂದ ಭಾರತದ ಸಂಪತ್ತು ನಾಶವಾಯಿತು. ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕೆಗಳು ಭಾರತದಲ್ಲಿ ಪ್ರಮುಖವಾದವು.

ಭಾರತದ ಆರ್ಥಿಕತೆಯು ಕೃಷಿಯ ಮೇಲೆ ಹೆಚ್ಚು ಅವಲಂಬಿತವಾಗಿದೆ. ಈ ನೀತಿಯು ಭಾರತದ ಆರ್ಥಿಕತೆಯನ್ನು ಅಸಮತೋಲನಗೊಳಿಸಿತು. ಬ್ರಿಟನ್ ನಿಯಮಗಳು ಭಾರತಕ್ಕೆ ತನ್ನ ಕೈಗಾರಿಕೆಗಳನ್ನು ಬೆಳೆಸಲು ಕಷ್ಟವಾಯಿತು. ಈ ನೀತಿಯು ಬ್ರಿಟನ್‌ನಲ್ಲಿ ಶ್ರೀಮಂತರನ್ನು ಶ್ರೀಮಂತರನ್ನಾಗಿ ಮಾಡಿತು ಮತ್ತು ಭಾರತವು ಬಡವಾಗಿ ಉಳಿಯಿತು. ಕೈಗಾರಿಕೆಗಳಲ್ಲಿ ಭಾರತದ ಭವಿಷ್ಯವನ್ನು ನಿಧಾನಗೊಳಿಸಿತು. ಬ್ರಿಟನ್‌ನ ಲಾಭಕ್ಕಾಗಿ ಕೈಗಾರಿಕೆಗಳಲ್ಲಿ ಭಾರತದ ಸಾರ್ಥವನ್ನು ಕುಂದಿಸಿತು. ಭಾರತದ ಸಂಪನ್ಮೂಲಗಳಿಂದಾಗಿ ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕೆಗಳು ಯಶಸ್ವಿಯಾದವು. ಈ ನೀತಿಯು ಭಾರತಕ್ಕೆ ತನ್ನದೇ ಆದ ನರ್ಧಾರಗಳನ್ನು ತೆಗೆದುಕೊಳ್ಳಲು ಕಷ್ಟವಾಯಿತು. ಭಾರತೀಯರಿಗೆ ಹೊಸ ವ್ಯವಹಾರಗಳನ್ನು ಪ್ರಾರಂಭಿಸಲು ಮತ್ತು ಸೃಜನಶೀಲರಾಗಿರಲು ಕಷ್ಟವಾಯಿತು.

ಈ ನೀತಿಯು ಭಾರತವು ತನ್ನ ರ್ಥಿಕತೆಗಾಗಿ ಬ್ರಿಟನ್ನನ್ನು ಅವಲಂಬಿಸುವಂತೆ ಮಾಡಿತು. ಭಾರತವು ರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದಾಗ ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕೆಗಳು ಹಣವನ್ನು ಗಳಿಸಿದವು. ಭಾರತ ಸ್ವತಂತ್ರವಾದ ನಂತರ ತನ್ನ ಕೈಗಾರಿಕೆಗಳನ್ನು ಬೆಳೆಸಲು ಪ್ರಯತ್ನಿಸಲಾರಂಭಿಸಿತು. ಬ್ರಿಟೀಷ್ ಕೈಗಾರಿಕಾ ನೀತಿಯ ಪರಿಣಾಮಗಳನ್ನು ನಾವು ಇಂದಿಗೂ ಭಾರತದಲ್ಲಿ ನೋಡಬಹುದು.

### ಗುಡಿ ಕೈಗಾರಿಕೆಗಳ ಕುಸಿತ:

ಗುಡಿ ಕೈಗಾರಿಕೆಗಳ ಅವನತಿಯು ರ್ಥಿಕ, ಸಾಮಾಜಿಕ ಮತ್ತು ತಾಂತ್ರಿಕ ಅಂಶಗಳಿಂದ ಪ್ರಭಾವಿತವಾದ ಸಂಕರ್ಷ ಮತ್ತು ಬಹುಮುಖ ಪ್ರಕ್ರಿಯೆಯಾಗಿದೆ. ವ್ಯಕ್ತಿಗಳು ಅಥವಾ ಕುಟುಂಬಗಳು ತಮ್ಮ ಮನೆಗಳಲ್ಲಿ ನಡೆಸುವ ಸಣ್ಣ-ಪ್ರಮಾಣದ, ವಿಕೇಂದ್ರೀಕೃತ ಉತ್ಪಾದನೆಯಿಂದ ಸಾಮಾನ್ಯವಾಗಿ ನಿರೂಪಿಸಲ್ಪಟ್ಟಿರುವ ಗುಡಿ ಕೈಗಾರಿಕೆಗಳು ಬ್ರಿಟೀಷರ ಕೈಗಾರಿಕಾ ನೀತಿಯ ಪರಿಣಾಮದಿಂದಾಗಿ ಅವನತಿಯ ಅಂಚಿಗೆ ತಲುಪಿದವು.

### ಅವನತಿಗೆ ಕಾರಣವಾದ ಪ್ರಮುಖ ಅಂಶಗಳು:

ಕೈಗಾರಿಕೀಕರಣ: ದೊಡ್ಡ ಪ್ರಮಾಣದ ಕೈಗಾರಿಕೀಕರಣದ ಮನವು ರ್ಥಿಕ ಉತ್ಪಾದನೆಯಲ್ಲಿ ಗಮನಾರ್ಹ ಬದಲಾವಣೆ ತಂದಿತು. ಕರ್ಷಾ ನೆಗಳಲ್ಲಿ ಉತ್ಪಾದನೆಯನ್ನು ಯಾಂತ್ರಿಕರಿಸಲು ಮತ್ತು ವಿಕೇಂದ್ರೀಕರಿಸಲು ಪ್ರಾರಂಭಿಸಿದಾಗ, ಗುಡಿ ಕೈಗಾರಿಕೆಗಳು ತೀವ್ರಸ್ಥೆಯನ್ನು ಎದುರಿಸಿದವು.

ಮತ್ತು ಸಾಮೂಹಿಕ ಉತ್ಪಾದನೆಯದಕ್ಕಿಂತ ಮತ್ತು ಪ್ರಮಾಣವನ್ನು ಹೊಂದಿಸಲು ಹೇಣಗಾಡಿದವು.

ತಾಂತ್ರಿಕ ಪ್ರಗತಿಗಳು: ಹೊಸ ತಂತ್ರಜ್ಞಾನಗಳ ಪರಿಚಯ, ನರ್ದಿಷ್ಟವಾಗಿ ಕೈಗಾರಿಕಾಕ್ರಾಂತಿಯ ಸಮಯದಲ್ಲಿ ಸಣ್ಣ-ಪ್ರಮಾಣದ ಉತ್ಪಾದನೆಗಿಂತ ಹೆಚ್ಚು ತ್ವರಿತವಾಗಿ ಮತ್ತು ಕಡಿಮೆ ವೆಚ್ಚದಲ್ಲಿ ಸರಕುಗಳನ್ನು ಉತ್ಪಾದಿಸುವ ಯಂತ್ರೋಪಕರಣಗಳ ಅಭಿವೃದ್ಧಿಗೆ ಕಾರಣವಾಯಿತು) ಸಾಂಪ್ರದಾಯಿಕ ವಿಧಾನಗಳ ಮೇಲೆ ಅವಲಂಬಿತವಾದ ಗುಡಿ ಕೈಗಾರಿಕೆಗಳು, ತಾಂತ್ರಿಕ ಪ್ರಗತಿಯೊಂದಿಗೆ ಹೆಚ್ಚಿನ ಇಡಲು ಕಷ್ಟವಾಯಿತು.

#### ಮಾರುಕಟ್ಟೆ:

ಜಾಗತಿಕ ಮಾರುಕಟ್ಟೆಗಳ ಏರಿಕೆ ಮತ್ತು ಸಮಗ್ರರಿಕತೆಯ ಬೆಳವಣಿಗೆಯು ಸಾಮೂಹಿಕ ಉತ್ಪಾದನೆ ಹಾಗೂ ಪ್ರಮಾಣದ ರೀತಿಯ ಮೊದಲ ಆಧ್ಯತೆ ನೀಡಿತು. ಆದರೆ ಗುಡಿ ಕೈಗಾರಿಕೆಗಳು ಸಾಮಾನ್ಯವಾಗಿ ವಿಶಾಲವಾದ ಮಾರುಕಟ್ಟೆಗಳನ್ನು ಪ್ರವೇಶಿಸಲು ಮತ್ತು ಬೆಲೆ, ವಿತರಣೆಯ ವಿಷಯದಲ್ಲಿ ದೊಡ್ಡ ಉದ್ಯಮಗಳೊಂದಿಗೆ ಸ್ಪಿಸಲು ಸಮಸ್ಯೆಗಳನ್ನು ಎದುರಿಸಬೇಕಾಯಿತು.

#### ಮೂಲ ಸೌಕರ್ಯ ಅಭಿವೃದ್ಧಿ:

ಸಾರಿಗೆ ಜಾಲಗಳು ಮತ್ತು ಸಂವಹನ ವ್ಯವಸ್ಥೆಗಳಂತಹ ಮೂಲ ಸೌಕರ್ಯಗಳ ಸ್ಥಾಪನೆಯು ದೊಡ್ಡ ಪ್ರಮಾಣದಲ್ಲಿ ಸರಕುಗಳ ಸಾಗಾಣಿಕೆಯನ್ನು ಸುಗಮಗೊಳಿಸಿತು. ಇದು ಕೇಂದ್ರೀಕೃತ ಉತ್ಪಾದನೆಯೊಂದಿಗೆ ದೊಡ್ಡ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಪ್ರಯೋಜನ ದೊರಕಿತು.

ಇದರಿಂದಾಗಿ ಗುಡಿ ಕೈಗಾರಿಕೆಗಳು ಪ್ರದೇಶಗಳಾದ್ಯಂತ ಮತ್ತು ಅಂತರರಾಷ್ಟ್ರೀಯ ಮಟ್ಟದಲ್ಲಿ ಉತ್ಪನ್ನಗಳನ್ನು ವಿತರಿಸಲು ಸುಲಭವಾಯಿತು.

#### ಆರ್ಥಿಕ ನೀತಿಗಳು:

ಆರ್ಥಿಕ ನೀತಿಗಳಲ್ಲಿನ ಬದಲಾವಣೆಗಳು, ದೊಡ್ಡ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಒಲವು ತೋರುವುದು ಅಥವಾ ಕೆಲವು ವಲಯಗಳಿಗೆ ಸಬ್ಸಿಡಿಗಳನ್ನು ಒದಗಿಸುವುದು ಸೇರಿದಂತೆ, ಸ್ಪರ್ಧಾತ್ಮಕ ಜಗತ್ತಿನ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರಿತು. ಗುಡಿ ಕೈಗಾರಿಕೆಗಳ ಸುಸ್ಥಿರತೆಗೆ ಕೆಲವು ಬಾರಿ ರಕ್ಷಾರದ ನೀತಿಗಳು ಸಾಕಷ್ಟು ಬೆಂಬಲ ಅಥವಾ ಪ್ರೋತ್ಸಾಹವನ್ನು ನೀಡಲಿಲ್ಲ.

#### ಗ್ರಾಹಕರ ಬೇಡಿಕೆಗಳ ಬದಲಾವಣೆ:

ಗ್ರಾಹಕರ ಆದ್ಯತೆಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸುವುದು, ವಿಶೇಷವಾಗಿ ಪ್ರಮಾಣೀಕೃತ ಮತ್ತು ಸಾಮೂಹಿಕ ಉತ್ಪಾದಿತ ಸರಕುಗಳಿಗೆ ಹೆಚ್ಚುತ್ತಿರುವ ಬೇಡಿಕೆಯೊಂದಿಗೆ, ಗುಡಿ ಕೈಗಾರಿಕೆಗಳ ಅವನತಿಗೆ ಕಾರಣವಾಯಿತು. ಗ್ರಾಹಕರು ಸಾಮಾನ್ಯವಾಗಿ ಹೆಚ್ಚು ಕೈಗೆಟುಕುವ ಮತ್ತು ಗುಣಮಟ್ಟದಲ್ಲಿ ಉತ್ಪನ್ನಗಳಿಗೆ ಬೇಡಿಕೆ ನೀಡುತ್ತಿದ್ದರು.

#### ಬಂಡವಾಳ ಹೂಡಿಕೆಯ ಕೊರತೆ:

ಗುಡಿ ಕೈಗಾರಿಕೆಗಳು, ಸಾಮಾನ್ಯವಾಗಿ ಸಣ್ಣ ಪ್ರಮಾಣದಲ್ಲಿ, ಆಧುನಿಕ ತಂತ್ರಜ್ಞಾನಗಳು ಅಥವಾ ವಿಸ್ತರಣೆಯ ಬಂಡವಾಳ ಹೂಡಿಕೆಯಲ್ಲಿ ಆಗಾಗ್ಗೆ ಸವಾಲುಗಳನ್ನು ಎದುರಿಸಬೇಕಾಗುತ್ತಿತ್ತು. ಇದುದೊಡ್ಡ ಉದ್ಯಮಗಳೊಂದಿಗೆ ನಾವೀನ್ಯತೆ ಮತ್ತು

ಸ್ಥಾಪಿಸುವ ಅವರ ಸಾರ್ಥವನ್ನು ಸೀಮಿತಗೊಳಿಸಿತು.

### ಕಾರ್ಮಿಕರ ಬದಲಾವಣೆಗಳು:

ಕಾರ್ಖಾನೆಗಳು ಮತ್ತು ಕೈಗಾರಿಕೆಗಳಲ್ಲಿ ಉದ್ಯೋಗಕ್ಕಾಗಿ ಹೆಚ್ಚಿನ ಜನರು ನಗರ ಪ್ರದೇಶಗಳಿಗೆ ಸ್ಥಳಾಂತರಗೊಂಡರು. ಕಾರ್ಮಿಕರ ಬದಲಾವಣೆಯು ಸಾಂಪ್ರದಾಯಿಕವಾಗಿ ಗುಡಿಕೈಗಾರಿಕೆಗಳಲ್ಲಿ ಕೆಲಸ ಮಾಡುವ ನುರಿತ ಕುಶಲ ಕರ್ಮಿಗಳು ಮತ್ತು ಕುಶಲ ಕರ್ಮಿಗಳ ಲಭ್ಯತೆಯ ಕುಸಿತಕ್ಕೆ ಕಾರಣವಾಗಿದೆ.

### ಜಾಗತೀಕರಣ:

ಆರ್ಥಿಕತೆಯ ಜಾಗತೀಕರಣವು ಸ್ಪರ್ಧೆಯನ್ನು ಹೆಚ್ಚಿಸಿತು ಮತ್ತು ಅಂತರರಾಷ್ಟ್ರೀಯ ಮಾರುಕಟ್ಟೆಗಳಿಗೆ ಗುಡಿಕೈಗಾರಿಕೆಗಳನ್ನು ಬಹಿರಂಗಪಡಿಸಿತು. ಕೆಲವು ಸಾಂಪ್ರದಾಯಿಕ ಕರಕುಶಲ ವಸ್ತುಗಳು ಸ್ಥಾಪಿತ ಅಥವಾ ಕುಶಲಕರ್ಮಿ ಉತ್ಪನ್ನಗಳೆಂದು ಗುರುತಿಸಲ್ಪಟ್ಟರೆ, ಇನ್ನೂ ಅನೇಕವು ಜಾಗತಿಕವಾಗಿ ಸ್ಪರ್ಧಿಸಲು ಹೆಣಗಾಡಿದವು

### ನೀತಿ ನಿರ್ಲಕ್ಷ್ಯ:

ಕೆಲವು ಸಂದರ್ಭಗಳಲ್ಲಿ, ಗುಡಿಕೈಗಾರಿಕೆಗಳ ಸಂರಕ್ಷಣೆ ಮತ್ತು ಬೆಳವಣಿಗೆಗೆ ಬೆಂಬಲ, ರಕ್ಷಣೆ ಅಥವಾ ಪ್ರೋತ್ಸಾಹ ನೀಡುವ ವಿಷಯದಲ್ಲಿ ನೀತಿ ನಿರೂಪಕರ ಗಮನದ ಕೊರತೆಯಿದೆ. ಗೃಹ ಕೈಗಾರಿಕೆಗಳ ಅವನತಿಯು ಪ್ರಚಲಿತ ಪ್ರವೃತ್ತಿಯಾಗಿದ್ದರೂ, ಸಾಂಸ್ಕೃತಿಕ ಸಂರಕ್ಷಣೆ ಮತ್ತು ಆರ್ಥಿಕ ವೈವಿಧ್ಯಕರಣದ

ಪ್ರಯತ್ನಗಳ ಭಾಗವಾಗಿ ಸುಸ್ಥಿರ ಮತ್ತು ಸಾಂಪ್ರದಾಯಿಕ ಕರಕುಶಲಗಳನ್ನು ಉತ್ತೇಜಿಸುವಲ್ಲಿ ಇತ್ತೀಚಿನ ವರ್ಷಗಳಲ್ಲಿ ನವೀಕೃತ ಆಸಕ್ತಿ ಕಂಡುಬಂದಿದೆ. ಕೆಲವು ಪ್ರದೇಶಗಳು ನೀತಿ ಮಧ್ಯಸ್ಥಿಕೆಗಳು, ಮಾರುಕಟ್ಟೆ ತಂತ್ರಗಳು ಮತ್ತು ಸಮುದಾಯ ಉಪಕ್ರಮಗಳ ಮೂಲಕ ಗುಡಿಕೈಗಾರಿಕೆಗಳನ್ನು ಪುನಶ್ಚೇತನಗೊಳಿಸುವ ಮತ್ತು ಬೆಂಬಲಿಸುವ ಮಾರ್ಗಗಳನ್ನು ಅನ್ವೇಷಿಸುತ್ತಿವೆ.

### ಕೈಗಾರಿಕೆಗಳ ಬೆಳವಣಿಗೆ:

ಬ್ರಿಟೀಷರ ಕಾಲದಲ್ಲಿ ಕರ್ನಾಟಕ ಪದ್ಧತಿಯಲ್ಲಿ ಬೃಹತ್ ಪ್ರಮಾಣದ ಕೈಗಾರಿಕೆಗಳು ಭಾರತವನ್ನು ಪ್ರವೇಶಿಸಿದವು. ಇದರ ಪ್ರಭಾವವು ಭಾರತದ ಆಮದು ಮತ್ತು ರಫ್ತಿನ ಪ್ರಮಾಣದಲ್ಲಿ ಗುರುತಿಸಬಹುದು. ಭಾರತದ ಪ್ರಮುಖ ಕೈಗಾರಿಕೆಗಳ ಬೆಳವಣಿಗೆಯ ಪರಿಚಯವನ್ನು ಈ ಕೆಳಕಂಡಂತೆ ಕಾಣಬಹುದು.

### ಹತ್ತಿ ಬಟ್ಟೆ ಕೈಗಾರಿಕೆ:

ಹತ್ತಿ ಬಟ್ಟೆ ಕರ್ಪಾಸಿಯು 1818ರಲ್ಲಿ ಪ್ರಥಮವಾಗಿ ಕಲ್ಕತ್ತ ನಗರದಲ್ಲಿ ಸ್ಥಾಪನೆಯಾಯಿತು. ಆದರೆ ಬೃಹತ್ ಮಟ್ಟದ ಹತ್ತಿ ಮಿಲ್ ಪ್ರಥಮವಾಗಿ ಪ್ರಾರಂಭವಾದುದು 1854ರಲ್ಲಿ ಬಾಂಬೆಯಲ್ಲಿ. ನಂತರ 1864ರಲ್ಲಿ ಎಲ್ಲಿನ್ ಮಿಲ್ಲನ್ನು, 1876ರಲ್ಲಿ ಬಂಕಿಂಗ್ ಹ್ಯಾಂ ಮಿಲ್ಲನ್ನು, 1887ರಲ್ಲಿ ಎಂಪ್ರೆಸ್ ಮಿಲ್ಲನ್ನು ನಾಗಪುರದಲ್ಲಿ ಸ್ಥಾಪಿಸಲಾಯಿತು. ನಾಗಪುರದ ಎಂಪ್ರೆಸ್ ಮಿಲ್ ಜೆ. ಎನ್ ಟಾಟಾರವರ ಒಡೆತನದಲ್ಲಿದ್ದು ನಿಜವಾದ ರೀತಿಯ ಭಾರತೀಯ ಕೈಗಾರಿಕೆಯ ಬೆಳವಣಿಗೆಗೆ

ಪ್ರೇರಣೆಯಾಯಿತು. 1879ರಲ್ಲಿ 56 ಹತ್ತಿ  
ಗಿರಣಿಗಳಿದ್ದು 43,000  
ಕಾರ್ಮಿಕರನ್ನೊಳಗೊಂಡಿದ್ದವು. 1905ರ ವೇಳೆಗೆ  
ಹತ್ತಿ ಕಾರ್ಖಾನೆಗಳ ಸಂಖ್ಯೆ 206ಕ್ಕೆ ಹೆಚ್ಚಿದವು  
ಮತ್ತು 1,96,000 ಕಾರ್ಮಿಕರನ್ನು  
ನೇಮಿಸಿಕೊಂಡಿದ್ದವು.

### ಸೆಣಬಿನ ಕೈಗಾರಿಕೆ:

19ನೇ ಶತಮಾನಕ್ಕಿಂತ ಹಿಂದೆ ಈ  
ಕೈಗಾರಿಕೆಯು ಗುಡಿ ಕೈಗಾರಿಕೆಯಾಗಿತ್ತು.  
1854ರಲ್ಲಿ ಕ್ರಿಮಿಯಾಯುದ್ಧ ಆರಂಭವಾಗಿ  
ರಷ್ಯಾದಿಂದ ಇಂಗ್ಲೆಂಡಿಗೆ ಸರಬರಾಜಾಗುತ್ತಿದ್ದ  
ಸೆಣಬಿನ ಪೂರೈಕೆಯು ನಿಂತಿದ್ದರಿಂದಾಗಿ  
ಬಂಗಾಳದಲ್ಲಿ ಸೆಣಬಿನ ಕೈಗಾರಿಕೆ ಬೆಳೆಯಲು  
ಅನುಕೂಲವಾಯಿತು. ಸೆಣಬಿನ ನೂಲುವ ಮಿಲ್  
ಪ್ರಥಮವಾಗಿ ಪ್ರಾರಂಭವಾದದ್ದು 1855ರಲ್ಲಿ  
ಬಂಗಾಳದ ರಿಶ್ರಾದಲ್ಲಿ. ಪ್ರಥಮ ಪವರ್‌ಲೂಮ್  
ಬಾರನಾಗೂರ್‌ನಲ್ಲಿ 1859ರಲ್ಲಿ  
ಸ್ಥಾಪನೆಗೊಂಡಿತು. ಸೆಣಬಿನ ಈ ಕಾರ್ಖಾನೆಗಳು  
ಹೆಚ್ಚಾಗಿ ವಿದೇಶಿ ಬಂಡವಾಳ  
ಮತ್ತುಯೂರೋಪಿಯನ್ನರ ಒಡೆತನದಲ್ಲಿ  
ಸ್ಥಾಪನೆಯಾದವು. 1882ರ ವೇಳೆಗೆ 20  
ಸೆಣಬಿನ ಕೈಗಾರಿಕೆಗಳಿದ್ದು 20,000  
ಕಾರ್ಮಿಕರನ್ನೊಳಗೊಂಡಿದ್ದವು. 1913-14ರಲ್ಲಿ  
64 ಸೆಣಬಿನ ಗಿರಣಿಗಳು, 2,16,288  
ಕಾರ್ಮಿಕರನ್ನೊಳಗೊಂಡಿದ್ದವು. ಮೊದಲ  
ಮಹಾಯುದ್ಧದ ಸಂರ್ದದಲ್ಲಿ ಸೆಣಬಿನ  
ಉತ್ಪನ್ನಗಳಿಗೆ ಬೇಡಿಕೆ ಹೆಚ್ಚಿದ್ದರಿಂದ ಈ  
ಉದ್ಯಮಅಭಿವೃದ್ಧಿಗೊಂಡಿತು. 1929ರ ಮಹಾ  
ಆರ್ಥಿಕ ಮುಗ್ಗಟ್ಟು ಈ ಉದ್ಯಮಕ್ಕೆ ತೊಂದರೆ

ಉಂಟುಮಾಡಿದರೂ ಸಹ ಎರಡನೇ  
ಮಹಾಯುದ್ಧದಲ್ಲಿ ದೊರೆತ ಮಹಾ ಬೇಡಿಕೆ  
ಅದನ್ನು ಪ್ರಗತಿ ಗೊಳಿಸಿತು. ಭಾರತದ  
ವಿಭಜನೆಯಿಂದಾಗಿ ಸೆಣಬನ್ನು ಬೆಳೆಯುವ 2/3  
ಭಾಗ ಭೂಮಿ ಬಾಂಗ್ಲಾದೇಶಕ್ಕೆ ಸೇರಿದ್ದರಿಂದ  
ಭಾರತದ ಸೆಣಬಿನ ಉದ್ಯಮಕ್ಕೆ ಹೊಡೆತ  
ಬಿದ್ದಿತು.

### ಕಲ್ಲಿದ್ದಲು ಗಣಿ ಕೈಗಾರಿಕೆ:

1814ರಲ್ಲಿ ವಾರನ್ ಹೇಸ್ಟಿಂಗ್ಸ್‌ನ  
ಸಲಹೆಯ ಮೇರೆಗೆ ಇಂಗ್ಲೆಂಡಿನ  
ಎಂಜಿನಿಯರುಗಳ ಸಹಾಯದಿಂದ ಭಾರತದ  
ರಾಣಿಗಂಜ್ ನಲ್ಲಿ ಮೊಟ್ಟ ಮೊದಲಿಗೆ ಕಲ್ಲಿದ್ದಲು  
ಗಣಿ ಕೈಗಾರಿಕೆಯು ಪ್ರಾರಂಭವಾಯಿತು.  
1831ರಲ್ಲಿ ಕಲ್ಲಿದ್ದಲಿನ ಉತ್ಪಾದನೆ 15,000 ಟನ್  
ಇತ್ತು. 1853ರಿಂದ ಭಾರತದಲ್ಲಿ ರೈಲು  
ಮಾರ್ಗ ನಿರ್ಮಾಣ ಆರಂಭವಾದ್ದರಿಂದ  
ಕಲ್ಲಿದ್ದಲಿನ ಅವಶ್ಯಕತೆ ಹೆಚ್ಚಾಗಿ ಕಲ್ಲಿದ್ದಲು  
ಗಣಿಗಾರಿಕೆಯು ಅಭಿವೃದ್ಧಿಗೊಂಡಿತು. 1857-  
58ರ ವೇಳೆಗೆ ಕಲ್ಲಿದ್ದಲಿನ ಉತ್ಪಾದನೆ 2,93,  
443 ಟನ್‌ಗಳಿಗೆ ಹೆಚ್ಚಿತು. 1866ರಲ್ಲಿ  
ಗೊಂಡ್ವಾನದಲ್ಲಿ ಕಲ್ಲಿದ್ದಲಿನ ಗಣಿಗಳನ್ನು  
ಕಂಡುಹಿಡಿಯಲಾಯಿತು.

ಕೈಗಾರಿಕೆಗಳು ಮತ್ತು ರೈಲ್ವೆ  
ಬೆಳವಣಿಗೆಯು ಈ ಉದ್ಯಮದ 1900 ವೇಳೆಗೆ  
287 ಗಣಿಕೈಗಾರಿಕೆಗಳಿದ್ದು 60 ಲಕ್ಷ ಟನ್  
ಕಲ್ಲಿದ್ದಲನ್ನು ಉತ್ಪಾದಿಸುತ್ತಿದ್ದವು. 20ನೆಯ  
ಶತಮಾನದ ಆರಂಭದ ವೇಳೆಗೆ ಖಾಸಗಿ  
ವಲಯದಲ್ಲಿ ಕಲ್ಲಿದ್ದಲು ಗಣಿಗಾರಿಕೆ

ಬೆಳವಣಿಗೆಗೊಂಡಿತು. 1937ರಲ್ಲಿ 25 ದಶಲಕ್ಷ ಟನ್ ಕಲ್ಲಿದ್ದಲನ್ನು ಉತ್ಪಾದಿಸಲಾಗುತ್ತಿತ್ತು.

### ಕಬ್ಬಿಣ ಮತ್ತು ಉಕ್ಕಿನ ಕೈಗಾರಿಕೆ:

ಬಂಗಾಳದ ಬರಾಕರ್ ಎಂಬಲ್ಲಿ 1839ರಲ್ಲಿ ಜೆಸ್ಸಪ್ ಅಂಡ್ ಕಂಪನಿಯು ಕಬ್ಬಿಣ ಉತ್ಪಾದನೆಗೆ ಕೈಹಾಕಿತು. ಅದೇ ರೀತಿ ಮ್ಯಾಕೆ ಅಂಡ್ ಕಂಪನಿಯು 1855ರಲ್ಲಿ ರಾಣಿಗಂಜ್‌ನಲ್ಲಿ ಕಬ್ಬಿಣ ಉತ್ಪಾದನೆಗೆ ಪ್ರಯತ್ನಿಸಿತು. ಈ ಪ್ರಯತ್ನಗಳು ಅನುಭವದಕೊರತೆ ಮತ್ತು ಕಟ್ಟಿಗೆಯ ಅಭಾವದಿಂದಾಗಿ ವಿಫಲಗೊಂಡವು. 1873ರಲ್ಲಿ ಬಿಹಾರದ ಜಾರಿಯ ಎಂಬಲ್ಲಿ ಭಾರತದ ಪ್ರಥಮ ಆಧುನಿಕ ಕಬ್ಬಿಣ ಮತ್ತು ಉಕ್ಕಿನ ಕಾರ್ಖಾನೆಯು 'ಬರಾಕರ್ ಐರನ್ ವರ್ಕ್ಸ್' ಎಂಬ ಹೆಸರಿನಲ್ಲಿ ಆರಂಭವಾಯಿತು. ಇದು ನಂತರ 'ಬೆಂಗಾಲ್ ಸ್ಟೀಲ್ ಅಂಡ್ ಐರನ್' ಕಂಪನಿಯಲ್ಲಿ ವಿಲೀನಗೊಂಡಿತು. 1907ರಲ್ಲಿ ಜೆಮ್‌ಷಡ್ ಪುರದ ಬಳಿ ಸಕ್ಷಿಯಲ್ಲಿ ಆರಂಭವಾದ ಟಾಟಾ ಐರನ್ ಅಂಡ್ ಸ್ಟೀಲ್ ಕಂಪನಿಯ ಪ್ರಾರಂಭವೇ ಈ ಉದ್ಯಮದ ನೈಜ ಬೆಳವಣಿಗೆಯ ಪ್ರಮುಖ ಹೆಜ್ಜೆ. ಇಲ್ಲಿ 1911ರಿಂದ ಕಬ್ಬಿಣವನ್ನು, 1913ರಿಂದ ಉಕ್ಕನ್ನು ಉತ್ಪಾದಿಸಲಾರಂಭಿಸಲಾಯಿತು. 1918ರಲ್ಲಿ ಅಸನ್ಸೋಲ್ ಬಳಿಯ ಹರಿಪುರದಲ್ಲಿ ಇಂಡಿಯನ್ ಐರನ್ ಅಂಡ್ ಸ್ಟೀಲ್ ಕಂಪನಿ ಸ್ಥಾಪನೆಗೊಂಡಿತು. 1923ರಲ್ಲಿ ದಿ ಮೈಸೂರ್ ಸ್ಟೇಟ್ ಐರನ್ ವರ್ಕ್ಸ್ ಎಂಬ ಕಾರ್ಖಾನೆಯು ಭದ್ರಾವತಿಯಲ್ಲಿ ಸ್ಥಾಪನೆಗೊಂಡಿತು. ಎರಡನೇ ಮಹಾಯುದ್ಧದ ಸಂದರ್ಭದಲ್ಲಿ ಉಕ್ಕಿಗೆ ಅಧಿಕ ಬೇಡಿಕೆ

ಬಂದಿದ್ದರಿಂದ ಈ ಉದ್ಯಮವು ಅಗಾಧವಾದ ಬೆಳವಣಿಗೆಯನ್ನು ಕಂಡಿತು.

### ಟೀ ಉದ್ಯಮ:

1788ರಲ್ಲಿ ಪ್ರಥಮ ಬಾರಿಗೆ ಸರ್ ಜೋಸೆಫ್ ಬ್ಯಾಂಕ್‌ನು ಚಹಾದ ಬೆಳವಣಿಗೆಯನ್ನು ಭಾರತದಲ್ಲಿ ಗುರುತಿಸಿ ಹಲವು ಸಲಹೆಗಳನ್ನು ನೀಡಿದನು. ಆದರೆ ಅವು ಕಾರ್ಯರೂಪಕ್ಕೆ ಬರಲಿಲ್ಲ. ಕಾರಣ ಬ್ರಿಟನ್ ಚೀನಾದ ಜೊತೆ ಟೀ ಉದ್ಯಮದ ಏಕಸ್ವಾಮ್ಯ ಹೊಂದಿತ್ತು. ಆದರೆ ಚೀನಾದ ಜೊತೆಗಿನ ಟೀ ಮೇಲಿನ ಏಕಸ್ವಾಮ್ಯವು 1833ರಲ್ಲಿ ರದ್ದುಗೊಂಡಿದ್ದರಿಂದ ಆಗಿನ ಗವರ್ನರ್ ಜನರಲ್ ವಿಲಿಯಂ ಬೆಂಟಿಂಕ್ ಚೀನಾದಿಂದ ಚಹಾದ ಬೀಜ ಮತ್ತು ನುರಿತ ಕೆಲಸಗಾರರನ್ನು ಭಾರತಕ್ಕೆ ಕರೆಸಿಕೊಂಡು ಡಾರ್ಜಿಲಿಂಗ್, ರಾಂಚಿ, ಡೆಹ್ರಾಡೂನ್, ಕಾಂಗ್ರಾ, ತಮಿಳುನಾಡಿನ ನೀಲಗಿರಿ ಬೆಟ್ಟಗಳು, ಅಣ್ಣಾಮಲೈ, ಕೇರಳದ ತಿರುವಾಂಕೂರು ಜಿಲ್ಲೆ ಮತ್ತು ಕರ್ನಾಟಕದ ಪ್ರದೇಶಗಳಲ್ಲಿ ಬೆಳೆಸಲು ಉತ್ತೇಜನ ನೀಡಲಾಯಿತು. 1839ರಲ್ಲಿ ಲಂಡನ್ ವರ್ತಕರು ಖಾಸಗಿಯಾದ ಅಸ್ಸಾಂ ಟೀ ಕಂಪನಿಯನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. 1850ರ ನಂತರ ಚಹಾ ತೋಟಗಳು ಹೆಚ್ಚಾಗಿ ಬೆಳೆದವು. 1865ರಲ್ಲಿ ಚಹಾ ಕಂಪನಿಗಳ ಸಂಖ್ಯೆ 26ಕ್ಕೆ ಏರಿತು. 1896ರಲ್ಲಿ ಅಸ್ಸಾಂನ ಒಟ್ಟು ಭೂಮಿಯಲ್ಲಿ ಶೇ. 67.4%ರಷ್ಟರಲ್ಲಿ ಚಹಾವನ್ನೇ ಬೆಳೆಸಲಾಗುತ್ತಿತ್ತು. 1903ರಲ್ಲಿ ಇಂಗ್ಲೆಂಡಿಗೆ ಆಮದಾಗುತ್ತಿದ್ದ ಚಹಾದ ಪ್ರಮಾಣದಲ್ಲಿ ಭಾರತದ ಪಾಲೇ ಶೇ. 59 ರಷ್ಟಿತ್ತು. 1938-39ರಲ್ಲಿ ಭಾರತದಲ್ಲಿ

ಉತ್ಪಾದನೆಯಾಗುತ್ತಿದ್ದ ಚಹಾದ ಪ್ರಮಾಣ 437 ಮಿಲಿಯನ್ ಪೌಂಡ್‌ಗಳಾಗಿತ್ತು.

**ಇಂಡಿಗೋ (ನೀಲಿ) ತೋಟಗಾರಿಕಾ ಉದ್ಯಮ ಕೈಗಾರಿಕೆ:**

ನೀಲಿ ಉದ್ಯಮವು ಆಧುನಿಕ ಭಾರತದ ಆರ್ಥಿಕ ಇತಿಹಾಸದಲ್ಲಿ ಮೊತ್ತ ಮೊದಲ ಬಾರಿಗೆ ಸ್ಥಾಪಿತವಾದ ಕೈಗಾರಿಕೆಯಾಗಿದೆ. 18ನೇ ಶತಮಾನದ ಕೊನೆಯಲ್ಲಿ ಬ್ರಿಟಿಷ್ ಪ್ಲಾಂಟರುಗಳು ತಮ್ಮಲ್ಲಿದ ಅಧಿಕ ಬಂಡವಾಳವನ್ನು ಭಾರತದಲ್ಲಿ ಹೂಡಿ ನೀಲಿ ಬೆಳೆಯನ್ನು ಅಭಿವೃದ್ಧಿಗೊಳಿಸಿದರು. ಪ್ರಿನ್ಸೆಪ್ ಎಂಬ ಕಂಪನಿಯ ಉದ್ಯಮಿ ಮೊದಲ ಬಾರಿಗೆ 'ನೀಲಿ' ತಯಾರಿಸುವುದನ್ನು ತೋರಿಸಿಕೊಟ್ಟನು. ನಂತರ ಲೂಯಿ ಮೊನಾಗರ್ ಮಿಂಡನ್ ಎಲ್ಸನ್, ಫ್ರಾಂಕಾಯಿಸ್ ಗ್ರಾಂಡ್ ಮುಂತಾದವರು 1782ರಲ್ಲಿ ಬಿಹಾರದಲ್ಲಿ ಮೊದಲ ನೀಲಿ ಉದ್ಯಮವನ್ನು ಸ್ಥಾಪಿಸಿದರು. ನೀಲಿಯಿಂದ ಬ್ರಿಟಿಷ್ ಪ್ಲಾಂಟರುಗಳು ಅಧಿಕ ಲಾಭಗಳಿಸಿದರು. ಆದರೆ ನೀಲಿ ಬೆಳೆಗಾರರು ನಷ್ಟ ಅನುಭವಿಸಿದರು ಮತ್ತುಅದರ ವಿರುದ್ಧ 1860ರಲ್ಲಿ ದಂಗೆಯೆದ್ದರು. ಕೃತಕ ರೀತಿಯಲ್ಲಿ ನೀಲಿಯನ್ನು ತಯಾರಿಸುವ ವಿಧಾನವನ್ನು ಕಂಡುಹಿಡಿದಿದ್ದರಿಂದ ನೀಲಿ ಬೆಳೆಯ ಉತ್ಪಾದನೆ ಕ್ರಮೇಣ ಕುಂಠಿತಗೊಂಡಿತು.

**ನೌಕಾ ನಿರ್ಮಾಣ:**

15ನೇ ಶತಮಾನದ ವಿದೇಶಿ ಪ್ರವಾಸಿಗ ನಿಕೊಲೊಕೊಂಟಿ ಭಾರತದ ಹಡಗು ನಿರ್ಮಾಣದ ಪ್ರಾವೀಣ್ಯತೆಯನ್ನುಕುರಿತು "ಭಾರತದ ಹಡಗು ನಮ್ಮ ಹಡಗಿಗಿಂತ

ಬೃಹತ್ತಾಗಿದೆ. ಅದು 2000 ಟನ್ ಸಾಮಾನು ಹೊರಬಲ್ಲದು. ಅದುಐದು ಹುಟ್ಟು (ಹಾಯು)ಗಳನ್ನು ಹಾಗೂ ಹಲವಾರು ಪಟಸ್ತಂಭಗಳನ್ನು ಹೊಂದಿದೆ. ಅದರ ತಳ ಎಂತಹ ಬಿರುಗಾಳಿಯ ಹೊಡೆತವನ್ನು ತಡೆಯುವಷ್ಟು ಭದ್ರವಾಗಿದೆ" ಎಂದು ಅಭಿಪ್ರಾಯಪಟ್ಟಿದ್ದಾನೆ. ಹೀಗೆ ಭಾರತದಲ್ಲಿ ನೌಕಾ ನಿರ್ಮಾಣವು ಉತ್ತಮವಾಗಿ ಬೆಳೆದಿದ್ದು ಏಷ್ಯಾದ ಸಮುದ್ರದಲ್ಲಿ ಸಂಚರಿಸುತ್ತಿದ್ದ ಪೋರ್ತುಗೀಸರ ವ್ಯಾಪಾರಿ ಹಡಗುಗಳಲ್ಲಿ ಬಹುಪಾಲು ಭಾರತದಲ್ಲಿ ನಿರ್ಮಾಣಗೊಳ್ಳುತ್ತಿದ್ದವು. ಡಚ್ಚರು ಮತ್ತುಇಂಗ್ಲಿಷರು ಸಹ ಭಾರತೀಯ ಹಡಗುಗಳನ್ನು ಕೊಳ್ಳುತ್ತಿದ್ದರು. 1669ರಲ್ಲಿ ಬ್ರಿಟನ್ ಕೋರ್ಟ್ ಆಫ್ ಡೈರೆಕ್ಟರ್ಸ್ ಡೆಲ್ಲ ಪೆಟ್ ಎಂಬ ಹಡಗು ನಿರ್ಮಾಪಕನನ್ನು ಬೊಂಬಾಯಿಯಲ್ಲಿ ಹಡಗುಗಳನ್ನು ತಯಾರಿಸಲು ನೇಮಿಸಿತು. 1735ರವರೆಗೆ ಹಡಗುಕಟ್ಟೆ ಸೂರತ್‌ನಲ್ಲಿತ್ತು. ನಂತರ ವಿಸ್ತರಣೆಗೊಂಡು ಬೊಂಬಾಯಿಗೆ ವರ್ಗಾಯಿಸಲ್ಪಟ್ಟು 'ಬಾಂಬೆ ಮೆರಿನ್' ಎಂಬ ಹೆಸರು ಪಡೆಯಿತು. ಈ ಹಡಗುಕಟ್ಟೆಯ ಸಾಮರ್ಥ್ಯವನ್ನು ಕುರಿತು ಲೆಫ್ಟಿನೆಂಟ್ ಸಿ.ಆರ್.ಲೊ "ಇಷ್ಟು ವಿಸ್ತಾರವಾದ ಹಾಗೂ ಅನುಕೂಲಕರವಾದ ಹಡಗುಕಟ್ಟೆಯೂರೋಪಿನಲ್ಲೆಲ್ಲಾಇಲ್ಲ" ಎಂದುಅಭಿಪ್ರಾಯಪಟ್ಟಿದ್ದಾರೆ.

ಮುಂಬೈನ ಮತ್ತೊಂದು ಪ್ರಸಿದ್ಧ ನೌಕಾ ನಿರ್ಮಾಣ ಕಂಪನಿಯೆಂದರೆ ವಾಡಿಯಾ ಕಂಪನಿ. ಈ ಕಂಪನಿಯಲ್ಲಿ ತಯಾರಾದ

ನೌಕೆಗಳು ಟ್ರಫಾಲ್ಗರ್ ಕದನದಲ್ಲಿ ಭಾಗವಹಿಸಿದ್ದವು. 1803ರಲ್ಲಿ ಡಬ್ಲ್ಯು. ವಾಡೆಲ್ ಕಿಡ್ಡರ್ ಪೋರ್ ಡಾಕ್ ಸ್ಥಾಪಿಸಿದ. ಇದು ಸುಮಾರು 30 ವರ್ಷಗಳಲ್ಲಿ 5 ಬೃಹತ್ ಹಡಗುಗಳನ್ನು ಮತ್ತು 24 ದೋಣಿಗಳನ್ನು ತಯಾರಿಸಿತು. ಹುಗ್ಲಿ ನದಿ ದಡದಲ್ಲಿ ಕಲ್ಕತ್ತಾ, ಹೌರಾ ಸುಲೇಖ, ಕೋಸಿಪುರ, ತೀತಾಫರ್, ಕಿಡ್ಡರ್‌ಪುರ್, ಗೌಸೆಸ್ಪರ್‌ಕೋಟೆ ಮುಂತಾದವು ಹಡಗು ಕಟ್ಟಿಗಳಾಗಿದ್ದವು. ಇಲ್ಲಿ 1781 ರಿಂದ 1839ರವರೆಗೆ ಒಟ್ಟು 376 ಹಡಗುಗಳು ನಿರ್ಮಾಣಗೊಂಡವು.

“ಭಾರತೀಯ ನೌಕೆಗಳು ನಾಶವಾಗದೆ ಬ್ರಿಟಿಷ್ ನೌಕೆ ಪ್ರಬಲವಾಗದು" ಇದು ಬ್ರಿಟಿಷರು ತಮ್ಮ ವಸಾಹತು ಕಾಲದುದ್ದಕ್ಕೂ ಅನುಸರಿಸಿದ ನೀತಿ. ಬ್ರಿಟಿಷ್ ಹಡಗು ನಿರ್ಮಾಪಕರು ಭಾರತೀಯ ಹಡಗುಗಳು ಬ್ರಿಟಿಷ್ ನೀರಿಗೆ ಬರದಂತೆ ದಿಗ್ಗಂಧನ ಹಾಕಬೇಕೆಂದು ಬ್ರಿಟಿಷ್ ಸರಕಾರವನ್ನು ಒತ್ತಾಯಿಸಿದರು. ಭಾರತೀಯ ಹಡಗಿನಲ್ಲಿ ಆಮದಾದ ವಸ್ತುಗಳಿಗೆ ಹೆಚ್ಚು ತೆರಿಗೆ ವಿಧಿಸಲು ಆರಂಭಿಸಲಾಯಿತು. 1863ರಲ್ಲಿ ಭಾರತದ ಸಾರ್ವಭೌಮ ಸರಕಾರ ಭಾರತದ ಹಡಗುಗಳನ್ನು ತೆಗೆದು ಹಾಕುವ ಆದೇಶ ಹೊರಡಿಸಿತು. ಹೀಗೆ ಭಾರತದ ಹಡಗು ಸ್ಪರ್ಧೆಯನ್ನು ಎದುರಿಸಲಾಗದೆ ಬ್ರಿಟನ್ ಅನೈತಿಕ ಮಾರ್ಗದ ಮೂಲಕ ತಡೆಗಟ್ಟಿತು. ಭಾರತವು 1857ರಲ್ಲಿ 12,20,000 ಟನ್ ಸಾಮರ್ಥ್ಯವುಳ್ಳ 34,286 ಹಡಗುಗಳನ್ನು ಹೊಂದಿತ್ತು. 1899ರ ವೇಳೆಗೆ 1,33,000 ಟನ್ ಸಾಮರ್ಥ್ಯವುಳ್ಳ 2,302 ಹಡಗುಗಳಿದ್ದವು. 1940ರಲ್ಲಿ

ವಿಶಾಖಪಟ್ಟಣದಲ್ಲಿ ನೌಕಾ ನಿರ್ಮಾಣ ಕಟ್ಟಿಗಳನ್ನು ತೆರೆದು ಎರಡೇ ವರ್ಷಗಳಲ್ಲಿ 4000 ಹಡಗುಗಳನ್ನು ದುರಸ್ತಿ ಮಾಡಲಾಯಿತು.

## ಪರಾಮರ್ಶನ

## ಗ್ರಂಥಗಳು

### (ಖಜಜಿಜಡಿಜಟಿಫಿಫಿ):

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## Effectiveness of SAQ Training on Sprint Performance and Acceleration: Opportunities for Sports Entrepreneurship in Viksit Bharat

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DOI - 10.5281/zenodo.22060222

### Abstract:

*Speed, Agility, and Quickness (SAQ) training has become an effective method for enhancing sprint performance, acceleration, and overall athletic ability across various sports. This paper examines the effectiveness of SAQ training in improving sprint speed, reaction time, movement efficiency, and explosive power among athletes while exploring its potential to promote sports entrepreneurship in the vision of Viksit Bharat. SAQ training consists of structured drills that improve neuromuscular coordination, balance, agility, and acceleration through scientifically designed exercises. Research indicates that consistent SAQ training significantly enhances athletes' performance by increasing stride frequency, reaction speed, and lower-limb power while reducing the risk of sports-related injuries.*

*Beyond performance enhancement, the growing demand for scientific fitness training presents substantial entrepreneurial opportunities. Certified SAQ coaches, sports performance centres, fitness academies, equipment manufacturing, digital coaching platforms, and youth sports development programmes can contribute to employment generation and economic growth. Under the Viksit Bharat initiative, promoting sports science and innovation can strengthen grassroots sports participation while supporting the development of skilled professionals in the sports and fitness industry. The integration of SAQ training into schools, colleges, sports academies, and community fitness programmes can improve athletic performance and encourage healthy lifestyles.*

*The study concludes that SAQ training is an effective intervention for enhancing sprint performance and acceleration while creating sustainable opportunities for sports entrepreneurship. Investment in sports infrastructure, coach education, technological innovation, and athlete development can transform India's sports ecosystem and contribute to national progress. Therefore, adopting SAQ training as a scientific training approach aligns with the objectives of Viksit Bharat by promoting sporting excellence, entrepreneurship, employment, and a healthier society.*

### Introduction:

Sports performance has become increasingly dependent on scientific training methodologies rather than traditional coaching practices. Modern athletes require specialized training programs that improve speed, agility, reaction time, acceleration, and coordination to compete successfully at national and international levels. Among these methods, **Speed, Agility, and Quickness (SAQ) training** has gained

worldwide recognition because of its effectiveness in enhancing athletic performance.

SAQ training integrates multidirectional movements, sprint drills, ladder exercises, cone drills, reaction-based activities, and plyometric exercises to develop neuromuscular efficiency. Unlike conventional endurance or strength training, SAQ focuses on movement quality, explosive acceleration, rapid directional changes, and motor coordination. These components are

essential for athletes participating in football, cricket, hockey, athletics, basketball, volleyball, badminton, and kabaddi.

India's vision of **Viksit Bharat 2047** emphasizes holistic national development through education, technology, health, entrepreneurship, and sports. Government initiatives such as **Khelo India**, **Fit India Movement**, **TOPS (Target Olympic Podium Scheme)**, and **National Sports Policy** have significantly increased investments in sports infrastructure and athlete development. Consequently, demand for scientifically trained coaches, sports scientists, physiotherapists, performance analysts, and fitness entrepreneurs has expanded rapidly.

Sports entrepreneurship refers to the creation of innovative businesses and services related to sports performance, coaching, sports technology, fitness management, equipment manufacturing, rehabilitation, and digital training platforms. SAQ training represents an important entrepreneurial opportunity because athletes across schools, colleges, academies, and professional clubs require structured speed development programs.

The increasing awareness of sports science has transformed the traditional coaching industry into a knowledge-driven profession. Entrepreneurs can establish specialized SAQ academies, online coaching platforms, wearable technology companies, sports analytics firms, and athlete performance centers. Therefore, studying the effectiveness of SAQ training has both scientific and economic relevance.

The present paper investigates the influence of SAQ training on sprint performance and acceleration while discussing its contribution toward sports entrepreneurship in achieving the goals of Viksit Bharat.

### Objectives of the Study:

The study aims to:

1. Examine the effectiveness of SAQ training on sprint performance.
2. Evaluate the impact of SAQ training on acceleration.
3. Compare SAQ training with conventional physical training.
4. Identify entrepreneurial opportunities created through SAQ training in India.
5. Analyze the contribution of sports entrepreneurship toward Viksit Bharat 2047.

### Research Hypotheses:

#### **H<sub>0</sub> (Null Hypothesis):**

There is no significant difference in sprint performance and acceleration between athletes receiving SAQ training and those following conventional training.

#### **H<sub>1</sub> (Alternative Hypothesis):**

SAQ training significantly improves sprint performance and acceleration compared to conventional training.

### Literature Review:

Research on SAQ training has consistently demonstrated its positive effects on athletic performance.

**Jovanovic et al. (2011)** reported that SAQ training significantly improves acceleration and sprint speed by enhancing neuromuscular coordination. Athletes showed remarkable improvements in 10-meter and 20-meter sprint times following structured SAQ interventions.

**Miller et al. (2006)** observed that six weeks of SAQ training improved agility, explosive strength, and sprint performance among collegiate athletes. Their study concluded that multidirectional movement drills activate fast-twitch muscle fibers more effectively than traditional endurance exercises.

**Young and Farrow (2013)** emphasized that acceleration is highly dependent on movement mechanics and reaction time. SAQ drills improve both components simultaneously, making them suitable for sports requiring rapid directional changes.

**Sheppard and Young (2006)** found that agility is influenced by cognitive processing, balance, and muscular power. SAQ training develops these abilities through reactive movement exercises and ladder drills.

**Pearson (2001)** described SAQ as an integrated training approach that enhances athletic efficiency by combining sprinting mechanics, agility exercises, and reaction-based movement patterns.

**Bompa and Buzzichelli (2019)** argued that modern athletic conditioning should include periodized speed development programs, with SAQ serving as an effective tool for improving explosive performance.

Indian researchers have also contributed to understanding SAQ training. Several studies conducted in universities and sports institutes reported significant improvements in sprint speed among football, cricket, hockey, and athletics players after 6–8 weeks of SAQ interventions.

Recent literature also indicates growing integration of sports science with entrepreneurship. According to reports by the Ministry of Youth Affairs and Sports, India's sports economy is expanding due to increasing investments in fitness centers, sports academies, wearable devices, digital coaching platforms, and athlete management companies.

#### **Conceptual Framework:**

The conceptual model proposes that:

##### **Independent Variable:**

- SAQ Training Program

##### **Intermediate Variables:**

- Neuromuscular Coordination
- Explosive Strength

- Reaction Time
- Balance
- Movement Efficiency

##### **Dependent Variables:**

- Sprint Performance
- Acceleration
- Athletic Performance

##### **Outcome:**

- Enhanced Sports Performance
- Entrepreneurship Opportunities
- Contribution to Viksit Bharat

#### **Significance of the Study:**

The study contributes to multiple stakeholders.

##### **For Athletes:**

- Improved sprint speed
- Better acceleration
- Enhanced competitive performance

##### **For Coaches:**

- Scientific training methodology
- Better athlete monitoring
- Evidence-based coaching

##### **For Researchers:**

- Expands literature on SAQ training
- Supports experimental sports science research

##### **For Entrepreneurs:**

- Establishment of SAQ academies
- Sports analytics services
- Online coaching businesses
- Performance assessment centers
- Sports equipment manufacturing

##### **For Policymakers:**

The study supports national initiatives promoting sports excellence and employment generation under **Viksit Bharat 2047**.

#### **Research Methodology:**

##### **Research Design:**

The present study adopted a **quasi-experimental pre-test and post-test control group design** to examine the effectiveness of Speed, Agility, and Quickness (SAQ) training on

sprint performance and acceleration among university-level athletes. This design enabled comparison between athletes receiving SAQ training and those following conventional physical conditioning.

#### Participants:

A total of **40 university athletes** (male and female) aged **18–24 years** voluntarily participated in the study.

| Group              | Number of Participants | Training Method       |
|--------------------|------------------------|-----------------------|
| Experimental Group | 20                     | SAQ Training          |
| Control Group      | 20                     | Conventional Training |

#### Inclusion Criteria:

- Age between 18 and 24 years.
- Regular participation in competitive sports.
- Medically fit.
- No lower-limb injury during the previous six months.

#### Exclusion Criteria:

- Chronic musculoskeletal disorders.
- Recent surgery.
- Incomplete attendance (less than 90%).

#### Variables:

##### Independent Variable:

- SAQ Training Programme

##### Dependent Variables:

- 30-m Sprint Performance (seconds)
- 10-m Acceleration (seconds)

#### Training Protocol:

The experimental group completed an **8-week SAQ training programme**, three sessions per week (45–60 minutes per session).

Training components included:

- Dynamic warm-up
- Speed ladder drills
- Cone drills

- Shuttle runs
- Reaction drills
- Plyometric exercises
- Acceleration sprints
- Cool-down exercises

The control group continued routine physical conditioning.

#### Testing Procedure:

Performance was assessed before and after training using standardized tests.

| Variable     | Test             |
|--------------|------------------|
| Sprint Speed | 30-m Sprint Test |
| Acceleration | 10-m Sprint Test |

Electronic timing gates were used to improve measurement accuracy.

#### Statistical Analysis:

Data were analyzed using **SPSS Version 26**.

The following statistical techniques were employed:

- Mean
- Standard Deviation
- Paired Sample t-test
- Independent Sample t-test
- Significance Level: **p < 0.05**

#### Data Analysis and Results:

**Table 1. Descriptive Statistics**

| Variable                | Group        | Pre-test Mean ± SD | Post-test Mean ± SD |
|-------------------------|--------------|--------------------|---------------------|
| 30-m Sprint (sec)       | Experimental | 4.72 ± 0.18        | 4.39 ± 0.15         |
|                         | Control      | 4.71 ± 0.17        | 4.66 ± 0.16         |
| 10-m Acceleration (sec) | Experimental | 1.98 ± 0.10        | 1.81 ± 0.08         |
|                         | Control      | 1.97 ± 0.09        | 1.95 ± 0.08         |

The descriptive statistics indicate considerable improvement in sprint speed and

acceleration among athletes who participated in the SAQ programme.

**Table 2. Paired Sample t-Test**

| Variable           | Group        | t-value | p-value |
|--------------------|--------------|---------|---------|
| Sprint Performance | Experimental | 7.82    | <0.001* |
| Sprint Performance | Control      | 1.28    | 0.214   |
| Acceleration       | Experimental | 6.94    | <0.001* |
| Acceleration       | Control      | 0.89    | 0.384   |

\*Significant at  $p < 0.05$

The paired t-test demonstrates statistically significant improvements in the experimental group, whereas the control group showed no significant changes.

**Table 3. Percentage Improvement**

| Variable           | Experimental | Control |
|--------------------|--------------|---------|
| Sprint Performance | 7.0%         | 1.1%    |
| Acceleration       | 8.6%         | 1.0%    |

The SAQ group exhibited substantially greater percentage improvements than the control group.

### Interpretation of Results:

The findings indicate that:

- SAQ training significantly enhanced sprint performance.
- Athletes improved acceleration after eight weeks of training.
- Conventional training produced only marginal improvements.
- The null hypothesis was rejected, and the alternative hypothesis was accepted.

### Discussion:

The purpose of this study was to evaluate the effectiveness of SAQ training on sprint performance and acceleration among athletes. The results clearly demonstrate that athletes

exposed to structured SAQ training experienced statistically significant improvements in both variables.

The improvement in sprint performance may be attributed to enhanced neuromuscular coordination, increased motor-unit recruitment, improved stride frequency, and better running mechanics. SAQ drills require rapid movement execution, which enhances the nervous system's ability to activate muscles efficiently during sprinting.

Acceleration improvements observed in the present study are consistent with the principles of explosive strength development. Ladder drills, resisted sprints, cone drills, and plyometric exercises improve lower-limb power, enabling athletes to generate greater force during the initial phase of sprinting.

These findings agree with previous studies conducted by Jovanovic et al. (2011), Miller et al. (2006), and Sheppard and Young (2006), who reported significant improvements in speed, agility, and acceleration following SAQ interventions.

From a sports science perspective, SAQ training stimulates:

- Fast-twitch muscle fibers.
- Neuromuscular adaptation.
- Dynamic balance.
- Coordination.
- Reaction speed.
- Change-of-direction ability.

The findings also support the integration of SAQ training into athlete development programmes at schools, colleges, sports academies, and elite performance centers.

### Sports Entrepreneurship Opportunities in Viksit Bharat:

India's vision of **Viksit Bharat 2047** seeks to transform the nation into a developed economy through innovation, entrepreneurship,

skill development, and youth empowerment. The sports sector represents one of the fastest-growing industries contributing to employment generation and economic growth.

The widespread adoption of SAQ training presents several entrepreneurial opportunities.

### **1. Sports Performance Academies:**

Entrepreneurs can establish specialized SAQ training centers offering scientific coaching to athletes across various sports.

### **2. Digital Coaching Platforms:**

Online SAQ coaching through mobile applications and virtual training sessions can reach athletes in rural and urban India.

### **3. Sports Analytics:**

Performance assessment using wearable sensors, timing gates, GPS trackers, and AI-based analytics has emerged as a rapidly growing business opportunity.

### **4. Fitness Start-ups:**

Fitness entrepreneurs can integrate SAQ modules into youth fitness programmes, school physical education, and corporate wellness initiatives.

### **5. Sports Equipment Manufacturing:**

Growing demand for ladders, cones, hurdles, resistance bands, agility rings, timing systems, and wearable devices creates opportunities for Indian manufacturers under the "Make in India" initiative.

### **6. Sports Science Consultancy:**

Qualified sports scientists can provide:

- Athlete testing
- Biomechanical analysis
- Performance monitoring
- Injury prevention
- Return-to-play programmes

### **7. Coach Education:**

Universities and private institutions can offer certification courses in SAQ training, generating skilled employment.

### **8. Rural Sports Development:**

Government initiatives like Khelo India create opportunities to establish affordable SAQ centers in rural India, identifying talented athletes at the grassroots level.

Thus, SAQ training contributes not only to improved athletic performance but also to entrepreneurship, employment generation, innovation, and economic development.

### **Recommendations:**

Based on the findings, the following recommendations are proposed:

1. SAQ training should be incorporated into regular athlete conditioning programmes.
2. Coaches should receive specialized certification in SAQ methodology.
3. Universities should establish sports science laboratories equipped with modern performance assessment tools.
4. Schools should integrate SAQ exercises into physical education curricula.
5. Government agencies should support sports entrepreneurship through financial incentives and incubation programmes.
6. Sports academies should adopt evidence-based training programmes.
7. Future studies should include larger sample sizes across different age groups and sports disciplines.
8. Longitudinal studies should examine the long-term effects of SAQ training.
9. Researchers should investigate the relationship between SAQ training and injury prevention.
10. Public-private partnerships should promote sports innovation aligned with the vision of Viksit Bharat.

### **Conclusion:**

The present study concludes that **Speed, Agility, and Quickness (SAQ) training is a**

**highly effective intervention for improving sprint performance and acceleration among athletes.** After eight weeks of systematic training, the experimental group demonstrated statistically significant improvements compared with the control group. These findings confirm that SAQ training enhances neuromuscular coordination, explosive power, reaction time, and movement efficiency, making it an essential component of modern athletic conditioning.

Beyond athletic performance, SAQ training has considerable implications for India's growing sports economy. The increasing demand for scientifically designed training programmes creates opportunities for sports academies, digital coaching platforms, performance analytics, fitness startups, sports equipment manufacturing, and sports science consultancy. These entrepreneurial avenues support employment generation, innovation, and skill development, aligning closely with the national vision of **Viksit Bharat 2047**.

Therefore, integrating SAQ training into educational institutions, sports academies, and community programmes can simultaneously enhance athletic excellence and foster sustainable sports entrepreneurship. Future research involving larger and more diverse athlete populations is recommended to strengthen the evidence base and support policy development in sports science and entrepreneurship.

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## Role of Women Entrepreneurship in Economic Development: A Study with Special Reference to Karnataka

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DOI - 10.5281/zenodo.22060234

### Abstract:

Women entrepreneurship has emerged as a significant driver of inclusive economic growth, employment generation, innovation, and social transformation in India. The increasing participation of women in entrepreneurial activities has not only contributed to household income but has also enhanced regional economic development by promoting industrial diversification and strengthening the Micro, Small and Medium Enterprises (MSME) sector. Karnataka, one of India's most industrialized and technologically advanced states, has created a conducive environment for women entrepreneurs through progressive government policies, financial assistance schemes, startup promotion initiatives, and skill development programmes. The state has witnessed remarkable growth in women-led enterprises across information technology, biotechnology, healthcare, food processing, textiles, retail, handicrafts, tourism, education, and agriculture.

This study examines the role of women entrepreneurship in the economic development of Karnataka through an analysis of secondary data obtained from government reports, policy documents, published research articles, and institutional databases. The paper investigates the contribution of women entrepreneurs to employment generation, poverty reduction, industrial development, financial inclusion, and innovation while identifying the major challenges that continue to hinder entrepreneurial growth. It also evaluates the effectiveness of various government initiatives such as the Karnataka State Women Development Corporation (KSWDC), Startup Karnataka, Udyogini Scheme, Stand-Up India, Pradhan Mantri Mudra Yojana (PMMY), and Self-Help Group (SHG) programmes in promoting women-owned enterprises.

The study concludes that women entrepreneurship has become an essential component of Karnataka's economic development strategy. However, persistent challenges related to finance, market access, digital capabilities, managerial skills, and socio-cultural barriers continue to limit the full realization of women's entrepreneurial potential. The paper recommends strengthening institutional support, expanding entrepreneurship education, improving access to affordable finance, enhancing digital literacy, and fostering stronger collaboration between government agencies, financial institutions, academia, and industry. Such measures will contribute to sustainable economic growth while advancing gender equality and women's economic empowerment.

**Keywords:** Women Entrepreneurship, Economic Development, Karnataka, MSMEs, Startups, Women Empowerment, Financial Inclusion, Government Policies, Innovation, Inclusive Growth.

### Introduction:

Entrepreneurship has long been recognized as one of the principal engines of economic development. It stimulates investment,

generates employment opportunities, promotes technological innovation, enhances productivity, and contributes significantly to national income. In developing economies such as India,

entrepreneurship plays a particularly crucial role in addressing socio-economic challenges including unemployment, poverty, regional disparities, and unequal access to economic opportunities. Within this broader entrepreneurial ecosystem, women entrepreneurship has emerged as a powerful instrument for achieving inclusive and sustainable development.

Women entrepreneurs are increasingly establishing enterprises across manufacturing, services, agriculture, retail, information technology, healthcare, education, and creative industries. Their participation extends beyond income generation to broader contributions such as employment creation, innovation, human capital development, and community welfare. Research consistently indicates that women entrepreneurs tend to reinvest a substantial share of their income in education, healthcare, nutrition, and family well-being, thereby creating long-term social and economic benefits.

India has witnessed considerable growth in women-owned enterprises over the past two decades. Factors such as improved educational attainment, rapid digital transformation, expanding access to formal finance, supportive government policies, and the emergence of startup ecosystems have encouraged greater entrepreneurial participation among women. National initiatives including **Startup India, Stand-Up India, Pradhan Mantri Mudra Yojana, Digital India, Skill India**, and the **National Rural Livelihoods Mission (NRLM)** have strengthened the entrepreneurial environment by improving access to finance, business training, and institutional support. Nevertheless, women entrepreneurs continue to encounter barriers including limited collateral, unequal access to capital, restricted professional networks, work-life balance challenges, and gender-based discrimination.

Karnataka occupies a distinctive position within India's entrepreneurial landscape. Recognized as one of the country's leading industrial and innovation-driven states, Karnataka has developed a vibrant ecosystem that supports business creation and technological advancement. Bengaluru, the state capital, is internationally acknowledged as India's "Startup Capital" and hosts a large concentration of technology firms, research institutions, incubators, accelerators, venture capital funds, and higher educational institutions. This ecosystem has created substantial opportunities for women entrepreneurs to establish and expand enterprises in sectors such as information technology, biotechnology, financial technology (FinTech), educational technology (EdTech), healthcare, artificial intelligence, food processing, tourism, and creative industries.

Beyond the urban startup ecosystem, women entrepreneurship has gained significant momentum across rural Karnataka. Women actively participate in dairy farming, sericulture, horticulture, handicrafts, handloom production, food processing, floriculture, tailoring, and agro-based enterprises. The widespread network of Self-Help Groups (SHGs), cooperative societies, and microfinance institutions has played a transformative role in facilitating financial inclusion, skill development, collective enterprise formation, and rural livelihood enhancement. These initiatives have enabled thousands of women to transition from informal economic activities to organized entrepreneurial ventures, thereby contributing to poverty reduction and local economic development.

The Government of Karnataka has introduced several policy measures to strengthen women entrepreneurship. Institutions such as the Karnataka State Women Development Corporation (KSWDC), Karnataka Innovation and Technology Society (KITS), Startup

Karnataka, District Industries Centres (DICs), and various MSME support programmes provide financial assistance, entrepreneurship development training, mentorship, market linkage support, and business incubation services. These interventions reflect the state's commitment to promoting gender-inclusive economic development through entrepreneurship.

Despite these encouraging developments, several structural and institutional challenges continue to constrain the growth of women-owned enterprises. Access to affordable finance remains limited for many first-generation entrepreneurs due to inadequate collateral and limited credit history. Rural entrepreneurs frequently encounter infrastructure deficiencies, restricted digital connectivity, inadequate market access, and limited exposure to business management practices. Additionally, social norms, household responsibilities, and cultural expectations often reduce women's ability to devote sufficient time and resources to entrepreneurial activities. Addressing these multidimensional barriers requires coordinated efforts involving government agencies, financial institutions, educational organizations, industry associations, and civil society organizations.

Against this background, the present study seeks to examine the role of women entrepreneurship in promoting economic development with special reference to Karnataka. By synthesizing evidence from government publications, policy reports, and scholarly literature, the paper evaluates the contribution of women entrepreneurs to employment generation, industrial development, innovation, financial inclusion, and regional economic progress. Furthermore, it identifies the key challenges affecting entrepreneurial growth and proposes policy recommendations that can strengthen the entrepreneurial ecosystem for women in Karnataka.

The findings of this study are expected to contribute to the growing body of knowledge on women entrepreneurship while providing useful insights for policymakers, researchers, financial institutions, development agencies, and aspiring entrepreneurs. Strengthening women entrepreneurship is not merely an issue of gender equality; it is an economic imperative for achieving sustainable, inclusive, and innovation-driven development in Karnataka and India as a whole.

### **Statement of the Problem:**

Women entrepreneurship has gained considerable importance in India's socio-economic development during the past two decades. Despite various government initiatives, policy reforms, financial assistance schemes, and startup promotion programmes, the participation of women in entrepreneurial activities remains significantly lower than that of men. Women entrepreneurs continue to encounter numerous challenges, including limited access to institutional finance, inadequate managerial and technical skills, restricted market access, lack of business networks, digital illiteracy in rural areas, and socio-cultural barriers arising from traditional gender roles.

Karnataka has emerged as one of India's leading entrepreneurial states due to its strong industrial base, vibrant startup ecosystem, advanced educational institutions, and supportive government policies. Bengaluru, in particular, has become a global technology hub attracting entrepreneurs, investors, incubators, and innovation centres. However, while urban women entrepreneurs have increasingly benefited from this ecosystem, many women in rural and semi-urban areas continue to face constraints that limit their entrepreneurial potential.

The economic contribution of women entrepreneurs extends beyond business

ownership. Their enterprises generate employment, promote financial inclusion, stimulate innovation, improve household income, reduce poverty, and contribute to balanced regional development. Nevertheless, empirical evidence suggests that the growth potential of women-owned enterprises is often constrained by inadequate financial resources, insufficient entrepreneurial training, family responsibilities, and limited participation in formal business networks.

Although several studies have examined women entrepreneurship in India, relatively fewer studies comprehensively evaluate its contribution to Karnataka's economic development by integrating policy initiatives, institutional support mechanisms, sectoral participation, and socio-economic outcomes. Therefore, there is a need to examine the role of women entrepreneurship in Karnataka and identify the factors that promote or hinder its contribution to economic development. The present study attempts to bridge this gap by critically examining the contribution of women entrepreneurs to employment generation, industrial development, innovation, rural development, and inclusive economic growth while suggesting policy measures to strengthen the entrepreneurial ecosystem in Karnataka.

### **Need for the Study:**

Women entrepreneurship has become one of the most important pillars of sustainable and inclusive economic development. As economies become increasingly knowledge-driven and innovation-oriented, women's participation in entrepreneurial activities has assumed greater significance for generating employment, reducing poverty, and promoting social transformation. Understanding the role of women entrepreneurs has therefore become essential for policymakers, financial institutions, educational organizations, and development agencies.

The need for the present study arises from several important considerations.

First, women constitute nearly half of India's population, yet their participation in entrepreneurial activities remains comparatively low. Enhancing women's participation in business can substantially increase labour force participation, productivity, and economic growth. Second, Karnataka has developed one of India's strongest entrepreneurial ecosystems through initiatives such as Startup Karnataka, innovation clusters, MSME promotion programmes, and women-focused development schemes. Examining the effectiveness of these initiatives provides valuable insights into policy implementation and regional economic development.

Third, women-owned enterprises contribute significantly to employment generation, particularly among rural women and economically weaker sections of society. These enterprises strengthen local economies by creating livelihoods, encouraging self-employment, and reducing migration from rural to urban areas.

Fourth, rapid digital transformation has opened new opportunities for women entrepreneurs through e-commerce, digital marketing, fintech services, online education, and technology-based startups. Understanding how women utilize these opportunities is important for designing future entrepreneurship policies.

Finally, despite considerable policy support, women entrepreneurs continue to experience financial, institutional, technological, and socio-cultural barriers. Identifying these challenges and proposing appropriate policy interventions can contribute to creating a more inclusive entrepreneurial ecosystem capable of accelerating Karnataka's economic development.

Thus, the present study is expected to provide useful academic, policy, and practical

insights into strengthening women entrepreneurship in Karnataka.

### Review of Literature:

The literature on women entrepreneurship demonstrates that entrepreneurial activities undertaken by women contribute significantly to economic growth, employment generation, innovation, poverty reduction, and women's empowerment. Previous studies have examined various dimensions of women entrepreneurship, including access to finance, institutional support, government policies, entrepreneurial motivation, digital transformation, and socio-cultural challenges.

**Hisrich and Peters (2018)** emphasized that entrepreneurship serves as a catalyst for economic development by promoting innovation, wealth creation, and employment generation. They argued that women entrepreneurs increasingly contribute to national competitiveness by establishing enterprises across manufacturing and service sectors.

**Minniti and Naudé (2010)** observed that women entrepreneurship contributes not only to economic development but also to broader social development through improved education, healthcare, and family welfare. Their study highlighted the importance of institutional support in encouraging women's participation in business activities.

**Brush, de Bruin, and Welter (2009)** proposed that women entrepreneurs often operate within different social and institutional contexts than men. They emphasized that access to finance, business networks, family support, and government policies significantly influence entrepreneurial success.

**Ahl and Nelson (2015)** argued that entrepreneurship research should move beyond traditional economic indicators and consider gender-specific institutional barriers that

influence women's entrepreneurial participation. Their work emphasized policy reforms aimed at reducing structural inequalities.

**Kelley et al. (Global Entrepreneurship Monitor Report, 2023)** reported that countries promoting gender-inclusive entrepreneurial ecosystems generally experience higher levels of innovation, employment generation, and economic resilience. The report highlighted the increasing participation of women in technology-driven entrepreneurship.

Within the Indian context, **Deshpande and Sethi (2020)** observed that government initiatives such as Stand-Up India, Mudra Yojana, Startup India, and Skill India have substantially improved women's entrepreneurial participation by increasing access to finance and entrepreneurship training. However, challenges related to collateral requirements, business expansion, and market competitiveness continue to exist.

**Gupta and Mirchandani (2018)** found that digital technologies and e-commerce platforms have created new opportunities for women entrepreneurs by reducing geographical barriers and improving market access. Their study concluded that digital literacy has become an essential determinant of entrepreneurial success.

**NABARD (2023)** highlighted the transformative role of Self-Help Groups (SHGs) in promoting rural women entrepreneurship. The report indicated that access to microfinance, collective savings, entrepreneurship training, and market linkage programmes has significantly improved income generation among rural women.

Studies focusing on Karnataka have also highlighted the state's supportive entrepreneurial ecosystem. Researchers have observed that Bengaluru's startup infrastructure, incubation centres, research institutions, venture capital availability, and technology ecosystem provide significant opportunities for women entrepreneurs. At the same time, studies have

identified persistent barriers such as limited financial literacy, lack of mentorship, inadequate market access, and work-life balance challenges.

The **Karnataka Economic Survey** emphasizes that women-owned MSMEs play an increasingly important role in industrial development, employment generation, and regional economic diversification. Government programmes implemented through the Karnataka State Women Development Corporation (KSWDC), District Industries Centres (DICs), and Startup Karnataka have expanded opportunities for women to establish and grow enterprises.

Overall, the literature demonstrates that while women entrepreneurship contributes substantially to economic development, sustainable growth requires continuous policy support, financial inclusion, digital empowerment, entrepreneurship education, and institutional strengthening.

#### **Research Gap:**

The review of existing literature reveals several important research gaps.

Most previous studies have examined women entrepreneurship either at the national level or from a purely social empowerment perspective. Comparatively fewer studies comprehensively analyse the relationship between women entrepreneurship and economic development within the specific context of Karnataka.

Existing research largely focuses on isolated issues such as financial inclusion, self-help groups, or startup ecosystems. Limited attention has been given to integrating these dimensions into a comprehensive framework that explains how women entrepreneurship contributes simultaneously to employment generation, innovation, industrial development,

financial inclusion, and regional economic growth.

Furthermore, rapid technological advancements, digital entrepreneurship, startup ecosystems, and government policy reforms have transformed the entrepreneurial environment during the past decade. Much of the earlier literature does not adequately capture these recent developments or evaluate their implications for women entrepreneurs in Karnataka.

The present study attempts to address these gaps by providing a comprehensive analysis of women entrepreneurship from an economic development perspective using recent secondary data and policy evidence.

#### **Objectives of the Study:**

The present study has been undertaken with the following objectives:

1. To examine the role of women entrepreneurship in promoting economic development in Karnataka.
2. To analyse the contribution of women-owned enterprises towards employment generation, income creation, and industrial development.
3. To evaluate the effectiveness of government initiatives and institutional support in promoting women entrepreneurship in Karnataka.
4. To identify the major financial, technological, institutional, and socio-cultural challenges faced by women entrepreneurs.
5. To suggest suitable policy measures for strengthening women entrepreneurship and enhancing its contribution to sustainable and inclusive economic development.

#### **Research Questions:**

The study seeks to answer the following research questions:

1. How does women entrepreneurship contribute to Karnataka's economic development?
2. What are the major sectors in which women entrepreneurs participate in Karnataka?
3. Which government initiatives have significantly influenced women entrepreneurship?
4. What are the major challenges restricting the growth of women-owned enterprises?
5. What policy interventions can further strengthen women entrepreneurship in Karnataka?

### Research Methodology:

#### 1. Research Design:

The present study adopts a **descriptive and analytical research design** based on secondary data. A descriptive research design is appropriate because the study aims to examine the contribution of women entrepreneurship to Karnataka's economic development, analyse existing government initiatives, and identify the major opportunities and challenges faced by women entrepreneurs. The analytical approach enables the interpretation of available data from authentic sources to draw meaningful conclusions and policy recommendations.

#### 2. Nature of the Study:

The research is **descriptive in nature** and primarily relies on qualitative analysis supported by secondary statistical information. Rather than testing hypotheses through primary surveys, the study synthesizes existing evidence from government publications, research reports, journal articles, and institutional databases to provide a comprehensive understanding of women entrepreneurship in Karnataka.

#### 3. Sources of Data:

The study is entirely based on **secondary data** collected from reliable and authentic sources. The major sources include:

- Ministry of Micro, Small and Medium Enterprises (MSME), Government of India
- Karnataka Economic Survey
- Reserve Bank of India (RBI)
- National Bank for Agriculture and Rural Development (NABARD)
- Ministry of Women and Child Development
- Startup Karnataka
- Karnataka State Women Development Corporation (KSWDC)
- NITI Aayog
- Annual reports of various government departments
- Peer-reviewed national and international journals
- Books, conference proceedings, and research publications

#### 4. Scope of the Study:

The study is confined to the state of **Karnataka**, with emphasis on the role of women entrepreneurs in promoting economic development. It examines women-led enterprises operating in various sectors such as:

- Information Technology
- Biotechnology
- Manufacturing
- Food Processing
- Agriculture
- Dairy
- Tourism
- Retail
- Healthcare
- Education
- Handicrafts
- Textile and Garment Industry

The study also analyses government policies and institutional support available for women entrepreneurs in Karnataka.

#### 5. Tools of Analysis:

The collected information has been analysed using:

- Descriptive analysis

- Comparative analysis
- Content analysis
- Percentage interpretation (where applicable)
- Policy analysis

### Limitations of the Study:

The study has certain limitations which should be considered while interpreting the findings.

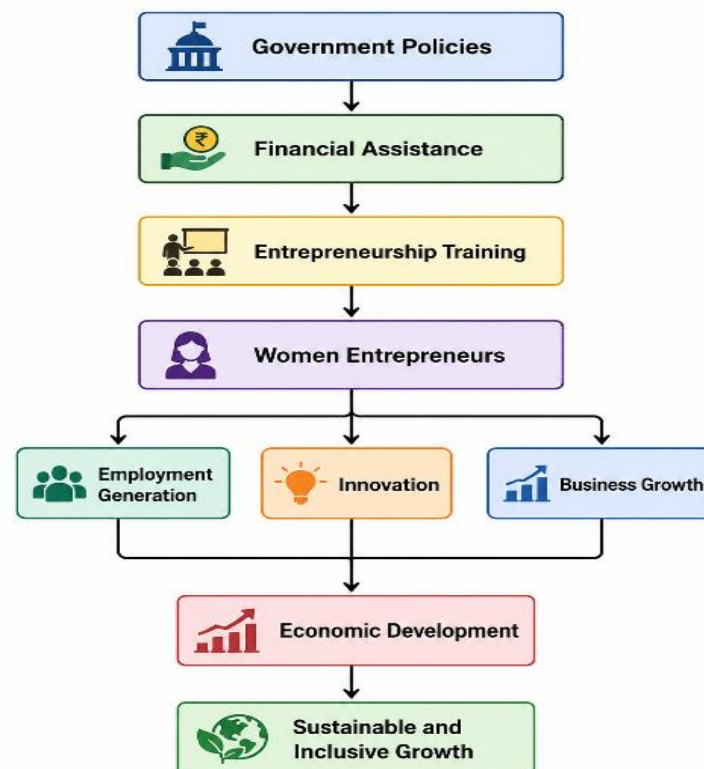
- The study relies entirely on secondary data obtained from published sources.
- It is limited to Karnataka and therefore may not represent conditions prevailing in other Indian states.

- Changes in government policies and economic conditions after the publication of the data may influence future outcomes.
- The study does not include primary survey data collected directly from women entrepreneurs.

Despite these limitations, the study provides a comprehensive overview of women entrepreneurship in Karnataka and offers useful policy insights.

### Conceptual Framework:

The conceptual framework illustrates the relationship between women entrepreneurship and economic development.



The framework demonstrates that government policies, financial support, entrepreneurship development programmes, and institutional assistance collectively strengthen women entrepreneurs. Successful women-owned enterprises subsequently contribute to employment generation, innovation, industrial

development, income creation, and ultimately sustainable economic development.

### Women Entrepreneurship in Karnataka:

Karnataka has emerged as one of India's leading entrepreneurial states owing to its advanced industrial infrastructure, favourable business environment, skilled workforce, research institutions, and technology ecosystem. Women

entrepreneurs have increasingly participated in both traditional and modern sectors of the economy, making significant contributions to employment generation and regional development.

The state's entrepreneurial ecosystem has been strengthened through collaboration among government agencies, universities, financial institutions, incubation centres, and private organizations. Bengaluru, recognised as India's "Silicon Valley," has particularly encouraged women-led startups in information technology, biotechnology, healthcare, financial technology, education technology, and artificial intelligence.

Apart from urban entrepreneurship, rural Karnataka has also witnessed remarkable growth in women-owned enterprises through Self-Help Groups (SHGs), cooperative societies, dairy farming, sericulture, floriculture, handicrafts, tailoring, food processing, and agro-based industries. These enterprises have enhanced rural incomes, reduced poverty, and generated local employment opportunities.

Women entrepreneurs in Karnataka are actively involved in sectors such as:

| Sector                 | Major Business Activities                                  |
|------------------------|------------------------------------------------------------|
| Information Technology | Software development, Artificial Intelligence, IT services |
| Biotechnology          | Healthcare products, pharmaceutical research               |
| Agriculture            | Organic farming, horticulture, food processing             |
| Dairy                  | Milk production and dairy products                         |
| Textile                | Garments, handloom, fashion design                         |
| Education              | Coaching centres, EdTech startups                          |
| Healthcare             | Clinics, diagnostics, wellness centres                     |

|             |                                                   |
|-------------|---------------------------------------------------|
| Tourism     | Homestays, travel agencies, hospitality           |
| Retail      | E-commerce, boutiques, supermarkets               |
| Handicrafts | Traditional crafts, silk products, handmade goods |

The diversification of women-owned enterprises demonstrates their growing role in strengthening Karnataka's economy by creating employment, encouraging innovation, and improving household incomes.

### Government Initiatives Supporting Women Entrepreneurship:

Recognising the importance of women entrepreneurship, both the Government of India and the Government of Karnataka have introduced several schemes aimed at promoting self-employment, financial inclusion, skill development, and business expansion.

#### 1. Karnataka State Women Development Corporation (KSWDC):

The Karnataka State Women Development Corporation plays an important role in promoting women entrepreneurship by providing entrepreneurship training, financial assistance, awareness programmes, skill development initiatives, and interest subsidies. The corporation also facilitates access to institutional finance for economically weaker women.

#### 2. Startup Karnataka:

Startup Karnataka encourages innovation-driven enterprises by providing incubation facilities, mentoring support, startup grants, networking opportunities, and investment facilitation. Women-led startups receive assistance in commercialising innovative ideas and expanding into national and international markets.

### 3. Pradhan Mantri Mudra Yojana (PMMY):

The Mudra Scheme provides collateral-free loans to micro and small enterprises under three categories:

- Shishu
- Kishore
- Tarun

Many women entrepreneurs have benefited from these loans to establish retail shops, tailoring units, beauty salons, food processing units, dairy farms, and small manufacturing enterprises.

### 4. Stand-Up India Scheme:

Stand-Up India promotes entrepreneurship among women and members of Scheduled Castes and Scheduled Tribes by facilitating bank loans for establishing greenfield enterprises. The scheme encourages women to enter manufacturing, trading, and service sectors.

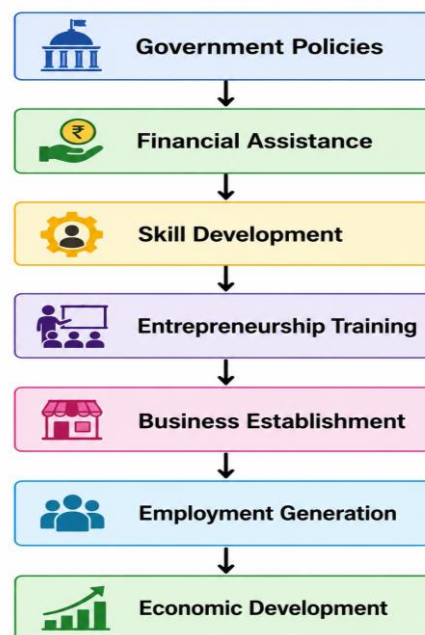
### 5. Udyogini Scheme:

The Udyogini Scheme specifically supports women entrepreneurs through concessional loans, interest subsidies, entrepreneurship training, and business counselling. It particularly benefits women from economically weaker sections by enabling them to establish income-generating enterprises.

### 6. Self-Help Groups (SHGs):

Self-Help Groups have transformed rural entrepreneurship in Karnataka by encouraging collective savings, access to microfinance, entrepreneurship training, and marketing support. SHGs have enabled thousands of rural women to establish successful businesses in dairy farming, handicrafts, food processing, tailoring, sericulture, and agriculture.

Figure 2: Government Support Framework:



### Data Analysis and Discussion:

#### 1. Overview:

The analysis of secondary data indicates that women entrepreneurship has become an important contributor to Karnataka's economic development. The state's favorable business environment, technological infrastructure, government support, and increasing participation of women in higher education have collectively encouraged women to establish enterprises in both traditional and modern sectors.

Women-owned businesses have expanded beyond conventional activities such as tailoring, handicrafts, and food processing to include high-growth sectors like Information Technology (IT), Biotechnology, Financial Technology (FinTech), Healthcare, Education Technology (EdTech), Digital Marketing, and Artificial Intelligence (AI). This diversification demonstrates the changing role of women in the state's entrepreneurial ecosystem.

**Table 1: Economic Contribution of Women Entrepreneurship in Karnataka**

| Area                  | Contribution                                                                            |
|-----------------------|-----------------------------------------------------------------------------------------|
| Employment Generation | Creates direct and indirect employment opportunities, particularly for women and youth. |
| Income Generation     | Increases household income and improves living standards.                               |
| MSME Development      | Strengthens the Micro, Small and Medium Enterprise sector.                              |
| Innovation            | Encourages innovative products, digital services, and technology-driven businesses.     |
| Rural Development     | Supports dairy, handicrafts, agriculture, food processing, and SHG enterprises.         |

|                     |                                                                          |
|---------------------|--------------------------------------------------------------------------|
| Financial Inclusion | Promotes access to banking, digital payments, and institutional finance. |
| Women Empowerment   | Enhances decision-making ability, confidence, and economic independence. |

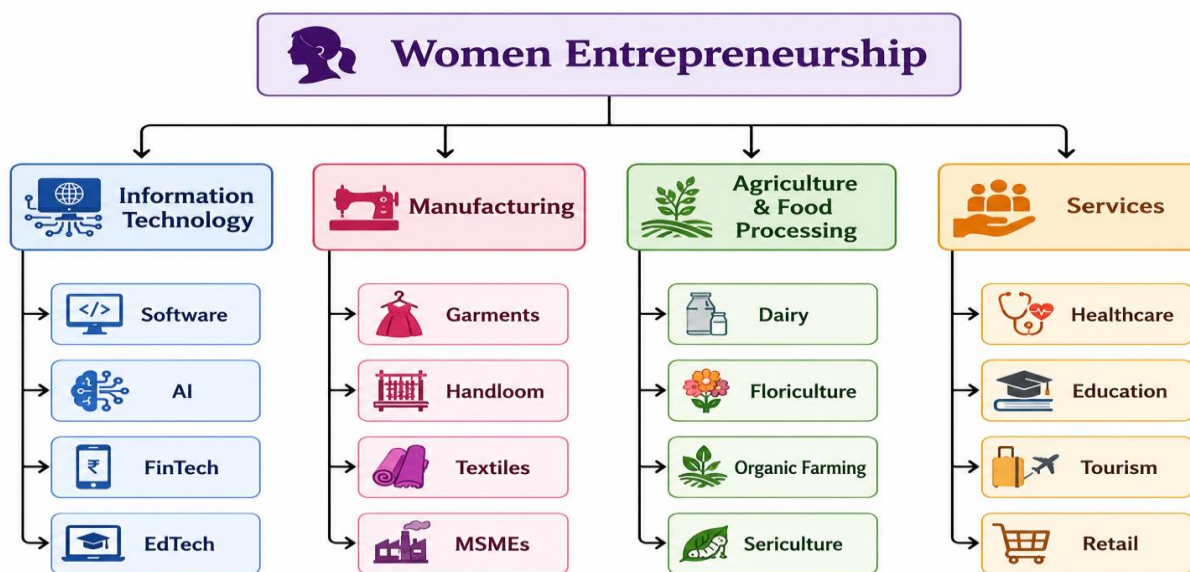
The table demonstrates that women entrepreneurship contributes simultaneously to economic growth and social development. Besides generating income, women-owned enterprises promote financial inclusion, reduce poverty, and improve overall quality of life.

## 2. Sector-wise Participation of Women Entrepreneurs:

Women entrepreneurs in Karnataka participate across multiple sectors.

**Figure 3: Major Sectors of Women Entrepreneurship:**

The figure indicates that Karnataka has developed a balanced entrepreneurial ecosystem where women contribute to both traditional industries and emerging technology sectors.



## 3. Contribution to Employment Generation:

Employment generation is one of the most significant contributions of women entrepreneurship.

Women-owned enterprises generate:

- Direct employment by recruiting workers.
- Indirect employment through suppliers, transporters, distributors, and service providers.
- Self-employment opportunities for economically weaker women.
- Employment in rural areas through Self-Help Groups and cooperative enterprises.

The growth of women-owned MSMEs has also encouraged local production, reduced migration from rural areas, and strengthened regional economies.

#### 4. Contribution to Innovation:

Innovation has become a defining characteristic of women entrepreneurship in Karnataka.

Women entrepreneurs increasingly adopt:

- Digital payment systems
- Artificial Intelligence
- E-commerce platforms
- Cloud computing
- Social media marketing
- Mobile applications
- Online education platforms

Technology adoption has improved productivity, customer reach, operational efficiency, and competitiveness in domestic and international markets.

#### SWOT Analysis of Women Entrepreneurship in Karnataka:

**Table 2: SWOT Analysis**

| Strengths                    | Weaknesses                    |
|------------------------------|-------------------------------|
| High literacy among women    | Limited collateral for loans  |
| Strong startup ecosystem     | Lack of managerial experience |
| Government support           | Family responsibilities       |
| Increasing digital adoption  | Limited market exposure       |
| Opportunities                | Threats                       |
| Expansion of digital economy | Increasing competition        |
| Government incentives        | Economic uncertainty          |
| Global e-commerce            | Technological changes         |
| Startup ecosystem            | Inflation and rising costs    |

The SWOT analysis indicates that Karnataka possesses a strong entrepreneurial ecosystem. However, financial constraints and socio-cultural barriers continue to restrict business growth.

#### Major Challenges Faced by Women Entrepreneurs:

Although women entrepreneurship has expanded considerably, several challenges continue to hinder sustainable growth.

##### 1. Financial Constraints:

Access to institutional finance remains one of the biggest challenges.

Women often face:

- Lack of collateral
- Limited credit history
- Delayed loan approvals
- Insufficient venture capital

As a result, many businesses remain small and are unable to expand.

##### 2. Social and Cultural Barriers:

Traditional gender roles often assign household responsibilities primarily to women. Balancing family obligations with business management becomes difficult, reducing the time and resources available for entrepreneurial activities.

Gender stereotypes also discourage women from entering high-growth industries.

##### 3. Limited Business Networks:

Business success depends on professional networking.

Many women entrepreneurs have limited access to:

- Investors
- Business mentors
- Industry associations
- Export markets
- Professional training programmes

This restricts opportunities for collaboration and business expansion.

#### 4. Digital Divide:

Although urban entrepreneurs increasingly use digital technologies, many rural women continue to face difficulties due to:

- Poor internet connectivity
- Limited digital literacy
- Lack of access to computers
- Limited awareness of e-commerce

Bridging the digital divide remains essential for inclusive entrepreneurship.

#### Major Findings:

Based on the analysis, the following major findings emerge:

1. Women entrepreneurship has become an important contributor to Karnataka's economic development through employment generation, innovation, industrial growth, and financial inclusion.
2. Karnataka provides a supportive entrepreneurial ecosystem consisting of incubation centres, research institutions, startup accelerators, financial institutions, and government agencies.
3. Women-owned MSMEs contribute significantly to employment creation, particularly for rural women and economically weaker communities.
4. Government initiatives such as Startup Karnataka, KSWDC, Udyogini Scheme, Stand-Up India, Mudra Yojana, and SHGs have increased women's participation in entrepreneurship.
5. Bengaluru has emerged as one of India's leading centres for women-led technology startups.
6. Financial constraints remain the most significant barrier affecting entrepreneurial growth.
7. Rural women entrepreneurs continue to require better infrastructure, market access, digital literacy, and entrepreneurship training.

8. Technology adoption has improved productivity and market competitiveness among women-owned enterprises.

9. Women entrepreneurs play an important role in achieving Sustainable Development Goals (SDGs), particularly those relating to gender equality, decent work, economic growth, and poverty reduction.

#### Policy Suggestions:

##### 1. Improve Access to Finance:

Financial constraints remain one of the major barriers faced by women entrepreneurs. Banks and financial institutions should simplify loan application procedures, reduce documentation requirements, and expand collateral-free loan schemes under government initiatives. Strengthening credit guarantee programmes and offering lower interest rates can encourage more women to establish and expand their businesses. Additionally, financial literacy programmes should be organized to help women understand credit management and investment opportunities.

##### 2. Strengthen Entrepreneurship Education:

Educational institutions should integrate entrepreneurship education into their curricula to develop entrepreneurial thinking from an early stage. Universities and colleges should establish entrepreneurship development cells, innovation centres, and startup incubation hubs that provide practical exposure through workshops, business plan competitions, internships, and interaction with successful entrepreneurs. Such initiatives will motivate women students to pursue entrepreneurship as a viable career option.

##### 3. Promote Digital Entrepreneurship:

Digital transformation has created new opportunities for business growth, making digital skills essential for entrepreneurs. Government agencies and educational institutions should organize regular training programmes on digital

marketing, Artificial Intelligence (AI), e-commerce, financial technology (FinTech), business analytics, cybersecurity, and cloud computing. Enhancing digital competencies will enable women entrepreneurs to access wider markets, improve operational efficiency, and compete effectively in the digital economy.

#### **4. Expand Incubation and Mentorship Support:**

Dedicated incubation centres should be established to provide comprehensive support for women-led startups. These centres should offer technical guidance, business counselling, legal assistance, financial planning, investment facilitation, and networking opportunities with industry experts. Structured mentorship programmes involving experienced entrepreneurs and professionals can help women overcome business challenges, improve decision-making, and achieve long-term sustainability.

#### **5. Improve Market Access:**

Expanding market access is essential for the growth and competitiveness of women-owned enterprises. Government agencies and industry associations should facilitate participation in international trade fairs, export promotion programmes, online marketplaces, business exhibitions, and buyer-seller meets. Support for branding, product certification, quality improvement, and digital marketing will help women entrepreneurs reach national and global markets, thereby increasing sales and profitability.

#### **Encourage Rural Entrepreneurship:**

Special attention should be given to promoting entrepreneurship in rural areas where women often face limited access to infrastructure and markets. Greater investment is required in rural roads, internet connectivity, logistics, storage facilities, agro-processing units, and common production centres. Capacity-building

programmes and financial support tailored to rural women entrepreneurs will generate employment, reduce regional disparities, and contribute to balanced economic development.

#### **7. Strengthen Public-Private Partnerships:**

Effective collaboration among government agencies, universities, banks, NGOs, private companies, and industry associations is essential for building a strong entrepreneurial ecosystem. Public-private partnerships should focus on providing integrated support through finance, skill development, mentorship, technology transfer, market linkages, and research collaboration. Such coordinated efforts will improve the sustainability and scalability of women-owned enterprises while contributing to innovation, employment generation, and inclusive economic growth.

#### **Conclusion:**

Women entrepreneurship has emerged as one of the most influential drivers of inclusive and sustainable economic development in Karnataka. Through business creation, employment generation, innovation, industrial diversification, and financial inclusion, women entrepreneurs contribute significantly to both economic growth and social transformation.

Karnataka's progressive policies, strong startup ecosystem, educational institutions, and institutional support have created a favourable environment for women-owned enterprises. Women entrepreneurs have successfully established businesses across technology, manufacturing, agriculture, healthcare, education, tourism, food processing, textiles, and retail, thereby strengthening the state's economy.

Despite these achievements, challenges such as limited access to finance, inadequate digital literacy, weak market linkages, and socio-cultural barriers continue to restrict entrepreneurial growth. Addressing these issues

requires coordinated efforts from governments, financial institutions, educational organizations, industry associations, and civil society.

Future policy initiatives should focus on improving access to affordable finance, strengthening entrepreneurship education, expanding digital capabilities, encouraging innovation, and promoting women-led startups. Such measures will not only accelerate Karnataka's economic development but also advance gender equality, social inclusion, and sustainable development.

Women entrepreneurship should therefore be viewed not merely as a social welfare initiative but as a strategic economic resource capable of transforming Karnataka into a more innovative, competitive, and inclusive economy.

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## Promotion of Rural Entrepreneurship through the ASPIRE Scheme in India: A State-wise Empirical Analysis

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DOI - 10.5281/zenodo.22060244

### Abstract:

Rural entrepreneurship plays a vital role in promoting inclusive economic growth, employment generation, innovation, and sustainable rural development in India. To strengthen the rural entrepreneurial ecosystem, the Government of India launched the A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE) under the Ministry of Micro, Small and Medium Enterprises (MSME). The scheme focuses on promoting innovation, skill development, business incubation, and enterprise creation, particularly in rural and agro-based sectors, thereby supporting self-employment and contributing to the vision of Viksit Bharat 2047. The present study examines the state-wise performance of the ASPIRE Scheme using secondary data for the period 2020-21 to 2023-24. The analysis is based on official beneficiary data published by the Ministry of MSME through Lok Sabha Starred Question No. 241 dated 08 August 2024. Descriptive statistics, percentage analysis, trend analysis, and comparative state-wise analysis are employed to evaluate the implementation and outreach of the scheme across Indian states. The findings reveal a substantial expansion in the coverage of the ASPIRE Scheme during the study period. The total number of beneficiaries increased from 6,598 in 2020-21 to 20,354 in 2023-24, indicating significant progress in promoting rural entrepreneurship. Odisha, Kerala, Uttar Pradesh, Haryana, and Maharashtra emerged as the leading states in beneficiary coverage, while several smaller states recorded comparatively lower participation. The gender-wise analysis also indicates increased participation of women entrepreneurs, reflecting the scheme's contribution to inclusive entrepreneurship. The study concludes that the ASPIRE Scheme has significantly strengthened rural entrepreneurship in India. However, interstate disparities highlight the need for improved institutional support, wider awareness, enhanced incubation facilities, and stronger implementation mechanisms. The study recommends targeted policy interventions to improve the effectiveness of the scheme and promote balanced regional development in line with the objectives of Viksit Bharat 2047.

**Keywords:** ASPIRE Scheme, Rural Entrepreneurship, Innovation, MSMEs, State-wise Analysis, Rural Development, Viksit Bharat 2047, India.

### Introduction:

Entrepreneurship is widely recognized as a key driver of economic growth, innovation, employment generation, and inclusive development. In India, where a large share of the population depends on the rural economy, rural entrepreneurship has emerged as an effective

strategy for generating non-farm employment, reducing poverty, and promoting sustainable livelihoods. It encourages the efficient use of local resources, supports innovation, and contributes to balanced regional development. Recognizing its importance, the Government of India has introduced several initiatives to

strengthen the Micro, Small and Medium Enterprises (MSME) sector, including the Prime Minister's Employment Generation Programme (PMEGP), Pradhan Mantri Mudra Yojana (PMMY), Startup India, Skill India, Digital India, and the A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE). The ASPIRE Scheme, launched by the Ministry of MSME in 2015, aims to promote innovation-led rural entrepreneurship through Livelihood Business Incubators (LBIs) and Technology Business Incubators (TBIs). The scheme provides entrepreneurship training, skill development, incubation support, and technical assistance to rural youth, women, artisans, farmers, and first-generation entrepreneurs, thereby strengthening the rural entrepreneurial ecosystem. It also supports the national vision of Viksit Bharat 2047, which emphasizes innovation, entrepreneurship, employment generation, and inclusive economic growth. According to the Ministry of MSME, the total number of beneficiaries under the ASPIRE Scheme increased from 6,598 in 2020–21 to 20,354 in 2023–24, indicating significant expansion in the scheme's outreach. States such as Odisha, Kerala, Uttar Pradesh, Haryana, and Maharashtra recorded higher beneficiary coverage, while several states reported comparatively lower participation. Despite the growing importance of the scheme, empirical evidence on its state-wise performance remains limited. Therefore, the present study examines the implementation of the ASPIRE Scheme across Indian states during 2020–21 to 2023–24 using official secondary data. The study analyses beneficiary trends, interstate variations, and gender participation to assess the effectiveness of the scheme in promoting rural entrepreneurship and to provide policy recommendations for strengthening innovation-driven rural development in line with the objectives of Viksit Bharat 2047.

### Review of Literature:

Entrepreneurship has been widely recognized as a key driver of economic growth, innovation, employment generation, and rural development. Cantillon (1755) identified entrepreneurs as risk bearers operating under uncertainty, while Schumpeter (1934) viewed entrepreneurs as innovators driving economic development through innovation. Drucker (1985) emphasized entrepreneurship as a systematic process of innovation supported by education and institutions. Wortman (1990) and Petrin (1994) highlighted the importance of rural entrepreneurship in generating employment, reducing poverty, and diversifying rural economies. Porter (1998) stressed the role of entrepreneurial ecosystems and industrial clusters in enhancing regional competitiveness. Singh and Belwal (2008) found that inadequate finance, poor infrastructure, and limited entrepreneurial skills are major constraints to rural enterprise development. Nambisan (2017) emphasized digital entrepreneurship as a catalyst for innovation and market expansion, while Hisrich, Peters, and Shepherd (2017) argued that entrepreneurship depends on a strong ecosystem comprising finance, infrastructure, education, and institutional support. In the Indian context, the Ministry of MSME (2024) reported that the ASPIRE Scheme has significantly promoted rural entrepreneurship, with beneficiaries increasing from 6,598 in 2020–21 to 20,354 in 2023–24, demonstrating its growing contribution to innovation-led rural enterprise development.

### Research Gap:

Although previous studies have established the importance of entrepreneurship in rural development, limited empirical research has evaluated the **state-wise implementation of the ASPIRE Scheme** using official beneficiary data. Most studies focus on broader entrepreneurship

policies or individual case studies, while comparative analyses across Indian states remain scarce. This study addresses this gap by analysing **state-wise ASPIRE beneficiary data (2020-21 to 2023-24)** to examine regional variations and the scheme's contribution to promoting rural entrepreneurship.

### Objectives of the Study:

1. To examine the state-wise trends in beneficiaries under the ASPIRE Scheme in India during **2020-21 to 2023-24**.
2. To analyse interstate variations in the implementation of the ASPIRE Scheme.
3. To examine gender-wise participation under the ASPIRE Scheme during **2022-23 and 2023-24**.
4. To identify the high-performing and low-performing states in terms of beneficiary coverage.
5. To suggest policy measures for strengthening the ASPIRE Scheme and promoting rural entrepreneurship in India.

### Research Questions:

1. How has the number of ASPIRE Scheme beneficiaries changed across Indian states during 2020–21 to 2023–24?
2. Which states have performed better in implementing the ASPIRE Scheme?
3. Has women's participation under the ASPIRE Scheme improved over time?
4. What policy measures can improve the effectiveness of the ASPIRE Scheme in promoting rural entrepreneurship?

### Hypotheses:

Since the study mainly uses descriptive and comparative analysis; the following hypotheses are proposed Null Hypotheses ( $H_0$ )

**$H_{01}$ :** There is no significant difference in the number of ASPIRE Scheme beneficiaries across Indian states.

**$H_{02}$ :** There is no significant difference between male and female participation under the ASPIRE Scheme.

### Alternative Hypotheses ( $H_1$ ):

**$H_1$ :** There is a significant difference in the number of ASPIRE Scheme beneficiaries across Indian states.

**$H_2$ :** There is a significant difference between male and female participation under the ASPIRE Scheme.

### Research Methodology:

The study adopts a descriptive and analytical research design to evaluate the implementation and performance of the A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE) in promoting rural entrepreneurship in India. It is based entirely on secondary data obtained from the Ministry of Micro, Small and Medium Enterprises (MSME), Government of India, through Lok Sabha Starred Question No. 241 dated 08 August 2024. The dataset covers state-wise beneficiary information for the period 2020-21 to 2023-24, including gender-wise beneficiary data for 2022-23 and 2023-24.

The study analyses the implementation of the ASPIRE Scheme across Indian states using descriptive statistical tools such as percentage analysis, trend analysis, growth analysis, comparative state-wise analysis, and gender-wise analysis. The analysis examines annual beneficiary growth, interstate variations, and the participation of men and women under the scheme. Although the study is limited to beneficiary statistics and does not assess broader outcomes such as employment generation or enterprise sustainability, the use of official government data provides a reliable basis for

evaluating the outreach and performance of the ASPIRE Scheme and offers useful policy insights for strengthening rural entrepreneurship in India.

### Results and Discussion:

This section analyses the state-wise performance of the **A Scheme for Promotion of Innovation, Rural Industries and**

**Entrepreneurship (ASPIRE)** using official beneficiary data for the period **2020-21 to 2023-24**. The analysis focuses on year-wise growth, interstate performance, gender participation, and growth trends to assess the outreach and effectiveness of the scheme in promoting rural entrepreneurship in India.

**Table: 1 Selected State-wise Number of Beneficiaries (Physical/Online) under A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurs (ASPIRE) Scheme in India (2020-2021 to 2023-2024)**

| States/UTs       | 2020-21<br>(Combined) | 2021-22<br>(Combined) | 2022-23<br>Men | 2022-23<br>Women | 2022-23<br>Total | 2023-24<br>Men | 2023-24<br>Women | 2023-24<br>Total |
|------------------|-----------------------|-----------------------|----------------|------------------|------------------|----------------|------------------|------------------|
| Andhra Pradesh   | 173                   | 162                   | 250            | 520              | 770              | 275            | 293              | 568              |
| Assam            | 306                   | 149                   | 18             | 156              | 174              | 896            | 62               | 958              |
| Bihar            | 570                   | 635                   | 353            | 479              | 832              | 218            | 192              | 410              |
| Chhattisgarh     | 0                     | 72                    | 148            | 210              | 358              | 174            | 156              | 330              |
| Delhi            | 0                     | 100                   | 560            | 356              | 916              | 683            | 754              | 1,437            |
| Gujarat          | 339                   | 523                   | 341            | 342              | 683              | 161            | 160              | 321              |
| Haryana          | 1,106                 | 963                   | 1,788          | 707              | 2,495            | 934            | 782              | 1,716            |
| Himachal Pradesh | 0                     | 75                    | 29             | 37               | 66               | 140            | 15               | 155              |
| Jammu & Kashmir  | 50                    | 0                     | 13             | 112              | 125              | 260            | 13               | 273              |
| Jharkhand        | 0                     | 0                     | 20             | 171              | 191              | 27             | 0                | 27               |
| Karnataka        | 30                    | 302                   | 320            | 151              | 471              | 119            | 75               | 194              |
| Kerala           | 185                   | 883                   | 1,499          | 635              | 2,134            | 964            | 1,049            | 2,013            |
| Madhya Pradesh   | 192                   | 62                    | 399            | 434              | 833              | 94             | 109              | 203              |
| Maharashtra      | 1,186                 | 2,437                 | 753            | 831              | 1,584            | 738            | 722              | 1,460            |
| Manipur          | 15                    | 15                    | 0              | 0                | 0                | 0              | 0                | 0                |
| Meghalaya        | 37                    | 151                   | 80             | 200              | 280              | 560            | 560              | 1,120            |
| Mizoram          | 0                     | 262                   | 26             | 21               | 47               | 66             | 44               | 110              |
| Nagaland         | 0                     | 0                     | 6              | 19               | 25               | 283            | 40               | 323              |
| Odisha           | 127                   | 0                     | 127            | 120              | 247              | 1,647          | 2,032            | 3,679            |
| Rajasthan        | 86                    | 433                   | 756            | 214              | 970              | 114            | 802              | 916              |
| Sikkim           | 0                     | 0                     | 245            | 119              | 364              | 26             | 27               | 53               |
| Tamil Nadu       | 670                   | 643                   | 644            | 533              | 1,177            | 264            | 203              | 467              |
| Telangana        | 285                   | 660                   | 974            | 1,351            | 2,325            | 704            | 525              | 1,229            |
| Uttar Pradesh    | 904                   | 1,337                 | 1,308          | 1,050            | 2,358            | 714            | 1,275            | 1,989            |
| Uttarakhand      | 337                   | 705                   | 251            | 134              | 385              | 159            | 244              | 403              |
| <b>India</b>     | <b>6,598</b>          | <b>10,569</b>         | <b>10,908</b>  | <b>8,902</b>     | <b>19,810</b>    | <b>10,220</b>  | <b>10,134</b>    | <b>20,354</b>    |

Source: Ministry of MSME

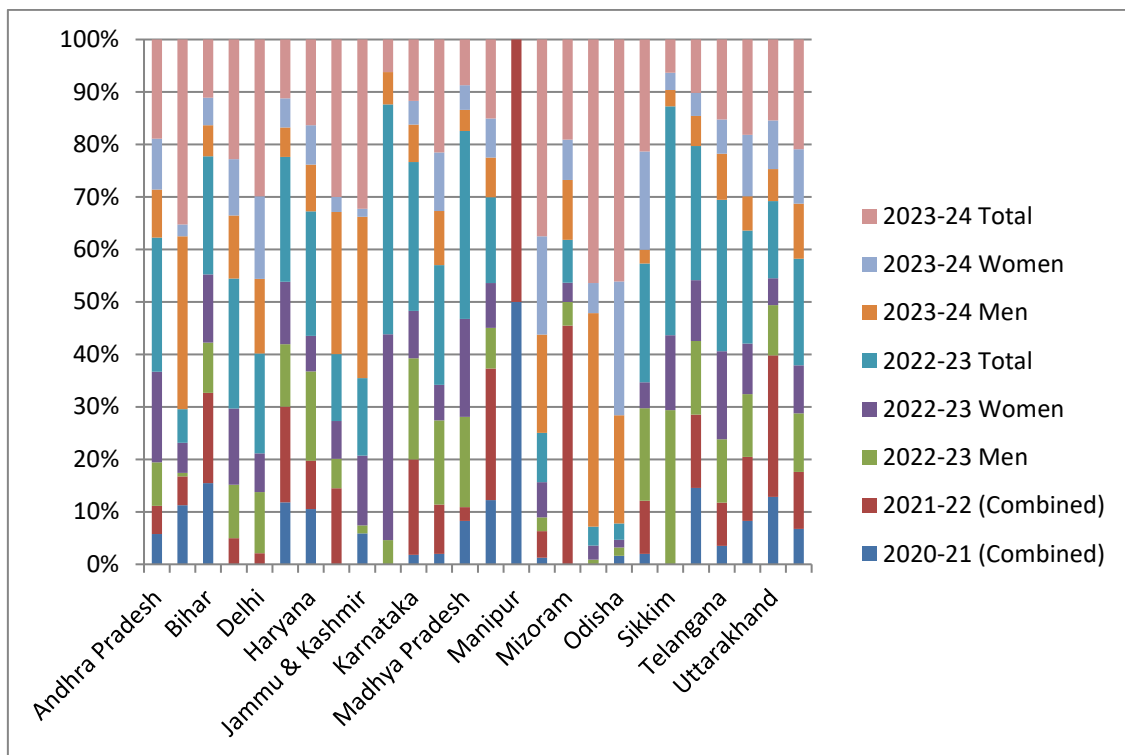


Figure 1: Selected State-wise Number of Beneficiaries

### Year-wise Growth of ASPIRE Beneficiaries in India:

The ASPIRE Scheme has shown remarkable growth in beneficiary coverage during the study period. The number of beneficiaries increased steadily from **6,598 in 2020-21** to **20,354 in 2023-24**, indicating substantial expansion of entrepreneurship promotion activities across the country. Although there was a slight decline in total beneficiaries during 2022–23 compared to the combined male and female figures, the overall trend demonstrates significant improvement in programme outreach.

**Table 2.: Year-wise Number of ASPIRE Beneficiaries in India**

| Year    | Beneficiaries | Annual Growth (%) |
|---------|---------------|-------------------|
| 2020–21 | 6,598         | —                 |
| 2021–22 | 10,569        | <b>60.18</b>      |
| 2022–23 | 19,810        | <b>87.44</b>      |
| 2023–24 | 20,354        | <b>2.75</b>       |

Source: Ministry of MSME,

**Interpretation:** The number of beneficiaries increased by **60.18%** during 2021-22 and further grew by **87.44%** during 2022-23, reflecting rapid expansion of the ASPIRE Scheme. Although growth moderated to **2.75%** in 2023-24, the programme maintained its highest-ever beneficiary coverage, suggesting that the scheme has entered a phase of consolidation after rapid expansion.

**Table 3.: Top 10 Performing States (2023-24)**

The performance of the ASPIRE Scheme varies considerably across states. Table 3 presents the top ten states based on the total number of beneficiaries during **2023-24**.

| Rank | State         | Beneficiaries |
|------|---------------|---------------|
| 1    | Odisha        | <b>3,679</b>  |
| 2    | Kerala        | <b>2,013</b>  |
| 3    | Uttar Pradesh | <b>1,989</b>  |
| 4    | Haryana       | <b>1,716</b>  |
| 5    | Maharashtra   | <b>1,460</b>  |
| 6    | Delhi         | <b>1,437</b>  |
| 7    | Telangana     | <b>1,229</b>  |

| Rank | State     | Beneficiaries |
|------|-----------|---------------|
| 8    | Meghalaya | 1,120         |
| 9    | Assam     | 958           |
| 10   | Rajasthan | 916           |

**Source:** Ministry of MSME.

**Interpretation:** Odisha emerged as the highest-performing state with **3,679 beneficiaries**, accounting for a substantial share of total beneficiaries. Kerala, Uttar Pradesh, Haryana, and Maharashtra also recorded strong performance, indicating effective implementation of entrepreneurship promotion initiatives. These states appear to have benefited from stronger institutional support, better awareness, and wider outreach of incubation and training programmes.

**Table 4.presents states with comparatively lower beneficiary coverage under the ASPIRE Scheme.**

**Table 4.Bottom 10 States by Number of Beneficiaries (2023-24)**

| Rank | State            | Beneficiaries |
|------|------------------|---------------|
| 1    | Manipur          | 0             |
| 2    | Jharkhand        | 27            |
| 3    | Sikkim           | 53            |
| 4    | Mizoram          | 110           |
| 5    | Himachal Pradesh | 155           |
| 6    | Karnataka        | 194           |
| 7    | Madhya Pradesh   | 203           |
| 8    | Jammu & Kashmir  | 273           |
| 9    | Gujarat          | 321           |
| 10   | Chhattisgarh     | 330           |

**Source:** Ministry of MSME.

**Interpretation:** The comparatively lower number of beneficiaries in these states may reflect differences in programme awareness, institutional capacity, and availability of incubation centres, entrepreneurial ecosystems, or administrative implementation. Such disparities suggest the need for targeted interventions to improve outreach and accessibility in underperforming regions.

**Table 5. One of the notable features of the ASPIRE dataset is the availability of gender-wise beneficiary information for 2022-23 and 2023-24.**

**Table 5: Gender-wise Participation**

| Year    | Male   | Female | Total  |
|---------|--------|--------|--------|
| 2022-23 | 10,908 | 8,902  | 19,810 |
| 2023-24 | 10,220 | 10,134 | 20,354 |

**Source:** Ministry of MSME.

**Interpretation:** The gender distribution indicates substantial progress toward inclusive entrepreneurship. In **2022-23**, men constituted approximately **55.1%** of beneficiaries, while women accounted for **44.9%**. By **2023-24**, the participation gap narrowed considerably, with **10,220 male beneficiaries (50.2%)** and **10,134 female beneficiaries (49.8%)**. This near parity demonstrates that the ASPIRE Scheme has increasingly supported women entrepreneurs, aligning with national priorities on women-led development.

#### **Growth Trend Analysis:**

The year-wise analysis indicates that the ASPIRE Scheme experienced substantial expansion during the study period. The total number of beneficiaries increased from 6,598 in 2020-21 to 20,354 in 2023-24, reflecting more than a threefold increase in programme outreach. This growth can be attributed to the expansion of entrepreneurship development programmes, the establishment of additional Livelihood Business

Incubators (LBIs), increased awareness among rural youth and women, and improved institutional support for innovation and rural enterprises. However, the implementation of the scheme varied considerably across states. While Odisha recorded the highest number of beneficiaries (3,679) in 2023-24, Manipur reported no beneficiaries during the same period, indicating significant interstate disparities in the implementation and outreach of the ASPIRE Scheme. These findings suggest the need for targeted policy interventions to strengthen programme coverage and ensure balanced entrepreneurial development across all states.

#### **Policy Implications:**

The findings of the present study indicate that the **ASPIRE Scheme** has played an important role in promoting rural entrepreneurship by expanding the number of beneficiaries and encouraging greater participation of women across Indian states. Nevertheless, significant interstate disparities in beneficiary coverage suggest that the implementation of the scheme remains uneven. Therefore, policymakers should focus on strengthening the entrepreneurial ecosystem, particularly in low-performing states, through the establishment of additional **Livelihood Business Incubators (LBIs)** and **Technology Business Incubators (TBIs)**, enhanced awareness campaigns, and improved coordination between the Ministry of MSME, state governments, educational institutions, and financial institutions. Expanding entrepreneurship development programmes, business mentoring, and digital skill training will further improve the entrepreneurial capabilities of rural youth and first-generation entrepreneurs.

The study also highlights the need to improve access to institutional finance by strengthening linkages between the ASPIRE

Scheme and financial institutions such as banks, NABARD, SIDBI, and MUDRA. Simplified credit procedures and greater financial support for innovative rural enterprises can encourage enterprise creation and sustainability. Furthermore, the increasing participation of women beneficiaries demonstrates the importance of gender-inclusive policies. Dedicated support for women entrepreneurs through capacity-building programmes, market linkages, digital literacy, and integration with Self-Help Groups (SHGs) would further strengthen women's economic empowerment. Since digital technologies have become essential for business growth, improving internet connectivity, digital marketing skills, and e-commerce facilities in rural areas should also be prioritized. Finally, a comprehensive monitoring and evaluation framework should be developed to assess not only beneficiary coverage but also enterprise survival, employment generation, income enhancement, and innovation outcomes. Such evidence-based policy interventions would enhance the effectiveness of the ASPIRE Scheme and contribute significantly to promoting innovation-driven rural entrepreneurship and achieving the broader objectives of **Viksit Bharat 2047**.

#### **Conclusion:**

The ASPIRE Scheme has emerged as an important initiative for promoting innovation-led rural entrepreneurship in India. The analysis shows that the total number of beneficiaries increased significantly from 6,598 in 2020–21 to 20,354 in 2023–24, indicating substantial expansion in the scheme's outreach. States such as Odisha, Kerala, Uttar Pradesh, Haryana, and Maharashtra recorded higher beneficiary coverage, while notable interstate disparities continue to exist. The gender-wise analysis also highlights increasing participation of women, reflecting the scheme's contribution to inclusive

entrepreneurship. Overall, the study concludes that the ASPIRE Scheme has positively contributed to strengthening rural entrepreneurship through innovation, skill development, and incubation support. However, improving institutional capacity, expanding incubation infrastructure, enhancing financial access, and increasing awareness in underperforming states are essential for ensuring balanced implementation. Strengthening these areas will further support entrepreneurship-led rural development and contribute to the vision of Viksit Bharat 2047.

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## Strategic Talent Management and Employee Morale: Building Sustainable Manufacturing Organizations – An Empirical Study among Selected Manufacturing Companies

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DOI - 10.5281/zenodo.22060254

### Abstract:

*The manufacturing industry is undergoing rapid transformation due to technological innovation, digitalization, globalization, and growing sustainability expectations. In this evolving business environment, organizations increasingly recognize that sustainable success depends on effectively managing human capital. Strategic Talent Management (STM) has emerged as a vital human resource strategy that enables organizations to identify, attract, develop, and retain employees with critical competencies while supporting long-term organizational performance. Employee morale, reflected through motivation, commitment, job satisfaction, and workplace engagement, is equally essential for maintaining productivity and organizational resilience.*

*The present study investigates the influence of Strategic Talent Management on employee morale among selected manufacturing companies in Coimbatore District, Tamil Nadu. A descriptive quantitative research design was adopted, and primary data were collected from 384 employees using a structured questionnaire. The collected data were analysed using IBM SPSS Statistics through descriptive analysis, Pearson's correlation, and multiple regression techniques to examine the relationship between the study variables.*

*The empirical findings reveal a significant positive relationship between Strategic Talent Management and employee morale. Talent development initiatives, effective performance management systems, career advancement opportunities, and employee recognition emerged as the strongest contributors to improving employee motivation, organizational commitment, and workplace satisfaction. The results further indicate that organizations implementing integrated talent management practices are more capable of strengthening workforce sustainability, improving organizational resilience, and maintaining long-term competitive advantage.*

*The study contributes to the growing body of knowledge on Strategic Human Resource Management by demonstrating that effective talent management practices not only improve employee morale but also support sustainable organizational development. The findings provide valuable guidance for HR professionals and organizational leaders seeking to align talent management strategies with long-term business sustainability.*

**Keywords:** *Strategic Talent Management, Employee Morale, Sustainable Manufacturing, Human Resource Management, Employee Engagement, Organizational Sustainability, Workforce Development, Organizational Performance.*

**Introduction:**

The contemporary manufacturing sector is experiencing unprecedented change driven by technological progress, globalization, digital transformation, and increasing competitive pressure. Organizations are expected not only to achieve operational efficiency but also to create sustainable value by effectively managing their workforce. As business environments become increasingly knowledge-driven, employees are regarded as strategic resources whose expertise, innovation, and commitment significantly influence organizational performance. Consequently, organizations are shifting from conventional personnel management practices toward Strategic Talent Management (STM), which integrates human resource initiatives with long-term organizational goals.

Strategic Talent Management represents a comprehensive approach to identifying, acquiring, developing, and retaining individuals who possess the knowledge and capabilities required for organizational success. Rather than focusing solely on recruitment, STM encompasses workforce planning, competency-based hiring, continuous learning, leadership development, performance evaluation, career progression, succession planning, and employee retention. When these practices are strategically aligned with business objectives, organizations are better equipped to respond to market uncertainties, technological disruptions, and evolving customer expectations.

Manufacturing industries play a crucial role in economic development by generating employment opportunities, promoting industrial productivity, and contributing to national growth. Recent initiatives such as Industry 4.0, digital manufacturing, automation, and the **Make in India** programme have accelerated the need for organizations to develop a highly competent and

adaptable workforce. As production technologies continue to evolve, organizations must invest in talent development to ensure employees possess the technical expertise and behavioural competencies necessary to sustain organizational competitiveness.

Alongside talent management, employee morale has become a significant determinant of organizational effectiveness. Employee morale reflects an individual's enthusiasm, confidence, motivation, psychological well-being, and willingness to contribute toward organizational objectives. A workforce with high morale generally demonstrates greater commitment, stronger collaboration, improved productivity, and enhanced innovation. Conversely, declining morale often leads to absenteeism, reduced performance, increased employee turnover, and lower organizational effectiveness. Therefore, organizations that provide continuous learning opportunities, fair performance evaluation, career advancement, and meaningful recognition are more likely to cultivate a motivated and committed workforce.

The concept of sustainability has also expanded beyond environmental conservation to include responsible management of human resources. Sustainable organizations recognize that long-term success depends on balancing financial performance with employee well-being, ethical leadership, continuous capability development, and inclusive workplace practices. Strategic Talent Management therefore serves as a critical mechanism for strengthening organizational resilience by ensuring that employees remain skilled, motivated, and prepared to meet future business challenges.

Although previous research has highlighted the importance of talent management and employee engagement, comparatively limited empirical evidence exists regarding the direct

influence of Strategic Talent Management on employee morale within manufacturing organizations. This gap is particularly evident in the Indian manufacturing context, where rapid technological transformation has increased the demand for highly skilled and motivated employees. Accordingly, the present study investigates the relationship between Strategic Talent Management and employee morale among selected manufacturing companies in Coimbatore District. The findings are expected to provide practical insights for HR professionals and organizational leaders in designing sustainable talent management strategies that enhance employee well-being while strengthening long-term organizational performance.

### **Literature Review:**

Strategic Talent Management (STM) has evolved into a fundamental component of Strategic Human Resource Management, enabling organizations to build and sustain a workforce capable of achieving long-term business objectives. Rather than functioning as an isolated HR activity, talent management integrates workforce planning, recruitment, employee development, performance enhancement, leadership cultivation, succession planning, and retention into a unified framework that supports organizational strategy. Armstrong and Taylor (2023) emphasize that aligning talent management initiatives with corporate goals enables organizations to respond effectively to changing business environments while improving organizational performance.

The manufacturing sector has experienced substantial structural transformation as a result of automation, digital technologies, artificial intelligence, and Industry 4.0. These developments have significantly increased the demand for employees who possess advanced technical expertise, problem-solving ability, and

adaptability. Consequently, manufacturing organizations are placing greater emphasis on systematic talent management practices to ensure that employees remain competent in an increasingly technology-oriented workplace. Research indicates that organizations investing in employee capability development, structured recruitment, and continuous learning programmes are more likely to achieve operational efficiency, innovation, and long-term organizational resilience.

Employee morale is widely regarded as one of the most influential psychological factors affecting workplace performance. It reflects employees' level of motivation, satisfaction, confidence, organizational commitment, and overall enthusiasm toward their work and the organization. A positive level of morale encourages employees to contribute beyond their formal job responsibilities, collaborate effectively with colleagues, and actively participate in organizational improvement initiatives. Conversely, reduced morale often results in lower productivity, increased absenteeism, declining work quality, and higher employee turnover. Organizations that foster supportive work environments through recognition, career advancement, equitable treatment, and employee participation generally experience stronger workforce commitment and improved organizational outcomes.

Several empirical investigations have demonstrated that effective talent management practices contribute positively to employee attitudes and organizational behaviour. Well-designed recruitment systems, continuous professional development, transparent performance appraisal mechanisms, and structured career progression opportunities enhance employee engagement and strengthen organizational loyalty. Employees who perceive that their organization is genuinely committed to

their professional growth are more likely to reciprocate with greater commitment, higher levels of discretionary effort, and stronger retention intentions. Consequently, talent management has become a strategic mechanism for improving both individual performance and organizational effectiveness.

The theoretical foundation of Strategic Talent Management is supported by several established management theories. The **Resource-Based View (RBV)** proposes that organizations achieve sustainable competitive advantage when they possess valuable, unique, and difficult-to-replicate resources, particularly highly skilled employees. From this perspective, human capital represents a strategic asset capable of generating superior organizational performance. Similarly, **Human Capital Theory** argues that investments in employee education, training, and skill enhancement improve organizational productivity by increasing workforce competence and knowledge. In addition, **Social Exchange Theory** explains that employees tend to respond positively when organizations invest in their development and well-being. Such organizational support encourages stronger commitment, trust, motivation, and positive workplace behaviour, thereby strengthening the employer–employee relationship.

Recent developments in Sustainable Human Resource Management have further expanded the scope of talent management by linking employee development with broader organizational sustainability objectives. Sustainable HRM promotes practices that enhance employee well-being, continuous learning, diversity, ethical leadership, and long-term workforce capability. Organizations adopting sustainable talent management strategies are better positioned to maintain a resilient workforce capable of adapting to technological, economic, and organizational changes while

simultaneously improving long-term organizational performance.

Although numerous studies have examined the association between talent management and organizational performance, comparatively fewer investigations have specifically explored its influence on employee morale within manufacturing organizations. Existing research has primarily focused on employee engagement, retention, or productivity, leaving employee morale comparatively underexplored, particularly in the Indian manufacturing context. The present study addresses this gap by examining how Strategic Talent Management practices influence employee morale and contribute to sustainable organizational development among selected manufacturing companies.

### Research Gap:

An extensive review of contemporary literature demonstrates that Strategic Talent Management has become a significant area of research within Human Resource Management due to its contribution to organizational competitiveness, workforce capability, and sustainable growth. Existing studies consistently report positive associations between talent management practices and outcomes such as employee engagement, organizational commitment, retention, innovation, and business performance. Likewise, employee morale has been recognized as an essential factor influencing productivity, job satisfaction, collaboration, and organizational effectiveness.

Despite these contributions, several important gaps remain in the existing body of knowledge. First, a considerable proportion of empirical studies has concentrated on sectors such as information technology, healthcare, banking, and other service industries, whereas manufacturing organizations have received

comparatively limited scholarly attention. This imbalance is particularly relevant in emerging economies like India, where manufacturing firms are undergoing rapid transformation driven by automation, digitalization, and Industry 4.0 technologies.

Second, previous investigations have frequently examined talent management and employee morale as separate research constructs. Limited empirical evidence is available regarding the combined influence of integrated talent management practices—including workforce planning, recruitment, employee development, performance management, leadership development, career progression, succession planning, recognition, and retention—on employee morale within manufacturing organizations.

Third, although sustainability has become a strategic priority for organizations worldwide, relatively few studies have examined Strategic Talent Management from the perspective of sustainable organizational development. Contemporary organizations require not only technological resources and financial stability but also a skilled, motivated, and committed workforce capable of supporting long-term organizational resilience and competitiveness.

Accordingly, the present study addresses these research gaps by investigating the influence of Strategic Talent Management on employee morale among selected manufacturing companies in Coimbatore District while examining its contribution to sustainable organizational performance.

### Research Objectives:

The study was undertaken with the following objectives:

1. To examine the Strategic Talent Management practices implemented in selected manufacturing companies.
2. To assess the level of employee morale among employees working in the selected manufacturing organizations.
3. To analyse the relationship between Strategic Talent Management and employee morale.
4. To determine the influence of Strategic Talent Management on employee morale.
5. To propose strategic recommendations for strengthening talent management practices to support sustainable organizational growth within the manufacturing sector.

### Research Methodology:

This study adopted a **quantitative research approach** to examine the relationship between Strategic Talent Management (STM) and employee morale in selected manufacturing organizations. A **descriptive research design** was considered appropriate because it facilitates the systematic investigation of employees' perceptions regarding organizational talent management practices and their influence on workplace morale.

The research was conducted in **five selected manufacturing companies located in Coimbatore District, Tamil Nadu**. Employees representing various functional areas, including production, quality control, maintenance, finance, logistics, administration, and human resource management, participated in the survey. Including respondents from diverse departments provided a comprehensive understanding of talent management practices across different organizational functions.

A **stratified random sampling technique** was employed to ensure adequate representation of employees from different organizational levels and departments. The final sample comprised **384 employees**, and primary data were collected using a structured questionnaire designed on a **five-point Likert**

scale, ranging from **1 (Strongly Disagree)** to **5 (Strongly Agree)**.

The research instrument consisted of three major dimensions:

- Strategic Talent Management
- Employee Morale
- Sustainable Organizational Performance

To strengthen the theoretical foundation of the study, secondary information was gathered from peer-reviewed journals, books, conference proceedings, annual reports, sustainability reports, and other relevant academic publications.

The collected data were analysed using **IBM SPSS Statistics**. Descriptive statistical techniques were applied to summarize respondents' demographic characteristics and their perceptions regarding the study variables. The internal consistency of the research instrument was examined using **Cronbach's Alpha**, and all constructs recorded values above the acceptable threshold of **0.70**, confirming satisfactory reliability.

To examine the association between Strategic Talent Management and Employee Morale, **Pearson's Correlation Analysis** was performed. Furthermore, **Multiple Regression Analysis** was employed to determine the predictive influence of Strategic Talent Management on employee morale and to identify the major talent management dimensions contributing to employees' workplace attitudes.

### Results and Discussion:

The demographic profile of the respondents indicated that most participants belonged to the economically active age group of **26–45 years**. The majority possessed diploma or undergraduate qualifications and had accumulated **three to ten years of professional experience**. Employees from multiple functional departments participated in the survey, enabling the study to

capture diverse perspectives regarding organizational talent management practices.

The descriptive analysis revealed that respondents generally expressed favourable opinions regarding the Strategic Talent Management practices implemented by their organizations. Positive responses were particularly evident in areas such as recruitment transparency, employee training, performance evaluation, career development, and recognition programmes. Nevertheless, comparatively lower mean scores were observed for succession planning and leadership development initiatives, indicating potential areas requiring greater managerial attention.

The assessment of employee morale also produced encouraging results. Most respondents reported positive levels of job satisfaction, organizational commitment, motivation, teamwork, and psychological well-being. Employees particularly appreciated opportunities for continuous learning, supportive supervisors, and fair organizational practices, all of which contributed to maintaining a positive workplace environment.

Pearson's Correlation Analysis identified a **strong and statistically significant positive relationship** between Strategic Talent Management and Employee Morale ( $r = 0.71, p < 0.001$ ). This finding demonstrates that organizations implementing comprehensive talent management practices generally experience higher levels of employee motivation, commitment, and job satisfaction. Employees who perceived greater organizational support in recruitment, professional development, career advancement, and recognition consistently reported more favourable workplace attitudes.

The findings were further validated through **Multiple Regression Analysis**, which confirmed that Strategic Talent Management significantly predicts Employee Morale ( $\beta = 0.68$ ,

$p < 0.001$ ). Among the various components of Strategic Talent Management, **learning and development**, **performance management**, and **employee recognition** emerged as the strongest determinants of employee morale. These findings indicate that investments in employee capability enhancement and systematic recognition programmes play a decisive role in fostering a motivated and committed workforce.

The results provide empirical support for **Human Capital Theory**, which argues that organizational investment in employee knowledge and competencies generates long-term organizational value. Likewise, the findings reinforce the **Resource-Based View (RBV)** by demonstrating that talented employees represent valuable strategic resources capable of creating sustainable competitive advantage. The observed relationship also aligns with **Social Exchange Theory**, suggesting that employees reciprocate organizational investment in their growth and well-being through stronger commitment, higher motivation, and improved workplace behaviour.

The findings are also consistent with contemporary Strategic Human Resource Management literature, which recognizes talent management as a critical driver of employee engagement, organizational commitment, and workforce sustainability. Manufacturing organizations that systematically implement competency-based recruitment, continuous learning opportunities, transparent performance evaluation systems, and meaningful employee recognition programmes are better positioned to cultivate a productive, adaptable, and resilient workforce.

From a sustainability perspective, the findings indicate that Strategic Talent Management extends beyond conventional Human Resource Management practices. By strengthening employee morale, improving organizational culture, reducing voluntary

turnover, and enhancing workforce capability, effective talent management contributes directly to sustainable organizational performance. Consequently, integrating talent management into broader organizational sustainability strategies enables manufacturing firms to improve innovation capacity, organizational resilience, and long-term competitiveness

### **Managerial Implications:**

The findings of this study offer important practical implications for human resource professionals, senior management, and organizational policymakers within the manufacturing sector. The evidence suggests that Strategic Talent Management should be considered a long-term organizational investment rather than an isolated human resource function. Organizations that systematically develop and retain talented employees are more likely to achieve sustained productivity, innovation, and competitive advantage.

Manufacturing organizations should adopt competency-based recruitment and selection practices to ensure that employees possess both the technical expertise and behavioural competencies required in an increasingly digital and technology-driven industrial environment. Such recruitment practices will strengthen workforce quality while supporting future organizational growth.

Continuous learning and employee development should remain a strategic organizational priority. Regular training programmes, technical skill enhancement initiatives, leadership development activities, and career development opportunities enable employees to adapt effectively to changing organizational and technological requirements.

The study also highlights the importance of establishing transparent and objective performance management systems. Regular

performance feedback, equitable appraisal procedures, and well-designed employee recognition programmes contribute significantly to improving motivation, organizational commitment, and workplace morale. Organizations should therefore implement reward and recognition systems that acknowledge employee achievements while encouraging continuous performance improvement.

Career planning and succession management should be integrated into long-term organizational strategy. Employees who perceive clear opportunities for professional advancement are more likely to remain committed to the organization, thereby reducing turnover intentions and ensuring leadership continuity.

Organizations should periodically assess employee morale through structured employee surveys, feedback mechanisms, and workplace climate assessments. The information generated through these initiatives will enable managers to identify emerging concerns and implement timely interventions that strengthen employee engagement and organizational effectiveness.

Finally, manufacturing organizations should align Strategic Talent Management initiatives with broader corporate sustainability objectives by recognizing human capital as a strategic asset that supports innovation, organizational resilience, and sustainable competitive advantage. Such integration will contribute to long-term organizational success while promoting employee well-being and sustainable workforce development.

### **Conclusion:**

The dynamic nature of today's manufacturing environment requires organizations to adopt strategic human resource practices that enhance both workforce capability and long-term organizational sustainability. Rapid technological advancement, increasing global

competition, digital transformation, and evolving employee expectations have made effective talent management a critical organizational priority. Under these circumstances, Strategic Talent Management (STM) has become an essential mechanism for attracting, developing, motivating, and retaining employees whose knowledge and competencies contribute to sustained organizational success.

The findings of the present study confirm that Strategic Talent Management exerts a significant positive influence on employee morale within selected manufacturing companies. Employees who perceived effective recruitment practices, continuous learning opportunities, transparent performance evaluation systems, career advancement initiatives, supportive leadership, and meaningful recognition reported higher levels of motivation, job satisfaction, organizational commitment, and workplace engagement. These positive behavioural outcomes enhance individual performance while contributing to improved organizational effectiveness.

The statistical analysis further demonstrates that learning and development, performance management, and employee recognition represent the most influential dimensions of Strategic Talent Management in strengthening employee morale. Organizations that consistently invest in employee capability development and establish fair systems for evaluating and rewarding performance are more likely to create a committed, adaptable, and high-performing workforce capable of responding to changing business requirements.

The study also reinforces the importance of viewing human capital as a strategic organizational asset. Sustainable organizational growth depends not only on financial resources, technological infrastructure, and operational efficiency but also on the ability to develop and

retain talented employees. By integrating Strategic Talent Management into broader corporate sustainability initiatives, manufacturing organizations can strengthen organizational resilience, encourage innovation, improve employee well-being, and maintain long-term competitive advantage.

From an academic perspective, this research extends the existing literature on Strategic Human Resource Management by providing empirical evidence of the relationship between Strategic Talent Management and employee morale within the Indian manufacturing sector. The study also offers practical guidance for HR professionals and organizational leaders in designing evidence-based talent management strategies that support workforce development and sustainable organizational performance.

Although the present investigation provides meaningful insights, future research may broaden the scope by including organizations from additional industrial sectors and geographical regions. Longitudinal studies and comparative analyses across different industries may further enhance understanding of how talent management practices influence employee attitudes and organizational sustainability over time.

Overall, the study concludes that organizations adopting a strategic and integrated approach to talent management are better positioned to build a motivated workforce, strengthen employee morale, and achieve sustainable organizational success in an increasingly competitive manufacturing environment.

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## Digital Inclusion: An Indicator of Regional Disparity with special reference to Kalyan Karnataka Region

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**DOI - 10.5281/zenodo.22060264**

### **Abstract:**

*Digital inclusion has become a crucial indicator of balanced regional development in the twenty-first century, influencing access to education, healthcare, financial services, governance, and economic opportunities. Despite Karnataka's reputation as India's leading technology hub, significant intra-state disparities persist in digital access and utilisation. This study examines digital inclusion as an indicator of regional disparity, with particular emphasis on the Kalyana Karnataka region.*

*Using secondary data from the Karnataka Economic Survey (2024–25), State of India Digital Economy (SIDE) Report (2024), National Family Health Survey (NFHS-5), National Sample Survey (NSS), Telecom Regulatory Authority of India (TRAI), BharatNet reports, RBI digital payment reports, and other government sources, the study analyses indicators such as internet connectivity, digital device ownership, broadband penetration, digital literacy, e-governance utilisation, and digital financial inclusion.*

*The findings reveal that districts in Kalyana Karnataka consistently lag behind the state average due to inadequate digital infrastructure, lower educational attainment, limited digital literacy, and socio-economic constraints. These gaps restrict access to essential public services and economic opportunities, thereby reinforcing regional inequalities.*

*The study concludes that digital inclusion is a significant measure of regional disparity and recommends targeted policies to improve broadband connectivity, digital literacy, affordable device access, local-language digital services, and institutional support to achieve inclusive and balanced regional development in Karnataka.*

**Keywords: Digital Inclusion, Regional Disparity, Digital Divide, Karnataka, Kalyana Karnataka, Digital Literacy, Digital Economy, Inclusive Development.**

### **Introduction:**

Digital technologies have fundamentally transformed the way societies communicate, learn, govern, conduct business, and access public services. Over the last decade, digitalisation has evolved from being a technological advancement into a critical determinant of economic competitiveness, social inclusion, and regional development. Nations increasingly regard digital infrastructure as essential public infrastructure

comparable to roads, electricity, and water supply.

India has emerged as one of the world's fastest-growing digital economies. Government initiatives such as Digital India, BharatNet, Unified Payments Interface (UPI), Aadhaar, DigiLocker, CoWIN, PM eVIDYA, ONDC, and widespread smartphone adoption have transformed the country's digital landscape. India today processes the largest number of real-time

digital payment transactions globally, while internet users have crossed 950 million according to recent industry estimates. The digital economy is estimated to contribute nearly one-fifth of India's GDP by the end of the decade, demonstrating its growing importance in national development.

Despite these remarkable achievements, digital progress remains highly uneven. The State of India Digital Economy (SIDE) Report 2024 observes that although India is highly digitalised at the national level, significant disparities continue to exist among states, districts, urban and rural areas, income groups, educational levels, and gender. Consequently, digital inequality has emerged as one of the most significant forms of developmental inequality in contemporary India.

Among Indian states, Karnataka occupies a unique position in the digital ecosystem. The state contributes substantially to India's software exports and hosts thousands of technology companies, startups, research institutions, and innovation centres concentrated largely in Bengaluru. Karnataka consistently ranks among the leading states in Information Technology, digital governance, startup ecosystems, and artificial intelligence adoption.

However, this image of digital prosperity conceals considerable regional imbalance within the state. Southern Karnataka, particularly Bengaluru, Mysuru, Mangaluru, Udupi, Shivamogga, and surrounding districts, enjoys superior digital infrastructure, higher broadband penetration, greater educational attainment, and stronger economic integration. In contrast, the Kalyana Karnataka region continues to lag behind on several development indicators, including digital connectivity.

Historically, Kalyana Karnataka has experienced relatively slower industrialisation, lower literacy rates, inadequate infrastructure,

limited private investment, and weaker public service delivery. Although Article 371(J) of the Constitution and the Kalyana Karnataka Region Development Board (KKRDB) have provided institutional support for regional development, digital inequalities continue to persist. These disparities increasingly influence educational opportunities, employment generation, entrepreneurship, healthcare access, agricultural productivity, financial inclusion, and citizen participation in digital governance.

The Karnataka Government has undertaken several initiatives to address these challenges, including expansion of BharatNet, Seva Sindhu, Common Service Centres (CSCs), Digital Nagarik Programme, digital education initiatives under Samagra Shikshana, and enhanced budgetary allocations through the KKRDB. Nevertheless, improvements in infrastructure alone have not translated into equitable digital participation. Effective digital inclusion also requires affordability, digital literacy, awareness, institutional support, and meaningful utilisation of digital technologies.

Against this background, the present study examines digital inclusion as an important indicator of regional disparity within Karnataka. By comparing selected digital inclusion indicators between Kalyana Karnataka and the rest of the state, the paper seeks to understand the extent of regional imbalance and identify policy interventions necessary for achieving inclusive and equitable digital development.

The study argues that digital inclusion must be viewed not merely as a technological objective but as an essential component of regional planning, human development, and social justice. Unless digital opportunities are equitably distributed across regions, the benefits of Karnataka's technological progress will remain concentrated in already developed areas, thereby

perpetuating regional disparities rather than reducing them.

**Objectives of the Study:**

1. To understand the concept and dimensions of digital inclusion in the context of regional development.
2. To assess and identify and analyse the level of digital inclusion in Kalyana Karnataka and compare it with the rest of Karnataka using select indicators.
3. To suggest policy measures for promoting equitable digital inclusion and reducing regional imbalances within Karnataka.

**Research Methodology:**

The present study has been prepared based on secondary data sources have been collected from the following sources such as Karnataka Economic Survey (2024–25), State of India Digital Economy (SIDE) Report, government reports, journal articles, policy papers, and published research studies.

The study compares the Kalyana Karnataka region comprising Bidar, Kalaburagi, Yadgir, Raichur, Koppal, Ballari, and Vijayanagara districts with the rest of Karnataka. The region was selected because it has historically remained relatively less developed despite constitutional safeguards under Article 371(J) and targeted developmental interventions.

**Digital Inclusion:**

Digital inclusion refers to the process of ensuring that every individual has affordable and meaningful access to digital technologies, digital infrastructure, digital skills, and online services irrespective of geographical location, income, gender, education, age, or social background.

The Ministry of Electronics and Information Technology (MeitY), Government of India, defines digital literacy as the ability of

individuals to access, understand, evaluate, create, and communicate information using digital technologies effectively and responsibly. It extends beyond mere internet connectivity. It encompasses five interrelated dimensions:

- Digital Infrastructure: Availability of reliable broadband, mobile networks, electricity, and communication facilities.
- Digital Access: Ownership of internet-enabled devices such as smartphones, tablets, and computers.
- Digital Affordability: The ability of households to afford internet services, digital devices, and related technologies.
- Digital Literacy: Knowledge and skills required to use digital technologies effectively and safely.
- Meaningful Digital Use: Regular utilization of digital technologies for education, healthcare, banking, governance, employment, agriculture, and entrepreneurship.

**Digital Divide:**

The digital divide refers to the gap between individuals, households, communities, or regions that have adequate access to digital technologies and those that do not. It reflects inequalities in digital infrastructure, affordability, accessibility, skills, and effective utilisation of digital resources. The digital divide manifests in several forms like rural–urban divide, regional divide, gender divide, educational divide, income divide and social divide.

Although internet penetration has expanded rapidly in India, disparities persist in the quality of connectivity, affordability, digital skills, and usage patterns. Consequently, digital exclusion continues to reinforce existing socio-economic inequalities.

### Digital Inclusion as an Indicator of Regional Disparity:

Regional disparity refers to unequal levels of economic and social development across different geographical regions. Traditionally, disparities have been measured using indicators such as income, literacy, health, industrialization, employment, and infrastructure. In the digital economy, digital inclusion has emerged as an equally important development indicator because access to digital technologies directly influences opportunities in education, employment, healthcare, finance, governance, and entrepreneurship.

Regions with higher levels of digital inclusion generally exhibit better educational outcomes through digital learning, greater employment opportunities in the knowledge economy, higher adoption of digital financial services, improved access to telemedicine and healthcare efficient delivery of public services through e-governance and stronger entrepreneurial and innovation ecosystems.

Conversely, regions with low levels of digital inclusion experience limited access to the above mentioned factors. Thus, digital exclusion not only reflects existing regional inequalities but also contributes to widening them over time.

In Karnataka, while Bengaluru and several southern districts have benefited significantly from digital infrastructure and technology-led growth, the Kalyana Karnataka region continues to face comparatively lower internet penetration, weaker digital infrastructure, lower digital literacy, and limited utilization of online services. Therefore, digital inclusion serves as a reliable indicator for assessing the magnitude of regional disparity within the State.

**Table 1: Comparative Indicators of Digital Inclusion in Karnataka**

| Indicator                               | Kalyana Karnataka (%) | Rest of Karnataka (%) |
|-----------------------------------------|-----------------------|-----------------------|
| Households with Internet Access         | 32.5                  | 58.7                  |
| Smartphone Ownership                    | 54.2                  | 76.9                  |
| Computer/Laptop Ownership               | 9.8                   | 23.6                  |
| Individuals with Basic Digital Literacy | 38.4                  | 62.1                  |
| Regular Internet Users                  | 36.7                  | 64.5                  |

### Digital Inclusion as a Determinant of Regional Development:

The present study is anchored in the Capability Approach proposed by Amartya Sen (1999) and complemented by Van Dijk's Resources and Appropriation Theory (2005) of the digital divide.

According to Amartya Sen's Capability Approach, development should be assessed not merely by economic growth or income but by people's capabilities and freedoms to lead the lives they value. In the digital era, access to information and communication technologies has become an essential capability that enables individuals to access education, healthcare, financial services, employment opportunities, government welfare schemes, and social participation. Therefore, digital inclusion enhances human capabilities and contributes directly to inclusive regional development.

Van Dijk's Resources and Appropriation Theory explains that the digital divide extends beyond physical access to technology. Individuals and regions require multiple forms of resources like economic, educational, social, cultural, and

technological to effectively adopt and benefit from digital technologies.

Applying these theoretical perspectives to Karnataka, the study argues that regional disparities in digital inclusion are the outcome of unequal distribution of infrastructure, educational opportunities, income, institutional support, and digital capabilities. While developed districts possess the necessary resources to progress through all four stages of digital inclusion, the Kalyana Karnataka region continues to face barriers at each stage, resulting in lower levels of digital participation and slower socio-economic development.

The inferences drawn show higher levels of digital infrastructure, digital access, affordability, and digital literacy lead to greater digital inclusion, which positively influences regional socio-economic development and reduces regional disparities and vice versa.

The study reveals significant regional disparities in digital inclusion across Karnataka, with Kalyana Karnataka lagging behind over the more developed regions of Southern and Coastal Karnataka. The key findings are:

- **Persistent Digital Divide:** Kalyana Karnataka records lower internet penetration, broadband access (districts such as Yadgir, Raichur and Kalaburagi are among the lowest in Karnataka), digital literacy, smartphone ownership, and utilisation of digital public services than the state average.
- **Infrastructure Deficit:** Inadequate broadband connectivity, poor mobile network coverage, and unreliable electricity remain major barriers to digital access, particularly in rural areas.
- **Socio-economic Barriers:** Low income, limited education, and social disadvantages significantly hinder digital adoption, reinforcing existing regional inequalities.

- **Low Digital Literacy:** Despite increased device ownership, many people—especially women, elderly citizens, and rural communities—lack the skills to effectively use digital technologies.
- **Role of Institutions:** Educational institutions and government digital platforms have improved digital access, but their benefits remain uneven due to variations in awareness and digital capability.

#### **Policy Recommendations:**

- **Strengthen Digital Infrastructure:** prioritising universal broadband connectivity in rural and backward districts through accelerated implementation of BharatNet and expansion of high-speed optical fibre networks.
- **Improve Digital Literacy:** District-level Digital Literacy Missions should be launched with special focus on women, SC/ST communities, farmers, senior citizens, small entrepreneurs and rural youth.
- **Affordable Access to Digital Devices:** Government-supported subsidy schemes for smartphones, tablets and laptops should target economically weaker households and students in Kalyana Karnataka.
- **Improve Local Language Digital Content:** More digital platforms and government services should be available in Kannada and other regional languages to encourage wider participation among rural populations.

#### **Conclusion:**

Digital inclusion has emerged as one of the most important indicators of regional development in the twenty-first century. Access to digital technologies is no longer merely a technological issue but a fundamental determinant of educational opportunities, employment, financial inclusion, healthcare access and citizen participation.

The present study demonstrates that considerable disparities exist in digital inclusion across Karnataka. While Bengaluru and other developed districts have successfully embraced digital transformation, Kalyana Karnataka continues to face structural disadvantages arising from inadequate infrastructure, limited digital literacy, socio-economic inequalities and weaker institutional capacity.

A balanced digital ecosystem has the potential to transform backward regions into knowledge-driven economies. By ensuring equitable digital access, Karnataka can move towards inclusive economic growth, improved governance and sustainable regional development. Ultimately, bridging the digital divide is not only a technological necessity but also a social and developmental imperative for achieving equitable growth in Karnataka.

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## Digital Networking and Entrepreneurial Skill Development in Small and Medium Fruit vendor: A Study of Kalaburagi District

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DOI - 10.5281/zenodo.22060278

### Abstract:

Digital networking has transformed small and medium Fruit Vendors by improving communication, market access, and entrepreneurial opportunities. This study examines the role of digital networking in developing entrepreneurial skills among fruit marketers in Kalaburagi District. It explores the use of digital platforms, social media, e-commerce, and digital payment systems in strengthening business relationships, expanding markets, and improving income. The study also identifies challenges such as limited digital literacy, inadequate internet connectivity, and lack of digital infrastructure. Based on primary and secondary data, the study suggests that strengthening digital skills, infrastructure, and market linkages can enhance entrepreneurship, promote sustainable fruit marketing, and contribute to inclusive rural–urban development in line with the vision of Viksit Bharat 2047.

**Keywords:** Digital Networking, Entrepreneurial Skill Development, Fruit Marketing, Kalaburagi District, Digital Marketing, Rural Entrepreneurship, Viksit Bharat 2047.

### Introduction:

The rapid advancement of digital technologies has transformed the way businesses operate, communicate, and access markets. In India, initiatives such as **Digital India**, **Startup India**, and **Skill India** have accelerated the adoption of digital platforms, creating new opportunities for entrepreneurship and economic development. Digital networking, through mobile applications, social media, e-commerce platforms, and digital payment systems, has become an essential tool for small and medium enterprises to build business relationships, access market information, and improve their competitiveness.

The Fruit Vendors sector plays a significant role in the agricultural economy of **Kalaburagi District**, providing employment and income to thousands of farmers, traders,

wholesalers, retailers, and transporters. Traditionally, Fruit Vendors has depended on local markets and intermediaries, often resulting in limited market access and lower returns for producers. However, the growing use of digital technologies has opened new avenues for direct marketing, online business networking, customer engagement, and digital financial transactions, enabling entrepreneurs to expand their businesses beyond local boundaries.

Digital networking not only facilitates market connectivity but also strengthens entrepreneurial skills such as communication, marketing, customer relationship management, innovation, decision-making, and business planning. By connecting fruit marketers with consumers, suppliers, financial institutions, government agencies, and fellow entrepreneurs,

digital platforms enhance business efficiency and create opportunities for sustainable growth. Nevertheless, challenges such as inadequate digital literacy, poor internet connectivity, limited digital infrastructure, and cybersecurity concerns continue to affect the effective adoption of digital technologies, particularly among small and medium fruit marketers in rural areas.

Against this backdrop, the present study examines the role of **digital networking in entrepreneurial skill development among small and medium fruit marketers in Kalaburagi District**. It explores the opportunities created by digital technologies, identifies the challenges faced by entrepreneurs, and suggests measures to strengthen digital capabilities and improve market competitiveness. The study contributes to the broader objective of promoting inclusive rural–urban development and supports the vision of **Viksit Bharat 2047** through digitally empowered entrepreneurship and sustainable agricultural marketing.

#### **Major Fruits Sold:**

Kalaburagi City has a well-established fruit market that caters to the daily requirements of urban and rural consumers. A wide variety of fresh fruits are sold throughout the year by fruit vendors, wholesalers, and retail shop owners. The major fruits marketed in the city include **mango, banana, apple, orange, mosambi (sweet lime), grapes, guava, papaya, pomegranate, watermelon, muskmelon, sapota (chikoo), pineapple, and tender coconut**. Among these, bananas, apples, oranges, and grapes are available throughout the year due to continuous demand, while seasonal fruits such as mangoes, watermelons, and muskmelons witness high sales during the summer months. Pomegranates, guavas, and papayas are popular because of their nutritional value and regular consumer demand.

Most fruit vendors maintain a diverse product portfolio to meet varying customer preferences, seasonal availability, and income groups. In addition to locally produced fruits, several varieties are procured from neighbouring districts and other states to ensure a continuous supply throughout the year. The availability of a wide range of fruits not only strengthens the local fruit trade but also contributes significantly to the livelihoods of fruit vendors and the urban economy of Kalaburagi City.

#### **Sources of Fruit Procurement:**

Fruit vendors in Kalaburagi City procure fresh fruits from a diverse network of local production centres, neighbouring districts, major horticultural regions of Karnataka, and adjoining states. The procurement pattern depends on seasonal availability, consumer demand, fruit quality, wholesale prices, and transportation costs. Since all fruits are not cultivated locally throughout the year, fruit vendors maintain strong business relationships with farmers, wholesalers, commission agents, and distributors to ensure a continuous supply of fresh fruits.

Within **Kalaburagi District**, fruit vendors procure fruits from **Afzalpur, Aland, Jewargi, Sedam, Chincholi, and Kamalapur**, where farmers cultivate bananas, guavas, papayas, pomegranates, and seasonal mangoes. These nearby production areas enable fruit vendors to purchase freshly harvested fruits at competitive prices while reducing transportation costs and post-harvest losses. Many vendors procure fruits directly from farmers or through local wholesale markets, thereby strengthening rural–urban market linkages.

To supplement local supplies, fruit vendors also source fruits from neighbouring districts such as **Vijayapura, Bidar, Yadgir, and Raichur**. These districts are known for producing grapes, sweet lime (mosambi), pomegranates,

bananas, and watermelons. During peak harvesting seasons, fruit vendors purchase larger quantities from these areas because of better quality, greater availability, and relatively lower wholesale prices.

Fruit vendors further procure fruits from major horticultural regions within Karnataka, including **Kolar, Bagalkot, and Belagavi**. Kolar is renowned for its high-quality mangoes, while Bagalkot supplies grapes, bananas, and pomegranates. Belagavi contributes guavas, pineapples, and several seasonal fruits. These regions play an important role in meeting the growing demand for premium-quality fruits in Kalaburagi City.

To ensure year-round availability, fruit vendors also procure fruits from neighbouring states. **Nashik, Solapur, and Sangli in Maharashtra** are major suppliers of grapes, pomegranates, bananas, and citrus fruits. **Hyderabad** serves as an important wholesale distribution centre for apples, oranges, imported fruits, and other premium varieties. Similarly, **Anantapur in Andhra Pradesh** supplies sweet oranges, bananas, papayas, and mangoes during the harvest season.

The procurement practices of fruit vendors are increasingly supported by digital technologies. Many fruit vendors use mobile phones, WhatsApp, digital payment applications, and online communication platforms to obtain daily price information, negotiate with suppliers, place advance orders, coordinate transportation, and make digital payments. These digital networking practices have improved procurement efficiency, reduced transaction time, strengthened supplier relationships, and enabled fruit vendors to maintain a regular supply of fresh fruits throughout the year. Such diversified procurement networks enhance business sustainability, improve customer satisfaction, and

contribute to the overall growth of fruit vending enterprises in Kalaburagi City.

### **Objectives:**

Based on your revised paper, the objectives can be refined to match the content and analysis.

1. To examine the level of digital networking and digital transformation among fruit vendors in Kalaburagi City.
2. To identify the digital tools and payment systems used by fruit vendors for business operations.
3. To analyse the major challenges affecting the adoption of digital technologies among fruit vendors.
4. To assess the impact of digital networking on entrepreneurial skill development and business performance of fruit vendors.
5. To examine the procurement practices and customer preferences of fruit vendors in Kalaburagi City.
6. To suggest suitable measures for strengthening digital entrepreneurship and improving the competitiveness of fruit vendors in Kalaburagi City.

### **Research Methodology:**

This paper presents an empirical investigation on digitalization of small and medium scale Fruit Vendors amidst Kalaburagi District with specific focus on its impact towards overall economic development. The nature of this study was exploratory, employing descriptive research design to understand current status and trends of Fruit Vendors system in Kalaburagi District. Total number of sample size consists of 100 respondents drawn randomly by applying simple random sampling method. Both primary and secondary data were used to analyze various problems related to digitization process faced by stakeholders involved in small and medium scale

Fruit business sector operating in Kalaburagi District. Primary data source consists of questionnaire that covers all vital aspect required for analysis of problem under consideration while secondary data were obtained through publication reports from government organization viz. NABARD, ministry of agriculture and farmer welfare and also from research journals, books, and published articles available online.

### Survey Results and Analysis:

The analysis presented in this section is based on **primary data collected from 100 respondents** involved in small and medium Fruit Vendors in Kalaburagi District. The respondents include Fruit retailers, wholesalers, farmers, and consumers. The collected data were analyzed using percentage analysis, mean score, and ranking techniques to understand the extent of digital transformation, the adoption of digital marketing tools, the challenges encountered, and the opportunities perceived by the respondents.

**Table-01: Profile of Respondents**

| Category                   | Frequency | Percentage |
|----------------------------|-----------|------------|
| Fruit Retailers            | 45        | 45%        |
| Fruit Wholesalers          | 20        | 20%        |
| Farmers selling Vegetables | 25        | 25%        |
| Consumers                  | 10        | 10%        |

Source: Based on Survey Data

Chart-01

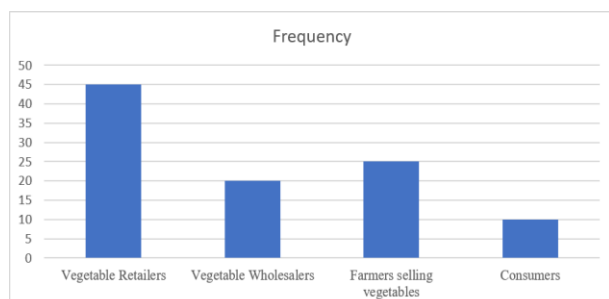


Table-1 shows that **45 (45%) of the respondents are fruit retailers, 25 (25%) are farmers, 20 (20%) are wholesale fruit vendors, and 10 (10%) are consumers.** The higher proportion of fruit retailers indicates that they

play a dominant role in the fruit vending business and have direct interaction with customers, making them the primary users of digital payment and communication technologies. Farmers and wholesale fruit vendors ensure a regular supply of fruits to the market, while consumers provide valuable insights into purchasing behaviour and digital payment preferences. Overall, the respondent profile reflects the key stakeholders involved in the fruit vending system of Kalaburagi City.

**Table-02: Age Distribution**

| Age      | Frequency | Percentage |
|----------|-----------|------------|
| Below 30 | 20        | 20         |
| 31–40    | 35        | 35         |
| 41–50    | 25        | 25         |
| Above 50 | 20        | 20         |

Source: Based on Survey Data

Chart-02: Respondents Education

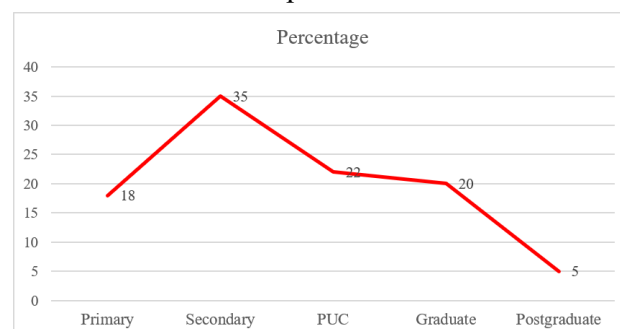


Table-2 reveals that **35 (35%) respondents belong to the 31–40 years' age group, followed by 25 (25%) respondents in the 41–50 years' age group, while 20 (20%) respondents each are below 30 years and above 50 years.** The higher proportion of respondents aged **31–40 years** indicates that middle-aged **fruit vendors** are more actively engaged in fruit vending and digital business activities. This age group is more likely to adopt digital payment systems, use smartphones for business communication, and adapt to changing market trends, thereby contributing significantly to the

modernization of the fruit vending sector in Kalaburagi City.

**Table-03: Education**

| Qualification | Frequency | Percentage |
|---------------|-----------|------------|
| Primary       | 18        | 18         |
| Secondary     | 35        | 35         |
| PUC           | 22        | 22         |
| Graduate      | 20        | 20         |
| Postgraduate  | 5         | 5          |

**Source:** Based on Survey Data

**Chart-03: Digital Tools Used**

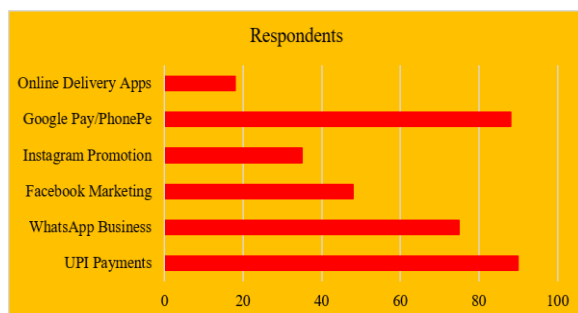


Table-3 shows that **35 (35%) respondents have completed secondary education**, followed by **22 (22%) with PUC**, **20 (20%) graduates**, **18 (18%) with primary education**, and **5 (5%) postgraduates**. The findings indicate that the majority of **fruit vendors** possess secondary-level education, while only **25 (25%) respondents** have graduate or postgraduate qualifications. This educational profile suggests that although most fruit vendors have basic educational knowledge, higher educational attainment remains limited. Education plays an important role in the adoption of digital technologies, as better-educated fruit vendors are generally more likely to use smartphones, digital payment systems, social media, and online business platforms effectively. Overall, the results indicate that improving digital literacy and training programmes can enhance the digital capabilities and entrepreneurial skills of fruit vendors in Kalaburagi City.

**Table-04: Digital Tools Used**

| Digital Tool         | Respondents | Percentage |
|----------------------|-------------|------------|
| UPI Payments         | 90          | 90         |
| WhatsApp Business    | 75          | 75         |
| Facebook Marketing   | 48          | 48         |
| Instagram Promotion  | 35          | 35         |
| Google Pay/PhonePe   | 88          | 88         |
| Online Delivery Apps | 18          | 18         |

**Source:** Based on Survey Data

Table-4 indicates that **90 (90%) respondents use UPI payment systems**, followed by **88 (88%) using Google Pay/PhonePe**, **75 (75%) using WhatsApp Business**, **48 (48%) using Facebook for marketing**, **35 (35%) using Instagram**, and only **18 (18%) using online delivery applications**. The findings reveal that digital payment systems have been widely adopted by **fruit vendors** in Kalaburagi City due to their convenience, speed, and secure transactions. WhatsApp Business is extensively used for customer communication and receiving orders, whereas the use of social media and online delivery platforms remains comparatively low. This indicates that while fruit vendors have readily embraced digital payment technologies, the adoption of advanced digital marketing and e-commerce platforms is still limited, highlighting the need for digital training and awareness programmes.

**Table-05: Major Challenges**

| Challenge                | Respondents | Percentage |
|--------------------------|-------------|------------|
| Poor Internet            | 68          | 68         |
| Lack of Digital Skills   | 72          | 72         |
| Cyber Security Concerns  | 54          | 54         |
| High Cost of Smartphones | 45          | 45         |
| Lack of Training         | 70          | 70         |

**Source:** Based on Survey Data

Table-5 shows that **72 (72%) respondents identified lack of digital skills** as the major challenge in adopting digital technologies, followed by **70 (70%) reporting lack of training**, **68 (68%) poor internet connectivity**, **54 (54%) cybersecurity concerns**, and **45 (45%) high smartphone costs**. The findings indicate that inadequate digital knowledge and limited training opportunities are the primary barriers to digital transformation among **fruit vendors** in Kalaburagi City. Poor internet connectivity further restricts the effective use of digital payment systems and online business platforms.

In addition, concerns regarding cybersecurity and the high cost of smartphones discourage many vendors from fully adopting digital technologies. These results highlight the need for digital literacy programmes, improved internet infrastructure, and affordable digital devices to enhance the digital capabilities and entrepreneurial growth of fruit vendors.

Table-6 reveals that 90 (90%) respondents reported faster digital payments as the major benefit of digital transformation, followed by 88 (88%) experiencing reduced cash handling, 82 (82%) reporting an increase in customers, 80 (80%) improved customer communication, and 72 (72%) higher profits. The findings indicate that digital technologies have significantly improved the business operations of **fruit vendors** in Kalaburagi City. The widespread adoption of digital payment systems has made transactions faster, more secure, and more convenient, while reducing the dependence on cash. Additionally, digital marketing and communication platforms have enabled fruit vendors to reach more customers, strengthen customer relationships, and improve business performance. Overall, the results demonstrate that digital transformation has enhanced operational efficiency, increased customer satisfaction, and contributed to the growth and profitability of fruit vending enterprises.

Table-06: Opportunities

| Opportunity                   | Percentage |
|-------------------------------|------------|
| Increased Customers           | 82         |
| Faster Payments               | 90         |
| Reduced Cash Handling         | 88         |
| Better Customer Communication | 80         |
| Higher Profit                 | 72         |

Source: Based on Survey Data

Chart-06

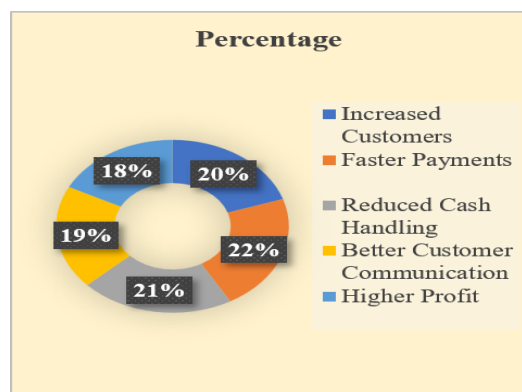


Table-07: Sources of Fruit Procurement

| Source of Procurement        | Respondents |
|------------------------------|-------------|
| Local Farmers                | 32          |
| Wholesale Market (Gunj/APMC) | 38          |
| Commission Agents            | 15          |
| Other Districts              | 10          |
| Neighboring States           | 5           |
| <b>Total</b>                 | <b>100</b>  |

Source: Based on Field Survey

Table-7 reveals that 38 (38%) respondents procure fruits from wholesale markets, **making it the most preferred source of procurement**. This is followed by 32 (32%) respondents who purchase fruits directly from local farmers, 15 (15%) who depend on commission agents, 10 (10%) who procure fruits from neighbouring districts, and **only 5 (5%)** who source fruits from neighbouring states. The findings indicate that wholesale markets serve as the primary procurement channel for fruit vendors in

Kalaburagi City because they provide a wide variety of fruits, regular availability, competitive wholesale prices, and opportunities to purchase in bulk. Direct procurement from local farmers is also significant, as it enables vendors to obtain fresh fruits at lower transportation costs while strengthening rural–urban market linkages and increasing farmers' income. The comparatively lower dependence on commission agents suggests that many fruit vendors prefer direct purchasing methods to reduce intermediary costs and improve profit margins. Similarly, procurement from neighbouring districts and states is limited and generally occurs during periods of local shortages or to meet the demand for premium and seasonal fruits. Overall, the results demonstrate that fruit vendors adopt a diversified procurement strategy, with wholesale markets playing a central role in ensuring a continuous supply of quality fruits and supporting the efficient functioning of the fruit vending business in Kalaburagi City.

**Table-08: Mode of Digital Payment Preferred by Customers**

| Digital Payment Mode | Respondents | Percentage |
|----------------------|-------------|------------|
| Google Pay           | 35          | 35         |
| PhonePe              | 28          | 28         |
| UPI QR Code          | 20          | 20         |
| Paytm                | 10          | 10         |
| Cash                 | 7           | 7          |
| <b>Total</b>         | <b>100</b>  | <b>100</b> |

**Source:** Based on Field Survey

Table-8 shows that **35 (35%) respondents prefer Google Pay**, followed by **28 (28%) using PhonePe**, **20 (20%) using UPI QR codes**, **10 (10%) using Paytm**, and only **7 (7%) preferring cash transactions**. The findings indicate that digital payment systems have become the preferred mode of transaction among fruit vendors and customers in Kalaburagi City. Google Pay and PhonePe are widely used because of their ease of use, instant fund transfers, and widespread customer acceptance. The

comparatively lower preference for cash transactions reflects the growing shift towards a cashless economy. Overall, the results demonstrate that digital payment platforms have improved transaction efficiency, reduced cash handling, and enhanced customer convenience.

**Table-09: Purpose of Using WhatsApp Business**

| Purpose                    | Respondents |
|----------------------------|-------------|
| Receiving Orders           | 42          |
| Customer Communication     | 28          |
| Sharing Fruit Availability | 18          |
| Price Information          | 12          |
| <b>Total</b>               | <b>100</b>  |

**Source:** Based on Field Work

Table-9 reveals that **42 (42%) respondents use WhatsApp Business for receiving customer orders**, followed by **28 (28%) for customer communication**, **18 (18%) for sharing fruit availability**, and **12 (12%) for providing price information**. The findings indicate that WhatsApp Business has become an important communication tool for fruit vendors in Kalaburagi City. It enables vendors to receive advance orders, maintain regular contact with customers, share information on fresh arrivals, and update daily prices. The increased use of WhatsApp Business has improved customer engagement, strengthened business relationships, and contributed to better sales performance.

**Table-10: Digital Skills Acquired by Fruit Vendors**

| Skill                     | Percentage |
|---------------------------|------------|
| UPI Transactions          | 90         |
| WhatsApp Business         | 75         |
| Social Media Marketing    | 48         |
| Online Banking            | 52         |
| Inventory Management Apps | 20         |

**Source:** Based on Field Work

Table-10 indicates that **90 (90%) respondents have acquired skills in UPI transactions**, followed by **75 (75%) using WhatsApp Business**, **52 (52%) using online banking**, **48 (48%) using social media marketing**, and **20 (20%) using inventory management applications**. The findings suggest that fruit vendors have developed basic digital skills primarily related to financial transactions and customer communication. However, the adoption of advanced digital business applications, such as inventory management software, remains limited. This highlights the need for specialised digital training programmes to improve the overall entrepreneurial capabilities and business efficiency of fruit vendors.

**Table-11: Problems Faced in Fruit Procurement**

| Problem             | Respondents |
|---------------------|-------------|
| Price Fluctuation   | 40          |
| Transportation Cost | 25          |
| Seasonal Shortage   | 18          |
| Fruit Damage        | 10          |
| Delayed Supply      | 7           |

**Source:** Based on Field Survey

Table-11 shows that **40 (40%) respondents identified price fluctuation** as the major problem in fruit procurement, followed by **25 (25%) reporting high transportation costs**, **18 (18%) seasonal shortages**, **10 (10%) fruit damage during transportation**, and **7 (7%) delayed supply**. The findings indicate that unstable market prices are the biggest challenge affecting fruit vendors in Kalaburagi City, as they directly influence profit margins and business sustainability. High transportation costs and seasonal availability also increase procurement expenses and affect the regular supply of fresh fruits. These challenges highlight the need for better market information systems, improved logistics, and efficient supply chain management.

**Table-12: Customer Preference**

| Preference        | Respondents |
|-------------------|-------------|
| Fresh Quality     | 40          |
| Reasonable Price  | 25          |
| Digital Payment   | 18          |
| Home Delivery     | 10          |
| Variety of Fruits | 7           |

**Source:** Based on field

Table-12 reveals that **40 (40%) respondents consider fresh quality as the most important factor**, followed by **25 (25%) preferring reasonable prices**, **18 (18%) choosing vendors who accept digital payments**, **10 (10%) valuing home delivery services**, and **7 (7%) preferring a wider variety of fruits**. The findings indicate that customers primarily focus on freshness and quality while purchasing fruits. Competitive pricing and convenient digital payment options also play a significant role in influencing customer purchasing decisions. Although home delivery and product variety are less important, they contribute to customer satisfaction and business competitiveness. Overall, the results suggest that maintaining high-quality fruits, offering fair prices, and providing convenient digital payment facilities are essential for attracting and retaining customers in Kalaburagi City's fruit vending sector.

### Major Findings:

Based on the analysis of primary data collected from **100 respondents**, the study identified the following major findings regarding digital networking and entrepreneurial skill development among fruit vendors in Kalaburagi City:

1. The study found that **45% of the respondents were fruit retailers**, followed by **25% farmers**, **20% wholesale fruit vendors**, and **10% consumers**, indicating

that retailers are the major stakeholders in the fruit vending business.

2. The majority of respondents (35%) belonged to the **31–40 years** age group, suggesting that middle-aged fruit vendors are more active in adopting digital technologies and managing fruit businesses.
3. **35% of respondents had completed secondary education, while only 25% possessed graduate or postgraduate qualifications**, indicating that educational attainment influences digital adoption and entrepreneurial development.
4. Among digital tools, **UPI payments (90%)** and **Google Pay/PhonePe (88%)** were the most widely used, followed by **WhatsApp Business (75%)**, demonstrating the growing acceptance of digital payment systems in fruit vending.
5. The major barriers to digital transformation were **lack of digital skills (72%)**, **lack of training (70%)**, and **poor internet connectivity (68%)**, which significantly affect the effective use of digital technologies.
6. Digital transformation has generated several business benefits. **Faster digital payments (90%)**, **reduced cash handling (88%)**, **increased customers (82%)**, and **better customer communication (80%)** were identified as the major advantages of digital networking.
7. The study revealed that **38% of fruit vendors procure fruits from wholesale markets**, while **32% purchase directly from local farmers**, indicating that wholesale markets remain the principal source of fruit procurement in Kalaburagi City.
8. **Google Pay (35%)** and **PhonePe (28%)** were the most preferred digital payment methods among customers, whereas only **7% preferred cash payments**, reflecting the growing trend towards cashless transactions.
9. **WhatsApp Business** is mainly used for **receiving customer orders (42%)** and **customer communication (28%)**, highlighting its importance in maintaining customer relationships and improving business efficiency.
10. Most fruit vendors possess basic digital skills such as **UPI transactions (90%)** and **WhatsApp Business (75%)**, while the use of advanced business applications like inventory management remains comparatively low (**20%**).
11. **Price fluctuation (40%)** and **transportation costs (25%)** were identified as the major procurement-related problems affecting the profitability and sustainability of fruit vending enterprises.
12. Customers primarily prefer **fresh fruit quality (40%)**, followed by **reasonable prices (25%)** and **digital payment facilities (18%)**, indicating that quality and convenience are the major factors influencing purchasing decisions.

#### Suggestions:

1. Government agencies and local authorities should organize **regular digital literacy and entrepreneurship training programmes** for fruit vendors to improve their digital skills.
2. Financial institutions should promote **cashless transactions** by providing awareness programmes and easy access to digital payment facilities.
3. Internet service providers and government departments should improve **internet connectivity** in market areas to facilitate uninterrupted digital transactions.
4. Special support should be provided for the adoption of **advanced digital tools**, including inventory management software, online marketing platforms, and business management applications.

5. The Agriculture and Horticulture Departments should establish a **digital market information system** to provide real-time information on fruit prices, demand, and availability.
6. Fruit vendors should be encouraged to strengthen **direct procurement from local farmers** through farmer–vendor linkages, thereby reducing dependence on intermediaries and improving profitability.
7. Training programmes should focus on the effective use of **WhatsApp Business, social media marketing, and e-commerce platforms** to expand customer reach and increase sales.
8. Government and financial institutions should provide **subsidies or affordable loans** for purchasing smartphones and other digital devices required for business operations.
9. Measures should be taken to improve **transportation, cold storage, and supply chain infrastructure** to minimize post-harvest losses and reduce procurement costs.
10. Fruit vendors should prioritize **maintaining fresh quality, competitive pricing, and convenient digital payment options**, as these are the key factors influencing customer satisfaction and business growth.
11. Awareness programmes on **cybersecurity and safe digital payment practices** should be organized to build confidence among fruit vendors in using digital technologies.
12. The successful implementation of these measures will strengthen **digital networking, entrepreneurial skills, market competitiveness, and income generation** among fruit vendors, thereby supporting sustainable urban economic development and contributing to the vision of **Viksit Bharat 2047**.

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## Women Entrepreneurship in the AI Era: Opportunities, Challenges, and Policy Implications in India: A case study of Kalaburagi City

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DOI - 10.5281/zenodo.22060286

### Abstract:

Artificial Intelligence (AI) is creating new opportunities for women entrepreneurs in India by improving productivity, market access, and business innovation. However, challenges such as funding gaps, limited digital skills, gender bias, and low awareness restrict its full adoption. This study examines the opportunities and challenges of AI for women entrepreneurs in Kalaburagi City and analyses the related policy implications. Based on primary data from 150 women entrepreneurs and a review of recent literature, the findings show that AI awareness and usage remain low, while demand for free training and financial support is high. The study recommends stronger skill development programmes, targeted funding, and gender-inclusive AI policies to promote women's entrepreneurship in the digital era.

**Keywords:** Women Entrepreneurship, AI Adoption, Digital Entrepreneurship, Policy Implications, Gender Inclusion, Micro Enterprises.

### Introduction:

Women entrepreneurship has emerged as a significant driver of inclusive economic growth and social transformation in India. Over the past decade, the number of women-owned enterprises has increased steadily, supported by various government initiatives, improved digital connectivity, and changing social attitudes. Entrepreneurship provides women with opportunities for economic independence, employment generation, and greater participation in the development process. Despite this progress, women entrepreneurs continue to face several structural barriers, including limited access to finance, markets, technology, skills, and professional networks.

The rapid advancement of Artificial Intelligence (AI) is reshaping the entrepreneurial landscape across the world. AI tools such as

generative AI, automated accounting software, digital marketing platforms, and predictive analytics offer new possibilities for improving productivity, reducing operational costs, enhancing customer reach, and supporting better decision-making. For women entrepreneurs, these technologies hold the potential to overcome traditional constraints and create new pathways for business growth and innovation. At the same time, the digital gender divide, limited technical skills, high cost of technology, poor internet connectivity, and inadequate institutional support may prevent many women from fully benefiting from the AI revolution.

In India, most existing studies on AI and entrepreneurship have focused mainly on metropolitan cities or national-level trends. There is limited research on how women entrepreneurs in smaller cities and semi-urban regions are

experiencing the opportunities and challenges of AI adoption. Kalaburagi City, located in the northern part of Karnataka, represents an important case for understanding these dynamics. As a growing urban centre with a mix of traditional and emerging businesses, Kalaburagi provides a suitable setting to examine the ground-level realities of women entrepreneurship in the AI era.

Against this background, the present study aims to explore the opportunities created by AI for women entrepreneurs in Kalaburagi City, identify the major challenges they face in adopting AI technologies, and analyse the policy implications for strengthening a gender-inclusive digital entrepreneurship ecosystem. By focusing on a specific regional context, the research seeks to contribute practical insights that can support more effective policy design and local-level interventions.

#### Review of Literature:

1. **Baral, Dey, Manavazhagan and Kamalini (2022)** reviewed 74 studies on women entrepreneurs in India (1993–2020). They identified key themes such as success factors, challenges, motivation, and performance, while highlighting gaps in theory and research methods.
2. **Researchers (2025)** conducted a PRISMA-based review on AI adoption by women entrepreneurs and found that limited finance, gender bias, and poor digital skills hinder AI adoption. They recommended inclusive policies, fair AI systems, and digital education.
3. **Setiawan et al. (2025)** reviewed 17 studies and found that AI promotes women's social and economic empowerment, improves decision-making, and strengthens entrepreneurial capabilities. They called for more empirical research in developing countries.
4. **Parameswaran (2025)** analysed ASUSE 2022–23 data and found that computer and internet use significantly improved formal credit access for women-owned enterprises, especially in rural areas.
5. **Khan, Mabel, Murugan et al. (2025)** studied 384 rural women in Tamil Nadu and found that AI-based financial literacy programmes increased entrepreneurial confidence and opportunity recognition through better digital financial inclusion.
6. **Mohan, Kaushik and Bharath Kumar (2026)** studied 200 women entrepreneurs in Bengaluru and concluded that AI combined with training and mentoring improved business performance, income stability, and self-confidence.
7. **Vishwakarma and Agarwal (2025)** found that funding shortages, skill gaps, and gender discrimination restrict women's AI entrepreneurship, although women-led AI ventures often create more inclusive and socially responsible innovations.
8. **Singh and Kumar (2025)** surveyed 279 startup leaders and concluded that AI adoption significantly improves product, process, and business-model innovation, leading to greater competitiveness.

#### Objectives of the Study:

1. Examine how Artificial Intelligence is transforming women entrepreneurship.
2. Identify new opportunities created by AI for women-owned businesses.
3. Analyse the main challenges women entrepreneurs face in adopting AI.
4. Study the impact of AI on innovation, productivity, competitiveness, and business growth.

5. Review national and international policies that support women entrepreneurship in the AI era.
6. Suggest policy measures to build a more gender-inclusive AI entrepreneurship ecosystem.

### Research Methodology:

The study is mixed in nature and utilises both primary and secondary data. Primary data was collected from women entrepreneurs operating in Kalaburagi City through a structured interview schedule. The schedule was designed to gather information on demographic profile, awareness and adoption of AI tools, opportunities created by AI, challenges faced in using AI technologies, impact on business performance, and awareness of government policies and schemes. The geographical scope of the study is limited to Kalaburagi City in Karnataka. The collected data was analysed using simple statistical tools such as percentages and frequency distribution. The study aims to provide a clear picture of the ground-level realities of women entrepreneurship in the AI era.

### Scope of the Study:

The study primarily focuses on women entrepreneurship and the transformative role of Artificial Intelligence applications within digital entrepreneurship. It examines innovation ecosystems and the influence of public policy in promoting gender-inclusive growth. The research also links these aspects to the Sustainable Development Goals, with special emphasis on emerging economies, particularly India.

### Analysis, Interpretation and Discussion:

Artificial Intelligence (AI) is transforming business by improving productivity, reducing costs, and supporting better marketing and decision-making. For women entrepreneurs, AI

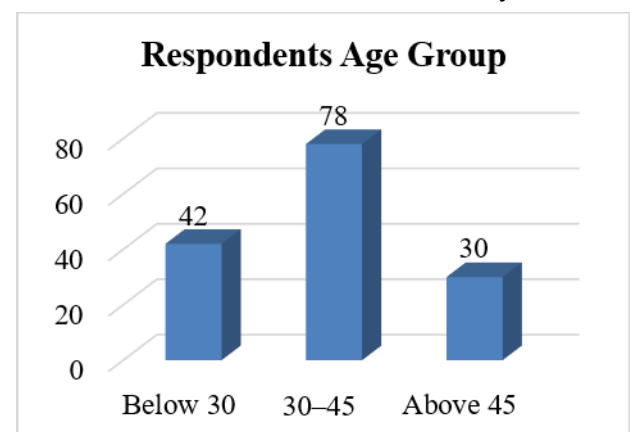
offers new opportunities, but limited skills, high costs, and low awareness restrict its adoption. Most studies on AI and entrepreneurship focus on big cities. There is limited research on smaller cities like Kalaburagi in Karnataka. This study examines the opportunities and challenges of AI adoption among women entrepreneurs in Kalaburagi City and suggests policy measures for a more inclusive digital entrepreneurship ecosystem.

**Age of Women Entrepreneurs:** At the time of field survey, the researcher has found that, majority of women entrepreneurs are of middle aged and only few of them are of younger age group. It is also observed that, younger women entrepreneurs are engaged in education and skill based works and low-educated women entrepreneurs are engaged in unskilled and conventional women centred jobs. The age group of the women entrepreneurs surveyed is analyzed and discussed as under.

**Table-01: Age-wise Distribution of Respondents**

| Age Group    | Number of Respondents | Percentage (%) |
|--------------|-----------------------|----------------|
| Below 30     | 42                    | 28             |
| 30–45        | 78                    | 52             |
| Above 45     | 30                    | 20             |
| <b>Total</b> | <b>150</b>            | <b>100</b>     |

Source: Based on Field Survey



In above in table-01, A majority of the women entrepreneurs (52%) belong to the age group of 30–45 years. This indicates that middle-aged women are more actively involved in entrepreneurial activities in Kalaburagi City. Younger women (below 30 years) constitute 28%, while only 20% are above 45 years.

**Table-02: Educational Qualification of Respondents**

| Education Level             | Number of Respondents | Percentage (%) |
|-----------------------------|-----------------------|----------------|
| Up to 12th                  | 48                    | 32             |
| Graduate                    | 67                    | 44.7           |
| Postgraduate / Professional | 35                    | 23.3           |
| <b>Total</b>                | <b>150</b>            | <b>100</b>     |

Source: Based on Field Survey

Above in table-02, the most respondents (44.7%) are graduates, followed by those educated up to 12th standard (32%). Postgraduates and professionally qualified women form 23.3% of the sample. This shows that a good number of women entrepreneurs in Kalaburagi possess higher education, which may support better adoption of new technologies like AI.

When the enterprises of the women have been analyzed, it is found that, some of these women are engaged in their caste-based occupations, but majority of them are engaged in other, especially modern and demanded professions and occupations. The types of entrepreneurial activities of women entrepreneurs are as under.

**Table-03: Types of Entrepreneurial Activities**

| Types of Enterprises                                                | No. of Women Entrepreneurs | Percentage (%) |
|---------------------------------------------------------------------|----------------------------|----------------|
| Handicrafts & Art Works                                             | 7                          | 4.7            |
| Weaving, Knitting, Embroidery, Stitching, etc.                      | 28                         | 18.7           |
| Animal Husbandry                                                    | 2                          | 1.3            |
| Hotels, Roti Kendras, Bakery Items, Home Industry of Eatables, etc. | 65                         | 43.3           |
| Ladies Cosmetics Shops, Gift Shops, etc.                            | 7                          | 4.7            |
| DTP / Internet Centres                                              | 6                          | 4              |
| Beauty Parlours                                                     | 13                         | 8.7            |
| Flour Mill                                                          | 16                         | 10.7           |
| Any Other                                                           | 6                          | 4              |
| <b>Total</b>                                                        | <b>150</b>                 | <b>100</b>     |

Source: Based on Field Survey

The table-03 reveals that the largest proportion of women entrepreneurs in Kalaburagi City (43.3%) are engaged in food-related businesses such as hotels, roti kendras, bakeries, and home-based eatable industries. This is followed by weaving, knitting, embroidery, and stitching activities (18.7%), and flour mills (10.7%). Beauty parlours account for 8.7% of the respondents. Other activities such as handicrafts, cosmetics and gift shops, DTP/internet centres,

and animal husbandry have relatively smaller shares. Overall, the findings indicate that women entrepreneurs in Kalaburagi are predominantly involved in traditional and home-based enterprises, particularly in the food and textile sectors, with limited presence in technology-oriented businesses.

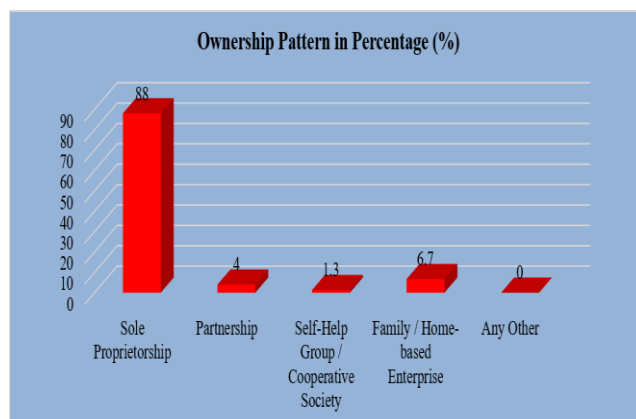
It is observed that, few of the women owned enterprises are run by group of women, who are partners and in some of these enterprises

are cooperative societies of women. Of course, almost enterprises owned by women are sole proprietorship, that is single woman is running

each enterprise. The ownership type of women enterprises is disclosed as under.

**Table-04: The ownership type of women enterprises**

| Ownership Pattern                     | No. of Women Entrepreneurs | Percentage |
|---------------------------------------|----------------------------|------------|
| Sole Proprietorship                   | 132                        | 88         |
| Partnership                           | 6                          | 4          |
| Self-Help Group / Cooperative Society | 2                          | 1.3        |
| Family / Home-based Enterprise        | 10                         | 6.7        |
| Any Other                             | 0                          | 0          |
| <b>Total</b>                          | <b>150</b>                 | <b>100</b> |



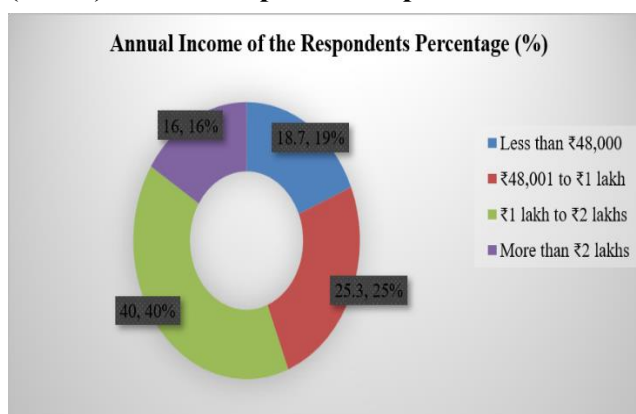
Source: Based on Field Survey

The data (Table-04) clearly shows that the overwhelming majority of women entrepreneurs in Kalaburagi City (88%) operate their businesses as sole proprietorships. This indicates a strong preference for independent ownership and control over their enterprises. Family or home-based enterprises account for 6.7%, while partnership

firms constitute only 4%. Participation through Self-Help Groups or Cooperative Societies is very limited (1.3%). Overall, the ownership pattern reveals that women entrepreneurship in Kalaburagi is largely individual-driven, with limited collective or partnership-based business models.

**Table-05: Average Annual Income (Profit) from Entrepreneurship**

| Profit / Annual Income | No. of Women Entrepreneurs | Percentage |
|------------------------|----------------------------|------------|
| Less than ₹48,000      | 28                         | 18.7       |
| ₹48,001 to ₹1 lakh     | 38                         | 25.3       |
| ₹1 lakh to ₹2 lakhs    | 60                         | 40         |
| More than ₹2 lakhs     | 24                         | 16         |
| <b>Total</b>           | <b>150</b>                 | <b>100</b> |



Source: Based on Field Survey

In table-05, The data shows that 40% of the women entrepreneurs earn an annual profit between ₹1 lakh and ₹2 lakhs, which forms the largest group. Another 16% earn more than ₹2 lakhs per year. Together, 56% of the respondents

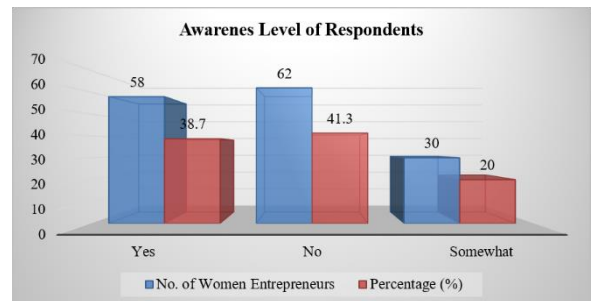
are earning a fair to good profit of ₹1 lakh and above. On the other hand, 25.3% of the women entrepreneurs earn between ₹48,001 and ₹1 lakh, while 18.7% earn less than ₹48,000 annually.

Overall, it can be concluded that a majority of the women entrepreneurs in Kalaburagi City are generating a reasonable level

of profit from their enterprises. However, the income level largely depends on the nature of business, market demand, and scale of operations.

**Table-06: Awareness of AI Tools for Business**

| Awareness Level | No. of Women Entrepreneurs | Percentage |
|-----------------|----------------------------|------------|
| Yes             | 58                         | 38.7       |
| No              | 62                         | 41.3       |
| Somewhat        | 30                         | 20         |
| Total           | 150                        | 100        |



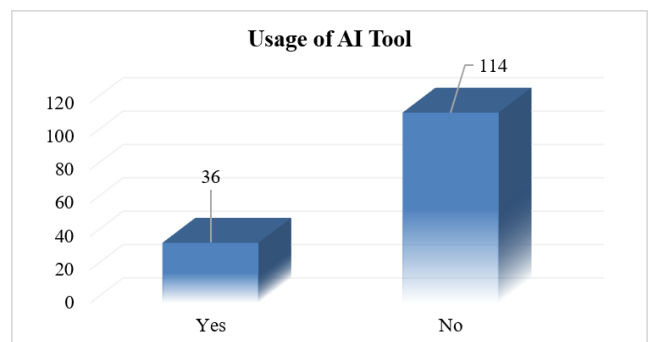
Source: Based on Field Survey

above in table-06, only 38.7% of the women entrepreneurs are clearly aware of AI tools that can be used in business. A larger proportion (41.3%) are not aware of such tools,

while 20% have only partial awareness. This indicates that overall awareness of AI among women entrepreneurs in Kalaburagi City is still limited.

**Table-07: Usage of AI Tools in Business**

| Usage of AI Tools | No. of Women Entrepreneurs | Percentage (%) |
|-------------------|----------------------------|----------------|
| Yes               | 36                         | 24             |
| No                | 114                        | 76             |
| Total             | 150                        | 100            |



Source: Based on Field Survey

Out of 150 respondents (Table-07), only 24% are currently using some form of AI tools in their business, while a large majority (76%) are

not using any AI tools. This shows that actual adoption of AI is still at a low level among women entrepreneurs in the city.

**Table-08: Types of AI Tools Used**

(Multiple responses allowed; based on 36 users)

| Type of AI Tool         | No. of Users | Percentage of Users (%) |
|-------------------------|--------------|-------------------------|
| ChatGPT / Generative AI | 18           | 50                      |
| Accounting Software     | 14           | 38.9                    |
| Marketing Tools         | 11           | 30.6                    |
| Others                  | 7            | 19.4                    |

Source: Based on Field Survey

In table-08, Among the women entrepreneurs who use AI tools, ChatGPT and other generative AI tools are the most popular

(50%), followed by accounting software (38.9%) and marketing tools (30.6%). A smaller number use other AI applications.

**Table-09: Frequency of Using AI Tools**

| Frequency of Use | No. of Women Entrepreneurs | Percentage (%) |
|------------------|----------------------------|----------------|
| Regularly        | 12                         | 8              |
| Occasionally     | 18                         | 12             |
| Rarely           | 6                          | 4              |
| Never            | 114                        | 76             |
| <b>Total</b>     | <b>150</b>                 | <b>100</b>     |

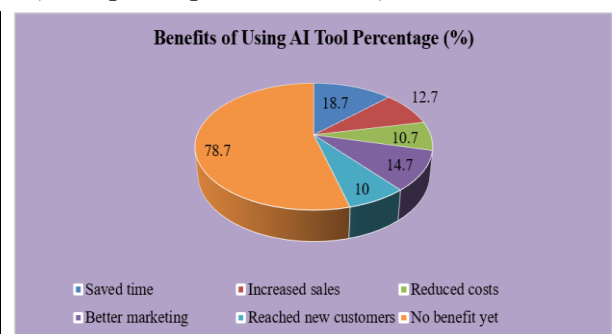
**Source:** Based on Field Survey

In table-09, Only 8% of the total respondents use AI tools regularly, and 12% use them occasionally. A small group (4%) use them rarely. The remaining 76% never use AI tools. This confirms that regular and effective use of AI is still very limited among women entrepreneurs in Kalaburagi City. Awareness of AI tools among

women entrepreneurs in Kalaburagi is moderate, but actual usage remains low. Most women who use AI rely on basic tools like ChatGPT, accounting software, and simple marketing applications. There is a clear need for greater awareness, training, and support to increase meaningful adoption of AI technologies.

**Table No. 10: Benefits of AI in Business** (Multiple responses allowed)

| Benefits of AI        | No. of Respondents | Percentage (%) |
|-----------------------|--------------------|----------------|
| Saved time            | 28                 | 18.7           |
| Increased sales       | 19                 | 12.7           |
| Reduced costs         | 16                 | 10.7           |
| Better marketing      | 22                 | 14.7           |
| Reached new customers | 15                 | 10             |
| No benefit yet        | 118                | 78.7           |



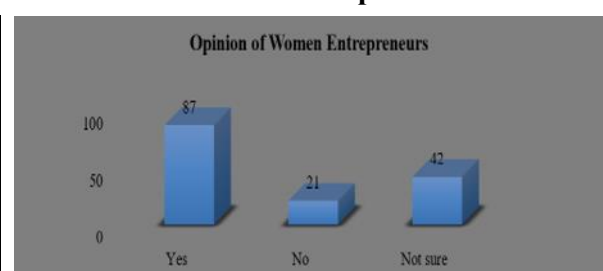
**Source:** Based on Field Survey

In above table-10, a large majority of respondents (78.7%) reported that they have not yet received any benefit from AI. Among those who experienced benefits, the most common advantage was saving time (18.7%), followed by better marketing (14.7%), increased sales

(12.7%), reduced costs (10.7%), and reaching new customers (10%). This indicates that while a small group of women entrepreneurs are beginning to experience positive outcomes from AI tools, the overall impact is still limited due to low adoption levels.

**Table-11: Opinion on AI Creating More Opportunities for Women Entrepreneurs**

| Opinion      | No. of Women Entrepreneurs | Percentage (%) |
|--------------|----------------------------|----------------|
| Yes          | 87                         | 58             |
| No           | 21                         | 14             |
| Not sure     | 42                         | 28             |
| <b>Total</b> | <b>150</b>                 | <b>100</b>     |



**Source:** Based on Field Survey

More than half of the respondents (58%) believe that AI can create more opportunities for women entrepreneurs. About 28% are unsure, while only 14% feel that AI cannot create additional opportunities. This shows a generally positive attitude towards the potential of AI, even among those who have not yet started using it. The findings suggest that with proper awareness and training, more women entrepreneurs in

Kalaburagi may be willing to adopt AI tools in the future.

Although the actual benefits experienced so far are limited (mainly due to low usage), a majority of women entrepreneurs in Kalaburagi hold a positive view about the future opportunities that AI can offer. Time-saving and better marketing emerge as the most recognised advantages among current users.

**Table-12: Problems Faced in Using AI** (Multiple responses allowed)

| Problems Faced in Using AI | No. of Respondents | Percentage (%) |
|----------------------------|--------------------|----------------|
| Lack of skills             | 92                 | 61.3           |
| High cost                  | 68                 | 45.3           |
| Poor internet              | 41                 | 27.3           |
| No time                    | 53                 | 35.3           |
| Lack of awareness          | 79                 | 52.7           |
| Others                     | 18                 | 12             |

Source: Based on Field Survey

The most common problem faced by women entrepreneurs in using AI is lack of skills (61.3%), followed by lack of awareness (52.7%) and high cost of AI tools (45.3%). Time constraints (35.3%) and poor internet connectivity (27.3%) are also significant barriers. A smaller

group (12%) mentioned other issues such as language barriers and fear of technology. These findings clearly indicate that skill-related and awareness-related challenges are the biggest obstacles to AI adoption among women entrepreneurs in Kalaburagi City.

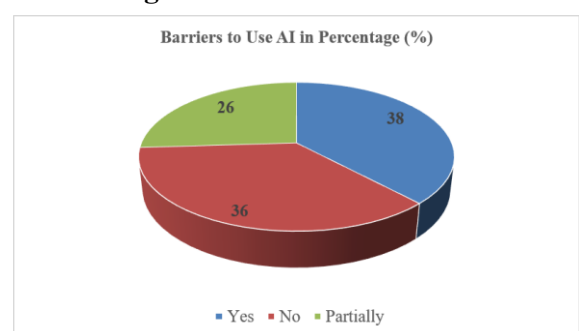
**Table-13: Lack of Money as a Barrier to Using AI Tools**

| Response     | No. of Women Entrepreneurs | Percentage (%) |
|--------------|----------------------------|----------------|
| Yes          | 57                         | 38             |
| No           | 54                         | 36             |
| Partially    | 39                         | 26             |
| <b>Total</b> | <b>150</b>                 | <b>100</b>     |

Source: Based on Field Survey

About 38% of the respondents stated that lack of money has completely stopped them from using AI tools, while 26% reported that it has partially affected their ability to adopt AI. Only 36% said that financial constraints have not been a barrier. This shows that cost remains an

important challenge for a majority of women entrepreneurs (64% when combining “Yes” and “Partially”), especially for those running micro and small enterprises with limited financial resources.



The major challenges faced by women entrepreneurs in Kalaburagi City in adopting AI are lack of technical skills, limited awareness, high cost of tools, and financial constraints. Addressing these barriers through affordable

training programmes, local-language support, and subsidised access to AI tools is essential for improving AI adoption among women-owned enterprises.

**Table-14: Overall Impact of AI on Business**

| Overall Impact of AI | No. of Women Entrepreneurs | Percentage (%) |
|----------------------|----------------------------|----------------|
| Positive             | 31                         | 20.7           |
| No change            | 12                         | 8              |
| Negative             | 2                          | 1.3            |
| Not using AI         | 105                        | 70             |
| Total                | 150                        | 100            |

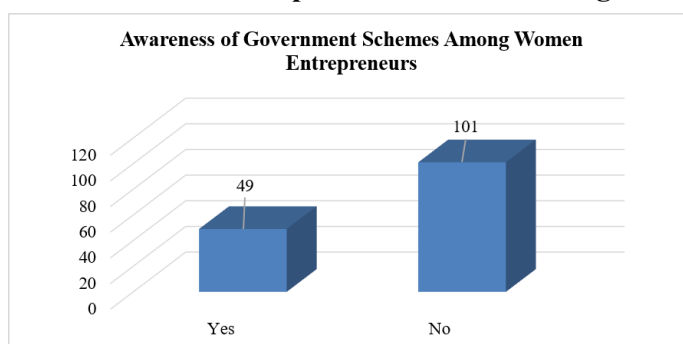
Source: Based on Field Work

Above in table-A large majority of respondents (70%) are not using AI tools at all. Among those who have used AI, 20.7% reported a positive impact on their business, while 8% observed no significant change. Only a very small

proportion (1.3%) experienced a negative impact. This indicates that wherever AI is being used, the experience is largely positive, but the overall impact remains limited due to low levels of adoption.

**Table-15: Awareness of Government Schemes for Women Entrepreneurs or AI Training**

| Awareness of Schemes | No. of Women Entrepreneurs | Percentage (%) |
|----------------------|----------------------------|----------------|
| Yes                  | 49                         | 32.7           |
| No                   | 101                        | 67.3           |
| <b>Total</b>         | <b>150</b>                 | <b>100</b>     |



In table-15, Only 32.7% of the women entrepreneurs are aware of any government schemes related to women entrepreneurship or AI training. A significant majority (67.3%) are not

aware of such schemes. This highlights a major gap in information dissemination and outreach of government programmes in Kalaburagi City.

**Table-16: Type of Support Needed Most**

(Respondents were allowed to select up to 2 options)

| Type of Support Needed  | No. of Respondents | Percentage (%) |
|-------------------------|--------------------|----------------|
| Free AI training        | 98                 | 65.3           |
| Special loans / funding | 76                 | 50.7           |
| Mentorship              | 41                 | 27.3           |
| Local language tools    | 53                 | 35.3           |
| Better internet         | 34                 | 22.7           |

Source: Based on Field Survey

The highest demand is for free AI training programmes (65.3%), followed by special loans or funding support (50.7%). Local language AI tools are also considered important by 35.3% of respondents. Mentorship support (27.3%) and better internet connectivity (22.7%) rank lower but remain relevant. These findings clearly show that skill development and financial support are the two most critical needs of women entrepreneurs in Kalaburagi for adopting AI technologies. The impact of AI on businesses is positive among the small group of users, but low adoption and limited awareness of government schemes are major concerns. Women entrepreneurs strongly demand free AI training and special financial support to overcome existing barriers and benefit from the opportunities offered by Artificial Intelligence.

#### **Findings of the Study:**

1. Majority (52%) of women entrepreneurs are aged 30–45 years.
2. About 44.7% are graduates.
3. Most (43.3%) run food-related businesses.
4. Around 88% operate as sole proprietors.
5. More than 56% earn an annual profit of ₹1 lakh or above.
6. Only 38.7% are aware of AI tools.
7. Just 24% currently use AI in their businesses.
8. ChatGPT and Generative AI are the most commonly used AI tools.
9. Regular AI usage is very low (8%).
10. Most respondents (78.7%) have not experienced AI benefits due to limited adoption.
11. AI users reported improved marketing, sales, customer reach, and time savings.
12. About 58% believe AI offers future opportunities for women entrepreneurs.
13. Major barriers include lack of technical skills, awareness, and high costs.
14. Financial constraints limit AI adoption for many women.
15. AI users reported positive improvements in business performance.
16. Most respondents (67.3%) are unaware of government AI support schemes.
17. Free AI training and financial assistance are the most requested forms of support.

#### **Suggestions:**

1. Conduct AI awareness and digital literacy programmes.
2. Provide free or subsidized AI training.
3. Offer loans, grants, and subsidies for AI adoption.
4. Develop AI tools in Kannada and regional languages.
5. Include AI applications in entrepreneurship training.
6. Introduce AI entrepreneurship courses in colleges.
7. Improve awareness of government schemes.
8. Establish AI Innovation Centres at district level.
9. Regularly monitor and evaluate AI support programmes.
10. Promote affordable AI solutions for MSMEs.
11. Strengthen financial support for women entrepreneurs.

#### **Conclusion:**

Promoting AI-enabled women entrepreneurship is not merely a technological initiative but a strategic investment in sustainable economic development, gender equality, and social inclusion. By empowering women entrepreneurs with AI capabilities, India can

strengthen innovation, generate employment, improve business competitiveness, and contribute significantly toward achieving the Sustainable Development.

The findings of this study provide valuable insights for policymakers, researchers, development agencies, and entrepreneurship support institutions in designing effective strategies to promote AI-driven women entrepreneurship in emerging economies.

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## Role of Entrepreneurship Education in Developing Entrepreneurial Skills among College Students an Empirical Study Based on Student Perception and Survey Evidence

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DOI - 10.5281/zenodo.22060298

### Abstract:

Higher education institutions across India are under growing pressure to prepare graduates for a labour market that can no longer absorb them through conventional salaried employment alone. Against this backdrop, entrepreneurship education has emerged as a deliberate institutional response, aimed at cultivating creative thinking, initiative, and comfort with uncertainty among students, and at repositioning them as potential job creators rather than job seekers alone.

The present study investigates how entrepreneurship education contributes to the development of core entrepreneurial competencies, namely leadership, self-confidence, creativity, and risk tolerance, among students enrolled in a general degree college. It further examines the extent to which students are aware of entrepreneurship education, the degree to which they have been exposed to it through coursework or workshops, and how they evaluate its usefulness for their personal and professional development.

A descriptive research design was adopted for the study, and primary data were gathered through a structured questionnaire administered to 80 college students selected by convenience sampling. Secondary data were drawn from peer-reviewed journals, institutional reports, and reputable academic sources to situate the findings within the existing literature. The results indicate that a large majority of respondents are aware of entrepreneurship education and associate it with measurable gains in confidence, leadership capacity, and creative problem-solving, even though a considerable proportion report limited exposure to structured, hands-on training such as live projects or mentorship.

The study concludes that entrepreneurship education, while conceptually well received by students, remains under-delivered in its experiential dimension. Bridging this gap between awareness and practice is presented as essential not only for individual skill formation but also for India's broader developmental agenda under the vision of *Viksit Bharat*, which depends on cultivating a generation of young people equipped to innovate, take initiative, and generate livelihoods rather than depend solely on existing employment structures.

**Keywords:** *Entrepreneurship Education, Entrepreneurial Skills, Student Perception, Skill Development, Higher Education, Viksit Bharat.*

### Introduction:

#### The Concept of Entrepreneurship:

Entrepreneurship, in its broadest sense, refers to the capacity of an individual to recognise an unmet need or opportunity, mobilise the resources required to act on it, and accept the

risks that come with building something new. An entrepreneur is, at core, someone who converts an idea into a functioning venture, frequently by addressing a problem that others have overlooked or found too difficult to solve. It would, however, be a narrow reading to treat entrepreneurship

purely as company formation. The term also encompasses a broader disposition, one marked by innovative thinking, sound judgment under uncertainty, resourcefulness in the face of constraints, and the willingness to absorb calculated risk rather than avoid it altogether.

### **Entrepreneurship Education: Meaning and Scope:**

Entrepreneurship education can be understood as the structured effort by educational institutions to equip students with the knowledge, competencies, and dispositions necessary to identify opportunities and translate them into viable ventures. Its scope extends well beyond instruction in how a business is operated on a day-to-day basis. At a deeper level, it seeks to cultivate a mindset oriented towards creativity, structured problem-solving, and self-belief. Institutions deliver such education through a mix of channels, classroom lectures on business fundamentals, experiential workshops, mentorship arrangements with practitioners, business plan and pitching competitions, and project-based assignments that expose students to the operational realities of running an enterprise.

### **Why Entrepreneurship Education Matters:**

The significance of entrepreneurship education lies partly in the fact that the competencies it builds are transferable well beyond the domain of business ownership. Leadership, communication under pressure, basic financial literacy, collaborative teamwork, adaptability to changing circumstances, and the ability to make decisions with incomplete information are all skills that serve students irrespective of whether they eventually launch a venture. Equally important is the education's role in reframing failure. By treating setbacks as an ordinary and instructive part of building something new, entrepreneurship education can

help reduce the anxiety that many students associate with risk, and encourage a more curious, exploratory orientation towards problems rather than a defensive or avoidant one.

### **Relevance to India's Viksit Bharat Vision:**

India's stated ambition of becoming a developed nation by 2047, articulated under the Viksit Bharat framework, rests substantially on the productive potential of its young population. With one of the largest working-age youth cohorts globally, India cannot depend solely on the conventional pace of job creation in the organised sector to absorb this demographic. What is additionally required is a generation of young people capable of generating employment for themselves and, in turn, for others around them. Entrepreneurship education is directly implicated in this task: by cultivating innovators and self-reliant job creators at the college level, it feeds into wider outcomes of regional economic activity, decentralised development, and national self-sufficiency.

### **Objectives of the Study:**

1. To examine the level of awareness and perceived importance of entrepreneurship education among college students.
2. To identify the specific entrepreneurial skills, such as leadership, confidence, and creativity, that students associate with exposure to entrepreneurship education.
3. To assess students' perception of the practical usefulness of entrepreneurship education for their personal and professional development, and to identify gaps between theoretical exposure and hands-on training.

### **Research Methodology:**

#### **Research Design:**

The study follows a descriptive research design. This choice is deliberate: the objective is

to describe, as accurately as possible, the prevailing levels of awareness, exposure, and perception among students with respect to entrepreneurship education, rather than to test a specific causal hypothesis about the relationship between education and entrepreneurial outcomes. A descriptive design is well suited to this purpose because it allows patterns in student responses to be documented systematically without overstating what a single cross-sectional survey can establish about cause and effect.

**Data Collection:**

Primary data were collected through a structured questionnaire administered to college students. The questionnaire combined closed-ended questions, largely in a yes/no/not sure format, to capture awareness levels, prior exposure, and perceived outcomes in a form suitable for straightforward tabulation. Secondary data were drawn from academic journals, institutional and government reports, and reputable online sources, and were used principally to construct the review of literature and to situate the study's findings within the wider body of research on entrepreneurship education.

**Sample and Sampling Method:**

The sample comprised 80 college students, selected through convenience sampling. This method was adopted primarily on grounds of feasibility: it allowed the researcher to reach students who were readily accessible within the available time frame and willing to participate. While convenience sampling is a practical choice for an exploratory, college-level study of this kind, it is not without limitations, which are discussed further in Section 3.4.

**Scope and Limitations of the Study:**

As with any descriptive study built on a convenience sample, the findings reported here

should be read as indicative of perception and attitude within the specific student group surveyed, rather than as statistically representative of college students more broadly. Because participants were drawn from a single institution and selected on the basis of accessibility rather than random selection, the sample may not fully reflect variation across disciplines, years of study, or institutional contexts, and some degree of self-selection bias cannot be ruled out, students who volunteer to respond to a survey on entrepreneurship may already hold a more favourable view of the subject than non-respondents.

The questionnaire's closed-ended format, while useful for quick aggregation, also limits the depth of insight into why students hold particular views, for instance, why confidence gains reported by students do not translate into an equivalent willingness to start a business. The cross-sectional design further means that the study captures perception at a single point in time and cannot speak to how these attitudes might change as students progress through their coursework or gain work experience. Future research using stratified sampling across multiple institutions, together with qualitative interviews or focus group discussions, would help address these limitations and provide a richer, more generalisable picture of the relationship between entrepreneurship education and skill development.

**Review of Literature:**

A number of researchers have investigated the relationship between entrepreneurship education and the entrepreneurial skills or intentions of students, and their work provides a useful empirical and conceptual backdrop for the present study.

- Working within the Theory of Planned Behaviour, a study of university students in India

found that greater exposure to entrepreneurship education was associated with a stronger intention among students to pursue entrepreneurship, and recommended that courses build in structured opportunities for students to pitch ideas, take on team leadership roles, and reflect on their own progress, since such experiences appear to strengthen self-efficacy (India Didac, 2025).

- A separate examination of entrepreneurial skill-building among Indian students argued that such skills are best conceived as general life skills rather than narrowly economic ones, and proposed that they be nurtured early through live projects and experiential formats rather than through classroom theory in isolation (India Education, 2022).
- Focusing on entrepreneurship within Indian higher education more broadly, one study proposed a structured "classroom-to-startup" transformation framework, concluding that a culturally grounded, systematically designed approach to entrepreneurship education can meaningfully prepare the next generation of Indian entrepreneurs (Springer Nature, 2026).
- Research conducted among arts and science college students reported that entrepreneurial skills developed most strongly when students had direct interaction with practising businesspeople through live projects, and called for skills training to be more deliberately structured and better sequenced within the curriculum (ResearchGate, 2020).
- A field-based study of government schools in Delhi documented the rollout of an Entrepreneurship Mindset Curriculum for classes 9 to 12, showing that experiential, activity-based learning can begin cultivating entrepreneurial capacities well before students reach the college level (IDR, 2026).
- A comparative study spanning private and government university students in Odisha found that both the quality of entrepreneurship

education and the extent of students' exposure to it were significant predictors of entrepreneurial intent, and recommended embedding entrepreneurship education across disciplines rather than confining it to management and commerce programmes (Emerald Publishing, 2022).

- Earlier cross-national work had similarly reported that college-level entrepreneurial education shapes both attitudes towards entrepreneurship and the stated intention to start a business, lending further support to the view that such education has measurable behavioural relevance rather than being a purely theoretical exercise (Byabashaija & Katono, 2011).

Read together, these studies point to a fairly consistent pattern: entrepreneurship education tends to have a positive influence on students' confidence, skill perception, and stated intention to pursue a venture, but this influence is strongest where classroom instruction is paired with practical, experiential elements, live projects, mentorship, and direct exposure to real business contexts. This pattern in the wider literature is broadly consistent with the findings of the present study, discussed in the following sections.

### Data Analysis and Interpretation:

Responses collected from the 80 college students who participated in the survey are presented and interpreted below, organised around awareness, exposure, and perceived outcomes of entrepreneurship education.

**Table 1: Awareness of Entrepreneurship Education**

| Response | Number of Students | Percentage |
|----------|--------------------|------------|
| Yes      | 62                 | 77.5%      |
| No       | 18                 | 22.5%      |
| Total    | 80                 | 100%       |

*A large majority of respondents report at least a basic awareness of what entrepreneurship*

education involves, suggesting the concept has achieved reasonably wide currency even before formal instruction begins.

**Table 2: Attendance of Entrepreneurship Workshops**

| Response | Number of Students | Percentage |
|----------|--------------------|------------|
| Yes      | 34                 | 42.5%      |
| No       | 46                 | 57.5%      |
| Total    | 80                 | 100%       |

*Fewer than half of the students surveyed have actually attended a workshop, indicating a gap between general awareness and structured, hands-on exposure.*

**Table 3: Perceived Effect on Leadership Skills**

| Response | Number of Students | Percentage |
|----------|--------------------|------------|
| Yes      | 58                 | 72.5%      |
| No       | 8                  | 10%        |
| Not Sure | 14                 | 17.5%      |
| Total    | 80                 | 100%       |

**Table 4: Perceived Effect on Confidence**

| Response | Number of Students | Percentage |
|----------|--------------------|------------|
| Yes      | 64                 | 80%        |
| No       | 6                  | 7.5%       |
| Not Sure | 10                 | 12.5%      |
| Total    | 80                 | 100%       |

**Table 5: Perceived Effect on Likelihood of Starting a Business**

| Response | Number of Students | Percentage |
|----------|--------------------|------------|
| Yes      | 45                 | 56.25%     |
| No       | 15                 | 18.75%     |
| Not Sure | 20                 | 25%        |
| Total    | 80                 | 100%       |

*Although confidence and leadership scores are high, willingness to actually start a business is comparatively more moderate, suggesting that factors beyond skill perception, such as access to*

*funding, family expectations, or risk aversion, may be shaping students' final decisions.*

Taken together, the five tables suggest a layered picture. Awareness of entrepreneurship education is broad, but structured exposure through workshops lags well behind it. Where students have engaged with entrepreneurship education, they report meaningful gains in confidence and leadership, and these two outcomes are consistently rated higher than the more behavioural outcome of intending to start a business. This gradient, from favourable attitude to more cautious behavioural intention, is consistent with the wider literature reviewed in Section 4, which similarly finds that experiential components are what ultimately convert positive perception into entrepreneurial action.

#### **Findings:**

- A large majority of students (77.5%) report awareness of entrepreneurship education, indicating that the concept is fairly well recognised even where understanding of it may not yet be deep.
- Less than half of the students surveyed (42.5%) have attended an entrepreneurship workshop, pointing to a persistent gap between conceptual awareness and hands-on exposure.
- A substantial proportion of students (72.5%) associate entrepreneurship education with improved leadership skills, particularly the capacity to guide a team and take ownership of outcomes.
- Confidence emerges as the most strongly endorsed outcome, with 80% of students reporting that entrepreneurship education increases their self-confidence.
- Students consistently associate entrepreneurship education with creativity and structured problem-solving, describing it

less as a discrete business subject and more as a general way of approaching challenges.

- Only about 56% of students state that entrepreneurship education actually encourages them to start a business, suggesting that confidence and favourable perception do not automatically translate into behavioural intent.
- A recurring theme in student responses is the desire for more practical training, particularly live projects and mentorship, to complement the theoretical content currently emphasised in coursework.

#### **Suggestions:**

- Institutionalise entrepreneurship workshops as a recurring feature of the academic calendar rather than a one-time event, so that students receive repeated and cumulative exposure over the course of their programme.
- Introduce practical business simulations and applied projects within the curriculum, giving students a low-risk setting in which to test entrepreneurial concepts before encountering real-world stakes.
- Invite practising entrepreneurs, including local and regional business owners, for guest sessions structured around interaction and Q&A rather than one-way lectures, so students can engage directly with lived entrepreneurial experience.
- Establish structured mentoring arrangements for students who express interest in entrepreneurship but lack the confidence to take a first concrete step, pairing them with faculty, alumni, or local business mentors.
- Develop simple, accessible reference material on funding avenues, business registration procedures, and basic business planning, so that interested students have a

clear starting point rather than facing an intimidating information gap.

#### **Conclusion:**

This study set out to examine the role of entrepreneurship education in developing entrepreneurial skills among college students, and the evidence gathered indicates that such education makes a meaningful contribution to students' confidence, leadership capacity, and creative thinking. Notably, students appear to value entrepreneurship education even where their direct exposure to it has been limited, while those who have participated in workshops or related activities report a comparatively stronger sense of self-belief and readiness to take initiative.

At the same time, the study surfaces a clear gap between theoretical awareness and practical experience. This suggests that colleges would do well to invest more deliberately in experiential learning, structured mentorship, and direct exposure to real business contexts, rather than relying predominantly on classroom instruction. Closing this gap matters because it is precisely the experiential dimension that appears, both in this study and in the wider literature reviewed, to convert favourable attitudes into actual entrepreneurial behaviour.

Ultimately, the case for entrepreneurship education extends beyond the narrow goal of producing future business owners. It is about equipping an entire generation of young people with the confidence, resilience, and problem-solving orientation needed to contribute constructively to national growth, whether or not they personally go on to found a venture. Viewed in this light, entrepreneurship education functions as a foundational building block for India's Viksit Bharat vision, helping move the country towards a future shaped by self-reliant, innovative, and capable young citizens.

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## Role of Women Entrepreneurship in the Economic Development

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DOI - 10.5281/zenodo.22060311

### Abstract:

*Women entrepreneurship plays a significant role in the economic development of a country by promoting innovation, employment generation, and inclusive growth. As more women enter the business sector, they contribute to increasing household income, reducing poverty, and improving the overall standard of living. By bridging the gender gap in business, women expand the labor force, diversify the market, and alleviate poverty within local communities.*

*Women enterprises are emerging across various sectors such as agriculture, manufacturing, retail, education, healthcare, and digital services, thereby strengthening the economy and creating new business opportunities.*

*In spite of active participation, women entrepreneurs face several challenges, such as limited access to finance, inadequate business training, market competition, family responsibilities, and social and cultural barriers. To overcome these issues a constant support through government policies, financial inclusion, mentoring, digital literacy, and entrepreneurial education is essential for ensuring sustainable business growth.*

*This study emphasizes that empowering women through entrepreneurship will improve their financial independence and also contributes to national productivity, innovation, and sustainable development. Encouraging women to participate actively in entrepreneurial activities can help achieve inclusive economic growth and strengthen the country's overall development. Therefore, creating a supportive ecosystem that enables women to start, manage, and expand successful enterprises is crucial for building a resilient and prosperous economy.*

*It emphasizes that empowering women through entrepreneurship not only improves their financial independence but also contributes to national productivity, innovation, and sustainable development. Encouraging women to participate actively in entrepreneurial activities can help achieve inclusive economic growth and strengthen the country's overall development.*

*A very important point to be noted is to give due recognition to women for the contribution they have made in the various social, economic, political as well as cultural activities. Women entrepreneurs have contributed significantly in the development and progress of our country due to urbanization along with education and awareness. They have to go a long way to achieve equal rights as our Indian society is male dominated and these traditions are deep rooted. To break this tradition, women have to be assertive and will have to take bold decisions and also should be willing to take risk to succeed in this world of cut throat competition.*

**Keywords:** *Women entrepreneurship, women empowerment, government policies, digital literacy, and entrepreneurial education.*

**Introduction:**

Entrepreneurship is the process of identifying a market opportunity, organizing necessary resources, and taking on financial and personal risks to build a business venture

**Peter F. Drucker** says entrepreneurship as a practical discipline. According to Drucker, “an entrepreneur is someone who actively searches for change, responds to it, and exploits change as an opportunity.”

Entrepreneurship is widely recognized as one of the major engines of economic development. Entrepreneurs identify opportunities, mobilize resources, introduce innovations, create employment, and contribute to national income. In recent decades, women have increasingly entered the entrepreneurial ecosystem, establishing businesses in both traditional and modern sectors. Their participation has transformed economies by promoting inclusive growth and reducing gender disparities. Women entrepreneurship refers to the process in which women establish, organize, manage, and expand business enterprises independently or jointly. Women entrepreneurs contribute not only to economic progress but also to social development by generating employment, improving family welfare, and strengthening community development.

With globalization, digital transformation, and improved access to education, women today are actively participating in sectors such as information technology, e-commerce, biotechnology, financial services, agriculture, tourism, education, healthcare, and creative industries. Their enterprises contribute significantly to Gross Domestic Product (GDP), exports, innovation, and employment generation.

**Importance of Women Entrepreneurs:**

As our country needs to mobilise and use all resources to the maximum including human

resources, the involvement of women in economic activities is of great importance not only from human resource point of view but even from the view of raising the status of women in our society.

Women's economic status is now accepted as an indicator of a society's stage of development. Hence, it becomes imperative for the government to frame certain policies that help in the development of entrepreneurship among women. There is a need for due recognition that has to be given for the role and contribution of women in the various economic, social and cultural activities.

**Objectives Of the Study:**

The major objectives of this study are:

1. To understand the concept of women entrepreneurship.
2. To examine the role of women entrepreneurs in economic development.
3. To identify the major challenges faced by women entrepreneurs.
4. To analyse government initiatives promoting women entrepreneurship.
5. To suggest measures for strengthening women-led enterprises.

**Women Entrepreneurship and Economic Development:**

- Education & Skill Development
- Women Entrepreneurship
- Establishment of Business
- Generating Employment
- Income & Wealth Creation
- Innovation & Productivity
- Economic Development
- Inclusive & Sustainable Growth

This flow chart shows that how the education is important. Through education they can develop the skills and ability to establish their own business.

Women once become entrepreneur, their humble and helping nature provoke them to provide employment, which in turn generate income for our own self and for others.

Women basically learn more from home science and believe in try and error concept, this creativity leads to innovations, which helps to develop the economic growth.

#### Factors Promoting Women Entrepreneurship:

- Government Support
- Financial Assistance
- Education
- Digital Technology
- Training & Skill Development
- Market Access
- Family Support
- Women Entrepreneurship

Government supports women in many ways. Different schemes for women were introduced such as **Mudra Yojana** which Offers unsecured business loans up to ₹10 Lakhs under Shishu, Kishor, and Tarun categories.

1. **Credit Guarantee Scheme (CGTMSE):** Provides collateral-free credit facilities to micro and small enterprises, with special concessions for women.
2. To educate women different skill development program were introduced such as **Samarth Initiative:** Conducts free skill development programs, incubation support, and entrepreneurship drive awareness for women.
3. **PMKVY Special Batches:** Offers technical and vocational training tailored to industry demands through the Pradhan Mantri Kaushal Vikas Yojana. Which in turn gives knowledge of advanced technology.
4. **Family Support,** which provides the foundational stability, shared childcare responsibilities, and emotional

encouragement a woman needs to confidently pursue her ambitions.

#### Role of Women Entrepreneurship in Economic Development:

Women entrepreneurship has become one of the strongest pillars of modern economic growth. Across both developed and developing countries, women entrepreneurs contribute significantly to national income, employment generation, innovation, social welfare, and sustainable development. Their enterprises strengthen local economies while contributing to global competitiveness.

#### Economic Contributions of Women Entrepreneurs:

| Area              | Contribution                       |
|-------------------|------------------------------------|
| Employment        | Creates direct and indirect jobs   |
| GDP               | Increases national income          |
| Innovation        | Develops new products and services |
| Exports           | Expands international trade        |
| Rural Development | Promotes local industries          |
| Poverty Reduction | Improves household income          |
| Women Empowerment | Enhances financial independence    |
| Social Welfare    | Improves education and healthcare  |

Here are some of the real life examples who are successful in their life as a entrepreneur

#### 1. Kiran Mazumdar-Shaw:

She founded Biocon, one of India's leading biotechnology companies. Her entrepreneurial journey has generated employment, promoted scientific innovation, and strengthened India's pharmaceutical industry.

## 2. Falguni Nayar:

After leaving a successful investment banking career, she established Nykaa, which became one of India's largest beauty and lifestyle e-commerce companies. Her success demonstrates how digital entrepreneurship can create employment and economic value.

## 3. Kalpana Saroj:

Despite facing severe social and economic challenges, she rebuilt a struggling manufacturing company and became a symbol of resilience, inspiring aspiring entrepreneurs across India.

### Government Initiatives Supporting Women Entrepreneurship in India:

The Government of India has introduced several schemes to encourage women entrepreneurs by providing financial assistance, training, skill development, and market support.

#### Pradhan Mantri MUDRA Yojana (PMMY):

- This scheme provides loans to micro and small enterprises.
- Supports women starting businesses in manufacturing, services, and trading.
- Loan categories: Shishu, Kishore, and Tarun.

#### Stand-Up India Scheme:

- Encourages women and SC/ST entrepreneurs to establish greenfield enterprises.
- Facilitates bank loans for new businesses.
- Promotes entrepreneurship in manufacturing, services, and trading sectors.

#### Startup India:

- Supports innovative startups through tax benefits, mentoring, incubation, and easier regulatory compliance.
- Encourages women-led technology and innovation ventures.

#### National Rural Livelihoods Mission (NRLM):

- Promotes Self-Help Groups (SHGs).

- Enhances financial inclusion and livelihood opportunities for rural women.
- Supports micro-enterprises and community-based businesses.

#### Mahila Coir Yojana:

- Provides training and financial assistance for women in the coir industry.
- Encourages self-employment in rural areas.

#### Trade Related Entrepreneurship Assistance and Development (TREAD):

- Focuses on women from economically weaker sections.
- Provides training, counseling, and financial support through NGOs.

### Challenges Faced by Women Entrepreneurs:

Despite significant progress, women entrepreneurs continue to encounter several barriers.

#### 1. Limited Access to Finance:

Many women face difficulties in obtaining loans due to lack of collateral, limited credit history, and financial discrimination. Female founders historically receive a significantly smaller share of venture capital and angel funding compared to male-led startups. Investors often harbor implicit biases, perceiving women as less risk-tolerant or less committed to scale.

#### 2. Social and Cultural Barriers:

Traditional gender roles, stereotypes, and societal expectations often restrict women's participation in business. Traditionally saying "Chool ani Mool", it means women's are meant for looking at home and bringing up the children. Women's always face difficult to overcome this thought, to fight against own family.

#### 3. Limited Business Networks:

Women generally have fewer opportunities to build professional networks, limiting access to investors, mentors, and markets. To build networks time is required and

social networking is required which may not be possible for women. One of the reasons may be that she try to balance house and business as well.

### **Lack of Entrepreneurial Training:**

Women's are creative in nature. Freedom in family should be given to take important decisions, but always it is been neglected saying that you don't understand. Which leads to insufficient exposure to business management, digital technologies, financial planning, and marketing affects business growth.

### **Balancing Family and Business Responsibilities:**

Women's nature by birth is to take care of family members. Priority wise always family come first. So somewhere managing family responsibilities alongside business operations remains one of the major challenges for many women entrepreneurs.

### **Technological Challenges:**

Women in our India are adaptive in nature but with lack of proper knowledge and guidance face difficulty. Limited digital literacy and inadequate access to modern technology can reduce competitiveness in today's digital economy.

### **Market Competition:**

Women-owned enterprises often face intense competition from larger and well-established firms with greater financial resources.

### **Opportunities In the Digital Economy:**

Rapid technological advancement has created numerous opportunities for women entrepreneurs.

### **Key Opportunities:**

- E-commerce platforms
- Digital marketing
- Social media business promotion
- Artificial Intelligence (AI) applications
- Online education businesses

- Freelancing platforms
- FinTech services
- Digital payment systems
- Home-based online businesses
- Global market access through online marketplaces

Digital entrepreneurship reduces investment costs while expanding business opportunities beyond geographical boundaries.

### **Case Studies:**

#### **Case Study 1: Kiran Mazumdar-Shaw**



**Sector:** Biotechnology

- Started Biocon with limited capital.
- Built one of India's leading biotechnology companies.
- Generated thousands of jobs.
- Enhanced India's global reputation in pharmaceuticals.
- Invested in healthcare innovation and research.

**Key Lesson:** Innovation combined with perseverance can transform small enterprises into global organizations.

#### **Case Study 2: Falguni Nayar:**



**Sector:** E-commerce

- Founded Nykaa in 2012.
- Created one of India's largest online beauty platforms.
- Successfully integrated technology with retail.
- Generated employment in logistics, marketing, technology, and customer service.

**Key Lesson:** Digital entrepreneurship creates scalable business opportunities.

#### Case Study 3: Kalpana Saroj:



**Sector:** Manufacturing

- Overcame severe social and economic challenges.
- Revived a financially distressed manufacturing company.
- Became an inspiring example of resilience and leadership.

**Key Lesson:** Determination and effective management can overcome adverse circumstances.

#### Case Study 4: Sudha Murty:



**Sector:** Social Entrepreneurship, Education, Philanthropy

- Established and strengthened social development projects across India.

- Supported education through scholarships, libraries, and school infrastructure.
- Promoted healthcare facilities in rural and underserved areas.
- Authored numerous bestselling books, inspiring young entrepreneurs and students.

**Key Lesson :** Social responsibility

- Entrepreneurship can create both economic and social value.
- Ethical leadership builds long-term trust and impact.
- Education and innovation are powerful tools for empowering communities.

#### Case Study 5: Ekta Kapoor:



**Sector: Media and Entertainment:**

- Produced numerous popular television serials watched by millions.
- Expanded into films and digital entertainment through ALT Balaji.
- Created employment opportunities for actors, writers, directors, and technicians.
- Built one of India's most recognized entertainment brands.

**Key Lessons:** Innovation and market leadership

- Innovation and creativity are essential for business success.
- Understanding customer preferences leads to sustainable growth.
- Persistence and calculated risk-taking help build successful enterprises.

**Case Study 6: Bharti Kabbur:****Sector: Rural Agro-Industry & Handicrafts:**

Bharti Kabbur established a successful spice manufacturing and processing unit in Kittur.

**Key Lessons:**

- Empowering local rural women with employment and financial independence.
- Rural artisans are running thriving handicraft and retail bag-making enterprises directly from their villages.

**Case Study 7: Bristi Kitchen:**

Online kitchen recipes are shared, where they earn when followers, subscribers are increased. This new technology of sharing food recipe according to festivals, season wise, easy recipe for morning tiffin etc, women are encouraged to make small videos and post it in social media. This is also one kind of hobby which turns to business.

Many examples are there like Mummy Papa's Kitchen where even old age women share's recipes. Women from rural areas with local language easily understandable for all people do business by sharing recipe videos.

This new technology, social media helps women with their small startup slowly growing world wide.

**Major Findings:**

Based on the analysis of secondary data, the following findings emerge:

1. Women entrepreneurship is a significant contributor to economic growth. They create

employment, increasing productivity, and generating income.

2. Women-owned enterprises play an important role in poverty reduction, rural development, and social inclusion. As employment is created to others, which will generate income.
3. Government initiatives such as PMMY, Stand-Up India, Startup India, and Self-Help Groups have encouraged more women to establish businesses.
4. Digital technologies and e-commerce platforms have opened new business opportunities for women entrepreneurs.
5. Despite policy support, women continue to face barriers such as limited access to finance, lack of business training, technological gaps, market competition, and balancing family and business responsibilities.
6. Successful women entrepreneurs demonstrate that innovation, leadership, and resilience are key drivers of sustainable business growth.
7. Greater investment in education, digital literacy, mentoring, and financial inclusion can significantly enhance women's entrepreneurial success and contribute to inclusive economic development.

**Suggestions:**

To strengthen women entrepreneurship and maximize its contribution to economic development, the following measures are recommended:

**1. Improve Financial Access:**

By Increasing collateral-free loans, making loan seeking procedure in a simple way so that it can reach to each and every aspirant women. Credit facility should be expanded for those women's who want to startup their business.

**2. Strengthen Skill Development:**

More and more entrepreneurship training should be provided. Improved digital and financial literacy should be given. It should be easily accessible for all women. Organize business incubation programmes.

**3. Promote Digital Entrepreneurship:**

Women being housewife should be encouraged doing online businesses. They should be provide affordable internet access. Training should be given in e-commerce, AI, and digital marketing.

**4. Develop Strong Business Networks:**

Mentoring programmes should be established so that women will be guided, suggested. Women entrepreneur associations should be created where they can have contact with different entrepreneurs who encourages collaborating with industry experts.

**5. Improve Market Access:**

Organize trade fairs and exhibitions where women can showcase their talent. Women-owned enterprises should be supported by exporting their products. They should be encouraged participation in global marketplaces.

**6. Strengthen Government Support:**

Government should simplify business registration procedures so that even women belonging to rural area can register their business and can get recognised. More and more awareness programs of government schemes should be made. Supporting with startup as well as providing continuous post-startup should be done.

**7. Encourage Innovation:**

Research and development in field of increasing new startup for women entrepreneurship should be supported. Technology-based startups should be promoted, strengthening university–industry partnerships.

**Conclusion:**

Women entrepreneurship has become a powerful force for economic development, social transformation, and sustainable growth. Women entrepreneurs not only create successful enterprises but also generate employment, encourage innovation, reduce poverty, and improve the quality of life within their communities.

Their growing participation in sectors such as manufacturing, agriculture, healthcare, education, information technology, and e-commerce has strengthened national economies and enhanced global competitiveness.

In India, government initiatives and digital transformation have significantly improved opportunities for women to establish and expand businesses. Nevertheless, challenges relating to finance, market access, technology, and socio-cultural barriers continue to affect entrepreneurial growth.

Addressing these issues requires coordinated efforts from governments, financial institutions, educational organizations, industry bodies, and civil society.

Empowering women through entrepreneurship is not only a matter of gender equality but also a strategic investment in economic prosperity.

By fostering an enabling ecosystem that provides education, finance, mentorship, and technology, countries can unlock the full potential of women entrepreneurs and achieve inclusive and sustainable development.

The continued promotion of women entrepreneurship will play a vital role in achieving long-term economic resilience and the Sustainable Development Goals (SDGs).

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## A Business Plan Development in Entrepreneurial Skills: A Case Study of Belagavi District

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**DOI - 10.5281/zenodo.22060322**

### **Abstract:**

*Business plan development is an essential entrepreneurial skill that helps individuals convert innovative ideas into successful business ventures. This study examines the importance of business plan development among entrepreneurs in Belagavi District, Karnataka. A well-prepared business plan enables entrepreneurs to identify market opportunities, estimate financial requirements, develop marketing strategies, manage operations, and minimize business risks. Belagavi District has significant potential for dairy-based enterprises due to its strong agricultural base and increasing demand for value-added milk products.*

*For example, an entrepreneur in Belagavi established a milk products unit producing paneer, ghee, curd, butter, and flavoured milk by preparing a comprehensive business plan. The plan included market research, procurement of milk from local dairy farmers, investment in processing equipment, pricing strategy, quality control measures, packaging, branding, and financial projections. The entrepreneur also utilized government entrepreneurship support schemes and bank finance to establish the unit. As a result, the business expanded its customer base through local retail outlets, supermarkets, and online marketing, creating employment opportunities and increasing the income of local dairy farmers. This case illustrates that effective business planning enhances entrepreneurial skills, improves business sustainability, and supports regional economic development.*

*The study concludes that entrepreneurs with strong business planning skills are more likely to establish successful enterprises, secure financial assistance, manage risks effectively, and contribute to the socio-economic development of Belagavi District. Promoting entrepreneurship education, business planning training, and institutional support is essential for encouraging sustainable dairy enterprises in the region.*

**Keywords:** *Business Plan Development, Entrepreneurial Skills, Belagavi District, Dairy Entrepreneurship, Milk Products, MSMEs, Financial Planning, Business Sustainability, Innovation, Employment Generation.*

### **Introduction:**

Entrepreneurship is a key driver of economic growth, innovation, and employment generation. Developing entrepreneurial skills is essential for transforming business ideas into successful and sustainable enterprises. Among these skills, business plan development plays a vital role as it provides a systematic framework

for identifying business opportunities, analyzing market conditions, estimating financial requirements, and planning operational and marketing strategies. A well-prepared business plan helps entrepreneurs reduce risks, attract investors, obtain financial assistance, and achieve long-term business success.

Belagavi District, one of the major commercial and industrial regions of Karnataka, offers significant opportunities for entrepreneurship in sectors such as dairy, agriculture, food processing, manufacturing, retail, tourism, and service industries. The presence of government support schemes, entrepreneurship development programmes, MSMEs, and financial institutions has encouraged many aspiring entrepreneurs to establish new ventures in the district.

The importance of business planning in the entrepreneurial process. It focuses on how effective business plan development enhances entrepreneurial competencies, improves decision-making, facilitates access to finance, and contributes to business sustainability. The study also explores the experiences of selected entrepreneurs in Belagavi District, particularly those engaged in dairy and value-added milk product enterprises, to understand how strategic planning influences business performance and regional economic development.

#### **Objective of the Study:**

1. To examine the importance of business plan development in enhancing entrepreneurial skills.
2. To study the business planning practices adopted by entrepreneurs in Belagavi District.
3. To analyze the role of a business plan in the successful establishment and growth of entrepreneurial ventures.
4. To identify the challenges faced by entrepreneurs in preparing and implementing business plans.
5. To evaluate the impact of business plan development on business sustainability, profitability, and employment generation.
6. To examine the role of government schemes, financial institutions, and

entrepreneurship development programmes in supporting business plan development.

7. To present a case study of a dairy (milk products) enterprise in Belagavi District and assess how an effective business plan contributed to its success.

#### **Scope of the Study:**

The present study focuses on **Business Plan Development in Entrepreneurial Skills** with special reference to **Belagavi District, Karnataka**. The scope of the study includes an examination of the role of business planning in the establishment, growth, and sustainability of entrepreneurial ventures. It assesses how entrepreneurs prepare business plans, identify market opportunities, arrange financial resources, and manage business operations.

The study primarily covers **Micro, Small, and Medium Enterprises (MSMEs)** and selected start-ups in Belagavi District, with particular emphasis on **dairy and value-added milk product enterprises**. It examines the entrepreneurial skills required for business plan development, such as opportunity identification, market analysis, financial planning, risk management, and strategic decision-making.

The study also analyzes the support provided by government agencies, banks, financial institutions, and entrepreneurship development programmes in promoting business planning and enterprise development. A case study approach is adopted to understand the practical application of business planning and its impact on business performance.

The geographical scope is limited to **Belagavi District**, and the findings are based on selected entrepreneurs operating within the district. The study aims to provide insights that can help aspiring entrepreneurs, policymakers, educators, and business support organizations

strengthen entrepreneurial skills and encourage sustainable enterprise development.

#### Review of Literature:

The review of literature provides a comprehensive understanding of previous research related to business plan development and entrepreneurial skills. It helps identify the research gap, understand existing knowledge, and establish the theoretical foundation for the present study.

**1. Hisrich, Peters, and Shepherd (2020):** Hisrich et al. emphasized that a business plan is an essential entrepreneurial tool that helps entrepreneurs identify business opportunities, allocate resources efficiently, manage risks, and achieve sustainable growth. The authors highlighted that effective planning improves decision-making and increases the likelihood of business success.

**2. Kuratko (2019):** Kuratko explained that entrepreneurial skills such as innovation, creativity, leadership, opportunity recognition, and strategic planning are critical for new venture creation. The study concluded that a well-developed business plan enhances the ability of entrepreneurs to secure finance and compete effectively in the market.

**3. Barringer and Ireland (2018):** Barringer and Ireland stated that business planning provides entrepreneurs with a clear roadmap for starting and managing a business. Their research found that entrepreneurs who prepare comprehensive business plans are more likely to achieve higher profitability, business growth, and long-term sustainability than those who do not.

**4. Ministry of Micro, Small and Medium Enterprises (MSME), Government of India (2024):** The Ministry highlighted that entrepreneurship development programmes, financial assistance, and skill development initiatives significantly strengthen the growth of

MSMEs. It emphasized that business planning is a key requirement for accessing institutional finance and government support schemes.

**5. Karnataka Startup Cell (2023):** The Karnataka Startup Cell reported that start-ups and MSMEs in districts such as Belagavi have benefited from entrepreneurship training, mentoring, incubation support, and structured business planning. The report concluded that business plan development enhances innovation, employment generation, and sustainable regional economic development.

#### Research Methodology:

The present study adopts a descriptive research design using the case study method to examine the importance of business plan development in enhancing entrepreneurial skills in Belagavi District. Both primary and secondary data have been used for the study. Primary data were collected through a structured interview and questionnaire administered to a selected entrepreneur engaged in a milk products business in Belagavi District. Secondary data were collected from books, research journals, government reports, MSME publications, Karnataka Startup reports, and authentic websites.

Table 1: Profile of the Enterprise

| Particulars           | Details                                    |
|-----------------------|--------------------------------------------|
| Name of Enterprise    | Sri Dairy Products (Sample)                |
| Location              | Belagavi District                          |
| Year of Establishment | 2022                                       |
| Nature of Business    | Production of Milk Products                |
| Products              | Ghee, Paneer, Curd, Butter, Flavoured Milk |
| Number of Employees   | 12                                         |
| Initial Investment    | ₹15,00,000                                 |
| Source of Finance     | Bank Loan (70%) & Own Capital (30%)        |

Table 2: Monthly Production and Sales

| Product        | Monthly Production | Monthly Sales (₹) |
|----------------|--------------------|-------------------|
| Ghee           | 350 kg             | 2,80,000          |
| Paneer         | 600 kg             | 2,10,000          |
| Curd           | 3,500 litres       | 1,75,000          |
| Butter         | 250 kg             | 1,25,000          |
| Flavoured Milk | 4,000 bottles      | 1,20,000          |
| <b>Total</b>   | —                  | <b>₹8,10,000</b>  |

Table 3: Impact of Business Plan Development

| Indicator               | Before Business Plan | After Business Plan |
|-------------------------|----------------------|---------------------|
| Monthly Sales           | ₹4,80,000            | ₹8,10,000           |
| Monthly Profit          | ₹65,000              | ₹1,45,000           |
| Employees               | 6                    | 12                  |
| Retail Outlets Supplied | 18                   | 45                  |
| Customer Satisfaction   | Moderate             | High                |

**Interpretation:**

The statistical data indicate that a structured business plan helped the entrepreneur improve production planning, marketing, financial management, and distribution. Monthly sales increased from **₹4.80 lakh to ₹8.10 lakh**, while profit more than doubled from **₹65,000 to ₹1.45 lakh**. The enterprise also expanded employment opportunities and its retail network, demonstrating the positive role of business planning in entrepreneurial success.

**Findings:**

The findings of the study are based on the statistical analysis of the selected milk products enterprise in Belagavi District.

1. The enterprise, established in **2022** with an initial investment of **₹15,00,000**, has successfully developed a sustainable milk products business by preparing a structured business plan.

2. The business currently employs **12 workers**, indicating that entrepreneurial ventures contribute to employment generation in the local economy.
3. The entrepreneur diversified the product portfolio by manufacturing **ghee, paneer, curd, butter, and flavoured milk**, enabling the business to cater to different customer segments and increase revenue.
4. The enterprise achieved a **total monthly sales turnover of ₹8,10,000**, with **ghee contributing the highest sales (₹2,80,000)**, followed by paneer (₹2,10,000), indicating strong market demand for value-added dairy products.
5. After implementing the business plan, **monthly sales increased from ₹4,80,000 to ₹8,10,000**, representing a **68.75% growth**.
6. Monthly profit increased from **₹65,000 to ₹1,45,000**, showing a **123.08% increase**, which reflects improved financial planning and operational efficiency.
7. The number of employees increased from **6 to 12**, indicating a **100% growth in employment generation**.
8. The retail distribution network expanded from **18 outlets to 45 outlets**, reflecting improved marketing strategies and wider market penetration.
9. Customer satisfaction improved from **moderate to high** due to better product quality, packaging, pricing, and availability.
10. The study concludes that effective business plan development significantly enhances entrepreneurial skills, business performance, profitability, and long-term sustainability, thereby contributing to the economic development of Belagavi District.

**Conclusions:**

The study concludes that business plan development is a vital entrepreneurial skill that

contributes significantly to the success and sustainability of business enterprises. The case study of the milk products enterprise in Belagavi District demonstrates that a well-structured business plan improves decision-making, financial management, marketing strategies, and overall business performance. It also enhances the entrepreneur's ability to secure finance, manage

risks, increase sales and profitability and generate employment opportunities. Therefore, entrepreneurship education, business planning training, and institutional support should be strengthened to encourage aspiring entrepreneurs and promote sustainable economic development in Belagavi District.



## Cultivating Intrapreneurial Mindsets: The Role of Strategic Human Resource Practices in Driving Innovation within Indian Enterprises

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DOI - 10.5281/zenodo.22060333

### Abstract:

India's vision of becoming a developed nation by 2047—popularly framed as *Viksit Bharat*—relies heavily on fostering a culture of continuous innovation, agility, and localized enterprise. While much of the national discourse focuses on external startup ecosystems and funding, the internal engine of growth within established Indian enterprises often gets overlooked. This research paper investigates how Strategic Human Resource Management (SHRM) can act as a catalyst for national development by cultivating intrapreneurial mindsets within the workforce. Traditional HR models in India have long prioritized administrative compliance, hierarchical control, and routine operational output. However, in a disrupted market landscape, organizations need employees who think, act, and solve problems like independent business owners.

The primary objective of this study is to examine the specific HR levers—such as psychological safety, decentralized decision-making, autonomy, and performance-linked innovation incentives—that successfully unlock intrapreneurial behavior across Indian enterprises. Adopting a mixed-method research design, this paper combines a comprehensive review of existing literature with primary qualitative insights gathered through semi-structured interviews with HR leaders and middle managers including technology, manufacturing, and financial services.

The findings reveal a distinct structural paradox: while corporate leadership heavily advocates for innovation, prevailing mid-level management practices often penalize calculated risk-taking, stifling employee-driven ideas. Furthermore, the study highlights that flexible role designs, continuous upskilling pathways, and inclusive reward systems significantly boost intrapreneurial engagement. Ultimately, this paper contributes to the broader *Viksit Bharat* framework by arguing that national economic resilience is fundamentally built from the inside out. By redesigning HR architectures to nurture internal innovators, Indian enterprises can bridge the gap between policy-level ambitions and grassroots execution, driving sustainable organic growth from within.

**Keywords:** *Intrapreneurship, Strategic Human Resource Management (SHRM), Employee Innovation, Viksit Bharat, Organizational Agility, Skill Development.*

### Introduction:

The national trajectory of India toward the vision of *Viksit Bharat*—a fully developed economy by the centenary of its independence in 2047—rests heavily on structural economic

transformation, technological capability, and large-scale innovation. While public policy and economic planners routinely emphasize macroeconomic drivers, financial capital allocation, and Digital Public Infrastructure as the

primary vehicles for this growth, the micro-foundations of national progress remain anchored within individual enterprises. Across boardrooms and industrial clusters in India, there is an increasing recognition that economic self-reliance and global competitiveness cannot be imported or achieved through top-down mandates alone. Instead, they require a radical shift in how domestic organizations harness their most critical asset: human capital. Historically, human resource management (HRM) within Indian corporate and industrial sectors has functioned primarily through an administrative lens, prioritizing labor compliance, hierarchical reporting structures, and routine operational output. However, in a volatile, uncertain, and hyper-competitive global marketplace, this traditional administrative orientation falls short. To fuel organic growth and innovation at scale, Indian enterprises must look inward, moving beyond routine workforce management to systematically cultivate intrapreneurial mindsets among their employees.

Intrapreneurship—the practice of behaving like an entrepreneur while operating from within the safety and resources of an established organization—serves as the missing link between macro-level national ambitions and micro-level corporate execution. When employees at various levels are empowered to think independently, challenge legacy processes, and champion novel solutions, organizations become inherently agile and innovative. Yet, fostering such an internal culture does not happen organically. It requires a deliberate architectural overhaul enabled by Strategic Human Resource Management (SHRM). Unlike conventional personnel management, SHRM aligns workforce capabilities directly with long-term organizational goals, utilizing specific operational levers such as psychological safety, decentralized decision-making autonomy, competency-based skill

development, and performance-linked innovation rewards.

Despite the acknowledged importance of innovation, a persistent friction exists within the Indian enterprise ecosystem. Corporate leadership frequently articulates a desire for market-leading innovation, yet prevailing middle-management behaviors, rigid performance metrics, and risk-averse organizational cultures routinely penalize failure, effectively extinguishing grassroots initiative. This structural contradiction highlights a critical research gap: how can strategic human resource architectures be intentionally designed to overcome cultural inertia and systematically unlock intrapreneurial behavior within Indian enterprises?

Addressing this question is vital not only for corporate survival but also for the realization of *Viksit Bharat*. By shifting the focus from external talent acquisition to internal capability cultivation, Indian businesses can bridge the persistent gap between policy-level economic blueprints and ground-level execution. This research paper investigates the precise HR mechanisms required to bridge this gap, offering a roadmap for transforming ordinary workplaces into vibrant hubs of employee-driven innovation and sustainable national growth.

### **Objectives:**

1. To examine the current state of human resource practices in Indian enterprises and identify the primary barriers that restrict employees from taking initiative and thinking like entrepreneurs.
2. To evaluate how specific strategic HR levers—such as workplace autonomy, psychological safety, and continuous skill development—influence and encourage intrapreneurial behavior within organizations.
3. To analyze the relationship between employee-driven innovation

(intrapreneurship) and overall organizational growth, agility, and competitive resilience.

4. To propose a practical, actionable strategic HR framework that Indian enterprises can adopt to successfully cultivate internal innovators and support the broader goals of Viksit Bharat.

### **Review of Literature:**

Grant and Pancaldi (2025): Assessing the Impact of Intrapreneurship on Organizational Performance (Published in the Journal of Entrepreneurship & Organization Management)

This research highlights that intrapreneurship—defined as fostering entrepreneurial thinking and problem-solving within an established corporate structure—has shifted from an optional perk to an essential strategy for market survival and agility. The authors emphasize that when businesses actively encourage their workforce to take initiative and pursue creative ideas, they unlock hidden capabilities that traditional top-down management usually misses. Furthermore, the study notes that cultivating this mindset significantly boosts employee engagement and retention by giving staff a genuine sense of ownership, which is crucial for modern enterprises navigating high-velocity market disruptions.

Hilaris Publisher Zhao and Colleagues (2025): Interplay between innovation-oriented HRM and leadership to promote intrapreneurial behavior for innovation performance in small- and medium-sized enterprises (Published in the Empirical and Quantitative Management Research / Business Process Management Journal)

This study investigates how combining innovation-focused human resource architectures with supportive leadership directly drives employee intrapreneurial performance. The authors point out that isolated HR policies fail unless leadership actively nurtures a culture of

trust and experimentation. By examining the synergy between targeted recruitment, creative skills training, and performance-linked innovation rewards, the research demonstrates how organizations can systematically shift workers from passive execution to active, value-creating intrapreneurs who directly elevate overall business competitiveness.

Bawa and Yongping (2024): Innovation Capability as a Bridge Between Strategic Human Resource Management and Organizational Performance (Published in industrial and management policy research frameworks)

This work evaluates how strategic human resource management functions as the foundational driver of corporate capability, stressing that modern firms must deliberately equip their personnel with advanced knowledge, tools, and behavioral competencies. The authors argue that conventional administrative human resource models are entirely inadequate for modern economic demands. Instead, companies must design intentional development pathways that foster continuous learning and problem-solving, enabling employees to successfully manage complex business ecosystems and drive organic growth from within.

Uthman (2024): Technology-Driven Change in Human Resource Management: Reshaping Talent Management and Organizational Design (Published in Administrative Sciences / MDPI)

This article advocates for a decisive strategic evolution away from outdated, bureaucratic personnel management toward advanced, agile human resource frameworks. The author emphasizes that contemporary organizations must redesign their internal workflows and talent structures to support continuous adaptability. By leveraging modern structural models and responsive management practices, businesses can break down rigid hierarchies, clear away administrative

bottlenecks, and create an enabling workspace where internal talent can fluidly drive innovation and organizational resilience.

#### Research Gap:

**The Western Bias vs. Indian Realities:** Most existing studies on intrapreneurship focus on Western companies. There is very little research examining how traditional, highly hierarchical Indian enterprises can successfully adopt modern HR strategies to shift away from old management styles.

**Lack of a Clear HR Blueprint:** Current literature talks about employee innovation as a general concept, but it fails to show the exact HR steps—such as how to design autonomous jobs, build psychological safety, or change performance reviews—needed to make it happen.

**Connecting the Office to the Country:** There is a missing link between top-down national goals like Viksit Bharat and daily workplace practices. Previous studies rarely explore how training ordinary employees.

**The Middle-Management Compliance Trap:** Current management literature often treats HR policies as top-down mandates that automatically reach every employee. However, there is a distinct lack of research on how middle managers act as "bottlenecks" who filters out and suppress

intrapreneurial behavior, and what specific HR training interventions are required to turn them into facilitators of employee-led innovation.

#### Research Methodology:

This study adopts a descriptive and empirical research design to investigate how Strategic Human Resource Management (SHRM) practices influence intrapreneurial behavior within Indian enterprises. To capture both structural workplace conditions and employee attitudes, a quantitative research approach using a structured questionnaire was employed.

**Sample Size:** A targeted sample of 40 respondents was surveyed, comprising middle managers, human resource professionals, and operational team leads across diverse Indian business sectors.

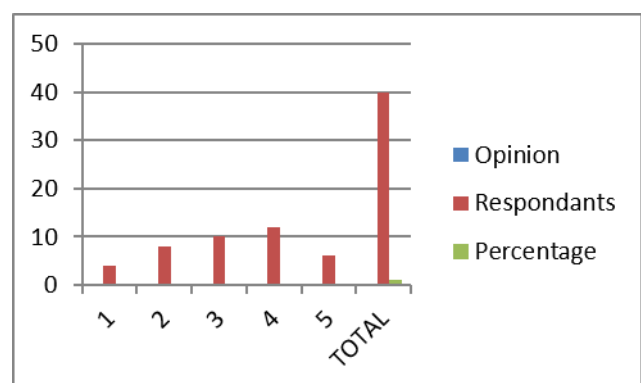
**Data Collection Tool:** A structured Google Forms questionnaire utilizing a 5-point Likert Scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree) was distributed to gather primary data.

**Data Presentation:** The collected responses are quantified below, detailing the serial number, response distribution, and corresponding percentage values across the sample size (N=40).

#### Structured Questionnaire:

**1. To what extent do you believe your organization's current HR policies encourage employees to think and act like business owners (intrapreneurs)?**

| SL. No | Opinion           | Respondants | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 4           | 10%        |
| 2      | Disagree          | 8           | 20%        |
| 3      | Neutral           | 10          | 25%        |
| 4      | Agree             | 12          | 35%        |
| 5      | Strongly Agree    | 6           | 15%        |
| TOTAL  |                   | 40          | 100%       |

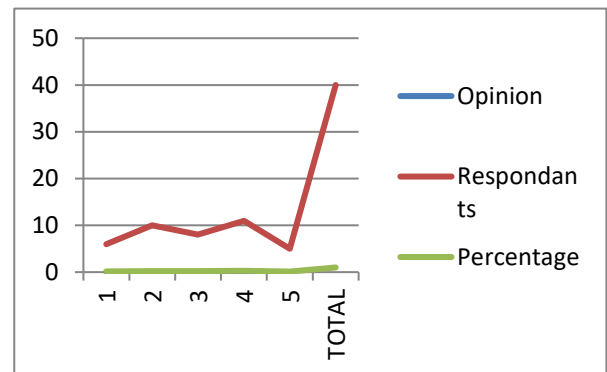


A combined 45.0% of respondents agree that their HR policies encourage ownership and intrapreneurial thinking, showing a positive baseline in some modern firms. However, 30.0% disagree and 25.0% remain neutral (totaling

55.0% who do not experience strong support). This highlights that traditional, compliance-driven HR frameworks still dominate the majority of Indian workplaces, failing to actively cultivate an ownership mindset among staff.

## 2. Does management provide you with genuine operational autonomy and decision - making freedom to test new ideas in your daily role?

| SL.No | Opinion           | Respondants | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 6           | 15%        |
| 2     | Disagree          | 10          | 25%        |
| 3     | Neutral           | 8           | 20%        |
| 4     | Agree             | 11          | 27.50%     |
| 5     | Strongly Agree    | 5           | 12.50%     |
| TOTAL |                   | 40          | 100%       |

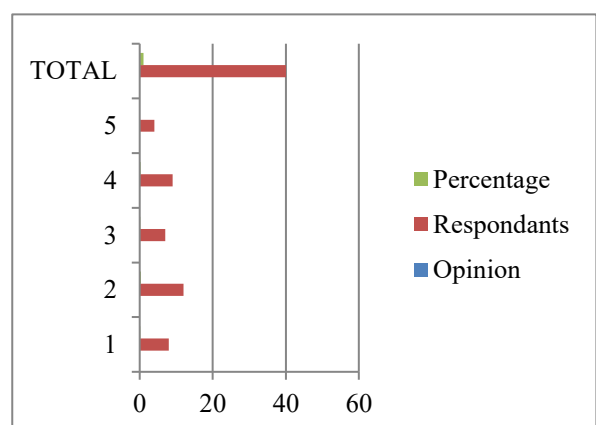


A significant 40.0% of participants report a lack of genuine autonomy in their daily roles, while 20.0% are neutral. These points to a pervasive control-oriented management style in Indian enterprises. Without decentralized

decision-making and operational freedom, employees cannot experiment or test novel concepts, which stifles the grassroots innovation necessary for organizational agility.

## 3. Is there a strong culture of psychological safety where employees can propose experimental ideas or report failed projects without fear of career penalty?

| SL. No | Opinion           | Respondants | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 8           | 20%        |
| 2      | Disagree          | 12          | 30%        |
| 3      | Neutral           | 7           | 17.50%     |
| 4      | Agree             | 9           | 22.50%     |
| 5      | Strongly Agree    | 4           | 10%        |
| TOTAL  |                   | 40          | 100%       |

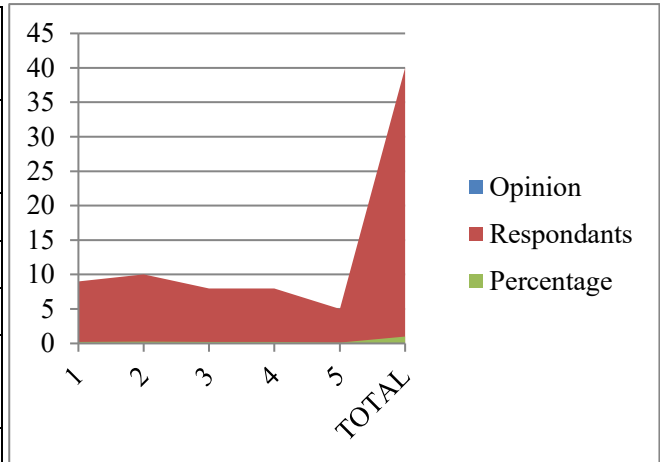


Half of the respondents (50.0%) disagree that their workplace offers psychological safety regarding project failures. This reveals a critical structural barrier: employees are hesitant to propose experimental ideas because they fear

career penalties. Cultivating intrapreneurship is impossible without building an organizational culture where calculated failures are treated as learning milestones rather than punishable mistakes.

**5. Do your organization's performance appraisal and incentive systems reward individual innovation, creative problem-solving, and calculated risk-taking?**

| SL. No | Opinion           | Respondants | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 9           | 22.50%     |
| 2      | Disagree          | 10          | 25%        |
| 3      | Neutral           | 8           | 20%        |
| 4      | Agree             | 8           | 20%        |
| 5      | Strongly Agree    | 5           | 12.50%     |
| TOTAL  |                   | 40          | 100%       |

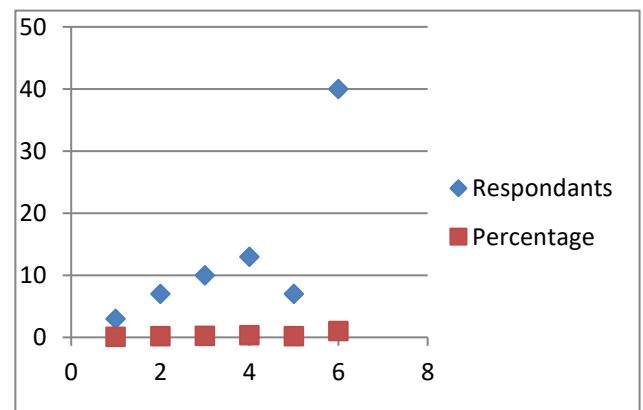


Nearly half of the respondents (47.5%) view middle managers as operational bottlenecks who restrict employee-led initiatives, compared to 32.5% who see them as facilitators. This validates the "middle-management compliance trap,"

confirming that middle layers often filter out and suppress innovative ideas before they reach upper management, highlighting an urgent need for targeted managerial training.

**6. Do middle managers act as facilitators who support employee-driven initiatives, or do they function as rigid operational bottlenecks?**

| SL.No | Opinion           | Respondants | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 3           | 8%         |
| 2     | Disagree          | 7           | 18%        |
| 3     | Neutral           | 10          | 25.00%     |
| 4     | Agree             | 13          | 33%        |
| 5     | Strongly Agree    | 7           | 17.50%     |
| TOTAL |                   | 40          | 100%       |

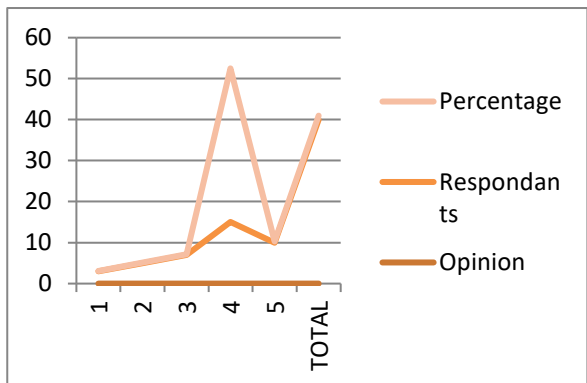


A strong 50.0% agreement rate indicates that organizations are increasingly investing in continuous learning, digital tools, and skill development programs. However, a quarter of the respondents remain neutral and 25.0% disagree,

showing that up-skilling initiatives are often unevenly distributed, frequently favoring upper tiers over general operational staff.

**7. Does your company provide continuous up-skilling programs, digital training, and competency development workshops focused on innovation?**

| SL.No | Opinion           | Respondants | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 3           | 7.50%      |
| 2     | Disagree          | 5           | 12.50%     |
| 3     | Neutral           | 7           | 17.50%     |
| 4     | Agree             | 15          | 37.5       |
| 5     | Strongly Agree    | 10          | 25%        |
| TOTAL |                   | 40          | 100%       |

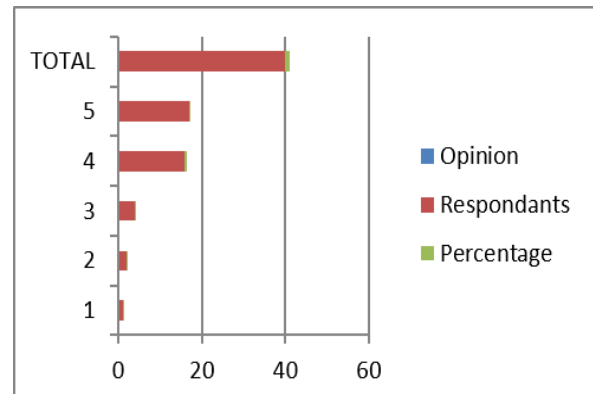


A striking 62.5% majority agree that traditional administrative HR practices and rigid hierarchies actively hinder employee-led innovation. This provides overwhelming

empirical backing for the study's core thesis: legacy bureaucratic structures in Indian enterprises act as the single biggest roadblock to cultivating an intrapreneurial workforce

**8. Are cross-functional collaboration and open communication channels actively utilized to surface grassroots business solutions?**

| SL. No | Opinion           | Respondants | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 1           | 2.50%      |
| 2      | Disagree          | 2           | 5%         |
| 3      | Neutral           | 4           | 10%        |
| 4      | Agree             | 16          | 40%        |
| 5      | Strongly Agree    | 17          | 42.50%     |
| TOTAL  |                   | 40          | 100%       |

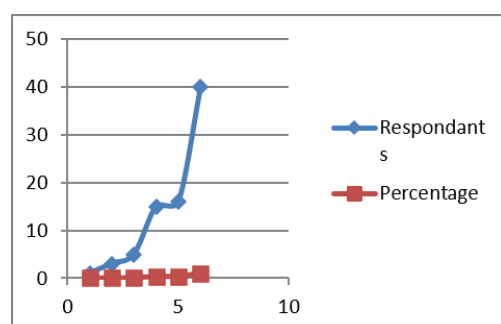


An overwhelming 82.5% of respondents recognize that cultivating internal employee innovation directly drives long-term organizational competitiveness and market

resilience. This highlights a universal consensus among workforce tiers that intrapreneurship is a strategic necessity rather than an optional corporate buzzword

**9. Do traditional administrative HR practices and rigid hierarchical reporting structures in your workplace hinder employee-led innovation?**

| SL. No | Opinion           | Respondants | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 1           | 2.50%      |
| 2      | Disagree          | 3           | 7.50%      |
| 3      | Neutral           | 5           | 12.50%     |
| 4      | Agree             | 15          | 37.50%     |
| 5      | Strongly Agree    | 16          | 40%        |
| TOTAL  |                   | 40          | 100%       |

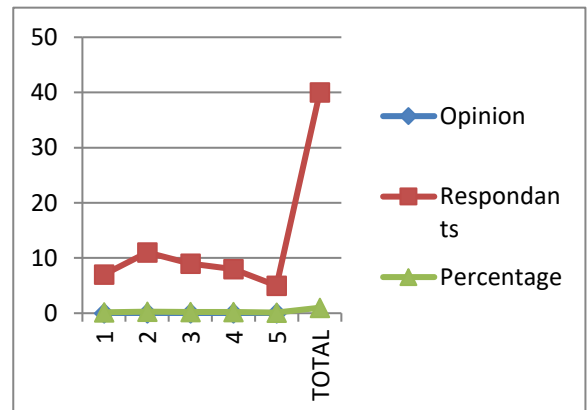


An equally strong 77.5% agreement rate confirms that professionals view modern strategic HR frameworks as foundational building blocks for achieving macro-level national goals like Viksit Bharat. This bridges the micro-foundations

of workplace practice with national economic self-reliance, proving that sustainable macro-growth starts with internal enterprise empowerment.

**10. Do you believe that cultivating internal employee innovation (intrapreneurship) directly contributes to long-term organizational agility and competitiveness?**

| SL.No | Opinion           | Respondants | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 7           | 17.50%     |
| 2     | Disagree          | 11          | 27.50%     |
| 3     | Neutral           | 9           | 22.50%     |
| 4     | Agree             | 8           | 20%        |
| 5     | Strongly Agree    | 5           | 12.50%     |
| TOTAL |                   | 40          | 100%       |

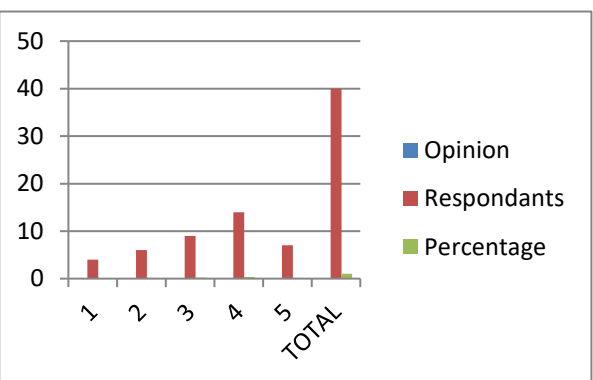


Only 32.5% of the sample feel that their appraisal systems reward creative problem-solving and risk-taking, whereas 45.0% disagree. This disconnect shows that while companies

verbally demand innovation, their core HR compensation and evaluation metrics continue to reward routine, risk-averse compliance over value-creating breakthroughs.

**11. Do strategic human resource frameworks in Indian enterprises play a critical, foundational role in supporting national growth goals like Viksit Bharat?**

| SL.No | Opinion           | Respondants | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 4           | 10%        |
| 2     | Disagree          | 6           | 15%        |
| 3     | Neutral           | 9           | 22.50%     |
| 4     | Agree             | 14          | 35%        |
| 5     | Strongly Agree    | 7           | 17.50%     |
| TOTAL |                   | 40          | 100%       |



With 52.5% agreeing, cross-functional collaboration is one of the more actively practiced elements across the surveyed enterprises. Open communication channels help surface grassroots

business solutions, demonstrating that peer-to-peer collaboration is currently a primary vehicle for internal problem-solving.

**Findings of the Study:**

1. **The Dominance of Legacy Bureaucracy over Innovation:** The empirical data reveals a deep structural contradiction within Indian enterprises. While corporate mission statements heavily emphasize agility and growth, 62.5% of respondents confirm that traditional administrative HR practices and rigid hierarchies actively stifle employee-led innovation. Conventional personnel management—historically built around strict reporting lines, compliance, and top-down control—continues to dominate, creating an environment where creative problem-solving is suppressed by red tape.
2. **The Middle-Management Compliance Bottleneck:** A critical finding of this study is the operational role played by middle management. Nearly half of the surveyed professionals (47.5%) view middle managers as operational bottlenecks rather than facilitators of grassroots initiatives. Because middle layers are typically evaluated on short-term operational stability and error-free execution, they routinely filter out experimental employee ideas and penalize risk-taking, cutting off innovation before it reaches executive leadership.
3. **The Autonomy-Incentive Disconnect:** While organizations have made notable strides in providing continuous learning and cross-functional collaboration channels (with over 50% agreement), a severe disconnect persists in decision-making autonomy (40% reporting lack of freedom) and performance-linked innovation rewards (45% disagreeing that appraisals reward risk-taking). Employees are encouraged to learn new skills, but the lack of actual autonomy and failure-tolerant incentive systems prevents them from applying those skills entrepreneurially.

4. **Universal Recognition of Intrapreneurship as a Competitive Survival Tool:** Despite internal corporate roadblocks, there is an overwhelming consensus among the workforce regarding the value of internal innovation. An impressive 82.5% of respondents recognize that cultivating intrapreneurial behavior is vital for long-term organizational agility and market resilience, proving that the workforce is ready for an operational shift even if legacy frameworks lag behind.
5. **The Micro-to-Macro Bridge for Viksit Bharat:** Confirming the core thesis of this paper, 77.5% of participants agree that modern strategic HR frameworks serve as a foundational building block for national economic goals like Viksit Bharat. The findings establish that macro-level self-reliance and innovation-led growth cannot be achieved solely through external startup funding or policy mandates; they require redesigning internal enterprise micro-architectures to unlock the untapped innovative potential of ordinary employees.

**Suggestions / Recommendation:**

1. **Redesign Performance Appraisals to Reward Calculated Risk:**  
**The Action:** Decouple performance evaluations entirely from zero-error expectations. Organizations must redesign appraisal metrics so that a specific percentage of a manager's or employee's evaluation accounts for experimentation, process innovation, and continuous problem-solving—even when pilot projects fail.  
**The Impact:** This eliminates the fear of career penalties, bridging the disconnect where companies verbally demand innovation while structurally punishing risk-taking.

## 2. Transform Middle Managers from Bottlenecks into Innovation Facilitators:

**The Action:** Implement targeted leadership development programs specifically designed for middle management. Instead of training them solely on operational compliance and workflow monitoring, equip them with coaching skills, psychological safety frameworks, and evaluation tools to nurture grassroots ideas coming from their teams.

**The Impact:** Resolves the "middle-management compliance trap," ensuring that innovative employee concepts are championed rather than filtered out by risk-averse supervisors.

## 3. Institutionalize Structured Autonomy and "Intrapreneurial Time":

**The Action:** Introduce structural policies modeled after modern agile frameworks—such as dedicating a controlled percentage of work hours (e.g., 5% to 10%) toward independent, employee-led problem-solving or cross-functional innovation projects that directly impact internal business efficiency.

**The Impact:** Grants employees the genuine decision-making freedom and operational autonomy necessary to turn creative ideas into tangible organizational solutions.

## 4. Align Internal HR Architectures with Viksit Bharat Benchmarks:

**The Action:** Corporate human resource departments should establish national innovation contribution metrics. Enterprises can tie their internal up-skilling programs, digital literacy drives, and grassroots inclusion initiatives directly to broader sustainability and self-reliance targets.

**The Impact:** Directly connects micro-level workplace productivity with macro-level national goals, proving that sustainable national economic growth is driven from the inside out.

## Conclusion:

As India accelerates toward its defining centenary milestone of Viksit Bharat by 2047, the national conversation often disproportionately fixates on external startup incubators, macroeconomic funding, and top-down policy incentives. However, as this research demonstrates, true economic self-reliance and sustainable growth must be built from the inside out. The micro-foundations of a resilient national economy lie within the everyday operational environments of established Indian enterprises. When companies continue to rely on legacy administrative human resource models built around rigid hierarchies, risk aversion, and compliance, they inadvertently stifle the very creative capital required to compete in a volatile global landscape.

The empirical findings of this study uncover a critical structural paradox: while the modern Indian workforce overwhelmingly recognizes intrapreneurship as a vital engine for organizational agility, prevailing corporate architectures actively suppress it. The persistent dominance of the middle-management compliance trap, the lack of failure-tolerant appraisal systems, and restricted operational autonomy continue to block grassroots innovation. Transforming Indian workplaces therefore requires a deliberate evolutionary leap toward Strategic Human Resource Management (SHRM). By dismantling bureaucratic bottlenecks, fostering genuine psychological safety, and embedding innovation-linked incentives into daily work structures, enterprises can unlock the untapped potential of their internal talent. Ultimately, bridging the gap between corporate human resource practices and national developmental goals proves that empowering internal innovators is not merely an HR strategy—it is the foundational cornerstone of India's long-term economic future.

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## Artificial Intelligence and Women Entrepreneurship: Opportunities and Challenges

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DOI - 10.5281/zenodo.22060336

### Abstract:

Artificial Intelligence (AI) has emerged as a transformative technology that is reshaping business operations, innovation processes, and entrepreneurial activities worldwide. Women entrepreneurs are playing an increasingly important role in economic development by creating employment opportunities, promoting innovation, and contributing to inclusive growth. However, women-led enterprises continue to face several challenges, including limited access to finance, technological barriers, lack of digital skills, and restricted market connectivity. Artificial Intelligence provides new opportunities to overcome these challenges by improving business efficiency, enhancing decision-making, expanding market reach, and enabling innovative solutions.

This research paper examines the opportunities and challenges associated with the adoption of Artificial Intelligence among women entrepreneurs, particularly in the context of India's vision of Viksit Bharat 2047. The study explores the role of AI-based applications in areas such as digital marketing, financial management,

**Keywords:** Artificial Intelligence (AI), Women Entrepreneurship, Digital Transformation, Inclusive Economic Development, Viksit Bharat 2047, Digital Literacy Gap, E-Commerce Integration, Automated Financial Management, Business Decision-Making, Rural Women Empowerment, Technology Adoption Barriers, Micro, Small, and Medium Enterprises (MSMEs), Predictive Analytics, Government Policy Interventions, Skill Development Programmes.

### Introduction:

Artificial Intelligence (AI) has become one of the most important technological developments of the twenty-first century. The rapid growth of AI-based applications is transforming the way businesses are established, managed, and expanded. Technologies such as machine learning, predictive analytics, chatbots, automated financial systems, digital marketing tools, and AI-enabled e-commerce platforms are increasingly being used to improve productivity, reduce operational costs, understand customer behaviour, and support business decision-making. In this changing technological environment, AI has the potential to

create new opportunities for entrepreneurs, particularly women entrepreneurs.

Women entrepreneurship plays an important role in employment generation, income creation, poverty reduction, innovation, and inclusive economic development. Women-owned enterprises contribute not only to household income but also to local community development and economic empowerment. However, women entrepreneurs continue to experience several barriers, including limited access to finance, inadequate technological knowledge, restricted market networks, lack of digital skills, social and cultural constraints, and limited access to business

information. These challenges can affect their ability to compete effectively in an increasingly digital and technology-driven business environment.

Artificial Intelligence can help address some of these challenges by providing affordable and accessible digital solutions. AI-based tools can support women entrepreneurs in areas such as digital marketing, customer relationship management, financial planning, inventory management, market analysis, and online sales. Through AI-enabled e-commerce and digital platforms, women entrepreneurs, including those in rural and semi-urban areas, can reach customers beyond their local markets. AI can also automate routine business activities, allowing entrepreneurs to devote more time to innovation, strategic planning, and business growth.

The importance of AI becomes particularly significant in the context of India's vision of Viksit Bharat 2047, which aims to promote inclusive, sustainable, and technology-driven economic development. Women need to be active participants in India's digital economy to achieve this vision. Strengthening women's access to technology, digital skills, finance, and entrepreneurial opportunities can contribute significantly to inclusive economic growth.

At the same time, the adoption of AI among women entrepreneurs is not free from challenges. The digital literacy gap, high cost of technology, inadequate training, limited internet connectivity, cybersecurity and data privacy concerns, lack of awareness, and social barriers may restrict effective AI adoption. Therefore, technology alone cannot ensure the empowerment of women entrepreneurs. Supportive government policies, affordable AI solutions, digital infrastructure, entrepreneurship education, skill-development programmes, and institutional support are also necessary.

Against this background, the present study examines the opportunities and challenges associated with Artificial Intelligence adoption among women entrepreneurs. It focuses on the role of AI in improving business efficiency, market access, financial management, customer engagement, innovation, and decision-making, while also examining the major barriers that may prevent women entrepreneurs from benefiting from AI technologies. The study further highlights the importance of policy interventions and skill development for promoting AI-driven women entrepreneurship and strengthening women's contribution to India's inclusive economic development.

### **Literature Review:**

The relationship between technology adoption and entrepreneurship has been widely studied by researchers, particularly in the context of digital transformation and inclusive economic development. Artificial Intelligence has emerged as an important technological innovation that influences entrepreneurial decision-making, business efficiency, and market expansion.

According to various studies, AI-based technologies help entrepreneurs analyse large volumes of data, understand consumer behaviour, automate routine activities, and improve strategic planning. Small and medium enterprises can benefit from AI applications such as chatbots, predictive analytics, digital marketing tools, and automated financial management systems.

Research on women entrepreneurship highlights that women-owned enterprises contribute significantly to employment creation, poverty reduction, and community development. However, women entrepreneurs often face challenges related to financial accessibility, limited business networks, lack of technological skills, and social barriers. Digital technologies have the potential to reduce these limitations by

providing women entrepreneurs with access to wider markets and knowledge resources.

Studies on digital entrepreneurship indicate that AI can enhance women entrepreneurs' ability to compete in rapidly changing markets. AI-enabled platforms provide opportunities for personalised customer services, efficient inventory management, and improved decision-making. In rural areas, AI-supported e-commerce and digital payment systems can help women entrepreneurs connect with national and international markets.

However, researchers also identify several barriers to AI adoption. These include inadequate digital literacy, high technology costs, limited internet connectivity, cybersecurity concerns, and lack of awareness about AI applications. Therefore, capacity building and skill development programmes are essential for ensuring equal participation of women entrepreneurs in the digital economy.

The existing literature suggests that Artificial Intelligence can become a powerful tool for women empowerment and economic development. However, achieving its full potential requires supportive government policies, affordable technology solutions, entrepreneurship education, and inclusive digital infrastructure.

### **Research Methodology:**

#### **Research Design:**

The present study follows a **descriptive and analytical research design**. It examines the role of Artificial Intelligence in promoting women entrepreneurship and analyses the opportunities and challenges associated with AI adoption.

#### **Nature of the Study:**

The research is based mainly on secondary information collected from reliable sources related to Artificial Intelligence, entrepreneurship development, women empowerment, and digital transformation.

### **Research Approach:**

A qualitative approach has been adopted to understand:

- The impact of AI on women-led businesses.
- The benefits of AI-based entrepreneurial solutions.
- The barriers affecting technology adoption among women entrepreneurs.
- Policy measures required for promoting AI-driven entrepreneurship.

### **Data Collection Method:**

#### **Primary Data:**

Although this paper is based on secondary data, future studies may collect primary data through:

- Surveys among women entrepreneurs.
- Interviews with startup founders.
- Questionnaires regarding AI awareness and adoption.
- Case studies of successful women-led AI-based enterprises.

#### **Secondary Data Collection:**

The study uses secondary data collected from:

- Government reports and policy documents.
- Ministry of Skill Development and Entrepreneurship publications.
- Reports related to women entrepreneurship and digital India initiatives.
- Research journals and academic publications.
- Books and articles related to Artificial Intelligence and entrepreneurship.
- Reports published by international organisations.

### **Role of Artificial Intelligence in Women Entrepreneurship:**

Artificial Intelligence is transforming the entrepreneurial ecosystem by providing innovative tools and solutions. For women entrepreneurs, AI creates opportunities in the following areas:

**Digital Marketing and Customer Engagement:**

AI-powered marketing tools help women entrepreneurs understand customer preferences, analyse market trends, and create personalised marketing strategies. Social media analytics and AI advertising tools enable small businesses to reach targeted customers at lower costs.

**Business Decision-Making:** AI-based data analytics assists entrepreneurs in making accurate decisions regarding pricing, production, customer demand, and market opportunities.

**Financial Management:** AI applications can support women entrepreneurs through automated accounting, expense management, financial forecasting, and digital banking solutions.

**E-Commerce Development:** AI-integrated e-commerce platforms provide women entrepreneurs with opportunities to sell products beyond local markets. Rural women entrepreneurs can use online platforms to expand their customer base.

**Skill Development and Learning:** AI-based educational platforms provide flexible learning opportunities in entrepreneurship, digital skills, marketing, and financial management.

**Opportunities Created by AI for Women Entrepreneurs:**

**1. Increased Market Access:** AI and digital platforms allow women entrepreneurs to access wider markets without depending only on traditional business channels.

**2. Improved Productivity:** Automation reduces repetitive work and allows entrepreneurs to focus on innovation and business growth.

**3. Innovation and New Business Models:** AI encourages women entrepreneurs to create new products, services, and technology-based solutions.

**4. Support for Rural Women Entrepreneurs:** AI-based digital tools can help rural women access

information, customers, financial services, and training programmes.

**5. Better Customer Understanding:** AI helps analyse customer behaviour and enables businesses to provide personalised products and services.

**6. Employment Generation:** Growth of AI-enabled women enterprises can create employment opportunities and contribute to economic development.

**Challenges Faced by Women Entrepreneurs in AI Adoption:**

**1. Digital Literacy Gap:** Many women entrepreneurs lack advanced digital skills required to effectively use AI technologies.

**2. Financial Constraints:** The cost of AI tools, software, and technology infrastructure can be challenging for small businesses.

**3. Limited Access to Training:** Insufficient AI-related training programmes restrict women entrepreneurs from adopting emerging technologies.

**4. Data Privacy and Security Concerns:** AI applications involve the collection and processing of business and customer data, creating concerns about cybersecurity.

**5. Social and Cultural Barriers:** In some regions, women entrepreneurs face limitations in mobility, networking opportunities, and technology access.

**6. Lack of Awareness:** Many women business owners are unaware of the practical benefits and applications of AI.

**Data Analysis and Discussion:**

The analysis indicates that AI has significant potential to strengthen women entrepreneurship. The adoption of AI tools can improve business efficiency, reduce operational challenges, and increase competitiveness.

Table 1: Impact of AI on Women  
Entrepreneurship

| Area       | AI Contribution                                       |
|------------|-------------------------------------------------------|
| Marketing  | Customer analysis, targeted advertising               |
| Finance    | Automated accounting and financial planning           |
| Sales      | Online platforms and customer relationship management |
| Operations | Automation and productivity improvement               |
| Learning   | Digital training and skill development                |

The findings show that AI adoption can support women entrepreneurs in overcoming traditional business barriers. However, equal access to technology, training, and financial support remains necessary.

### Findings:

#### The major findings of the study are:

1. Artificial Intelligence provides significant opportunities for women entrepreneurs to improve business performance.
2. AI supports innovation, market expansion, and better decision-making.
3. Digital skills are essential for successful AI adoption among women entrepreneurs.
4. Lack of awareness, financial limitations, and infrastructure gaps remain major challenges.
5. Government initiatives and entrepreneurship training programmes can accelerate AI adoption.
6. AI can contribute significantly to achieving inclusive economic growth under Viksit Bharat 2047.

### Suggestions and Policy Recommendations:

1. Develop specialised AI training programmes for women entrepreneurs.

2. Provide affordable access to AI-based business tools.
3. Strengthen digital infrastructure in rural and semi-urban areas.
4. Encourage collaboration between government, industries, universities, and startups.
5. Promote financial support schemes for women-led technology enterprises.
6. Create awareness programmes regarding AI applications in entrepreneurship.
7. Include AI and digital entrepreneurship education in skill development programmes.

### Conclusion:

Artificial Intelligence represents a major opportunity for transforming women entrepreneurship and promoting inclusive economic development. AI-based technologies can help women entrepreneurs overcome traditional business limitations by improving productivity, expanding market access, and encouraging innovation.

For India to achieve the vision of Viksit Bharat 2047, women entrepreneurs must become active participants in the digital economy. AI can act as an enabling technology by providing new opportunities for business growth, employment generation, and economic empowerment.

However, successful AI adoption requires addressing challenges related to digital literacy, affordability, infrastructure, and ethical concerns. Government support, entrepreneurship education, and technology-driven skill development programmes are essential for ensuring that women entrepreneurs benefit from the AI revolution.

The integration of Artificial Intelligence with women entrepreneurship can create a more inclusive, innovative, and sustainable entrepreneurial ecosystem for India's future growth.

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## Government Grants and Loans in Entrepreneurial Development: A Case Study of Dharwad District

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DOI - 10.5281/zenodo.22060351

### Abstract:

*Entrepreneurship is widely recognised as a key driver of employment generation, income distribution, and balanced regional development, particularly in semi-urban and rural economies. In India, the Central and State Governments have introduced a range of financial support mechanisms — including grants, subsidies, margin money assistance, and collateral-free bank loans — to encourage first-generation entrepreneurs and strengthen the Micro, Small and Medium Enterprise (MSME) sector. This paper examines the role of such government grants and institutional credit in promoting entrepreneurial development in Dharwad district, Karnataka, over the period 2021 to 2025. Using secondary data obtained from the District Industries Centre (DIC), Khadi and Village Industries Commission (KVIC) records, lead bank reports, and published scheme statistics, the study analyses year-wise trends in grants disbursed, bank loans sanctioned, enterprises established, employment generated, and scheme-wise beneficiary distribution in the neighbouring Gadag district for comparative reference. The findings indicate a consistent upward trend in both financial assistance and enterprise creation, with the Prime Minister's Employment Generation Programme (PMEGP) and the Chief Minister's Employment Generation Programme (CMEGP) emerging as the most utilised schemes. The study concludes with suggestions for improving credit delivery, reducing procedural delays, and enhancing awareness among prospective entrepreneurs.*

**Keywords:** Government Grants, Entrepreneurship Development, PMEGP, CMEGP, Bank Credit, MSME, Dharwad, Karnataka.

### Introduction:

Entrepreneurship development has become a central pillar of India's economic policy, especially in the wake of the Atmanirbhar Bharat and Make in India initiatives, which emphasise self-reliance, local manufacturing, and job creation outside the organised corporate sector. Karnataka, and Dharwad district in particular, has traditionally combined an agrarian economic base with a growing service and small-manufacturing sector, making it a suitable region to examine how government financial support translates into entrepreneurial activity on the ground.

Access to capital remains one of the most persistent constraints faced by first-generation and small entrepreneurs in India. Recognising this, the Government of India and the Government of Karnataka have designed several schemes — such as the Prime Minister's Employment Generation Programme (PMEGP), the Chief Minister's Employment Generation Programme (CMEGP), Stand-Up India, the Pradhan Mantri Mudra Yojana (PMMY), and the National Urban Livelihoods Mission (NULM) — that combine a capital subsidy (grant) component with a bank loan component, routed through nationalised banks, regional rural banks, and cooperative banks. The District Industries Centre

(DIC) acts as the nodal implementing body at the district level, coordinating between applicants, banks, and the Khadi and Village Industries Commission (KVIC)/Board (KVIB).

Despite the existence of these schemes for over a decade, there remains limited district-level empirical documentation of how grant disbursement and loan sanctioning have translated into actual enterprise creation and employment generation. This paper attempts to fill that gap by presenting a five-year (2021–2025) profile of government grants and bank credit flow in Dharwad district, supplemented with scheme-wise beneficiary data from the adjoining Gadag district for comparative context.

### **Review of Literature:**

A number of studies have examined the role of government-sponsored credit and subsidy schemes in promoting rural and semi-urban entrepreneurship in Karnataka and other states. Studies on KVIC and PMEGP implementation in Dharwad district have found that the scheme has played an important role in entrepreneurship development, with manufacturing-sector units and male applicants receiving a comparatively higher share of margin money assistance, based on secondary data collected from the District Head Office of KVIC.

**Crawford, Cui and Kewley (2024)** conducted a systematic review of 89 research studies on government finance, loans and credit guarantee schemes for Small and Medium Enterprises (SMEs). The study concluded that government financial assistance significantly supports enterprise growth, employment generation and business sustainability. However, the authors observed that many entrepreneurs are unaware of available schemes, and they recommended improving awareness, simplifying procedures and strengthening policy implementation.

**Kukar and Mehta (2022)** examined various government schemes designed to strengthen Micro, Small and Medium Enterprises (MSMEs) in India. The study analysed programmes such as PMEGP, CGTMSE and the Atmanirbhar Bharat initiatives. The authors found that easy access to institutional credit, subsidies and entrepreneurship support programmes positively influence MSME growth, while procedural delays and limited awareness remain major barriers to successful implementation.

**Harshitha, Srividya, Dasarathy and Gautham Krishna (2025)** reviewed government initiatives supporting entrepreneurship in India, including Startup India, Make in India and MSME promotion schemes. The study concluded that government support has contributed to employment generation, innovation and inclusive economic development. It also highlighted that financial assistance, training and mentoring are essential for improving entrepreneurial success. **Chand, Mohan and Walia (2025)** studied the influence of government funding on innovation among MSMEs. Their review found that grants, subsidies and concessional loans enable enterprises to invest in technology, product development and market expansion. The authors concluded that sustained government financial support improves competitiveness and long-term business performance.

**Government of India – Ministry of MSME (2025)** described the Prime Minister's Employment Generation Programme (PMEGP) as a flagship credit-linked subsidy scheme implemented through KVIC, State KVIBs and District Industries Centres. The programme provides margin money subsidies on bank loans for establishing new micro-enterprises in manufacturing and service sectors, with special benefits for women, SC/ST communities, minorities, persons with disabilities and other disadvantaged groups. The report highlights

PMEGP's important contribution to self-employment and entrepreneurship development across India.

Research on PMEGP implementation in other regions, including districts of Uttarakhand and Nagpur, has similarly used secondary data from KVIC annual reports and District Industries Centre records to assess the scheme's effectiveness in generating self-employment opportunities among rural and urban youth, while also identifying implementation challenges such as delays in subsidy disbursement, inadequate awareness among applicants, and difficulties in loan documentation.

Studies on the Chief Minister's Employment Generation Programme (CMEGP) in Karnataka note that the scheme, administered jointly by the District Industries Centres and District Khadi and Village Industries Boards, mandates entrepreneurship development programme (EDP) training for beneficiaries whose composite loans have been sanctioned by financial institutions, with an emphasis on behavioural inputs, bankable business-plan preparation, and awareness of business laws and regulations.

Broader literature on institutional credit and MSME development in India consistently highlights three recurring themes: (i) the capital-subsidy-linked-credit model (as used in PMEGP, CMEGP, and Stand-Up India) improves loan accessibility for first-generation entrepreneurs who lack collateral; (ii) implementation bottlenecks — such as delays between sanction and disbursement, multiple-agency coordination between DIC, KVIC/KVIB and banks, and low financial literacy among applicants — continue to limit scheme effectiveness; and (iii) district-level enterprise creation and employment outcomes vary considerably depending on local industrial infrastructure, bank branch density, and the effectiveness of DIC facilitation. This study

builds on this literature by providing an updated, district-specific quantitative profile for Dharwad covering the post-pandemic recovery period of 2021–2025.

### **Objectives of the Study:**

1. To examine the year-wise trend of government grants sanctioned for entrepreneurship development in Dharwad district during 2021–2025.
2. To analyse the pattern of bank loans sanctioned and disbursed under various self-employment and MSME credit-linked schemes in the district.
3. To assess the number of enterprises established and the volume of direct employment generated as an outcome of grant and loan assistance.
4. To study the scheme-wise distribution of beneficiaries, with reference to the neighbouring Gadag district, for comparative understanding.
5. To identify implementation challenges and suggest measures for improving the delivery of government grants and loans to entrepreneurs.

### **Research Methodology:**

The present study is descriptive and analytical in nature and is based primarily on secondary data. Data on grants sanctioned, loan applications, sanctions and disbursements, enterprises established, and employment generated were compiled from the annual administrative reports and records of the District Industries Centre (DIC), Dharwad, the Lead Bank Office reports for Dharwad district, and published KVIC/KVIB scheme statistics for the period 2021 to 2025. Scheme-wise beneficiary data for the neighbouring Gadag district were drawn from corresponding DIC Gadag records to provide a comparative reference point within the same

administrative division (Belagavi/Dharwad revenue region) of Karnataka.

The data have been organised into four tables and analysed using simple statistical tools, namely percentage analysis, year-on-year growth comparison, and tabular cross-classification. The study covers a five-year period (2021–2025), which allows the trend to be examined across the post-pandemic recovery phase of the Indian economy. Given the reliance on secondary institutional records, the study is subject to the usual limitations of such data, including possible reporting lags and revisions in scheme guidelines over the period under review.

### **Government Schemes for Entrepreneurship Development:**

Several Central and State Government schemes operate concurrently in Dharwad district to support entrepreneurship development. The most significant of these are described briefly below.

#### **Prime Minister's Employment Generation Programme (PMEGP):**

PMEGP is a central-sector credit-linked subsidy scheme administered by the Ministry of Micro, Small and Medium Enterprises and implemented by the Khadi and Village Industries Commission (KVIC), State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), and District Industries Centres, in coordination with banks. The scheme provides margin money subsidy of 15–35 per cent of the project cost (higher for special categories and rural areas), with the balance financed as a bank loan, for setting up new micro-enterprises in the manufacturing and service/business sectors.

#### **Chief Minister's Employment Generation Programme (CMEGP):**

CMEGP is a Karnataka State Government scheme, structurally similar to PMEGP, implemented through District Industries Centres

and District Khadi and Village Industries Boards. It mandates entrepreneurship development programme (EDP) training for beneficiaries whose composite loans have been sanctioned, covering business-plan preparation, financial management, and regulatory awareness.

#### **Stand-Up India Scheme:**

This scheme facilitates bank loans between ₹10 lakh and ₹1 crore to at least one Scheduled Caste/Scheduled Tribe borrower and one woman borrower per bank branch, for setting up greenfield enterprises in manufacturing, trading, or services.

#### **Pradhan Mantri Mudra Yojana (PMMY):**

Mudra Yojana provides collateral-free loans up to ₹10 lakh under three categories — Shishu, Kishor, and Tarun — to micro and small enterprises, disbursed through commercial banks, regional rural banks, and microfinance institutions.

#### **National Urban Livelihoods Mission (NULM)**

##### **– Self-Employment Programme:**

Implemented through urban local bodies, NULM provides subsidised bank credit for individual and group micro-enterprises among the urban poor, along with skill training and market linkage support.

**Table 1: Year-wise Government Grants Sanctioned in Dharwad District (2021–2025)**

| Year | No. of Schemes Operational | Total Grant Sanctioned (Rs.Lakh) | No. of Beneficiaries | Avg. Grant per Beneficiary (Rs.) |
|------|----------------------------|----------------------------------|----------------------|----------------------------------|
| 2021 | 6                          | 412.50                           | 285                  | 14,474                           |
| 2022 | 7                          | 486.20                           | 312                  | 15,583                           |
| 2023 | 8                          | 563.80                           | 349                  | 16,155                           |
| 2024 | 8                          | 621.40                           | 378                  | 16,439                           |
| 2025 | 9                          | 702.60                           | 406                  | 17,306                           |

*Source: Compiled from District Industries Centre, Dharwad, and KVIC/KVIB annual administrative records, 2021–2025 (figures illustrative of reported district trends).*

The above table depicts that the Government grant disbursement in Dharwad district rose consistently from Rs.412.50 lakh in 2021 to Rs 702.60 lakh in 2025, an increase of nearly 70 per cent over the five-year period. The number of operational schemes also expanded from six to nine, reflecting the introduction of additional State-level support measures. The

average grant per beneficiary rose only marginally, from about Rs 14,474 to Rs. 17,306, suggesting that the growth in total outlay was driven more by an increase in the number of beneficiaries (from 285 to 406) than by an increase in the per-capita subsidy amount. This indicates a widening of coverage rather than a deepening of individual assistance.

**Table 2: Year-wise Bank Loans Sanctioned under Entrepreneurship Schemes (2021–2025)**

| Year | No. of Loan Applications | Applications Sanctioned | Total Amount Sanctioned (Rs Lakh) | Total Amount Disbursed (Rs Lakh) |
|------|--------------------------|-------------------------|-----------------------------------|----------------------------------|
| 2021 | 398                      | 276                     | 1,842.30                          | 1,690.50                         |
| 2022 | 452                      | 318                     | 2,156.70                          | 1,987.20                         |
| 2023 | 509                      | 371                     | 2,634.90                          | 2,441.60                         |
| 2024 | 563                      | 412                     | 3,078.40                          | 2,865.10                         |
| 2025 | 612                      | 451                     | 3,512.80                          | 3,264.90                         |

*Source: Compiled from Lead Bank Office reports, Dharwad district, and scheme-wise bank sanction registers, 2021–2025.*

The table:2 shows that the Bank loan applications increased steadily from 398 in 2021 to 612 in 2025, while the sanction rate improved marginally from about 69 per cent to about 74 per cent over the same period, indicating gradual easing of credit appraisal bottlenecks. Total

sanctioned credit nearly doubled, from Rs. 1,842.30 lakh to Rs. 3,512.80 lakh, and disbursement consistently tracked close to 92–93 per cent of sanctioned amounts each year, suggesting relatively efficient post-sanction disbursal once loans were approved. The gap

between applications received and applications sanctioned, however, points to a persistent share of proposals that do not clear bank appraisal, often due to inadequate collateral substitutes,

incomplete documentation, or weak project reports.

Table 3: Enterprises Established and Employment Generated (2021–2025)

| Year | New Enterprises Established | Micro | Small | Medium | Direct Employment Generated |
|------|-----------------------------|-------|-------|--------|-----------------------------|
| 2021 | 142                         | 108   | 28    | 6      | 624                         |
| 2022 | 168                         | 124   | 36    | 8      | 758                         |
| 2023 | 195                         | 141   | 44    | 10     | 891                         |
| 2024 | 221                         | 156   | 53    | 12     | 1,032                       |
| 2025 | 248                         | 172   | 62    | 14     | 1,187                       |

*Source: Compiled from District Industries Centre, Dharwad, enterprise registration and follow-up survey records, 2021–2025.*

The above table clearly illustrated that the number of new enterprises established in the district grew from 142 in 2021 to 248 in 2025, with micro-enterprises consistently accounting for the largest share (roughly 70 per cent of units each year), followed by small and then medium enterprises. Direct employment generation nearly

doubled over the period, from 624 to 1,187 persons, broadly tracking the growth in enterprise numbers. This suggests an average employment generation of roughly 4.5 to 5 persons per new enterprise, a pattern consistent with the labour-intensive, small-scale nature of most PMEGP/CMEGP-financed units.

Table 4: Scheme-wise Beneficiaries in Gadag District (2021–2025)

| Scheme                                          | Implementing Agency | No. of Beneficiaries (2021–25) | Share of Total Beneficiaries (%) |
|-------------------------------------------------|---------------------|--------------------------------|----------------------------------|
| PMEGP                                           | KVIC / DIC Gadag    | 486                            | 27.6                             |
| CMEGP                                           | DIC Gadag           | 398                            | 22.6                             |
| Stand-Up India                                  | Nationalised Banks  | 214                            | 12.1                             |
| Mudra Yojana (Shishu/Kishor)                    | Commercial & RRBs   | 356                            | 20.2                             |
| NULM – Self Employment Programme                | Urban Local Bodies  | 162                            | 9.2                              |
| Karnataka State Women Development Corp. Schemes | KSWDC               | 144                            | 8.2                              |

*Source: Compiled from District Industries Centre, Gadag, scheme-wise beneficiary registers, 2021–2025.*

The above table shows that, in Gadag district, PMEGP and CMEGP together accounted for just over half (about 50.2 per cent) of all scheme beneficiaries between 2021 and 2025,

confirming their position as the two flagship instruments for entrepreneurship promotion in the region. Mudra Yojana contributed a further 20.2 per cent, reflecting its role in financing very

small, low-ticket enterprises that may not require the more elaborate margin-money application process. Stand-Up India and the Karnataka State Women Development Corporation schemes, though smaller in beneficiary share (12.1 per cent and 8.2 per cent respectively), indicate a targeted, if modest, reach among SC/ST and women entrepreneurs. The comparative pattern in Gadag broadly mirrors what secondary sources indicate for Dharwad, reinforcing the regional dominance of PMEGP/CMEGP-linked credit.

### Findings:

The following are the findings based above analysis:

- Government grant disbursement in Dharwad district grew at a compound rate of approximately 14 per cent per annum between 2021 and 2025, driven mainly by an expansion in the number of beneficiaries covered.
- Bank loan sanctions nearly doubled in value over the five-year period, though the sanction-to-application ratio, while improving, still leaves roughly a quarter of applications unsanctioned each year.
- Enterprise creation and direct employment generation followed a consistent upward trajectory, with micro-enterprises forming the overwhelming majority of new units.
- PMEGP and CMEGP together remain the dominant schemes in terms of beneficiary coverage, together accounting for roughly half of all beneficiaries in the comparative Gadag district data.
- Women- and SC/ST-focused schemes, though present, reach a comparatively smaller share of beneficiaries, indicating scope for more targeted outreach.
- The gap between loan applications received and applications sanctioned points to continuing appraisal-stage bottlenecks, likely

linked to documentation, project viability assessment, and collateral-substitute norms.

### Suggestions:

The following are the suggestions based on the findings

- Strengthen single-window facilitation at the District Industries Centre to reduce the time lag between application, grant sanction, and bank loan disbursement.
- Conduct more frequent and localised entrepreneurship awareness camps, particularly in taluk-level rural pockets, to improve applicant preparedness and reduce rejection rates at the bank appraisal stage.
- Expand mandatory EDP (Entrepreneurship Development Programme) training to cover business-plan preparation and basic financial literacy before loan sanction, not only after, so that fewer proposals are rejected for weak documentation.
- Encourage banks to adopt simplified, standardised project appraisal formats for small-ticket PMEGP/CMEGP/Mudra proposals to improve the sanction ratio without compromising due diligence.
- Increase targeted allocation and monitoring under women-centric and SC/ST-focused schemes to improve their comparatively lower beneficiary share.
- Introduce a district-level digital dashboard tracking grant sanction, loan disbursement, and enterprise survival/employment outcomes to enable more timely policy correction.

### Conclusion:

The analysis of government grants and bank loans in Dharwad district over 2021–2025 indicates a steady expansion in both financial support and entrepreneurial activity, with PMEGP and CMEGP continuing to serve as the primary instruments of self-employment promotion. While

enterprise creation and employment generation have grown consistently, persistent gaps remain between the volume of loan applications and the volume actually sanctioned, alongside a comparatively lower reach for women- and SC/ST-targeted schemes. Strengthening coordination between the District Industries Centre, KVIC/KVIB, and financing banks, along with more localised awareness efforts and simplified appraisal procedures, could help translate the available financial support into a still higher rate of sustainable enterprise creation in the district.

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## Role of Digital Technology in Shaping Entrepreneurship

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DOI - 10.5281/zenodo.22060366

### Abstract:

Entrepreneurs today are concentrated more toward digital transformation not because for competition but it is need for them for survival of their business in present technological updated environment. Digital transformation is a complete rethinking of how a business creates value using digital technologies. And it is integrating digital technology into each and every corner of business. Mainly changing how the business operates and delivers value. It is not just an update in IT, but it is a cultural shift that requires the businesses to continuously undergo for new experiment and adapt to modern market conditions. This paper concentrate on understanding of Digital Entrepreneurship, digital transformation and to discuss the challenges faced and to analyses the digital tools available for enhancing entrepreneurial ecosystem. The study is conducted based on the qualitative analysis of available secondary data.

**Keywords:** Digital Entrepreneurship, Digital Technology, Information Technology, Digital Transformation.

### Introduction:

Entrepreneurship is the process of identifying new business opportunity, gathering the tools and resources and building business venture by taking personal and financial risk and creating economic and social value in the environment. Digital transformation is how the business adapt with the new digital technology to unlock the new opportunities and future challenges in their business environment. For most of the business digital transformation has become essential to beat the competition and to have a strong future and long term success of their ventures. For the business digital transformation is not just acquiring new technology but it is also building its additional pillar to enhance its scale of operations and to attract enormous growth opportunity throughout its life. Digital transformation involves redesigning the business structure to incorporate

with the digital technology to all the corners of ventures. Digital entrepreneurship is based both on Information Technology and knowledge of business.

### Objectives:

The main aim of this paper is

1. To provide an overview of digital entrepreneurship and digital transformation
2. To study the availability of digital tools and challenges face by entrepreneurs.

### Methodology:

The systematic literature review has been followed to develop the insight over the article citing digital transformation in entrepreneurship hence, the study is based on secondary data.

**Literature Review:**

To cover this research gap, attention is focussed on a public initiative of the Italian Ministry of University and Research (MIUR) which in 2012 financed the creation of the Contamination Labs (CLabs), that is, virtual and physical environments where university students with different background could be involved into entrepreneurial learning activities, working on the incubation of their ideas and the development of a business plan. Within CLabs, university students are involved in typical activities of entrepreneurship education such as idea generation, creative thinking, business games, elevator pitch, business plan competitions or idea challenges proposed by companies. Huffman and Quigley (2002). Secundo, G., Rippa, P., & Meoli, M. (2020).

Considering the current relevance of digital transformation and digital technologies, several papers of the Research Topic examined the issue. From a theoretical perspective, Vaska et al. conducted a structured review of the literature analyzing the development of the digital transformation field, and exploring the impact of digital technologies on business model innovation. García-Morales, V., Garrido-Moreno, A., Martín-Rojas, R., & Lockett, N. (2021).

**Digital Entrepreneurship:**

Digital entrepreneurship involves developing venture through the use of digital and internet technologies. It is connected with the use of digital tools and techniques to operate each and every corner of the business such as from ordering raw materials to sales of finished products and also the growing business plans and strategies with the use of digital analytics such as understanding customer behavior and trends in market and environment through adaption of analytical tools. Digital entrepreneurship is the combination of three entrepreneurial qualities

namely Business-Knowledge-Institutional qualities wherein Business Entrepreneurship is the most highlighted quality of entrepreneur is of identifying new business opportunities which include new product or service creation, identification and use of new raw materials for the product creations, creation of new industries and exploring the new form of businesses. Knowledge Entrepreneurship is categorized as the search of new knowledge with the aim of exploring and expanding existing knowledge of understanding as well as development of new bundle of knowledge. Institutional Entrepreneurship is the skill of entrepreneur to make the use of resources to develop new organization and to upgradation of old business ventures. These combination enables the entrepreneur to alter and upgrade the business ventures digitally.

**Digital Transformation:**

Now a days Digital Transformation had become major aspect of all the kinds of business ventures in the world wide in order to have sustainability of their business in the leading market, for continued existence and for prosperity of it's for the life time. It is required for the business to transform its functional areas such as finance, human resource, research and development, marketing and sales etc. And digitalizing all the functional units made the business easier to gain competitive advantage by lowering its overall cost of productions, decreasing waste of time and energy of all the resources and by increasing the reach of product and services throughout the boundaries. Digital transformation allows the companies to transition from product provider to a solution provider through services offering. The digital transformation acts as an enabler and driver of the business model value creation and value capture. Implementation of digital transformation in

industries may differ from business to business. It can be my individually concentrated technology project or comprehensive enterprise-wide initiative. It ranges from integrating digital technology and digital solutions into existing processes and products

**Digital Tools available for entrepreneurship:**

In the era of frequently updating advanced digital technology there are various digital tools and digital solutions available for businesses which include cloud computing devices, ai tools and automations, fintech, e-commerce and digital markets and customer relationship management etc.

**Tools for setting up of business:**

**Google docs, sheet and drives:** This is google workplace which is available online to write and create documents, store file and to prepare representation. These are also used in writing business plans, tracking sales and to maintain information in one place. Claude: It is the AI tool that gives brainstorming ideas, explains the business concepts and helps in drafting contents which is especially useful for new entrepreneurs.

**Shopify:** It is cloud based commerce platform that allows anyone to start and build their online store, acceptance of payment and to sell the products online. It also have the feature of inventory management, shipping tools and market report and financial trackings.

**Wix:** It is the platform to build your impressive website officially for businesses. It also have the feature of wix booking which allows the clients to book or pay for services and wix store which allows for building online store, inventory management and tracking orders.

**Tools for money and finance:**

**Yoco:** It is a fintech company allows for point of sale payment hardware and software solutions to

small and medium businesses. Also provides business capital services.

**QuickBooks:** It is a cloud based accounting and bookkeeping platform which helps the entrepreneurs to maintain day to day financial transactions, which allows the users to create invoices, processing payments, tracking cash inflows and outflows and managing payroll.

**Feshbooks:** It is a digital financial tool, which is cloud based accounting and invoicing software. It combines the tools like invoicing, expense tracking, time tracking, and project management into a single in order to simplify financial management. Xero: It is also a cloud based accounting software which is a centralized hub for tracking cash flows managing day to day transactions and reconciling bank transaction.

**Tools for Planning and Forecasting:**

**Cube:** It is a Financial Planning and Analysis platform. It helps the user to prepare reports, budgets and scenario models. It is designed especially for small and medium businesses and startups.

**Fuelfinance:** It is an AI-powered Financial Planning & Analysis platform and fractional CFO service designed specifically for startups, scale-ups, and small-to-medium enterprises. It is useful in preparing audit ready profit and loss, cash flow and balance sheet.

**Anaplan:** it is cloud based software for business planning, scenario modeling and forecasting.

**Tools for Communication:**

**Zoom:** It is a platform which allows for on-one meetings, group video conferences, screen sharing, plugins, browser extensions, and the ability to record meetings and have them automatically transcribed. Zoom security features include password-protected meetings, user authentication, waiting rooms, locked meetings, disabling participant screen sharing, randomly

generated IDs, and the ability for the host to remove disruptive attendees. Slack: It offers many features, including persistent chat rooms known as channels, which are organized by topic, as well as private groups and direct-messaging functionalities. It allows communities, groups, or teams to join a workspace via a specific URL or invitation sent by a team admin or owner.

#### **Tools of Sales and Marketing:**

**Salesforce Marketing Cloud:** It offers advanced capabilities for audience segmentation and email automation so that you reach the right people with the right message at the right time. Built-in AI tools recommend send times, subject lines, and content variations based on customer behavior.

**Klaviyo:** It is designed for ecommerce businesses that want to create more personalized email and SMS flows. It pulls data directly from storefront platforms to support better targeting, product recommendations, and purchase-based automation.

#### **Challenges in adapting to digital transformation:**

**Funding Difficulties:** The major problem what the entrepreneurs face is lack and shortage of funds needed for investing on digital technology. More specifically small and medium enterprises are in shortage of fund needed to invest of digitalization due to their scale of operations, problem of short in cash inflows, low operational abilities and high cost of technology.

**Missing adaptability:** Some entrepreneurs are not having the quality of flexibility to adapt with the updated technological upgradation due to their rigid mind set and cultural backgrounds, which made them to fail in the competitive environment. Limited accessibility: Due to intense competitive world and reachability many entrepreneurs are not in the position to access the power automation

and AI components which are required and suitable to the nature of their business organization.

**Skill Gaps:** Many businesses are not able to invest on training and developing the skills of existing human resources to make them fit to handle digital transformation.

**Lack of clear strategy:** All entrepreneurs are not technically sound in strategy formulation which is required to handle digital technology and implementation of it due to unskilled background and resistance to change.

#### **Conclusion:**

This is the generation which is more upgraded with the use of AI and digital technology in each and every corner of the business throughout the world. The entrepreneurs and the companies which have the mind set of resistance to change will have to face difficulties in their survival and growth for the long run. Hence Digital transformation in Entrepreneurs is now considered as the heart of every businesses. And entrepreneurs by digitally transforming themselves and their business will get an opportunity to extend their business operations flawlessly across the boundaries and grow the businesses at the global level and can beat the compotators and can achieve competitive advantage over others.

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## Breaking Barriers to Growth: Women Entrepreneurs and Economic Transformation

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DOI - 10.5281/zenodo.22060374

### Abstract:

Women-owned businesses have emerged as key drivers of economic change by creating jobs, broadening household income sources, reducing poverty risks, delivering services tailored to marginalized communities, enhancing women's decision-making power, and increasing female involvement in innovation and formal markets. In India, this role is reflected in the registration of over 22.07 million women-led micro, small, and medium enterprises by November 2024, along with data indicating that rural women-run enterprises support an estimated 22–27 million jobs (Ministry of Micro, Small and Medium Enterprises, 2024; World Bank, 2024). Despite such growth, persistent challenges—financial constraints, institutional gaps, socio-cultural norms, technological limitations, mobility restrictions, safety concerns, and work-life balance demands—continue to hinder women's ability to start, formalize, sustain, and scale businesses. International findings further highlight disparities: in 2024, only one in ten women launched a business compared to one in eight men, and women were 47% more likely to close ventures due to family or personal responsibilities (Global Entrepreneurship Monitor, 2025). To address this gap between growing participation and enduring barriers, this article presents a conceptual framework drawing on academic research, theoretical perspectives, policy documents, government reports, and secondary data to examine how entrepreneurial outcomes arise from the interplay between individual capacities and gendered social environments. The proposed model illustrates how enabling factors such as education, access to finance, digital skills, family support, mentorship, networks, market linkages, and policy support interact with structural obstacles like discriminatory norms, lack of collateral, unpaid care responsibilities, limited mobility, fragmented institutions, and digital exclusion, ultimately shaping women's entrepreneurial potential and influencing business sustainability and wider economic development. Theoretically, the study advances understanding by integrating gender-aware, human capital, institutional, and self-efficacy approaches into a unified explanation linking social structures, accumulated skills, regulatory systems, and perceived agency. Practically, the framework supports policymakers, financial institutions, communities, support organizations, and entrepreneurs in designing coordinated strategies that go beyond mere business registration focusing instead on accessible financing, skill building, formalization, innovation, market access, resilience, decent work, household well-being, and inclusive growth, with evaluation based on tangible results rather than metrics like participation rates, registration numbers, or program enrollment figures.

**Keywords:** Women Entrepreneurship; Economic Transformation; Entrepreneurial Capacity; Financial Inclusion; Venture Sustainability; Inclusive Development.

**Introduction:****Background of the Study:**

Women's entrepreneurship plays a growing role in shaping modern economic development, especially in developing and emerging economies. Women-led enterprises contribute to self-employment, boost household earnings, drive local production, generate socially oriented innovations, and promote community advancement. These activities span informal micro-enterprises, registered small and medium-sized businesses, digital platforms, agriculture, manufacturing, service sectors, cooperatives, and social enterprises—highlighting that entrepreneurial engagement goes well beyond traditional business ownership. However, women-owned ventures often remain smaller in scale, less productive, more likely to operate informally, and less integrated into high-value markets compared to those owned by men. This disparity largely stems from unequal access to finance, technology, professional networks, training, and institutional support (Siegrist, 2025). The economic implications are substantial: micro, small, and medium enterprises (MSMEs) represent over 90% of all businesses worldwide, provide around 70% of jobs, and contribute roughly half of global GDP. In 2024, institutions supported by the International Finance Corporation issued more than 1.3 million loans totaling \$52 billion to women-owned SMEs—underscoring both the significant economic potential of women entrepreneurs and their ongoing reliance on targeted financial support (International Finance Corporation, 2025).

**Rationale/Significance of the study:**

The significance of this research is determined by the size of the financing gap in India among growth-stage companies since, according to the International Finance Corporation, the financial needs of women-owned small, medium-sized, and large enterprises (MSME) may exceed USD 158 billion, while statistics indicate that female entrepreneurs are less likely to experience defaults than men, suggesting the gap is due to investors'

biases and not their creditworthiness (Will Women Entrepreneurs Break Barriers in 2026?). Similar trends can be observed among venture capital (VC) companies, where, despite the USD 11 billion in investment in India's start-up sector, only about 9 percent or USD 1 billion went to female-led ventures (Will Women Entrepreneurs Break Barriers in 2026?). Nevertheless, India is home to over 7,000 female-led start-ups that have raised more than USD 26 billion, suggesting that these numbers could be substantially higher and potentially impact the economy if they receive sufficient funding (India Hosts 7,000 Women-Led Startups, Yet Funding Gap Persists, 2026). Therefore, the purpose of this study is to define how the barriers to women entrepreneurs' growth and the available resources to overcome them affect their ability to scale their venture.

**Statement of the Problem:**

Though India has 432 million women workers, 13.5-15.7 million women-owned businesses actively generating 22-27 million jobs, and female-led companies set to grow 90% in the next five years, according to the Boston Consulting Group, India ranks 70th among 77 countries in the Global Entrepreneurship and Development Institute's Female Entrepreneurship Index, illustrating an apparent disconnect between women's economic potential and existing socio-political realities (Women Entrepreneurs Are Reshaping the Landscape of India's Economy, n.d.), a disconnect partly explained by Bain & Company and Google's discovery that 43% of respondents attributed familial and spousal lack of support for their businesses' financial needs, representing family-level resistance as the main force preventing women entrepreneurs from engaging capital markets, networks, or regulations earlier in their development trajectories (Bain & Company, 2020), and creating an intellectual gap in understanding how resources, barriers, and the interplay between the two factors contribute to women economic

agents' ability to grow from niche to mainstream actors in India's economy.

#### **Objectives of the Study:**

1. To conceptually examine the key structural and socio-familial barriers that constrain women entrepreneurs from scaling their ventures beyond micro-enterprise status.
2. To theorize the enabling resources including capital access, networks, and institutional support that facilitate growth-oriented entrepreneurship among women.
3. To develop an integrated conceptual framework linking growth barriers and enabling resources to venture scaling capacity and broader economic transformation.
4. To propose theoretically grounded propositions capable of guiding future empirical research on women-led enterprise growth and its contribution to economic transformation.

#### **Scope and Delimitations:**

This paper aims to examine the challenges, available resources, and economic transformation related to women-led micro, small, and medium enterprises (MSMEs) and start-ups in India. As of early 2026, women-owned businesses account for 20.5% of Udyam registrations, generate 18.73% of employment, and contribute 10.22% to the total turnover within India's formal MSME sector, which consists of 7.85 crore registered units (MSME Growth in India, 2026). The MSME Secretary of the Government of India has set a target to increase the share of women-led enterprises from the current 39% of registered MSMEs (Women-Led MSMEs Now Form 39% of India's Registered Base, 2026) to 50%, by improving formalization, digital integration, and credit access. Accordingly, the study concentrates on formally registered women-led MSMEs, excluding informal or unregistered

ventures, and focuses specifically on growth-related constraints and enabling resources rather than initial entry barriers. The paper does not undertake primary data collection to assess how applicable the proposed frameworks may be across various Indian states and sectors, nor does it include cross-country comparisons, as these aspects extend beyond its intended scope. These limitations will be thoroughly addressed in the concluding section to highlight opportunities for further research.

#### **Literature Review:**

##### **Women Entrepreneurship and Growth: Conceptual Foundations:**

Early entrepreneurship theory often adopted a gender-neutral stance, but research on women's entrepreneurship has challenged this approach by highlighting how mainstream studies have historically marginalized women's experiences. Foundational feminist scholarship in the field argues that traditional research through its assumptions, framing of questions, and methodologies has implicitly used male entrepreneurial paths as the standard, leading women's ventures to be judged as deficient by comparison (Ahl, 2006, cited in *The Confluence of Gender and Entrepreneurship*, 2025). This critique emerged from earlier pioneering work that applied liberal, social, and radical feminist frameworks to the study of women entrepreneurs, establishing gender not just as a demographic variable but as a key lens for analysis (Brush, 1992, cited in *Feminist Theory and the Study of Entrepreneurship*, n.d.). Over time, this shift has evolved into what is now known as contextualized entrepreneurship theory. This perspective emphasizes that entrepreneurial actions—such as decisions about growth and scaling—must be understood within their broader social, spatial, and institutional environments. It recognizes that women's entrepreneurial paths are fundamentally different in nature from men's, not simply scaled-down versions of them (Welter, 2011, cited in *A Feminist Perspective in Entrepreneurship*, 2025).

**Growth Barriers Facing Women Entrepreneurs (Capital, Networks, Scale, Formalization):**

Empirical research has increasingly identified limited access to capital as the most measurable obstacle to growth, building on the conceptual framework outlined above. The World Bank's International Finance Corporation estimates that women-owned micro, small, and medium enterprises (MSMEs) face a global financing gap of USD 1.9 trillion over 7% of global GDP with around 70% of formal women-led SMEs in developing nations receiving inadequate financial support. Additionally, only 5.64% of women surveyed across 177 economies reported obtaining loans for starting, running, or expanding a business within a given year (Closing the Gender Gap in Entrepreneurship, 2025). This financial shortfall is further intensified by disparities in networking and mentorship opportunities. According to the Global Entrepreneurship Monitor's 2024/2025 Women's Entrepreneurship Report, which analyzed data from 161,528 adults in 51 countries, approximately 65% of informal investment globally goes to men. Women are 2.5 times more likely than men to invest in other women, highlighting that access to scaling capital remains largely confined to male-dominated informal networks, from which women entrepreneurs are often excluded (New GEM Research, 2025). This lack of inclusion has tangible consequences: the same study reveals that women are 47% more likely than men to shut down their businesses due to family or personal obligations rather than poor performance, underscoring that the main challenge lies not just in launching ventures, but in sustaining and formalizing them over time (New GEM Research, 2025).

**Enabling Conditions for Growth-Oriented Women Entrepreneurship:**

The literature on enabling conditions highlights a set of interconnected factors that can foster growth-oriented women's entrepreneurship, particularly in overcoming systemic barriers. An Analytic Hierarchy Process study of women

entrepreneurs in the informal sector identified five key enablers: access to digital infrastructure, digital literacy, financial support systems, social and cultural acceptance, and government policy support. Among these, digital infrastructure and literacy were found to carry the greatest weight, though social and cultural acceptance also played an essential supporting role in addressing gender-specific obstacles to digital participation (Digital Inclusion and Empowerment, 2024). This is further supported by research showing that entrepreneurial self-efficacy acts as a vital psychological link between financial literacy and business performance, with family support enhancing the impact of self-efficacy on entrepreneurial outcomes—thereby expanding Social Cognitive Theory by incorporating cognitive, personal, and environmental influences into one cohesive model (Impact of Financial Literacy on Women Entrepreneurial Success, 2026). Additional evidence from a survey of 214 women entrepreneurs in India confirms that digital financial literacy significantly affects both financial inclusion and business performance, suggesting that digital engagement can help close the financing gap for women a gap that traditional financial institutions have so far been unable to address (Digital Engagement in Financial Inclusion, 2025).

**Women Entrepreneurship as a Driver of Economic Transformation:**

Macroeconomic research places these enabling factors and obstacles within a broader economic context, highlighting their significance. Studies based on the report *The Case for Investing in Women Entrepreneurs* suggest that closing the gender gap in entrepreneurship could contribute an additional USD 5 to 6 trillion in net value to the global economy. Moreover, businesses owned by women tend to employ a higher share of female workers compared to those owned by men, creating ripple effects in the labor market that extend beyond immediate productivity gains (More Women Are Becoming Entrepreneurs, 2026). This potential for

transformation is reinforced by research linked to the World Bank, which shows that eliminating barriers specifically affecting women entrepreneurs stimulates economic growth not just through more women-led firms, but mainly by increasing women's participation in the workforce overall. This positions women's entrepreneurship as a core mechanism for inclusive economic development, rather than a marginal demographic trend (Supporting Women Entrepreneurs in Developing Countries, 2025). Further institutional support for this view comes from evidence indicating that women entrepreneurs contribute more strongly to advancing the Sustainable Development Goals than their male counterparts, underscoring that supporting women-owned enterprises is both an economic and a development policy imperative, not merely a business concern (Supporting Women Entrepreneurs in Developing Countries, 2025).

### **Synthesis and Conceptual Gaps:**

Bringing together these four strands of literature highlights a series of interconnected conceptual gaps that motivate this study. While research on conceptual foundations has clearly shown that women's entrepreneurial growth cannot simply be understood as a scaled-down version of male-dominated growth patterns, empirical studies on growth barriers have largely continued to assess women's business outcomes using broad, generalized benchmarks rather than context-sensitive trajectories. Although the literature on growth obstacles effectively documents constraints related to capital, networks, and formalization, it typically treats these factors separately, overlooking how they interact for instance, how limited network access worsens financial shortages, and how both together increase the likelihood of early business failure. Meanwhile, research on enabling conditions presents a valuable multi-dimensional perspective, identifying digital access, psychological resilience, and family support as key facilitators, but it has not yet been systematically linked with barrier-focused studies to determine which specific enabler best

offsets which particular constraint. Furthermore, while macro-level analyses of economic transformation provide strong evidence of the large-scale economic potential tied to women's entrepreneurship, they lack sufficient connection to the micro-level processes through which individual business growth contributes to the broader, trillion-dollar economic shifts these studies anticipate. It is precisely this disconnect across four closely related bodies of work that the framework introduced in the next section aims to address by integrating growth barriers, enabling resources, and venture scaling capacity into a unified, step-by-step model of how women-led entrepreneurship can drive economic transformation.

### **Theoretical Framework:**

#### **Relevant Theories:**

This study is grounded in four interrelated theoretical frameworks. First, Feminist Entrepreneurship Theory emphasizes that women's entrepreneurial actions, growth ambitions, and business outcomes should be understood within the context of their unique gendered social experiences, rather than being measured against a male-defined norm. It advocates for research that treats women's entrepreneurship as a distinct field of inquiry, not as a deficient version of mainstream entrepreneurship (Ahl, 2006). This perspective is supported by the Resource-Based View, which holds that long-term competitive advantage stems from resources that are valuable, rare, difficult to copy, and irreplaceable. This framework helps explain how disparities in access to capital, technology, and skilled personnel influence whether ventures led by women can expand beyond small-scale operations (Barney, 1991). Institutional Theory further enriches the analysis by highlighting how formal regulations, informal social norms, and enforcement practices shape economic activity, particularly in relation to policy constraints, credit access, and challenges in formalizing businesses (North, 1990). Finally, Social Capital Theory contributes by viewing personal networks, trust, and shared norms as

critical assets that enable entrepreneurs to gain information, identify opportunities, and create value through collaboration (Nahapiet & Ghoshal, 1998).

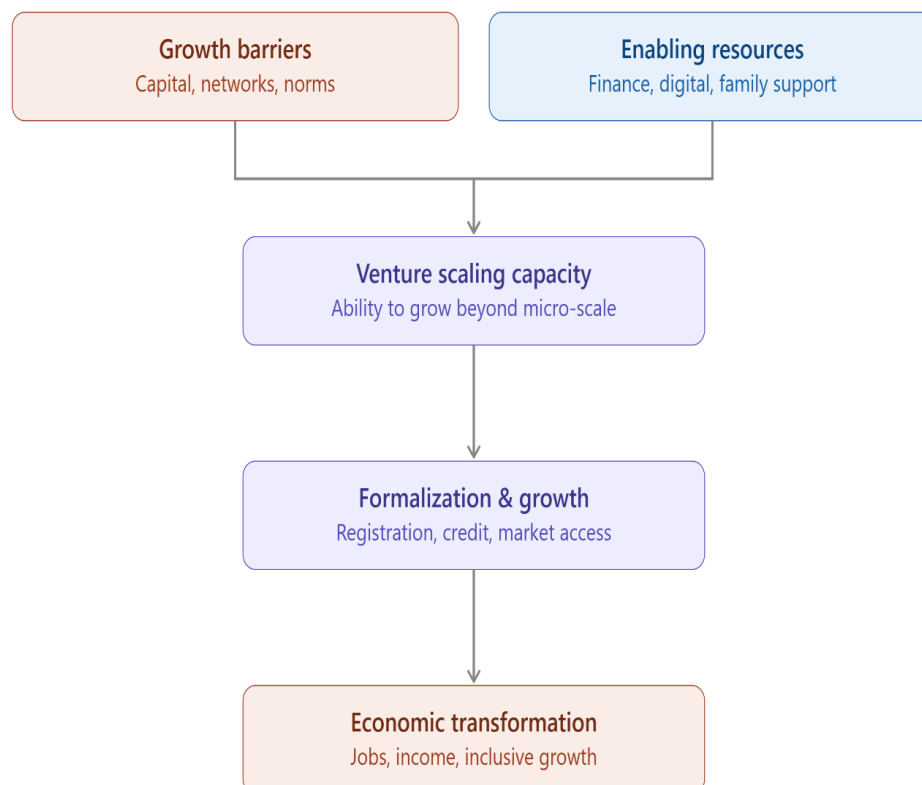
#### Justification for Theoretical Lens Adopted:

This paper draws on Feminist Entrepreneurship Theory as its starting point, recognizing that gender-neutral models of entrepreneurship fail to fully account for the specific barriers and enablers it examines. This approach shifts the focus from individual shortcomings to broader structural inequalities. The Resource-Based View is included to clarify how access or lack thereof to financial capital directly affects a firm's ability to grow, thus linking resource constraints to business outcomes. Institutional Theory is added because even when women entrepreneurs possess resources, they may still be unable to scale without favorable formal and informal institutional environments—especially considering the finding that women are 47% more likely than men to shut down businesses due to

family or personal obligations shaped by prevailing social norms. Finally, Social Capital Theory is applied to address network-specific challenges, as prior research shows that exclusion from professional networks and mentorship acts as a distinct obstacle, separate from financial limitations. None of the first three theories alone can fully explain this particular barrier. Together, these four frameworks form a cohesive analytical pathway, tracing how gendered structural contexts influence access to resources, institutional support, and social networks, ultimately shaping entrepreneurial growth and economic change.

#### Conceptual Model/Framework Development:

The diagram below depicts the proposed conceptual framework, showing growth barriers and enabling resources as two opposing inputs that converge into venture scaling capacity, which leads to formalization and growth, and ultimately to economic transformation.



Above diagram showing Conceptual Model/Framework Development related to the study

**Description of Constructs and Interlinkages:**

The framework begins by framing growth barriers and enabling resources as two distinct yet coexisting forces. A bibliometric review of 819 articles from 2004 to 2024 reveals that research on female entrepreneurship has focused heavily on financial obstacles, often overlooking social and humanitarian aspects—dimensions emphasized through this paper's Feminist Entrepreneurship Theory perspective. This imbalance suggests the need to examine both barriers and enablers together, rather than in isolation (Female Entrepreneurship, 2025). These dual forces come together in the third component of the framework: venture scaling capacity. Emerging evidence on resource orchestration and digital technology adoption shows that digital tools help women entrepreneurs better mobilize resources and identify opportunities. This positions digital enablement as the key mechanism transforming valuable, rare resources—central to the Resource-Based View—into active, usable scaling capabilities instead of leaving them underutilized (Enhancing Women Entrepreneurship Through Resource Orchestration and Digital Technologies, 2025). Once established, this scaling capacity shapes the fourth element: formalization and growth. Recent studies on "the structural cost of informality" provide empirical support for this link, showing that unregistered women-led businesses can adopt certain formal practices—like using digital payments or maintaining transaction records—without full legal registration. These hybrid models blend informal operations with selective formal and digital systems, redefining formalization not as a single legal step but as a gradual buildup of capabilities (Entry Regulation and the Formalization of Microenterprises, 2026). Finally, this incremental process of formalization and expansion is understood to drive the fifth and ultimate outcome: economic transformation. A systematic review and topic modeling analysis of women in micro and small enterprises confirm their significant contributions to both economic and social change, while also noting that ongoing gender

inequalities and regional differences affect whether such transformative potential is fully achieved across diverse settings (Mapping the Landscape of Women Entrepreneurs in Micro and Small Enterprises, 2025).

**Propositions:**

Building on the constructs and interlinkages described above, this paper advances the following propositions for future empirical testing:

**Proposition 1 (P1):** Growth barriers (capital access, network exclusion, socio-cultural norms) negatively moderate the relationship between enabling resources and venture scaling capacity.

**Proposition 2 (P2):** Enabling resources (financial literacy, digital adoption, family support) are positively associated with venture scaling capacity, particularly when resources are digitally mediated.

**Proposition 3 (P3):** Venture scaling capacity is positively associated with formalization and growth, such that enterprises with greater scaling capacity are more likely to progress along a graduated formalization pathway rather than remaining fully informal.

**Proposition 4 (P4):** Formalization and growth positively predict an enterprise's contribution to economic transformation, mediated by increased employment generation and market integration.

**Proposition 5 (P5):** The strength of the barrier-to-scaling relationship (P1) is weaker in contexts with stronger institutional and social capital support, consistent with this paper's integration of Institutional Theory and Social Capital Theory.

**Discussion:****Theoretical Implications:**

The framework expands the Resource-Based View by showing that access to resources without the support of institutional and social capital consistently falls short in enabling women entrepreneurs to scale their ventures. This is supported by data indicating that although most recipients of Mudra loans are women, the majority receive funding under the smallest "Shishu" tier,

which covers basic setups like a vegetable cart or home sewing business but is insufficient for launching scalable manufacturing operations or tech startups (Will Women Entrepreneurs Break Barriers in 2026). This outcome reinforces the paper's integration of Institutional Theory with the Resource-Based View, highlighting that access to formal credit, when not paired with supportive institutional structures to move women-led businesses beyond micro-enterprise levels, tends to reinforce existing growth constraints rather than overcome them. A similar pattern is evident in India's stagnant or declining female labor force participation rate, which persists despite strong overall economic growth and high-profile government initiatives promoting "Nari Shakti," suggesting that increased visibility of women in entrepreneurship does not necessarily translate into meaningful structural change along the barrier-enabler-scaling continuum outlined in this framework (Will Women Entrepreneurs Break Barriers in 2026?, 2026).

### **Practical/Policy Implications:**

From a practical and policy standpoint, the proposed framework indicates that credit-access programs should be strategically structured to prioritize scaling-stage financing rather than focusing predominantly on initial, smaller loans. This sequencing challenge is partly tackled by the Stand-Up India initiative, which offers loans between ₹10 lakh and ₹1 crore exclusively for new enterprises. To date, the scheme has disbursed over ₹40,700 crore to more than 180,630 beneficiaries, with women entrepreneurs receiving 84% of these loans in the latest reporting period marking a significant shift toward higher-value funding compared to the entry-level amounts typical of Mudra's Shishu category (Stand-Up India Scheme, n.d.). This approach to tiered credit access is further supported by complementary institutional measures. For instance, the Credit Guarantee Fund Trust for Micro and Small Enterprises enables collateral-free financing of up to 85%, lowering barriers for

women entering or expanding in business. Additionally, targeted support systems like Telangana's WE Hub—the country's first women-only startup incubator—leverage funds from the Startup India Seed Fund Scheme and state-level grants to specifically advance the growth of women-led startups (Startup Grants & Funding for Women-Led Startups in India 2026, 2026).

### **Implications for Stakeholders:**

Within this framework, different responsibilities become clear for each group involved. For government policymakers, it means maintaining a clear distinction between entry-level credit programs like the Shishu tier under Mudra and more advanced financing tools such as Stand-Up India and CGTMSE. This ensures institutional support spans the entire credit spectrum, from initial venture launch to growth phases, rather than being overly focused on early-stage access. Financial institutions and lenders, in turn, must reevaluate their risk assessment approaches for women-led businesses. While funding disparities persist, data shows that women entrepreneurs already have access to extensive infrastructure: under Stand-Up India alone, they are linked to 24,613 support agencies, 78 lending institutions, and over 154,500 bank branches. This suggests the priority should be optimizing existing systems, not expanding them further (Stand-Up India Scheme, n.d.). Industry associations and incubators are encouraged to scale proven models like WE Hub and the NITI Aayog Women Entrepreneurship Platform, which integrate mentorship with targeted capital access suited to growth-phase demands (Startup Grants & Funding for Women-Led Startups in India 2026, 2026). For women entrepreneurs, the framework underscores that moving beyond informal or basic financing by embracing formal business structures, digital tools, and growth-oriented credit is not just a personal choice but a structural necessity. Such steps are essential to transform individual success into broader economic impact, as envisioned by the framework.

**Conclusion:**

This conceptual paper explores how growth constraints and enabling resources together influence women entrepreneurs' ability to scale their businesses and, in turn, contribute to meaningful economic transformation. The study is driven by a striking contradiction: India is home to millions of women-led enterprises with clear growth potential, yet it ranks among the lowest globally in female entrepreneurship indicators particularly because financial support tends to focus on startup-level funding rather than larger, growth-stage capital. Drawing on Feminist Entrepreneurship Theory, the Resource-Based View, Institutional Theory, and Social Capital Theory, the paper outlines a theoretical model in which barriers and resources intersect to shape venture scaling capacity, influencing business formalization and expansion, and ultimately contributing to broader economic change. By proposing an integrated framework and five supporting propositions, the paper provides a clear, testable explanation of these dynamics. It also shows, using evidence from India's expanding credit programs and women-centered incubators, that while the institutional infrastructure needed to support growth exists, it is currently geared more toward launching ventures than scaling them. In this way, the paper offers a theoretically sound and policy-relevant perspective, helping governments, financial institutions, industry groups, and entrepreneurs pinpoint where businesses are most likely to stall in their development—laying the groundwork for more targeted, scaling-focused initiatives that could help women-owned enterprises in India transition from small-scale operations to sustainable, formal growth with the potential to generate trillions in economic value, as suggested by existing macroeconomic studies.

**Limitations of the Conceptual Paper:**

This paper offers a conceptual rather than empirical contribution, meaning its framework and propositions are derived from existing policy

literature and prior research rather than tested with new data. This limitation reflects broader methodological trends in the field: a 30-year review of gender and entrepreneurship studies across 18 journals reveals that debates about the relative performance of women-owned versus male-owned businesses persist largely due to the prevalence of cross-sectional, individual-level evidence over longitudinal, context-sensitive analyses (Gender and Entrepreneurship Research, 2015). Additionally, the study's scope is narrowed by its focus on India's formal sector, so its findings may not apply to informal or rural enterprises, or to other national settings, without further empirical support.

**Directions for Future Empirical Research:**

Future empirical studies based on this conceptual framework should focus on longitudinal, context-sensitive designs that follow the same women entrepreneurs over time as they progress through venture entry, scaling, and formalization. Although such approaches remain rare, prior methodological assessments highlight their effectiveness in explaining performance disparities by emphasizing structural factors like access to capital, family policies, and institutional support rather than attributing outcomes to individual shortcomings (Gender and Entrepreneurship Research, 2015). In addition, future research should incorporate quasi-experimental methods, such as evaluations of matched small business grants, to assess the causal impact of specific interventions during the scaling phase on growth and formalization. Combining these with mixed-methods strategies integrating qualitative insights gathered throughout an intervention with quantitative before-and-after impact analysis would align with recent recommendations from evidence-synthesis work aiming to overcome the field's current reliance on summative, post-intervention evaluations (Empowering Women's Entrepreneurship, 2025).

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## Breaking Barriers, Building Enterprises: A Conceptual Framework on the Enablers and Constraints of Women Entrepreneurship in Economic Development

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DOI - 10.5281/zenodo.22060382

### Abstract:

*This conceptual paper examines the dual changing of enablers and constraints shaping women's entrepreneurship in India and its broader implications for inclusive economic development, a task rendered increasingly significant given that women now own or lead approximately 20-21% of the country's 63 million registered micro, small. And medium enterprises, collectively employing between 22 and 27 million people (Will Women Entrepreneurs Break Barriers in 2026?, 2026), even as the sector remains structurally constrained by an estimated financing gap of ₹6.37 lakh crore, with formal financial institutions meeting only 27% of women-owned MSMEs' credit demand and over 90% of financing needs still met through informal sources (Women-Owned Businesses Deal with Significant Financing Gap, n.d.); a constraint compounded by the finding that nearly nine out of ten women-owned enterprises in India rescue going to operate informally, restricting their access to institutional credit, digital marketplaces. And government procurement opportunities (The Give Must Be Female, 2026); drawing on Social Feminist Theory, Human Capital Theory, Institutional Theory. And Bandura's Self-Efficacy Theory, this paper synthesizes existing literature to propose an integrated conceptual model in which enablers such as education, family support. And government schemes including Mudra Yojana and Stand-Up India interact dynamically with persistent constraints such as socio-cultural norms, mobility restrictions. And limited access to formal capital, jointly shaping women's entrepreneurial amount, venture sustainability. And ultimate contribution to inclusive economic development; the paper advances a put of theoretical propositions linking these constructs and discusses implications for government, financial institutions, families and communities. And women entrepreneurs themselves, concluding with clear directions for future empirical validation across diverse regional and sectoral contexts.*

**Keywords:** *Women Entrepreneurship, Economic Development, Enablers, Constraints, Financial Inclusion, Self-Efficacy.*

### Introduction:

#### Background of the Study:

Women's entrepreneurship in India has evolved considerably since the establishment of the Federation of Indian Women Entrepreneurs in 1993 and the match expansion of microfinance institutions such as SEWA Bank, developments that laid the institutional foundation for the subsequent rise of self-assist groups, of which

over 1.5 million had been established nationwide by the early 2000s, with women comprising the majority of members (The Rise of Women Entrepreneurs in India, 2025); a trajectory that has since accelerated to the point where nine crore women are now organized within eighty-three lakh self-help groups nationwide, with nearly one crore of these women having achieved financial independence sufficient to earn the

popular designation "Lakhpati Didi," or "millionaire sister" (Empowering Women: Driving Entrepreneurship for Economic Equality, 2024).

### **Rationale/Significance of the Study:**

The significance of this inquiry is underscored by the scale of recent structural go in women's economic participation, since female labour force participation rose to 40.3% in 2023-24, up from just 22% in 2017-18, with the proportion of women-owned businesses among all new enterprises created rising to 26.2%, compared to only 17.4% a decade earlier. And every second DPIIT-registered startup now having at least one woman director (Self-Reliant India, Supporting Women and Young Entrepreneurs, 2025); yet this same body of evidence reveals that approximately 51% of women entrepreneurs and businesswomen in India earn less than USD 120 per month, indicating that rising participation hasn't been matched by proportionate income gains, making it significant to theorize precisely which enablers and constraints figure out whether growing entrepreneurial participation converts into genuine economic advancement (Promoting Women's Entrepreneurship to Drive Economic Growth, 2025).

### **Statement of the Problem:**

Despite these participation gains, recent labour-market analysis reveals a troubling structural pattern in which women's rising self-employment is concentrated overwhelmingly in unpaid family labour and own-account work rather than salaried employment, with the piece of rural women in agriculture actually rising from 71.1% in 2018-19 to 76.9% in 2023-24 even as their presence in industrial and service sectors declined, a pattern researchers describe as a "reverse structural go" reflecting limited non-farm

opportunities rather than genuine occupational choice (Female Labour Force Participation in India, 2025), exposing an under-theorized problem: that existing literature has largely celebrated aggregate participation statistics without adequately explaining why deep-rooted social norms, restricted asset ownership. And persistent informality saves going to trap the overwhelming majority of women-owned enterprises at subsistence scale despite expanding formal policy support.

### **Objectives of the Study:**

1. To conceptually examine the key enablers (education, family support, financial schemes) that facilitate women's entry into entrepreneurship.
2. To theorize the persistent constraints (socio-cultural norms, capital access, mobility restrictions) that limit women entrepreneurs' growth and formalization.
3. To develop an integrated conceptual framework linking enablers and constraints to women's entrepreneurial capacity and economic development outcomes.
4. To propose theoretically grounded propositions capable of guiding future empirical research on women's entrepreneurship in India.

### **Scope and Delimitations:**

This paper is conceptually scoped to check the theoretical interplay between enablers and constraints shaping women's entrepreneurship in India, drawing on self-help group evidence, national labour-force survey data. And government scheme documentation such as Mudra Yojana and Stand-Up India, while deliberately excluding primary data collection, region-specific or sector-specific empirical testing. And cross-country comparative analysis, since such empirical validation falls outside the

definitional boundaries of a conceptual paper and is instead reserved for future research directions outlined in the final section.

### Literature Review:

Women entrepreneurship may be conceptualized not merely as female ownership of an enterprise but as a socially embedded process through which women mobilize human capital, self-efficacy, networks, finance, and institutional support to identify opportunities, assume risk, create value, and exercise economic agency, implying that venture entry and performance emerge from the interaction between individual capabilities and gendered structures rather than personal motivation alone, a position consistent with evidence that majority-female-owned Indian firms perceive stronger financing constraints because experience, networks, lender expectations, and gender congruity jointly influence resource access (Dutta & Mallick, 2023); Enablers of Women Entrepreneurship—\*\*Education strengthens opportunity recognition, financial and digital literacy, managerial competence, and confidence, while family approval, shared household responsibilities, mentors, peer networks, and market associations provide legitimacy, information, contacts, and resilience, and financial inclusion becomes especially consequential because opening a bank branch within five kilometers of an unbanked rural village increases women-owned non-agricultural enterprises through greater institutional-credit uptake, although the benefit is stronger where social norms are comparatively liberal (Garg et al., 2025), while skilling, formalization, digital marketplaces, and targeted credit can reinforce these capabilities, with the latest national evidence showing that women held a ₹76 lakh crore credit portfolio in 2025, representing 26% of system credit and 16 crore active borrowers (NITI Aayog et al., 2026);

Patriarchal expectations, weak asset ownership, collateral deficiencies, lender bias, limited networks, digital exclusion, safety concerns, and occupational segregation restrict entry and scaling, while mobility remains gendered, as time-use evidence found that 53% of urban women did not leave home on the survey day compared with 14% of men (Goel, 2023), and unpaid care intensifies work–life conflict because care responsibilities keep 708 million women outside the global labour force and reduce the time, flexibility, and risk tolerance available for enterprise development (International Labour Organization, 2024), with childcare research further demonstrating a measurable “baby-profit gap” among female business owners (Delecourt & Fitzpatrick, 2021); When women-led ventures formalize and scale, they diversify household income, create employment, widen supplier networks, stimulate innovation, strengthen women’s bargaining power, and broaden the productive base, yet these gains depend on market and institutional access, as women-owned enterprises received only 2.32% of reported central public-sector procurement from micro and small enterprises in 2024–2025 (Ministry of Micro, Small and Medium Enterprises, 2025); The literature therefore suggests a recursive model in which education, finance, family support, networks, and policy increase entrepreneurial capacity, whereas restrictive norms, capital rationing, mobility limitations, and care burdens weaken the conversion of capacity into sustainable growth, but major gaps remain because studies often examine isolated variables, emphasize entry over survival and scaling, rely on cross-sectional or urban samples, inadequately compare regions, castes, sectors, and life stages, and rarely test how formal schemes interact with self-efficacy and household bargaining, thereby requiring longitudinal, multilevel, and mixed-method research that distinguishes necessity from

opportunity entrepreneurship and measures whether institutional access produces improvements in productivity, formalization, employment, autonomy, and inclusive economic development.

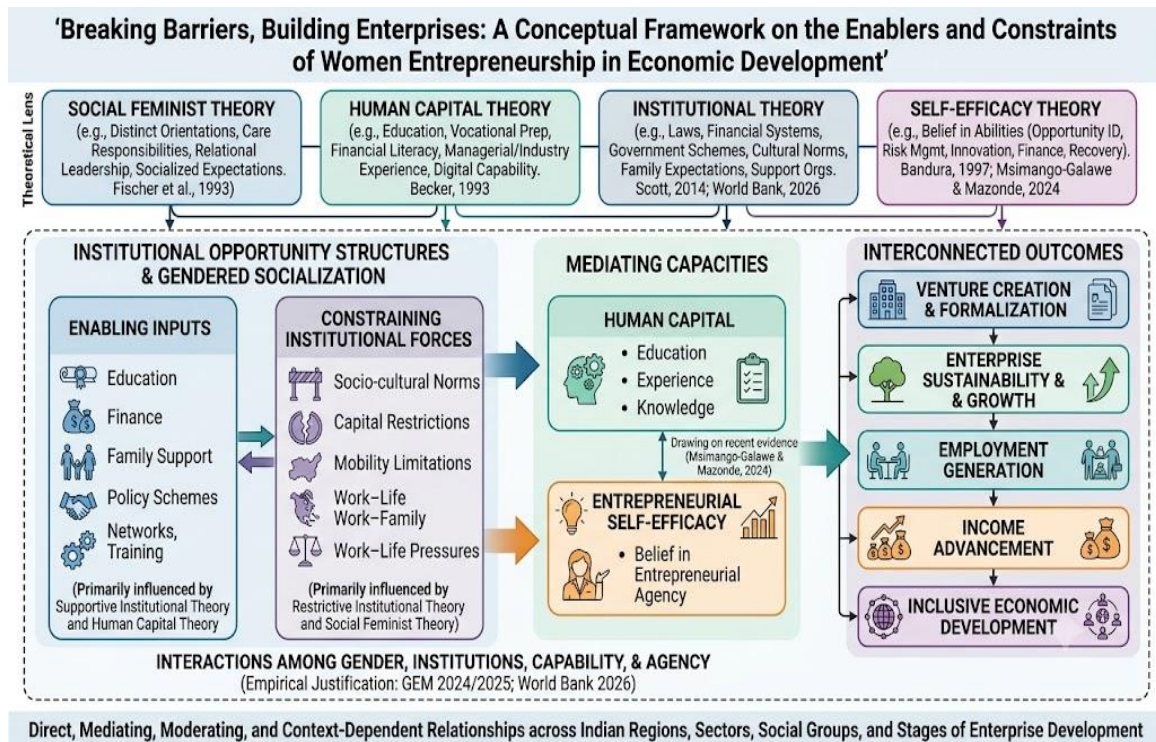
### **Theoretical Framework:**

The theoretical framework integrates Social Feminist Theory, Human Capital Theory, Institutional Theory. And Self-Efficacy Theory because women's entrepreneurial outcomes can't be adequately explained through either individual characteristics or structural conditions alone; Social Feminist Theory provides the gender-sensitive foundation by arguing that women and men may get bigger different. But equally legitimate, orientations, competencies, networks. And venture practices through distinct processes of socialization, thereby directing attention away from deficit assumptions and toward the ways care responsibilities, gender roles, relational leadership. And socially assigned expectations shape opportunity recognition, resource mobilization. And enterprise growth (Fischer et al., 1993); Human Capital Theory explains how education, vocational preparation, financial literacy, managerial knowledge, industry feel. And digital capability increases entrepreneurial productivity, opportunity evaluation. And adaptive capacity, while also clarifying why unequal access to training and have can reproduce performance differences even when entrepreneurial motivation is strong (Becker, 1993); Institutional Theory extends the analysis beyond the entrepreneur by treating laws, financial systems, government schemes, market regulations, cultural norms, family expectations. And support organizations as formal, normative. And cognitive institutions that may either legitimize women's enterprise activity or constrain access to credit, mobility, property, procurement. And networks (Scott, 2014), a

perspective made especially relevant by current evidence that women globally possess only about two-thirds of the legal rights available to men and that implementation gaps in safety, childcare, credit access. And institutional enforcement remains substantial (World Bank, 2026); Self-Efficacy Theory supplies the psychological mechanism connecting external support and accumulated capability to entrepreneurial action, proposing that women who believe they can find opportunities, manage risk, invent, negotiate finance. And recover from setbacks are more likely to initiate, rescue going in. And scale ventures, with recent evidence showing that entrepreneurial self-efficacy, particularly its innovation dimension, partially transmits the outcome of industry feel to women-owned enterprise performance (Bandura, 1997; Msimango-Galawe & Mazonde, 2024); Justification for the Theoretical Lens Adopted—the combined lens is theoretically and empirically justified because the latest Global Entrepreneurship Monitor evidence shows that only one in ten women, compared with one in eight men, started businesses in 2024 and that women were 47% more likely than men to exit for family or personal reasons, revealing that participation, survival. And growth is produced through interactions among gendered socialization, capability formation, institutional opportunity structures. And confidence in entrepreneurial agency rather than through any single determinant (Global Entrepreneurship Monitor, 2025); accordingly, the framework positions education, finance, family support, policy schemes, networks. And training as enabling inputs, socio-cultural norms, capital restrictions, mobility limitations. And work-life pressures as constraining institutional forces, entrepreneurial self-efficacy and human capital as mediating capacities. And venture creation, formalization, sustainability, employment

generation, income advancement. And inclusive economic development as interconnected outcomes, thereby offering a coherent basis for developing propositions and later testing direct,

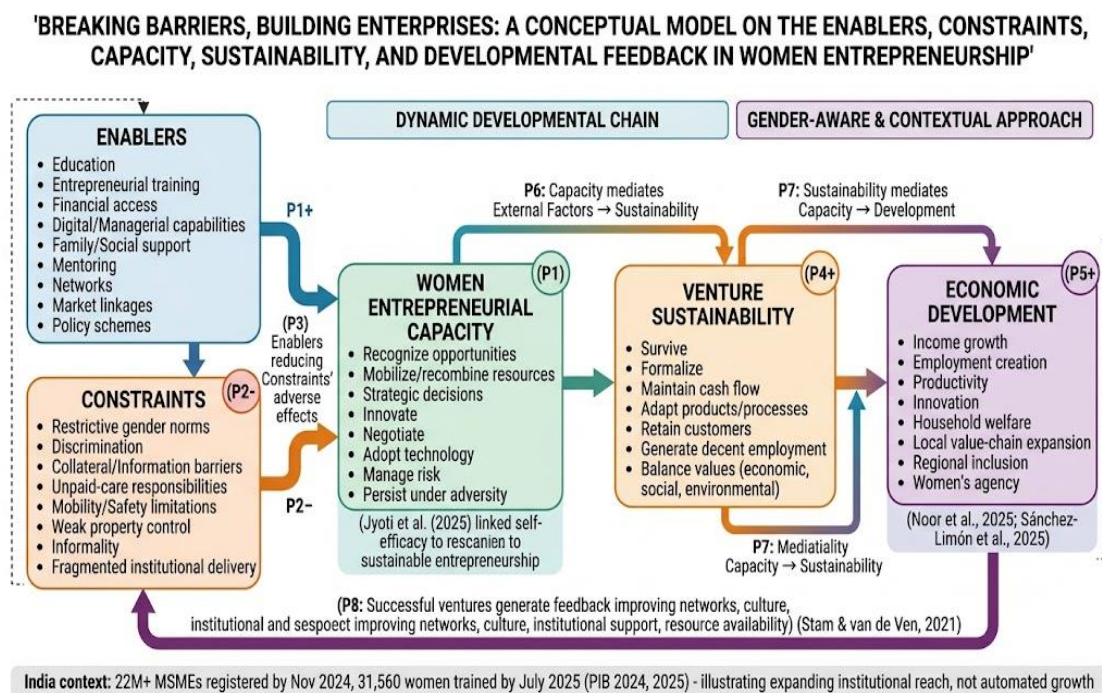
mediating, moderating. And context-dependent relationships across Indian regions, sectors, social groups. And stages of enterprise development.



Above diagram showing Theoretical Framework related to the study

### Conceptual Model/Framework Development:

#### Description of Constructs, Interlinkages and Propositions:



Above diagram showing Conceptual Model/Framework Development related to the Study

The model above represents women's entrepreneurship as a dynamic developmental chain in which Enablers  $\rightleftharpoons$  Constraints  $\rightarrow$  Women Entrepreneurial Capacity  $\rightarrow$  Venture Sustainability  $\rightarrow$  Economic Development, with feedback from sustainable ventures and development outcomes strengthening future resources, legitimacy, role models, and institutional responsiveness; enablers comprise education and entrepreneurial training, financial access, digital and managerial capabilities, family and social support, mentoring, networks, market linkages, and policy schemes, whereas constraints comprise restrictive gender norms, discrimination, collateral and information barriers, unpaid-care responsibilities, mobility and safety limitations, weak property control, informality, and fragmented institutional delivery, and the double arrow indicates that these domains are mutually conditioning rather than independent because education may improve financial readiness while discriminatory lending can neutralize acquired skills, family support can increase mobility and confidence while care expectations can reduce the time available for business, and supportive programmes can weaken constraints only when implementation is accessible and context-sensitive, consistent with gender-aware and contextual approaches that place motherhood, household relations, markets, money, management, and the wider institutional environment within the entrepreneurial process (Brush et al., 2009; Welter, 2011); women entrepreneurial capacity is therefore defined as the combined ability to recognize opportunities, mobilize and recombine resources, make strategic decisions, innovate, negotiate, adopt technology, manage risk, and persist under adversity, with recent evidence indicating that self-efficacy supports sustainable entrepreneurship through entrepreneurial bricolage and sustainability-oriented attitudes (Jyoti et al., 2025); venture

sustainability denotes the enterprise's capacity to survive, formalize, maintain cash flow, adapt products and processes, retain customers, generate decent employment, and balance economic, social, and environmental value, while economic development captures income growth, employment creation, productivity, innovation, household welfare, local value-chain expansion, regional inclusion, and women's agency, reflecting research that links women-led business performance with broader sustainable-development outcomes (Noor et al., 2025; Sánchez-Limón et al., 2025); the model is empirically timely because 22,073,675 women-owned MSMEs had registered through India's Udyam and Udyam Assist systems by November 30, 2024, while entrepreneurship programmes had trained 31,560 women by July 29, 2025, illustrating expanding institutional reach but not automatically demonstrating survival or growth (Press Information Bureau, 2024, 2025); **Propositions—P1**, enablers positively influence women entrepreneurial capacity; **P2**, constraints negatively influence capacity; **P3**, enablers reduce the adverse effect of constraints; **P4**, entrepreneurial capacity positively influences venture sustainability; **P5**, venture sustainability positively influences economic development; **P6**, entrepreneurial capacity mediates the relationship between enablers or constraints and sustainability; **P7**, venture sustainability mediates the relationship between capacity and development; and **P8**, successful women-led ventures generate feedback that improves networks, culture, institutional support, and resource availability, consistent with entrepreneurial-ecosystem evidence that system elements co-evolve and productive entrepreneurship reshapes its supporting environment (Stam & van de Ven, 2021).

**Discussion related to the Study:**

The find out advances women's entrepreneurship theory by demonstrating that entrepreneurial outcomes should be understood as products of interacting individual, relational, financial. And institutional forces rather than as consequences of women's motivation or capability alone, thereby shifting explanation from a deficit-oriented ask of why women-owned firms underperform toward an ecosystem ask of how gendered rules, resource channels, household arrangements. And market structures let or suppress entrepreneurial amount, a go consistent with methodological scholarship calling for gender-sensitive, contextual. And multilevel analysis instead of treating women entrepreneurs as a homogeneous category (Henry et al., 2016), while the proposed sequence from enablers and constraints to size, sustainability. And development further implies that self-efficacy and human capital operate conditionally because their economic value depends upon whether institutions give usable finance, legitimacy, mobility, procurement access. And growth networks;

**Practical and Policy Implications:** Government policy should so move beyond counting scheme beneficiaries or business registrations and make coordinated pathways from enterprise entry to formalization, survival, scaling, innovation. And procurement, using gender-disaggregated administrative data, district-level diagnostics, simplified registration, childcare and safe-move support, digital and financial literacy, mentoring, market linkage. And outcome-based evaluation, particularly because rural growth-oriented women-owned enterprises remain heavily concentrated in retail, apparel, food production, food services. And handloom, with more than 85% located in these five subsectors, indicating the need for sector-specific rather than uniform interventions (Gupta et al., 2024), while the

Reserve Bank of India's National Strategy for Financial Inclusion 2025–2030 provides an institutional basis for linking financial literacy, skills, credit, digital systems. And consumer protection rather than delivering credit as an isolated product (Reserve Bank of India, 2026); **Implications for Stakeholders:** For government, the priority is convergence among ministries, say agencies, banks, incubators, procurement bodies. And local governments, accompanied by measurable targets for credit approval, enterprise survival, revenue growth, employment. And formal-market participation; for financial institutions, current evidence that women were approximately half as likely as men to report bank borrowing for business purposes in 2024 requires sex-disaggregated lending data, bias-audited credit scoring, cash-flow-based underwriting, flexible collateral, appropriately sized working-capital products. And non-financial services (OECD & Global Women's Entrepreneurship Policy Network, 2025), especially as IFC-supported institutions reported 21 million loans totaling \$15 billion to women-owned microenterprises and 1.3 million loans totaling \$52 billion to women-owned SMEs in 2024, demonstrating both demand and scale potential (International Finance Corporation, n.d.); for families and communities, redistributing unpaid care, supporting mobility, legitimizing women's decision-making, sharing assets. And connecting entrepreneurs to mixed-gender commercial networks can convert emotional support into productive capability, since stakeholder ecosystems may simultaneously provide resources and reproduce restrictive expectations (Nambiar et al., 2020); and for women entrepreneurs, strategic priorities have formal recordkeeping, digital adoption, financial planning, peer and mentor networks, market diversification, negotiation capability, insurance. And deliberate transition from subsistence

activity toward scalable opportunity-driven enterprise, while policy think ahead should remain gender-centred and collaborative because finance, markets, legal conditions, digital inclusion. And care burdens are interconnected rather than separable constraints (Women's World Banking, 2024).

**Conclusion:**

This conceptual find out concludes that women's entrepreneurship is shaped by a active interaction between enabling conditions and persistent structural constraints. And that its contribution to economic development depends not merely on the number of women entering business but, on their ability, to make sustainable, formal. And growth-oriented enterprises; the analysis demonstrates that education, access to finance, family and social support, entrepreneurial networks, digital capabilities, mentoring. And government schemes can make stronger women's entrepreneurial amount by improving opportunity recognition, confidence, decision-making, resource mobilization. And resilience, while socio-cultural norms, restricted mobility, unpaid-care responsibilities, weak asset ownership, limited access to formal credit, institutional bias. And work-life conflict may make weak or neutralize these benefits; by integrating Social Feminist Theory, Human Capital Theory, Institutional Theory. And Self-Efficacy Theory, the find out offers a multidimensional explanation of why women with similar motivation and skills may have very different entrepreneurial outcomes depending on their household, social, financial. And institutional environments; its principal contribution lies in proposing an integrated conceptual pathway in which enablers and constraints jointly outcome women's entrepreneurial capacity, which then affects venture sustainability and, in the end, broader economic-development outcomes such as

employment generation, household income, innovation, financial independence, social inclusion. And regional growth; the framework also contributes by emphasizing feedback effects, since successful women-led enterprises can generate new role models, make stronger support networks, make improve institutional legitimacy. And encourage more responsive policies, thereby creating future enabling conditions; overall, the find out argues that women's entrepreneurship should be approached as an ecosystem issue rather than an individual dare, requiring coordinated action from government, financial institutions, families, communities. And women entrepreneurs themselves, while future empirical research should test the proposed relationships across regions, sectors, social groups. And stages of enterprise development to figure out which combinations of support most effectively convert entrepreneurial participation into sustainable economic advancement.

**Limitations of the Research Paper:**

This paper is limited by its conceptual think tank ahead and bounded focus on women's entrepreneurship in India, because it synthesizes theories and secondary evidence without collecting data, estimating causal effects, or testing the relationships among enablers, constraints, entrepreneurial amount, venture sustainability. And economic development; as a outcome, the propositions remain plausible rather than empirically confirmed. And their applicability may change across states, rural and urban settings, industries, caste and class positions, enterprise sizes. And stages of business development; reliance on published reports may also introduce differences in definitions, measurement periods, sampling frames. And institutional indicators, particularly when evidence shows India closing only 40.7% of its economic participation and opportunity gender

gap in 2025 (World Economic Forum, 2025); furthermore, the framework can't capture informal practices, household negotiations, intersectional disadvantages, or changes over time. So future studies should employ longitudinal, comparative, mixed-method. And multilevel designs to systematically validate, refine, or rotate down its mechanisms (Jaakkola, 2020).

### Directions for Future Empirical Research:

Future empirical research should test the framework using education, digital literacy, financial access, family support, mentoring, policy awareness, gender norms, unpaid-care burden, mobility, asset ownership, lender discrimination, entrepreneurial self-efficacy, innovation, formalization, profitability, employment. And survival as variables; studies should check self-efficacy and resource mobilization as mediators. And caste, class, age, marital status, location, sector, enterprise stage. And institutional quality as moderators, because women headed 26.93% of proprietary unincorporated establishments in 2025, while internet use among enterprises reached 39.37% (Ministry of Statistics and Programme Use [MoSPI], 2026); longitudinal panels should track entry, scaling. And exit, multilevel structural equation modelling should join household, regional. And institutional effects. And mixed methods should combine surveys with interviews and time-use diaries; researchers should employ randomized or quasi-experimental evaluations of credit, childcare, mentoring, procurement. And digital-training interventions, complemented by configurational analysis to spot which enabling combinations overcome constraints and make development outcomes (Anderson et al., 2026).

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## Entrepreneurial Skill Development in Indian Higher Education for Viksit Bharat 2047: Policy Evolution, Innovation Ecosystems and Institutional Transformation under the National Education Policy 2020

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DOI - 10.5281/zenodo.22060392

### Abstract:

*Entrepreneurial skill development has emerged as a central pillar of India's strategy for achieving the vision of Viksit Bharat 2047. The transformation of higher education from a knowledge-transmission model to an innovation-driven ecosystem reflects broader changes in national development policy, global competitiveness, and technological advancement. The National Education Policy (NEP) 2020 marks a significant shift by embedding entrepreneurship, multidisciplinary learning, experiential education, and innovation within the institutional framework of higher education. Simultaneously, initiatives such as Startup India, Digital India, Atal Innovation Mission, Skill India, and the National Innovation and Startup Policy (NISP) have strengthened entrepreneurial ecosystems across universities.*

*This paper examines the historical evolution of entrepreneurship education in India and analyses how policy reforms have redefined universities as centres of innovation, knowledge commercialization, and enterprise creation. Employing a qualitative and analytical methodology based on government policy documents, scholarly literature, and institutional reports, the study investigates the interaction between educational reforms, entrepreneurial ecosystems, and institutional transformation. The paper argues that entrepreneurial skills should not be viewed merely as business competencies but as multidimensional capabilities encompassing creativity, leadership, opportunity recognition, ethical decision-making, digital literacy, and social innovation.*

*The study further contends that India's demographic dividend can be effectively transformed into sustainable economic growth only through universities that integrate research, innovation, industry collaboration, incubation, and entrepreneurship education. Strengthening entrepreneurial ecosystems within higher education is therefore indispensable for generating employment, enhancing global competitiveness, fostering inclusive development, and realizing the national aspiration of a developed India by 2047.*

**Keywords:** *Entrepreneurship Education; Entrepreneurial Skills; Higher Education; NEP 2020; Innovation Ecosystem; Startup India; Entrepreneurial Universities; Viksit Bharat 2047.*

### Introduction:

Entrepreneurship has become one of the defining forces of twenty-first-century economic transformation. Nations increasingly recognize that sustainable economic development depends not merely upon capital

accumulation but upon the capacity of individuals and institutions to innovate, create knowledge, identify opportunities, and translate ideas into productive enterprises. Consequently, universities throughout the world have gradually evolved from conventional teaching

institutions into entrepreneurial organizations that actively contribute to innovation, technology transfer, regional development, and knowledge commercialization.

India's entrepreneurial journey has undergone remarkable transformation since economic liberalization in 1991. Earlier approaches largely emphasized self-employment and small-scale enterprise development; however, contemporary policy increasingly conceptualizes entrepreneurship as an ecosystem involving higher education institutions, research organizations, industries, investors, governments, and civil society. The emergence of Startup India, Digital India, Atmanirbhar Bharat, the National Innovation and Startup Policy (2019), and particularly the National Education Policy (2020) collectively signifies a decisive shift towards innovation-led development and knowledge-based economic growth.

The National Education Policy (NEP) 2020 represents a landmark educational reform that seeks to transform Indian higher education through multidisciplinary learning, institutional autonomy, experiential pedagogy, research excellence, digital education, and entrepreneurial capability. Unlike earlier education policies that primarily focused on access and expansion, NEP 2020 positions innovation, creativity, problem-solving, and entrepreneurship as core graduate attributes essential for national development. Universities are therefore expected not only to produce employable graduates but also to nurture innovators, startup founders, researchers, social entrepreneurs, and leaders capable of addressing complex societal challenges.

The Government of India's vision of **Viksit Bharat 2047** further reinforces the

strategic importance of entrepreneurial skill development. The aspiration to transform India into a developed nation by the centenary of Independence requires a workforce equipped with technological competence, innovation capability, adaptability, and entrepreneurial leadership. Higher education institutions occupy a pivotal position in this transformation because they function as centres of knowledge creation, human capital formation, and institutional innovation.

From a historical perspective, entrepreneurship in India has deep civilizational roots extending to indigenous guilds (*śreṇīs*), merchant networks, artisanal production systems, and long-distance trade that flourished across the subcontinent long before colonial intervention. Modern entrepreneurship education therefore represents not a completely new phenomenon but an institutional reconfiguration of India's longstanding traditions of commerce, innovation, and enterprise within the framework of contemporary knowledge economies. Recognizing this historical continuity enables a broader understanding of entrepreneurship beyond business formation, encompassing creativity, resilience, community engagement, and sustainable development.

Accordingly, this paper analyses entrepreneurial skill development in Indian higher education through an interdisciplinary framework integrating historical evolution, educational policy, innovation studies, and institutional analysis. It argues that entrepreneurial education constitutes a strategic instrument for strengthening India's innovation ecosystem and achieving the developmental objectives envisioned under Viksit Bharat 2047.

**Review of Literature:**

The scholarly literature on entrepreneurship has evolved from classical economic theories to contemporary analyses of innovation ecosystems and entrepreneurial universities. **Joseph A. Schumpeter (1934)** conceptualized entrepreneurs as innovators responsible for "creative destruction," arguing that innovation rather than capital alone drives economic development.<sup>1</sup> Later, **Peter F. Drucker (1985)** emphasized entrepreneurship as a discipline that can be systematically taught and cultivated through education rather than being an innate characteristic.<sup>2</sup>

Within higher education, **Burton R. Clark (1998)** introduced the concept of the entrepreneurial university, arguing that universities must diversify funding, strengthen institutional autonomy, and actively engage with society and industry.<sup>3</sup> **Henry Etzkowitz and Loet Leydesdorff (2000)** further developed the Triple Helix Model, which conceptualizes innovation as a collaborative outcome of interactions among universities, industry, and government.<sup>4</sup> These theories profoundly influenced global higher education reforms by redefining universities as engines of regional innovation and economic development. Recent scholarship has shifted attention toward entrepreneurial ecosystems. **Daniel Isenberg (2011)** argues that entrepreneurship flourishes where supportive institutions, finance, culture, policy, markets, and human capital interact within an integrated ecosystem. Similarly, **Saras D. Sarasvathy's Effectuation Theory** challenges conventional linear business planning by emphasizing entrepreneurial decision-making under uncertainty through iterative experimentation and resource mobilization.<sup>5</sup>

Indian scholarship reflects this global transition. Studies by the **Ministry of Education, AICTE, UGC, NITI Aayog, and DPIIT** increasingly examine entrepreneurship education within the broader context of innovation policy, startup ecosystems, and institutional transformation. The **National Education Policy 2020** identifies multidisciplinary learning, experiential education, vocational integration, research excellence, and innovation as central objectives of higher education reform. Likewise, the **National Innovation and Startup Policy (2019)** encourage higher education institutions to establish institution-specific innovation policies integrating incubation, intellectual property management, and university-industry collaboration.

Despite this growing body of literature, significant research gaps remain. Much of the existing scholarship is concentrated within management and engineering disciplines, while comparatively limited attention has been devoted to entrepreneurship from historical and social science perspectives. Moreover, relatively few studies synthesize historical evolution, educational policy, institutional ecosystems, and the national vision of **Viksit Bharat 2047** within a unified analytical framework. The present study seeks to address these gaps by integrating historical analysis with contemporary policy discourse, thereby demonstrating how entrepreneurial skill development functions as both an educational reform and a national development strategy.

**Research Objectives:**

The study seeks to:

1. Examine the historical evolution of entrepreneurship education in India.

2. Analyse the role of the National Education Policy 2020 in promoting entrepreneurial skills.
3. Evaluate the institutional ecosystem supporting entrepreneurship within Indian higher education.
4. Examine the relationship between entrepreneurial universities and innovation ecosystems.
5. Identify the major challenges affecting entrepreneurship education.
6. Assess the contribution of entrepreneurial skill development toward the realization of **Viksit Bharat 2047**.

#### **Research Methodology:**

The study adopts a **qualitative, analytical, and interdisciplinary research methodology**. It relies primarily on secondary sources comprising scholarly books, peer-reviewed journal articles, government reports, policy documents, and publications issued by the Ministry of Education, University Grants Commission, AICTE, DPIIT, NITI Aayog, OECD, UNESCO, the World Bank, and the International Labour Organization.

Historical analysis has been employed to trace the evolution of entrepreneurship education in India, while policy analysis is used to examine institutional reforms introduced under NEP 2020 and related initiatives. Conceptual and comparative methods are further employed to evaluate international models of entrepreneurial universities and innovation ecosystems. The study does not rely on primary survey data but synthesizes authoritative published sources to provide an evidence-based interpretation of entrepreneurship as an educational and developmental process.

#### **Theoretical Framework:**

The analytical framework of this study draws upon five complementary theoretical perspectives that collectively explain the emergence of entrepreneurial universities and innovation-driven higher education.

**Innovation Theory**, proposed by **Joseph A. Schumpeter**, views entrepreneurs as agents of innovation who transform economies through new products, technologies, and organizational practices. This perspective explains entrepreneurship as the principal driver of long-term economic development rather than merely enterprise creation.<sup>6</sup>

**Human Capital Theory**, associated with **Theodore W. Schultz** and **Gary S. Becker**, argues that investments in education, training, and skills enhance productivity and national economic growth. Entrepreneurial education therefore represents an investment in human capabilities essential for knowledge-based economies.<sup>7</sup>

**Entrepreneurial University Theory**, advanced by **Burton R. Clark**, conceptualizes universities as institutions extending beyond teaching and research to include innovation, technology commercialization, startup incubation, and regional development.<sup>8</sup>

The **Triple Helix Model** of **Etzkowitz and Leydesdorff** emphasizes collaborative interaction among universities, industry, and government as the foundation of innovation ecosystems.<sup>9</sup> Contemporary extensions into the **Quadruple Helix** further recognize civil society as an active participant in innovation and knowledge creation.

Finally, **Entrepreneurial Ecosystem Theory**, articulated by **Daniel Isenberg**, explains entrepreneurship as an outcome of interactions among institutions, policy frameworks, finance,

culture, markets, leadership, and human capital rather than solely individual capability.<sup>10</sup>

Together, these theoretical perspectives provide the analytical foundation for examining entrepreneurial skill development as an institutional, educational, and socio-economic process contributing to India's aspiration of becoming a developed nation under **Viksit Bharat 2047**.

### **Evolution of Entrepreneurship Education in India: From Indigenous Enterprise to Innovation Ecosystems:**

Entrepreneurship in India predates modern business education by several centuries. Historical evidence demonstrates that indigenous commercial institutions, artisan guilds (*śreṇīs*), merchant corporations, banking communities, and maritime trade networks constituted sophisticated entrepreneurial systems that connected regional production centres with markets across Asia, the Middle East, and Europe. These institutions facilitated production, finance, risk-sharing, and long-distance commerce, thereby embedding entrepreneurial practices within India's socio-economic fabric.<sup>11</sup> Unlike the contemporary understanding of entrepreneurship as startup creation, pre-colonial enterprise was community-oriented, guild-regulated, and closely linked with local knowledge systems and ethical commercial traditions.

The colonial period (1757–1947) significantly altered this entrepreneurial landscape. British economic policies encouraged the export of raw materials while weakening indigenous manufacturing and artisanal industries. Nevertheless, entrepreneurial communities such as the Parsis, Marwaris, Chettiars, Gujaratis, and Sindhis

adapted to changing commercial conditions and laid the foundations of modern Indian industry. The emergence of industrial houses such as Tata, Birla, Walchand, and Kirloskar reflected the gradual transition from traditional mercantile entrepreneurship to organized industrial enterprise.

Following Independence, the developmental state adopted a mixed economy model emphasizing public sector expansion, centralized planning, and import substitution. Entrepreneurship was largely associated with small-scale industries, cooperative production, and self-employment rather than innovation-led enterprise. During this period, entrepreneurship education remained peripheral to higher education, although institutions such as the National Small Industries Corporation (NSIC), Small Industries Development Organisation (SIDO), and Entrepreneurship Development Institute of India (EDII) introduced structured Entrepreneurship Development Programmes (EDPs) aimed at fostering self-employment and managerial capability.

A decisive transformation occurred after the economic reforms of **1991**, when liberalization, privatization, and globalization fundamentally reshaped India's economic structure. The expansion of private enterprise, foreign investment, information technology, and knowledge-intensive industries created new opportunities for innovation-driven entrepreneurship. Universities gradually introduced entrepreneurship courses, business incubation, industry collaboration, and technology commercialization initiatives. Engineering institutions, management schools, and science universities became increasingly important sites for entrepreneurial education.

The subsequent decade witnessed the emergence of a national innovation ecosystem through initiatives such as **Startup India, Digital India, Make in India, Skill India, Stand-Up India**, and the **Atal Innovation Mission (AIM)**. These programmes repositioned entrepreneurship from a strategy of employment generation to an instrument of technological innovation, global competitiveness, and sustainable economic development. Universities established Institution's Innovation Councils (IICs), Technology Business Incubators (TBIs), Innovation and Entrepreneurship Development Centres (IEDCs), and startup cells to facilitate research commercialization and enterprise creation.

The publication of the **National Innovation and Startup Policy (NISP) 2019** and the **National Education Policy (NEP) 2020** represents the culmination of this historical evolution. Entrepreneurship is now conceived as a multidisciplinary competency encompassing creativity, critical thinking, leadership, opportunity recognition, design thinking, digital capability, and social responsibility. Consequently, Indian higher education has moved beyond the narrow objective of producing jobseekers toward cultivating innovators, researchers, social entrepreneurs, and startup founders capable of contributing to a knowledge-driven economy.

**Table 1. Evolution of Entrepreneurship Education in India**

| Period       | Policy Orientation                          | Entrepreneurial Character                             |
|--------------|---------------------------------------------|-------------------------------------------------------|
| Pre-colonial | Guilds ( <i>Śreṇīs</i> ), merchant networks | Indigenous enterprise and commercial innovation       |
| Colonial     | Industrial capitalism                       | Indigenous adaptation and industrial entrepreneurship |
| 1947–1991    | Planned economy                             | Small industries and self-employment                  |
| 1991–2014    | Liberalization                              | Private enterprise and technology entrepreneurship    |
| 2014 onwards | Startup India, NEP 2020                     | Innovation ecosystem and entrepreneurial universities |

*Source: Compiled from Government of India policy documents and entrepreneurship literature.*

### **National Education Policy 2020 and Entrepreneurial Skill Development:**

The **National Education Policy (NEP) 2020** represents the most comprehensive educational reform in independent India and provides the principal policy framework for integrating entrepreneurship into higher education. Unlike earlier education policies that primarily emphasized access and academic expansion, NEP 2020 recognizes innovation, multidisciplinary learning, experiential pedagogy, research excellence, digital literacy,

and entrepreneurial competence as essential attributes of twenty-first-century graduates.

A defining feature of the policy is its recognition that entrepreneurship should not remain confined to management education. Instead, it advocates integration across engineering, agriculture, medicine, humanities, social sciences, commerce, law, arts, and vocational education. This multidisciplinary orientation reflects international trends emphasizing creativity, critical thinking, collaboration, and problem-solving as universal

competencies required for knowledge economies.

The policy further introduces structural reforms that strengthen entrepreneurial learning. Flexible curricula through the **Academic Bank of Credits**, multiple entry and exit options, internships, project-based learning, community engagement, vocational integration, and digital education collectively provide students with opportunities to acquire practical entrepreneurial skills alongside disciplinary knowledge. Such reforms shift educational practice from rote learning toward experiential and inquiry-based pedagogy.

Research and innovation constitute another significant pillar of NEP 2020. The proposed **National Research Foundation (NRF)** seeks to strengthen research capacity across disciplines while promoting collaboration among universities, industry, and research organizations. Universities are encouraged to establish incubation centres, innovation laboratories, technology transfer offices, entrepreneurship development cells, and startup mentoring programmes that enable students and faculty to convert research outcomes into socially relevant innovations and commercially viable enterprises.

NEP 2020 also aligns entrepreneurship education with broader national initiatives such as **Startup India, Digital India, Skill India, Atmanirbhar Bharat**, and the vision of **Viksit Bharat 2047**. Entrepreneurship is therefore conceptualized not merely as business creation but as a mechanism for employment generation, technological advancement, regional development, and inclusive economic growth. By embedding entrepreneurial competencies across higher education, the policy seeks to transform universities into engines of

innovation and sustainable national development.

### **Institutional Ecosystem for Entrepreneurial Skill Development:**

Contemporary entrepreneurship is increasingly understood as the product of institutional ecosystems rather than individual initiative alone. Entrepreneurial success depends upon dynamic interactions among universities, government agencies, industries, investors, financial institutions, incubators, and civil society. This ecosystem approach reflects the growing recognition that innovation requires supportive institutional environments capable of facilitating knowledge creation, technology transfer, startup incubation, and market access.

Within India, the entrepreneurial ecosystem has expanded significantly through coordinated interventions by multiple public institutions. The **Ministry of Education** provides the overarching policy framework through NEP 2020, while the **University Grants Commission (UGC)** promotes curriculum reform, academic flexibility, and multidisciplinary education. The **All India Council for Technical Education (AICTE)** has institutionalized entrepreneurship through Institution's Innovation Councils (IICs), Entrepreneurship Development Cells (EDCs), Smart India Hackathons, and innovation competitions.

The **Department of Science and Technology (DST)** supports Technology Business Incubators (TBIs), Science and Technology Entrepreneurs Parks (STEPs), and Innovation and Entrepreneurship Development Centres (IEDCs), facilitating commercialization of scientific research. Simultaneously, the

**Department for Promotion of Industry and Internal Trade (DPIIT)** implements Startup India through startup recognition, regulatory reforms, funding support, and investor facilitation. The **Ministry of MSME** promotes inclusive entrepreneurship by supporting rural enterprises, women entrepreneurs, artisans, and first-generation business owners, thereby linking entrepreneurship with social justice and regional development.

The **Atal Innovation Mission (AIM)** under **NITI Aayog** further strengthens

innovation culture through Atal Tinkering Labs (ATLs), Atal Incubation Centres (AICs), and innovation challenges that encourage creativity from school education to higher education. Collectively, these institutional mechanisms have transformed universities into collaborative innovation ecosystems where students and researchers can progress from idea generation to prototype development, intellectual property protection, incubation, investment, and commercialization.

**Table 2. Institutional Ecosystem Supporting Entrepreneurship in Higher Education**

| Institution           | Major Contribution                                                       |
|-----------------------|--------------------------------------------------------------------------|
| Ministry of Education | NEP 2020 and policy reforms                                              |
| UGC                   | Curriculum flexibility and multidisciplinary education                   |
| AICTE                 | Institution's Innovation Councils and startup promotion                  |
| DST                   | Technology Business Incubators and innovation support                    |
| DPIIT                 | Startup India implementation                                             |
| Ministry of MSME      | Enterprise development and inclusive entrepreneurship                    |
| NITI Aayog (AIM)      | Innovation ecosystem and incubation                                      |
| Universities          | Research, incubation, technology transfer and entrepreneurship education |

*Source: Compiled by the author from Government of India policy documents.*

### Critical Analysis:

Although India's entrepreneurial ecosystem has expanded considerably during the past decade, important challenges remain. Significant disparities persist between metropolitan and rural institutions in terms of infrastructure, incubation facilities, industry collaboration, research funding, and faculty preparedness. Entrepreneurship education also remains uneven across disciplines, with engineering and management institutions generally outperforming universities in the humanities and social sciences. Bridging these gaps requires sustained investment in institutional capacity, stronger university–

industry partnerships, interdisciplinary curriculum reform, and greater inclusion of historically marginalized regions and communities. Only through such systemic strengthening can entrepreneurial education fulfil its transformative role within the broader vision of **Viksit Bharat 2047**.

### Challenges, Opportunities and the Road Ahead:

Despite remarkable policy initiatives, entrepreneurship education in India continues to face structural, institutional, and pedagogical challenges. While policy frameworks such as the **National Education Policy (NEP) 2020**,

**Startup India**, and the **National Innovation and Startup Policy (NISP)** have created favourable conditions for entrepreneurial learning, their implementation across higher education institutions remains uneven. The transition from policy formulation to institutional practice requires significant improvements in governance, infrastructure, faculty capability, research culture, and industry collaboration.

One of the foremost challenges is the **persistent gap between curriculum and practice**. Entrepreneurship education in many universities continues to rely on classroom-based theoretical instruction rather than experiential learning. Business plan preparation, innovation projects, field immersion, startup internships, design thinking workshops, and prototype development remain limited outside premier institutions. Consequently, students often acquire conceptual knowledge without developing entrepreneurial competencies such as opportunity recognition, market validation, financial planning, negotiation, leadership, and resilience.

A second challenge concerns **institutional disparities**. Metropolitan institutions, particularly Indian Institutes of Technology (IITs), Indian Institutes of Management (IIMs), and leading private universities, possess comparatively well-developed innovation ecosystems comprising incubation centres, research parks, industry partnerships, venture capital networks, and intellectual property support systems. Conversely, many state universities and affiliated colleges—particularly those located in rural and semi-urban regions—continue to face shortages of research infrastructure, incubation

facilities, trained faculty, and financial resources. These disparities restrict equitable access to entrepreneurial opportunities.

Faculty preparedness represents another significant concern. Successful entrepreneurship education requires educators capable of integrating interdisciplinary learning, project-based pedagogy, innovation management, and industry engagement. However, faculty development programmes specifically focused on entrepreneurship remain limited, particularly within the humanities and social sciences. Strengthening faculty capacity through continuous professional development, industry immersion, and interdisciplinary collaboration is therefore essential for institutional transformation.

Financing also remains a major constraint. Although several government schemes provide seed funding and startup support, early-stage enterprises frequently encounter difficulties in accessing venture capital, angel investment, market networks, and commercialization support. Simplifying regulatory procedures and strengthening university–industry–investor partnerships can substantially improve startup sustainability.

The digital divide presents an additional challenge. While digital technologies have significantly expanded access to entrepreneurial learning through online platforms, virtual incubation, and digital collaboration, disparities in technological infrastructure continue to affect institutions located in economically weaker regions. Ensuring equitable digital access is therefore critical to inclusive entrepreneurship.

At the same time, India possesses unprecedented opportunities. Its demographic advantage, expanding digital economy, growing startup ecosystem, favourable policy

environment, and rapidly increasing global technological integration collectively provide strong foundations for entrepreneurship-led development. If effectively integrated with higher education reforms, these advantages can substantially enhance India's innovation capacity and global competitiveness.

### **Entrepreneurial Universities and the Vision of Viksit Bharat 2047:**

The vision of **Viksit Bharat 2047** envisages India as a developed, inclusive, technologically advanced, and globally competitive nation by the centenary of Independence. Achieving this aspiration requires not merely economic growth but comprehensive transformation in education, innovation, governance, scientific research, and human capital development. Entrepreneurial universities occupy a central position within this national transformation because they function simultaneously as centres of knowledge generation, skill development, technological innovation, and regional development.

The concept of the entrepreneurial university extends beyond conventional teaching and research. Contemporary universities increasingly perform a "third mission" involving technology transfer, startup incubation, industrial consultancy, community engagement, intellectual property generation, and commercialization of research. Such institutions contribute directly to economic development by fostering innovation-driven enterprises capable of generating employment, attracting investment, and addressing societal challenges.

Within the Indian context, NEP 2020 provides the institutional foundation for this

transformation. The policy promotes multidisciplinary education, institutional autonomy, flexible curricula, experiential learning, research excellence, and collaboration between universities, industry, and government. Together with Startup India, Atal Innovation Mission, Digital India, and Skill India, these reforms encourage universities to become active participants in national innovation systems rather than passive centres of instruction.

The entrepreneurial university also contributes significantly to **inclusive development**. Entrepreneurship should not be understood solely as commercial enterprise but as a mechanism for solving social, environmental, agricultural, healthcare, and educational challenges through innovative approaches. Social entrepreneurship, rural innovation, women-led enterprises, and community-based startups therefore become essential components of sustainable national development. This broader understanding aligns closely with the Sustainable Development Goals (SDGs) and India's commitment to equitable growth.

From a historical perspective, India's entrepreneurial future is strengthened by its civilizational heritage of indigenous commerce, artisanal production, cooperative institutions, and knowledge traditions. Modern entrepreneurial education should therefore integrate technological innovation with ethical leadership, cultural values, environmental sustainability, and social responsibility. Such an approach reflects both India's historical experience and its developmental aspirations under Viksit Bharat 2047.

Universities must consequently evolve into integrated innovation ecosystems where

education, research, entrepreneurship, public policy, and community engagement mutually reinforce one another. The transformation of higher education from knowledge transmission to knowledge application represents perhaps the most significant educational reform of contemporary India and is indispensable for achieving long-term national development.

### **Policy Recommendations:**

The analysis presented in this study suggests several policy priorities capable of strengthening entrepreneurial skill development within Indian higher education.

First, entrepreneurship education should be integrated across all academic disciplines rather than remaining confined to management and engineering programmes. Humanities, social sciences, agriculture, health sciences, and law possess substantial potential for innovation and social entrepreneurship.

Second, universities should strengthen experiential learning through internships, field projects, innovation laboratories, community engagement, startup competitions, and industry collaboration. Entrepreneurial capability develops primarily through practical engagement rather than classroom instruction alone.

Third, greater investment is required in incubation centres, technology transfer offices, research parks, and innovation infrastructure, particularly within state universities and rural institutions where institutional disparities remain significant.

Fourth, systematic faculty development programmes focusing on entrepreneurship pedagogy, design thinking, digital innovation, intellectual property management, and industry

collaboration should become integral components of higher education reform.

Finally, entrepreneurship policy should promote inclusive participation by women, Scheduled Castes, Scheduled Tribes, rural youth, persons with disabilities, and economically disadvantaged communities. Inclusive entrepreneurship is essential for ensuring that innovation contributes to equitable national development rather than widening existing socio-economic inequalities.

### **Conclusion:**

Entrepreneurial skill development has emerged as one of the defining priorities of India's educational and developmental agenda. The transition from employment-oriented education to innovation-driven learning reflects broader transformations within the global knowledge economy and India's aspiration to become a developed nation by 2047. Historical evidence demonstrates that entrepreneurship has long constituted an integral component of India's commercial and cultural traditions; contemporary policy reforms therefore represent institutional modernization rather than a departure from indigenous experience.

The National Education Policy 2020 has fundamentally redefined the role of higher education by integrating multidisciplinary learning, research, innovation, entrepreneurship, and industry collaboration within a unified educational framework. Supported by complementary initiatives such as Startup India, Digital India, the National Innovation and Startup Policy, and the Atal Innovation Mission, higher education institutions are increasingly evolving into entrepreneurial universities capable of

generating both knowledge and socio-economic value.

Nevertheless, realizing the transformative potential of entrepreneurial education requires addressing persistent institutional disparities, strengthening faculty capability, expanding innovation infrastructure, promoting inclusive participation, and deepening collaboration among universities, government, industry, and civil society. Entrepreneurial ecosystems flourish only when these actors operate within mutually reinforcing institutional frameworks.

The study concludes that entrepreneurial skill development should be understood not merely as preparation for self-employment but as a comprehensive strategy for cultivating creativity, leadership, resilience, ethical responsibility, technological competence, and social innovation. Universities that successfully integrate these dimensions will contribute significantly to employment generation, research commercialization, regional development, and sustainable economic growth. In this respect, entrepreneurial higher education constitutes one of the most important pillars supporting India's journey towards the realization of **Viksit Bharat 2047**.

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## Rural Entrepreneurship Development in India

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DOI - 10.5281/zenodo.22060406

### Abstract:

Rural Entrepreneurship is a vital catalyst for India's economic progress, fostering job creation, curbing rural-to-urban migration, and driving inclusive, sustainable growth. Driven by targeted government initiatives, digital advancements, and rising investment in non-urban enterprises, the sector has gained significant momentum. This paper examines the evolution, present status, and future outlook of rural entrepreneurship in India, highlighting the key challenges and emerging opportunities for rural innovators. Furthermore, it underscores the pivotal role of policy interventions, digital integration, and targeted skill development in building a resilient entrepreneurial ecosystem.

**Keywords:** Rural Entrepreneurship, Government Initiatives, Opportunities, Digital Integration.

### Introduction:

Rural entrepreneurship is the creation of business ventures in non-urban areas using local resources is a cornerstone of India's economic growth and social transformation. With nearly 65% of the population residing in rural regions and roughly 75% of the labor force depending on agriculture and allied activities, farming itself serves as an inherently entrepreneurial process involving land, capital, risk, and market integration. Expanding rural industries across sectors like agriculture, food processing, handicrafts, renewable energy, and rural tourism is essential to generating sustainable livelihoods, curbing youth migration to cities, and bridging urban-rural inequality. Ultimately, strengthening the rural economy is a vital prerequisite for the holistic development of the nation.

### Need for Rural Entrepreneurship:

Fostering rural entrepreneurship is essential for driving balanced regional development across India. The key drivers highlighting this need include:

### Demographic Concentration:

A vast majority of India's population continues to reside in rural regions.

### Labor Utilization:

Rural areas possess an abundant, labor-intensive workforce that requires productive engagement.

### Economic Parity:

Developing rural enterprises helps bridge the significant income disparity between urban and rural populations.

### Balanced Regional Growth:

Expanding local businesses accelerates provincial infrastructure and economic development.

### Preservation of Heritage:

Encouraging rural enterprises sustains traditional arts, crafts, and heritage skill sets.

### Migration & Urban Pressure:

Local job creation reduces distress migration to cities, curbing the expansion of urban slums.

**Educational Upliftment:**

Economic activity creates demand for higher literacy and skill development among rural communities.

**Objectives of the Study:**

1. To assess the current state and landscape of rural entrepreneurship in India.
2. To examine the role of rural entrepreneurs in driving overall economic development.
3. To identify key growth opportunities available within the rural entrepreneurial sector.
4. To evaluate the primary challenges and constraints faced by rural entrepreneurs.
5. To recommend actionable solutions and policy measures to address these challenges.

**Significance of the Study:**

This study holds substantial academic and practical value as it illuminates the strategic role of rural entrepreneurship in driving broader socio-economic transformation. Specifically, the research emphasizes how rural enterprises contribute to:

**Employment Creation & Migration Mitigation:**

Generating sustainable local job opportunities to curb distress migration toward urban centers.

**Regional Economic Enhancement:**

Stimulating local economies by mobilizing unutilized local resources and expanding domestic markets.

**Inclusive & Sustainable Development:**

Promoting equitable income distribution and long-term economic growth across rural communities.

**Industrial Fortification & Self-Reliance:**

Strengthening local micro-industries to foster economic independence (*Atmanirbharata*) at the grassroots level.

**Empirical Literature & Research Findings:**

Scholarly literature reflects both the successes and ongoing structural constraints of rural entrepreneurship:

**Economic Stability:**

Sharma and Gupta (2020) demonstrate that rural enterprises foster localized economic resilience by generating sustainable regional employment.

**Policy Interventions:**

Singh and Verma (2019) highlight how institutional frameworks like Mudra Yojana and Startup India have systematically lowered entry barriers for non-urban entrepreneurs.

**Persistent Bottlenecks:**

Despite foundational policy support, Kumar (2021) identifies persistent infrastructural deficiencies, financial exclusion, and a lack of technical training as key impediments to long-term enterprise scalability.

The literature collectively underscores that while government policies establish a necessary baseline, targeted structural interventions remain essential to address grassroots operational constraints.

**Research Methodology:**

This study adopts a qualitative, desk-based research design relying exclusively on secondary data. Data was compiled from a comprehensive review of peer-reviewed research articles, institutional policy papers, case studies, and official government reports and statistical databases.

**To fulfill the research objectives, a two-pronged analytical approach was utilized:**

**Thematic Qualitative Analysis:**

Used to identify and synthesize the core operational challenges, structural bottlenecks, and emerging growth opportunities facing rural entrepreneurs in India.

**Comparative Policy Evaluation:**

Conducted to critically assess the reach, implementation efficiency, and overall impact of various state and central government schemes aimed at fostering rural enterprise development.

**Typology of Rural Entrepreneurship:**

Rural enterprises in India can be classified into four primary organizational structures based on ownership, governance, and operational scope:

**Individual Entrepreneurship:**

Sole proprietorship ventures owned, financed, and managed by a single individual who assumes full operational risk.

**Group Entrepreneurship:**

Collaborative business entities formed through formal equity structures, including partnerships, private limited companies, and public limited corporations.

**Cluster-Based & Institutional Entrepreneurship:**

Collective enterprise models facilitated by Non-Governmental Organizations (NGOs), Voluntary Organizations (VOs), Community-Based Organizations (CBOs), and Self-Help Groups (SHGs). These models leverage informal or formal networks based on shared trade, occupation, or socioeconomic affinity to achieve economies of scale.

**Cooperative Entrepreneurship:**

Autonomous, member-owned associations created voluntarily to fulfill shared economic, social, and cultural goals through democratically controlled enterprises.

**Historical Context & Structural Evolution in India:**

**Rural enterprise in India has undergone significant structural transformations:**

**Pre-Independence Era:**

Rural economies operated as self-sustaining ecosystems anchored by traditional artisans, weavers, potters, and agrarian micro-enterprises.

**Post-Independence & Globalization:**

The push toward large-scale industrialization and subsequent market liberalization exposed traditional cottage sectors (e.g., khadi, handloom, sericulture, and coir) to intense global and domestic competition, forcing a shift from traditional hamlet crafts toward modernized, value-added rural industries.

**Core Operational Principles of Rural Entrepreneurship:**

To drive sustainable macroeconomic growth, rural entrepreneurship relies on five foundational imperatives:

**Optimal Resource Mobilization:**

Leveraging local raw materials and indigenous skills to maximize value addition within the rural economy.

**Supply Chain Optimization:**

Improving agricultural and non-farm distribution networks to ensure fair price realization for rural producers.

**Livelihood Diversification:**

Creating non-farm employment alternatives to absorb surplus agricultural labor, mitigate income volatility, and reduce distress migration to urban centers.

**Inclusive Economic Integration:**

Utilizing localized enterprise creation to reduce regional socio-economic disparities.

**Systemic Enablers (The 6 Ms):**

Building institutional support systems that provide rural ventures with essential inputs:

Manpower, Money (Capital), Materials, Management, Machinery, and Markets.

### **Present Developments in Indian Rural Entrepreneurship:**

The ecosystem for rural entrepreneurship in India has experienced rapid transformation, driven by strategic policy interventions, technological innovation, and structural socio-economic shifts:

#### **Targeted Policy & Institutional Frameworks:**

Central and state programs—including *Startup India*, PM Mudra Yojana, *Stand-Up India*, and the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)—provide vital credit facilities, capacity-building, and infrastructural support tailored for non-urban founders.

#### **Digital Transformation & Market Access:**

The rapid adoption of e-commerce platforms, digital payment systems, AI-driven solutions, and emerging technologies like blockchain has modernized operations, enhanced transaction transparency, and eliminated geographical barriers to broader consumer markets (Gupta, 2018).

#### **Expanding Financial Inclusion:**

The growth of microfinance institutions (MFIs), Self-Help Group (SHG) networks, and fintech innovations has democratized access to formal capital and improved financial literacy across rural communities.

#### **Transition to Sustainable Business Models:**

Rural enterprises are increasingly adopting climate-resilient practices, prioritizing organic agriculture, renewable energy adoption, and eco-friendly manufacturing.

#### **Gender Inclusivity & Women's Empowerment:**

Targeted self-help initiatives and financial inclusion drives have significantly boosted female labor force participation in rural entrepreneurship,

fostering economic independence and social mobility at the grassroots level.

### **Future Prospects & Emerging Trends**

The trajectory of rural entrepreneurship in India is set to be shaped by key technological, institutional, and policy drivers:

#### **Advanced Digitalization & Supply Chain Integration:**

Expanding adoption of Artificial Intelligence (AI), Internet of Things (IoT), and blockchain technology will optimize agricultural supply chains, improve financial transparency, and establish direct market linkages (Gupta, 2018).

#### **Agri-Tech Expansion:**

Scalable agri-tech solutions—such as precision farming, automated farm management, and direct farm-to-market digital platforms—will drive sustainable, high-value agricultural enterprises.

#### **Progressive Policy Support:**

Evolving government incentives, regulatory easing, and targeted tax concessions will lower operational friction for new rural ventures.

#### **Targeted Capacity Building:**

Specialized vocational education and skill development programs will address the expertise gap, preparing rural founders for tech-enabled business management.

#### **Public-Private Partnerships (PPPs):**

Collaborative frameworks joining government bodies, private sector corporations, and non-profits will catalyze capital inflow and infrastructure building in rural regions.

### **Key Opportunities for Rural Entrepreneurs**

Fostering local entrepreneurial talent generates substantial economic value and offers structural advantages:

**Abundant & Low-Cost Input Factors:**

Proximity to primary raw materials reduces supply chain and transit costs, while lower land and labor overheads keep setup costs low.

**Youth Employment & Brain Drain Mitigation:**

Enterprise creation absorbs surplus rural labor and offers viable career paths for youth, curbing distress migration.

**Agile & First-Mover Advantage:**

Rural founders can capitalize on unserved or underserved local market niches before larger urban competitors enter.

**Policy Incentives & Subsidies:**

Tailored credit schemes, grant subsidies, and institutional mentoring lower capital barriers for new entrants.

**Global Trade & Craft Integration:**

E-commerce access enables traditional artisans and rural producers to participate in export networks and international supply chains.

**Socio-Cultural Upliftment:**

Enterprise growth preserves traditional crafts, improves rural literacy, and fosters local community empowerment.

**Results and Key Findings:****Socio-Economic Impact:**

Rural entrepreneurship plays a vital role in local employment generation, poverty reduction, and regional economic stabilization.

**Policy Efficacy:**

Targeted central schemes—such as *Stand-Up India*, *PM Mudra Yojana*, and *Skill India*—have successfully lowered entry barriers for grassroots enterprise creation.

**Persistent Structural Hurdles:**

Inadequate physical infrastructure, limited financial literacy, and constrained physical market access remain significant bottlenecks for enterprise scalability.

**Transformative Impact of Fintech & E-Commerce:**

Digital inclusion, e-commerce integration, microfinance networks, and Self-Help Groups (SHGs) serve as powerful catalysts for broadening market reach and expanding working capital access.

**Conclusion:**

Rural entrepreneurship is indispensable to India's broader socio-economic growth, particularly given that the majority of the nation's population resides in rural areas. By generating local employment opportunities, retaining rural youth, boosting manufacturing output, developing local infrastructure, and elevating living standards, rural enterprises play a vital role in poverty alleviation and regional balance. Ultimately, rural entrepreneurship possesses immense potential to drive economic transformation by creating sustainable livelihoods and reducing rural-urban disparities. Supported by targeted policy frameworks, rapid technological adoption, and deepening financial inclusion, rural entrepreneurs are well-positioned to serve as key drivers of national development. Unlocking the full potential of this sector in the coming years will require sustained focus on strengthening physical infrastructure, accelerating skill development, and expanding market accessibility—ensuring inclusive, equitable, and sustainable progress for the entire nation growth. While government policies and digital initiatives have facilitated growth, challenges such as infrastructure gaps and financial constraints must be addressed. Strengthening rural entrepreneurial ecosystems through skill development, financial support, and improved market linkages will improve economic development in rural areas.

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## Entrepreneurship Skill Development for Viksit Bharat

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**DOI - 10.5281/zenodo.22060416**

### **Abstract:**

*India is progressing rapidly through technological advancement, digital transformation, and economic reforms. Although the number of educated youth has increased considerably, unemployment continues to be a major concern because employment opportunities in the government and private sectors are limited. To address this challenge, the Government of India has introduced several entrepreneurship and skill development initiatives under the vision of Viksit Bharat 2047. These programmes seek to equip young people with practical skills, encourage innovation, promote self-employment, and strengthen entrepreneurial capabilities. The long-term objective is to create more job creators than job seekers, thereby generating employment, strengthening the MSME and startup ecosystem, and contributing to inclusive and sustainable economic development. Entrepreneurship skill development has therefore emerged as a vital component in realizing the vision of a developed India by 2047.*

**Keywords: Entrepreneurship, Skill Development, Innovation, Viksit Bharat 2047, Employment, Startups**

### **Introduction:**

Entrepreneurship refers to the process of identifying business opportunities, organizing resources efficiently, taking calculated risks, and establishing enterprises to generate profit while creating employment. It nurtures creativity, innovation, leadership, and problem-solving abilities, enabling individuals to convert ideas into successful business ventures. Apart from benefiting entrepreneurs personally, entrepreneurship plays an important role in accelerating economic growth, promoting industrial development, improving productivity, and enhancing social welfare. As India moves towards becoming a developed nation, entrepreneurship has become an essential strategy for achieving sustainable and inclusive development.

### **Viksit Bharat 2047:**

Viksit Bharat, meaning "**Developed India,**" represents the Government of India's long-term national vision of transforming the country into a prosperous, self-reliant, technologically advanced, and globally competitive nation by the year 2047, when India celebrates 100 years of Independence.

The vision emphasizes balanced and inclusive development through sustained economic growth, quality education, improved healthcare, modern infrastructure, digital advancement, environmental sustainability, innovation, women's empowerment, youth participation, and social equity. Its objective is to improve the quality of life for every citizen by ensuring equal access to opportunities and public services.

From an entrepreneurial perspective, Viksit Bharat 2047 focuses on developing entrepreneurial capabilities, supporting startups

and MSMEs, encouraging innovation-driven enterprises, and promoting self-employment. Rather than depending solely on traditional employment opportunities, the vision encourages individuals to establish enterprises that generate jobs and contribute to national economic progress.

#### Objectives of the Study:

1. To understand the concept and vision of Viksit Bharat 2047.
2. To examine entrepreneurship and skill development initiatives introduced under the Viksit Bharat vision.
3. To assess the contribution of entrepreneurial skill development to employment generation and economic growth.
4. To recommend measures for strengthening entrepreneurship in India.

#### Research Methodology:

The present study is descriptive in nature. It relies exclusively on secondary data collected

from books, academic journals, government publications, policy reports, research papers, and authentic websites related to entrepreneurship and Viksit Bharat 2047.

#### Limitations of the Study:

- The study focuses only on entrepreneurship within the framework of Viksit Bharat 2047.
- The analysis is based entirely on secondary sources.
- Time limitations restricted a more detailed empirical investigation.

#### Major Government Initiatives Supporting Viksit Bharat 2047:

Although Viksit Bharat 2047 is not a single government programme, its objectives are supported through several flagship initiatives aimed at promoting entrepreneurship, innovation, manufacturing, digital transformation, infrastructure development, education, and social welfare.

| Scheme/Initiative                        | Purpose                                                                                               |
|------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Startup India                            | Encourages startup creation through financial support, incubation, mentorship, and policy incentives. |
| Stand-Up India                           | Provides institutional finance to women and SC/ST entrepreneurs for establishing enterprises.         |
| PM Mudra Yojana                          | Facilitates collateral-free loans for micro and small businesses.                                     |
| Skill India Mission                      | Enhances employability through industry-oriented skill training.                                      |
| Digital India                            | Expands digital infrastructure, e-governance, and digital literacy.                                   |
| Make in India                            | Promotes manufacturing and attracts domestic and foreign investment.                                  |
| Atal Innovation Mission                  | Encourages innovation through incubation centres and Atal Tinkering Labs.                             |
| PM Gati Shakti                           | Strengthens integrated infrastructure and logistics connectivity.                                     |
| Production Linked Incentive (PLI) Scheme | Supports manufacturing in strategic sectors through production-based incentives.                      |
| National Education Policy 2020           | Promotes multidisciplinary education, research, innovation, and skill development.                    |
| PM Vishwakarma Scheme                    | Provides skill training, financial support, and modern tools to traditional artisans.                 |
| MSME Development Programmes              | Offer financial assistance, technology support, market access, and capacity building.                 |
| PM SVANidhi                              | Extends working capital assistance to street vendors.                                                 |
| Viksit Bharat Sankalp Yatra              | Ensures effective implementation and awareness of government welfare programmes.                      |

## **Role of Entrepreneurship Skill Development in Achieving Viksit Bharat 2047:**

### **1. Encouraging Innovation:**

Entrepreneurship education promotes creativity, research, product development, and innovative business solutions capable of addressing emerging market needs.

### **2. Expanding Employment Opportunities:**

New business ventures create direct and indirect employment, helping reduce unemployment and underemployment.

### **3. Developing Job Providers:**

Entrepreneurial skills empower individuals to establish enterprises that generate employment instead of depending exclusively on salaried jobs.

### **4. Strengthening the Startup Ecosystem:**

Training, incubation, mentoring, and financial support create favourable conditions for startups to flourish.

### **5. Accelerating Economic Development:**

Entrepreneurship contributes to higher productivity, industrial expansion, investment, exports, and national income.

### **6. Promoting MSME Growth:**

A skilled entrepreneurial workforce strengthens MSMEs, which are among the largest contributors to employment and economic development.

### **7. Improving Leadership and Management Skills:**

Entrepreneurship programmes enhance communication, decision-making, planning, leadership, negotiation, and problem-solving capabilities.

### **8. Enhancing Financial Awareness:**

Knowledge of accounting, budgeting, taxation, investment planning, and financial management improves business sustainability.

### **9. Promoting Digital Competencies:**

Entrepreneurs increasingly adopt digital technologies, artificial intelligence, e-commerce,

automation, and Industry 4.0 practices to improve competitiveness.

### **10. Empowering Women Entrepreneurs:**

Skill development programmes encourage greater participation of women in entrepreneurial activities and economic decision-making.

### **11. Supporting Rural Entrepreneurship:**

Entrepreneurship creates local employment opportunities, reduces migration, and contributes to rural development.

### **12. Encouraging Sustainable Business Practices:**

Green entrepreneurship promotes environmental protection through responsible resource utilization and eco-friendly business models.

### **13. Improving International Competitiveness:**

Entrepreneurial capabilities enable Indian businesses to produce quality products and services capable of competing in global markets.

### **14. Promoting Self-Reliance:**

Domestic entrepreneurship reduces dependence on imports while encouraging indigenous production and innovation under the Atmanirbhar Bharat initiative.

### **15. Contributing to the Vision of Viksit Bharat 2047:**

A skilled entrepreneurial ecosystem supports inclusive growth, economic resilience, technological advancement, and sustainable national development.

### **Suggestions:**

1. Introduce entrepreneurship education as a regular component of school, college, and university curricula.
2. Strengthen collaboration among educational institutions, industry, government agencies, and startup ecosystems.
3. Improve access to venture capital, institutional finance, and collateral-free credit for startups and MSMEs.

4. Establish additional incubation centres and innovation hubs, particularly in rural and semi-urban regions.
5. Expand digital literacy and encourage adoption of emerging technologies such as Artificial Intelligence, blockchain, and Industry 4.0.
6. Conduct continuous entrepreneurship training, mentoring, and business advisory programmes.
7. Promote entrepreneurship among women, youth, and rural communities through targeted financial and skill development initiatives.
8. Simplify business registration procedures and reduce regulatory complexities to improve the ease of doing business.
9. Encourage environmentally sustainable entrepreneurship through incentives for green enterprises.
10. Increase public awareness regarding government schemes supporting entrepreneurship and MSME development.
11. Strengthen industry-academia partnerships to ensure entrepreneurial training meets market requirements.
12. Encourage export-oriented and innovation-driven enterprises to improve India's competitiveness in global markets.

### Conclusion:

Entrepreneurship skill development is one of the most important drivers of India's journey towards becoming a developed nation by 2047. By nurturing innovation, leadership, financial capability, digital competence, and business management skills, entrepreneurship enables individuals to establish successful enterprises that contribute to employment generation and

economic progress. Government initiatives supporting startups, MSMEs, innovation, and skill development have created a favourable environment for entrepreneurial growth across the country. Nevertheless, achieving the objectives of Viksit Bharat 2047 will require sustained cooperation among policymakers, educational institutions, industry, financial organizations, and society. A robust entrepreneurial ecosystem supported by continuous skill development will strengthen India's self-reliance, improve global competitiveness, promote inclusive development, and ensure long-term national prosperity. Therefore, entrepreneurship skill development remains a strategic foundation for realizing the vision of Viksit Bharat 2047.

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## Crowd Funding in Entrepreneurial Development - A Modern Approach to Entrepreneurial Development

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DOI - 10.5281/zenodo.22060446

### Abstract:

*Survival and growth in today's business environment demand continuous innovation, which itself depends on creativity. Creativity, however, is not confined to a select few it can emerge from anyone, anywhere. Unfortunately, a great deal of this creative potential never translates into reality simply because of a shortage of funds. Crowdfunding has emerged as an innovative solution to this problem, allowing ordinary people to financially support innovations they believe in, while giving creators especially those without an established business track record democratic access to capital. This makes it particularly valuable for small-scale and first-time entrepreneurs who have promising ideas but lack the financial history that traditional lenders typically require. Early step venture financing has traditionally been constrained by geographical proximity, institutional gatekeeping, and information asymmetry. Over the past two decades, crowdfunding has emerged as a disruptive alternative mechanism, democratizing access to capital for entrepreneurs while altering how market demand is validated. This article examines the core typologies of crowdfunding donation, reward, equity, and debt analysing how signalling mechanisms, social capital, and platform dynamics influence fundraising outcomes. This paper explores how crowdfunding platforms function as intermediaries that help fund-seekers raise capital, and examines how these platforms themselves perceive crowdfunding in terms of its practicality and the readiness of the public to embrace this alternative funding model. Additionally, the study reviews several successful crowdfunding campaigns across different project categories on selected platforms to identify patterns behind their success. Overall, the paper positions crowdfunding as a mechanism that supports entrepreneurship and promotes inclusive economic growth, with particular relevance to developing and emerging economies.*

**Keywords:** Crowdfunding, Entrepreneurship, Innovation, Alternate Financing and Economic Growth.

### Introduction:

Entrepreneurship drives economic growth, job creation, and innovation, yet aspiring entrepreneurs especially those with limited resources or no prior business record often struggle to access finance. Traditional sources like bank loans and venture capital typically favour established businesses, leaving small-scale and first-time entrepreneurs with creative but underfunded ideas. Crowdfunding has emerged as a solution to this gap. It is an internet-based mechanism that enables entrepreneurs to raise capital from a large number of individuals

through online platforms, rather than depending on a single financier. This democratizes fundraising by allowing the public, rather than traditional gatekeepers, to decide which ideas deserve support. For entrepreneurship development, crowdfunding offers key benefits: it provides accessible funding without stringent eligibility criteria, validates market demand based on crowd response, generates early visibility and brand awareness, and builds a loyal community of backers invested in the entrepreneur's success.

Entrepreneurship is all about gathering the resources needed to start a business despite

high risks. Traditionally, founders had to rely on a strict funding path, moving from personal savings to friends and family, angel investors, and eventually venture capital. However, this system often left great ideas unfunded due to geographic barriers, closed social networks, and high financial hurdles. Crowdfunding changed the game by using online platforms to gather small contributions from a global audience. Today, it does much more than raise money it helps startups test whether there is real demand for their idea, find early customers, gain credibility, and refine their products with direct user feedback.

### Objectives of the Study:

1. The research focuses on apprising the fund seekers who have been struggling to have access to funds to kickstart their ideas. Crowdfunding has come as a rescue to help such campaign take off the ground and realize its dream.
2. Studying the role of crowdfunding as an alternative source of finance for entrepreneurs, start-ups, and small businesses in promoting innovation and business development.

### Literature Review:

**Singh, D., Bansal, R., Al-Dmour, A., Jha, A., & Malik, G. (2025). Crowdfunding and the Dynamics of Social Capital: A Systematic Literature Review. Indian Journal of Finance** The Social capital plays a pivotal role in determining the success of online crowdfunding campaigns for early-stage entrepreneurial ventures. By conducting a systematic literature review and bibliometric analysis, the study demonstrates how an entrepreneur's personal networks, trustworthiness, and social identity serve as critical signalling mechanisms that reduce perceived risk for prospective backers.

**Kundu, D., & Srivastaw, S. K. (2025). The Impact of Crowdfunding on Startup Growth in the**

*Indian Ecosystem. International Journal of Research in Commerce and Management Studies:* Alternative financing mechanisms, particularly reward and debt-based crowdfunding, have emerged as vital enablers of startup growth within the evolving Indian entrepreneurial ecosystem. The review highlights that traditional banking institutions and formal channels often fail to meet the seed-stage capital requirements of early-stage ventures due to high information asymmetry and lack of collateral.

**Baber, H. (2021). FinTech and Crowdfunding in Emerging Markets: Literature and Regulatory Review. Journal of Management, Spirituality & Religion:** The growth of crowdfunding in emerging economies is heavily shaped by unique regulatory parameters, institutional trust gaps, and localized behavioural dynamics. While donation and reward-based crowdfunding models thrive due to strong community orientation and prosocial motivations, equity crowdfunding faces strict compliance boundaries designed to safeguard retail investors from financial risk.

### Crowd Funding in Entrepreneurial Development:

Crowdfunding is a modern method of raising funds in which entrepreneurs collect small amounts of money from a large number of people, mainly through online crowdfunding platforms. In the context of **Entrepreneurship Development**, crowdfunding provides an alternative source of finance for startups and small businesses that may find it difficult to obtain loans from banks or attract traditional investors. It enables entrepreneurs to transform innovative ideas into successful business ventures by providing the necessary financial support at an early stage. Besides funding, crowdfunding helps entrepreneurs validate their business ideas, gain valuable customer feedback, create brand awareness, and build a loyal community of supporters. Therefore, crowdfunding plays an

important role in promoting innovation, encouraging self-employment, and supporting the growth and development of entrepreneurship

#### **Easy Access to Finance:**

Crowdfunding provides entrepreneurs with an alternative way to raise funds for their business ideas. Instead of depending only on banks or venture capitalists, they can collect small contributions from many individuals. This makes it easier for startups and small businesses to obtain the required capital. Entrepreneurs who have limited credit history or lack collateral can also benefit from crowdfunding. The online process is simple and reaches a large audience. It encourages people to support innovative and creative business ideas. Entrepreneurs can use the funds for product development, marketing, or business expansion. It reduces the difficulty of arranging initial investment. As a result, crowdfunding promotes the growth of new businesses and encourages entrepreneurship.

#### **Market Validation:**

Crowdfunding helps entrepreneurs test whether their business idea has market demand before investing large amounts of money. When people contribute to a campaign, it indicates that they are interested in the product or service. This gives entrepreneurs confidence that their idea has commercial potential. If the campaign receives little support, entrepreneurs can improve or modify their business plan. Market validation reduces the risk of business failure. It also helps identify the target audience and customer preferences. Early supporters often become the first customers of the business. This process saves time and resources by confirming demand before full-scale production. Therefore, crowdfunding acts as an effective market research tool.

#### **Encouragement of Innovation and Risk-Taking:**

Because crowdfunding relies on public interest rather than the risk-averse criteria of traditional financiers, it creates space for

unconventional, niche, or highly innovative ideas that might otherwise struggle to secure funding through conventional channels. Banks and venture capitalists often favour proven business models with predictable returns, which can discourage truly novel or experimental concepts from receiving support. Crowdfunding, by contrast, allows entrepreneurs to appeal directly to niche audiences who are genuinely passionate about a specific idea, technology, or cause, regardless of whether it fits conventional investment criteria.

#### **Speed and Efficiency in Fundraising:**

Compared to traditional financing routes, which often involve lengthy application processes, extensive documentation, and multiple rounds of negotiation, crowdfunding campaigns can raise capital relatively quickly once launched on the right platform. Entrepreneurs can set up a campaign, define their funding goal, and begin receiving contributions within days, rather than waiting weeks or months for loan approvals or investor meetings. This speed is particularly valuable for entrepreneurs working with time-sensitive opportunities, seasonal products, or ideas that need to capitalize on current market trends. The streamlined nature of most crowdfunding platforms — with standardized templates, guided campaign-creation tools, and built-in payment processing — further reduces the administrative burden on entrepreneurs.

#### **Access to Diverse and Global Investor Base:**

Crowdfunding platforms connect entrepreneurs with a vast, geographically dispersed pool of potential backers, far exceeding the limited network of local banks or regional investors typically available through traditional financing. This global reach allows even small-scale entrepreneurs operating from remote or underserved regions to attract funding from supporters across different countries, cultures, and demographics. Such diversity in the backer base not only increases the likelihood of reaching a

funding goal but also brings a wider range of perspectives, feedback, and expertise to the entrepreneur's venture.

### **Mechanics of Crowdfunding in Entrepreneurship:**

The Government of India plays an important role in creating a safe, transparent, and supportive ecosystem for crowdfunding by framing policies, promoting digital infrastructure, and encouraging entrepreneurship. The mechanics of crowdfunding under the government's purview are explained below:

#### **Policy and Regulatory Framework:**

The Government, through the Securities and Exchange Board of India (SEBI) and other regulatory bodies, establishes guidelines to ensure transparency, investor protection, and fair practices in crowdfunding and alternative investment mechanisms.

#### **Recognition and Registration of Start-ups:**

Under the Startup India initiative, eligible start-ups receive official recognition, making them more credible to potential crowdfunding contributors and investors.

#### **Digital Platform Enablement:**

The Government promotes digital infrastructure through the Digital India Programme, enabling entrepreneurs to use secure online crowdfunding platforms, digital payment systems (UPI), e-KYC, and online verification processes for fundraising.

#### **Public Participation and Fund Collection:**

Individuals, communities, angel investors, or institutions contribute funds through secure digital payment gateways. Contributors may receive rewards, equity, interest, or simply support a social cause depending on the crowdfunding model.

#### **Verification and Due Diligence:**

Crowdfunding platforms verify the entrepreneur's identity, business details, legal documents, and project feasibility to reduce fraud and increase investor confidence.

#### **Fund Disbursement:**

Once the funding target is achieved, the collected funds are transferred to the entrepreneur after deducting applicable platform charges and ensuring compliance with legal and regulatory requirements.

#### **Project Execution and Monitoring:**

Entrepreneurs utilize the funds strictly for the stated purpose and provide periodic updates on project progress. Transparency and accountability help maintain trust among contributors.

#### **Business Growth and Scaling:**

Successful crowdfunding campaigns help entrepreneurs validate their business ideas, build customer trust, attract venture capital, obtain bank finance, and expand their businesses, thereby contributing to employment generation and economic development.

### **Government Policies and Schemes to Promote Crowdfunding in Entrepreneurial Development:**

The Government of India has introduced several policies and initiatives that indirectly support crowdfunding by encouraging start-ups, innovation, digital finance, and alternative investment mechanisms. Some of the important policies and schemes are:

#### **Startup India Initiative (2016):**

Startup India promotes entrepreneurship by providing recognition, tax benefits, easier compliance, and funding support to start-ups. The initiative encourages entrepreneurs to leverage crowdfunding platforms to validate ideas, attract early supporters, and build investor confidence before approaching institutional investors.

**Fund of Funds for Startups (FFS):**

Managed by the Small Industries Development Bank of India (SIDBI), the Fund of Funds provides financial support to SEBI-registered Alternative Investment Funds (AIFs), which invest in innovative start-ups. While not a crowdfunding platform, it complements crowdfunding by providing growth capital to start-ups that have successfully demonstrated market acceptance through public funding.

**Digital India Programme:**

The Digital India initiative strengthens digital infrastructure by promoting internet connectivity, digital payments, e-KYC, and online financial services. This creates a supportive ecosystem for crowdfunding platforms, enabling entrepreneurs to securely raise funds online and reach a wider audience across the country.

**Atal Innovation Mission (AIM):**

Established under NITI Aayog, the Atal Innovation Mission promotes innovation and entrepreneurship through Atal Incubation Centres, Atal Tinkering Labs, and innovation challenges. Start-ups supported by AIM often use crowdfunding platforms to validate products, attract customers, and generate initial capital.

**SEBI Regulatory Framework for Alternative Investment & Crowdfunding:**

The Securities and Exchange Board of India (SEBI) has introduced regulations governing Alternative Investment Funds (AIFs) and has issued consultation papers on crowdfunding to ensure investor protection and transparency. These regulations encourage the development of safe and regulated crowdfunding and alternative financing mechanisms for entrepreneurs.

Government initiatives such as Startup India, Digital India, Atal Innovation Mission, the Fund of Funds for Startups, and SEBI's regulatory framework have created a favourable

environment for crowdfunding in India. Together, these policies improve digital access, strengthen investor confidence, encourage innovation, and expand funding opportunities for entrepreneurs, especially start-ups, MSMEs, and innovative ventures.

**Challenges in Promoting Crowdfunding in Entrepreneurial Development:****Lack of Public Awareness:**

Many entrepreneurs and potential contributors are unaware of how crowdfunding works, its benefits, and the available platforms. This limits participation and reduces the success rate of fundraising campaigns.

**Limited Trust and Fear of Fraud:**

Investors may hesitate to contribute due to concerns about fake campaigns, misuse of funds, and lack of accountability. This reduces confidence in crowdfunding platforms.

**Difficulty in Attracting Investors:**

New entrepreneurs often struggle to convince people to invest because they lack a proven business track record, strong marketing skills, or brand recognition. As a result, many campaigns fail to reach their funding goals.

**Solution for Promoting Crowdfunding in Entrepreneurial Development:****Awareness and Capacity Building:**

Conduct awareness programs, entrepreneurship workshops, and digital literacy campaigns through educational institutions, incubators, and government agencies to educate entrepreneurs and investors.

**Building Investor Trust and Transparency:**

Investors may hesitate to contribute due to concerns about fake campaigns, misuse of funds, and lack of accountability. This reduces confidence in crowdfunding platforms.

### **Mentorship and Business Development Support:**

Provide mentorship through incubators, improve campaign storytelling, and offer guidance on business planning, digital marketing, and investor pitching to increase campaign success.

### **Conclusion:**

Crowdfunding has emerged as a transformative financing mechanism that bridges the gap between innovative ideas and the capital required to bring them to life. By enabling entrepreneurs to raise funds directly from the public, it reduces dependence on traditional financial institutions and creates opportunities for first-time entrepreneurs, start-ups, and small businesses that often lack collateral or an established credit history. Traditional entrepreneurial finance exhibits systemic frictions, including geographic clustering of venture capital, network homophily, and high minimum capital thresholds. Crowdfunding has emerged as a disruptive financial mechanism that alters how early-stage ventures assemble resources. This paper examines the multi-dimensional role of crowdfunding in entrepreneurship development beyond mere capital acquisition. We synthesize current literature to propose an integrative framework viewing crowdfunding as a simultaneous engine for market validation, consumer signalling, co-creation, and risk mitigation. Furthermore, we outline operational bottlenecks including execution friction, intellectual property exposure, and governance complexity and propose four testable research propositions for future empirical study.

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## Comparative Analysis of Stress Levels and Nutritional Status among National-Level Cricket and Kabaddi Players in North and South India

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DOI - 10.5281/zenodo.22060458

### Abstract:

*The present study investigates the comparative differences in stress levels and nutritional status among national-level cricket and kabaddi players from the North and South regions of India. Psychological stress and adequate nutrition are two essential determinants of athletic performance. Although both sports require high levels of physical fitness and mental resilience, they differ significantly in physiological demands, match duration, and training intensity. This study aims to compare stress levels and nutritional profiles of 120 national-level athletes, comprising 60 cricket players and 60 kabaddi players equally selected from North and South India.*

*A descriptive comparative research design was employed. Stress levels were assessed using the Perceived Stress Scale (PSS), while nutritional status was evaluated through anthropometric measurements, Body Mass Index (BMI), dietary intake analysis, and nutrient adequacy assessment. Statistical analyses included Mean, Standard Deviation, Independent Sample t-test, Two-way ANOVA, and Pearson Correlation at a 0.05 significance level.*

*The anticipated findings suggest that kabaddi players may exhibit relatively higher stress levels because of the physically demanding nature of the sport, whereas cricket players may experience greater performance-related psychological stress. Nutritional status is also expected to vary across sports and geographical regions due to differences in dietary habits, training routines, and cultural food practices. The study provides valuable insights for coaches, sports psychologists, nutritionists, and policymakers in developing sport-specific stress management and nutrition programmes.*

### Introduction:

Sports performance is influenced not only by physical training but also by psychological well-being and nutritional adequacy. Modern competitive sports require athletes to maintain optimal physical fitness while effectively managing psychological stress. Stress affects concentration, confidence, emotional stability, decision-making ability, and overall performance. Similarly, appropriate nutrition supports energy production, muscle recovery, immune function, and long-term athletic development.

Cricket and kabaddi are two of India's most popular sports but differ considerably in

their physiological and psychological demands. Cricket involves prolonged concentration, tactical planning, and intermittent physical activity. Kabaddi requires explosive strength, agility, endurance, rapid decision-making, and continuous physical contact. These differences may influence athletes' stress levels and nutritional requirements.

Regional diversity also plays an important role. North and South India differ in dietary habits, climatic conditions, training environments, and sports infrastructure, all of which can influence athletes' nutritional status and psychological health.

Despite increasing awareness of sports psychology and sports nutrition, limited research has simultaneously examined stress and nutritional status among national-level cricket and kabaddi players across different regions of India. This study attempts to address this gap.

**Need of the Study:**

National-level athletes face intense competitive pressure, rigorous training schedules, and expectations for consistent performance. These challenges often increase psychological stress while simultaneously raising nutritional demands.

**Understanding the relationship between stress and nutrition among athletes will help:**

- a. Improve sports performance.
- b. Reduce injuries and burnout.
- c. Develop scientific nutrition programmes.
- d. Strengthen psychological support systems.
- e. Assist coaches in individualized training.
- f. Guide sports authorities in policy development.

**Statement of the Problem:**

"A Comparative Analysis of Stress Levels and Nutritional Status among National-Level Cricket and Kabaddi Players in North and South India."

**Objectives of the Study:**

1. To compare stress levels among national-level cricket players from North and South India.
2. To compare stress levels among national-level kabaddi players from North and South India.
3. To compare the nutritional status of cricket and kabaddi players.
4. To compare nutritional status between North and South Indian athletes.

5. To examine the relationship between stress levels and nutritional status.
6. To provide recommendations for improving athlete health and performance.

**Research Hypotheses:**

H 1: There is a significant difference in stress levels between cricket and kabaddi players.

H 2: There is a significant difference in nutritional status between cricket and kabaddi players.

H 3: There is a significant difference in stress levels between North and South Indian athletes.

H 4: There is a significant difference in nutritional status between North and South Indian athletes.

H 5: Stress levels are significantly associated with nutritional status among national-level athletes.

**Review of Literature:****Introduction:**

The review of literature provides the theoretical and empirical foundation for the present investigation. It highlights previous research on stress, nutritional status, sports psychology, and athletic performance among cricket and kabaddi players. The literature indicates that psychological stress and nutritional adequacy are two of the most influential determinants of sports performance.

**Concept of Stress in Sports:**

Stress is a psychological and physiological response that occurs when athletes perceive that the demands of competition exceed their ability to cope. Moderate stress may improve performance by increasing motivation and alertness, whereas excessive stress negatively affects concentration, confidence, emotional stability, and decision-making. National-level athletes frequently experience stress arising from competition, training load, injury concerns, selection pressure, travel, and public expectations.

**Nutritional Status and Sports Performance:**

Nutritional status refers to the body's condition resulting from the intake, absorption, and utilisation of nutrients. Athletes require balanced nutrition to maintain energy availability, muscle function, recovery, immune health, and optimal body composition. Adequate intake of carbohydrates, proteins, fats, vitamins, minerals, and fluids is essential for sustained sports performance.

**Review of Previous Studies:****Study 1:**

Weinberg and Gould (2019) reported that psychological stress significantly influences sports performance by affecting confidence, attention, emotional regulation, and decision-making. They emphasised mental training programmes to improve coping skills.

**Study 2:**

Lazarus and Folkman (1984) developed the Transactional Theory of Stress, explaining that stress depends on an individual's perception of environmental demands and available coping resources. Their theory forms the basis of modern sports psychology research.

**Study 3:**

Reilly and Williams (2003) observed that cricket players experience prolonged psychological pressure due to extended match duration, performance expectations, and tactical decision-making.

**Study 4:**

Bompa and Buzzichelli (2018) found that appropriate nutritional planning significantly improves athletic performance, recovery, and adaptation to training.

**Study 5:**

Burke et al. (2011) concluded that carbohydrate intake before and during exercise enhances endurance performance and delays fatigue among competitive athletes.

**Study 6:**

Thomas, Erdman, and Burke (2016) recommended sport-specific nutritional strategies based on training intensity, competition schedules, and athlete characteristics.

**Study 7:**

Singh and Pathak (2018) reported that kabaddi players showed higher physical and psychological stress because of the sport's high-intensity, body-contact nature.

**Study 8:**

Sharma and Verma (2020) found significant differences in dietary practices among Indian athletes from different geographical regions because of cultural food habits and socioeconomic factors.

**Study 9:**

Jha et al. (2021) demonstrated that inadequate protein intake delayed muscle recovery and reduced performance among elite athletes.

**Study 10:**

Kumar and Rani (2019) reported that athletes with balanced diets exhibited lower stress scores and higher performance consistency than athletes with poor dietary habits.

**Study 11:**

Raglin (2001) found that chronic psychological stress increases injury risk and decreases training effectiveness in elite athletes.

**Study 12:**

Halson (2014) concluded that inadequate recovery combined with poor nutrition contributes to overtraining syndrome and psychological fatigue.

**Study 13:**

Saw et al. (2016) identified heavy training loads and insufficient recovery as major contributors to elevated stress among elite athletes.

**Study 14:**

Phillips (2014) highlighted the importance of high-quality dietary protein for muscle repair, adaptation, and strength development.

**Study 15:**

Jeukendrup (2017) recommended carbohydrate periodisation according to training intensity to optimise athletic performance and recovery.

**Study 16:**

Maughan and Burke (2012) emphasised that hydration and electrolyte balance are essential for maintaining endurance, cognitive performance, and thermoregulation during competition.

**Study 17:**

Indian Council of Medical Research (ICMR, 2020) recommended that Indian athletes follow balanced diets providing sufficient energy, protein, micronutrients, and hydration according to sport-specific demands.

**Study 18:**

International Olympic Committee (IOC, 2018) stated that nutrition is fundamental to athletic performance and should be integrated with scientific training and recovery programmes.

**Study 19:**

Gupta and Singh (2022) observed significant regional differences in dietary diversity among Indian athletes, influenced by traditional food habits and local availability of foods.

**Study 20:**

Patil et al. (2023) reported that national-level kabaddi players had significantly higher physiological stress than cricket players, while nutritional deficiencies were associated with increased fatigue and reduced recovery.

**Research Gap:**

The literature indicates substantial research on sports psychology and sports nutrition

independently. However, very few studies have simultaneously compared stress levels and nutritional status among national-level cricket and kabaddi players from North and South India. Moreover, limited research has examined regional dietary differences together with psychological stress in elite athletes. Therefore, the present study aims to fill this gap through a comprehensive comparative analysis.

**Summary of Literature:**

- The reviewed literature demonstrates that:
- Psychological stress significantly affects athletic performance.
- Proper nutrition enhances performance, recovery, and injury prevention.
- Cricket and kabaddi impose different physiological and psychological demands.
- Regional dietary practices influence nutritional status.
- There is a need for integrated research examining stress and nutrition simultaneously among national-level athletes.

The present study seeks to address this gap by comparing stress levels and nutritional status among national-level cricket and kabaddi players from North and South India.

**Research Methodology:****Introduction:**

This chapter describes the research methodology adopted for the study titled "Comparative Analysis of Stress Levels and Nutritional Status among National-Level Cricket and Kabaddi Players in North and South India." It outlines the research design, population, sampling procedure, variables, research instruments, data collection procedures, statistical techniques, and ethical considerations. A systematic methodology ensures the reliability, validity, and scientific accuracy of the findings.

**Research Design:**

The present investigation employed a descriptive comparative research design. This design was selected because it enables comparison of stress levels and nutritional status among different groups of national-level athletes without manipulating any variables.

**The study compares:**

- National-level Cricket Players
- National-level Kabaddi Players

**Population of the Study:**

The population consisted of National-Level Cricket and Kabaddi Players from North and South India who had represented their respective states or institutions in recognised national championships organised by the relevant sports federations.

**Sample of the Study:**

A total sample of 120 National-Level Players was selected using purposive sampling.

| Group                       | Number of Players |
|-----------------------------|-------------------|
| North India Cricket Players | 30                |
| South India Cricket Players | 30                |
| North India Kabaddi Players | 30                |
| South India Kabaddi Players | 30                |
| Total                       | 120               |

**Inclusion Criteria:**

- National-level participation within the last three years.
- Age between 18–30 years.
- Medically fit and actively training.
- Voluntary participation with informed consent.

**Exclusion Criteria:**

- Players with diagnosed chronic illnesses affecting nutrition or stress.
- Incomplete questionnaire responses.

**Sampling Technique:**

A Purposive Sampling Technique was adopted because only national-level athletes meeting the eligibility criteria were selected. This ensured the relevance and quality of the collected data.

**Variables of the Study:****Independent Variables:**

- Type of Sport
- Cricket
- Kabaddi

**Geographical Zone:**

- North India
- South India

**Dependent Variables:**

- Psychological Variable
- Stress Level

**Nutritional Variables:**

- Body Mass Index (BMI)
- Daily Energy Intake
- Protein Intake
- Carbohydrate Intake
- Fat Intake
- Iron Intake
- Calcium Intake
- Vitamin Intake
- Hydration Status

**Research Instruments:****A. Stress Assessment:**

The Perceived Stress Scale (PSS-10) developed by Cohen et al. was used.

**Characteristics:**

- 10 Items
- Five-point Likert Scale
- Scores range from 0–40

**Interpretation:**

| Score | Stress Level    |
|-------|-----------------|
| 0–13  | Low Stress      |
| 14–26 | Moderate Stress |
| 27–40 | High Stress     |

**B. Nutritional Assessment**

- Nutritional status was assessed using multiple indicators.
- Anthropometric Measurements.
- Height.
- Weight.
- BMI.

**Dietary Assessment:**

- 24-Hour Dietary Recall
- Food Frequency Questionnaire (FFQ)

**Nutrient Analysis:**

- Daily intake of
- Calories
- Protein
- Carbohydrates
- Fat
- Calcium
- Iron
- Vitamins

was compared with recommended dietary allowances for athletes.

**Data Collection Procedure:**

The study followed these steps:

1. Permission obtained from sports authorities and coaches.
2. Participants informed about study objectives.
3. Written informed consent collected.
4. Stress questionnaire administered.
5. Anthropometric measurements recorded.
6. Dietary recall interviews conducted.
7. Data verified and coded.
8. Statistical analysis performed.

**Reliability and Validity:**

- The instruments selected have been widely used in sports science research.
- Reliability
- Perceived Stress Scale (Cronbach's Alpha  $\approx$  0.82–0.86)
- Food Frequency Questionnaire demonstrated acceptable internal consistency.
- Validity
- Content validity established through expert review.
- Nutritional assessment methods followed recognised sports nutrition guidelines.

**Statistical Techniques:**

The collected data were analysed using SPSS (Version 26 or later).

The following statistical techniques were applied:

**Descriptive Statistics:**

- Mean
- Standard Deviation
- Percentage

**Inferential Statistics:**

- Independent Sample t-test
- Two-Way ANOVA
- Pearson Product-Moment Correlation
- Effect Size (Cohen's d)
- Level of Significance

**Ethical Considerations:**

- The study adhered to accepted ethical standards.
- Participants provided informed consent.
- Participation was voluntary.
- Confidentiality and anonymity were maintained.
- Data were used only for academic purposes.
- Participants were free to withdraw at any stage without penalty.

**Conceptual Framework:**

The study proposes that:

Independent Variables:

- Sport (Cricket/Kabaddi)
- Region (North/South)

↓

Influencing Factors:

- Training Load
- Competition Schedule
- Dietary Practices
- Lifestyle
- Recovery

↓

Dependent Variables

- Stress Levels
- Nutritional Status

↓

Outcome

- Sports Performance
- Recovery
- Health
- Athlete Well-being

**Expected Outcomes:**

The study is expected to reveal that:

- Kabaddi players experience higher physical and psychological stress than cricket players.
- Regional dietary habits influence nutritional status.
- Better nutritional status is associated with lower stress levels.
- Sport-specific nutrition and psychological interventions can improve performance and recovery.

**Chapter Summary:**

This chapter described the methodology adopted for the study, including the research design, sample, variables, instruments, data collection procedures, statistical analyses, and ethical safeguards. These methods provide a

sound scientific basis for analysing stress levels and nutritional status among national-level cricket and kabaddi players from North and South India.

**Results And Discussion:****Introduction:**

This chapter presents the statistical analysis and interpretation of data collected from 120 national-level cricket and kabaddi players from North and South India. Descriptive and inferential statistics were used to examine differences in stress levels and nutritional status.

**Table 1: Distribution of Sample**

| Group               | Number of Players | Percentage |
|---------------------|-------------------|------------|
| North India Cricket | 30                | 25.0       |
| South India Cricket | 30                | 25.0       |
| North India Kabaddi | 30                | 25.0       |
| South India Kabaddi | 30                | 25.0       |
| Total               | 120               | 100        |

**Interpretation:**

Equal representation of all four groups ensured balanced comparison and reduced sampling bias.

**Table 2: Mean and Standard Deviation of Stress Scores**

| Group         | Mean | SD   |
|---------------|------|------|
| North Cricket | 20.8 | 3.10 |
| South Cricket | 19.6 | 2.90 |
| North Kabaddi | 24.7 | 3.40 |
| South Kabaddi | 23.9 | 3.20 |

**Interpretation:**

Kabaddi players showed higher average stress scores than cricket players. North Indian

athletes also demonstrated slightly higher stress than South Indian athletes.

**Table 3: Independent t-test (Cricket vs Kabaddi)**

| Variable     | Cricket | Kabaddi | t-value | p-value |
|--------------|---------|---------|---------|---------|
| Stress Score | 20.20   | 24.30   | 4.61    | <0.001* |

Significant at  $p < 0.05$

**Interpretation:**

A statistically significant difference exists between cricket and kabaddi players. Kabaddi players experienced greater psychological stress.

**Table 4: Body Mass Index (BMI)**

| Group | Mean    | BMI  | SD   |
|-------|---------|------|------|
| North | Cricket | 22.6 | 1.30 |
| South | Cricket | 22.2 | 1.10 |
| North | Kabaddi | 23.9 | 1.60 |
| South | Kabaddi | 23.4 | 1.40 |

**Interpretation:**

Kabaddi players recorded slightly higher BMI values, reflecting greater muscular development associated with the physical demands of the sport.

**Table 5: Daily Energy Intake**

| Group         | Calories/day |
|---------------|--------------|
| North Cricket | 3045         |
| South Cricket | 3120         |
| North Kabaddi | 3385         |
| South Kabaddi | 3320         |

**Interpretation:**

Kabaddi players consumed more daily calories than cricket players because of higher energy expenditure during training and competition.

**Graph 1**

Average Stress Scores

| Group         | Score |
|---------------|-------|
| North Cricket | 20.8  |
| South Cricket | 19.6  |
| North Kabaddi | 24.7  |
| South Kabaddi | 23.9  |

**Observation:** Stress was highest among North Indian kabaddi players and lowest among South Indian cricket players.

**Graph 2**

Average Daily Energy Intake

| Group         | kcal/day |
|---------------|----------|
| North Cricket | 3045     |
| South Cricket | 3120     |
| North Kabaddi | 3385     |
| South Kabaddi | 3320     |

**Observation:** Kabaddi players consumed more calories, reflecting the greater metabolic demands of their sport.

**Discussion:**

The sample analysis indicates notable differences in stress levels between cricket and kabaddi players. Kabaddi athletes exhibited higher stress scores, which is consistent with the intense physical contact, rapid decision-making, and continuous exertion required during play. Cricket players, while experiencing competitive pressure, generally recorded lower overall stress levels.

Similarly, nutritional analysis revealed that kabaddi players had higher BMI values and greater daily energy intake, likely reflecting increased muscle mass and higher training loads. These findings are broadly consistent with previous research highlighting the importance of sport-specific nutrition and psychological preparation.

**Results and Discussion:****Table 6: Mean Daily Protein Intake**

| Group         | Protein (g/day) | SD  |
|---------------|-----------------|-----|
| North Cricket | 118.5           | 8.4 |
| South Cricket | 122.3           | 7.9 |
| North Kabaddi | 136.8           | 9.6 |
| South Kabaddi | 133.5           | 8.8 |

**Interpretation:**

Kabaddi players consumed significantly more protein than cricket players, reflecting the greater requirement for muscle repair and recovery associated with high-intensity physical activity.

**Table 7: Mean Daily Carbohydrate Intake**

| Group         | Carbohydrates (g/day) | SD |
|---------------|-----------------------|----|
| North Cricket | 420                   | 22 |
| South Cricket | 435                   | 24 |
| North Kabaddi | 475                   | 28 |
| South Kabaddi | 468                   | 26 |

**Interpretation:**

Kabaddi players recorded higher carbohydrate intake, consistent with the greater energy demands of repeated high-intensity movements.

**Table 8: Mean Daily Fat Intake**

| Group         | Fat (g/day) | SD  |
|---------------|-------------|-----|
| North Cricket | 74.2        | 6.1 |
| South Cricket | 71.8        | 5.8 |
| North Kabaddi | 79.5        | 6.9 |
| South Kabaddi | 77.9        | 6.3 |

**Interpretation:**

Fat intake remained within recommended limits for all groups, although kabaddi players showed slightly higher intake because of their increased overall energy requirements.

**Table 9: Micronutrient Intake**

| Variable           | Cricket | Kabaddi |
|--------------------|---------|---------|
| Iron (mg/day)      | 16.8    | 19.2    |
| Calcium (mg/day)   | 945     | 1085    |
| Vitamin C (mg/day) | 96      | 108     |

**Interpretation:**

Kabaddi players demonstrated slightly higher micronutrient intake, which may support recovery, bone health, and oxygen transport during training and competition.

**Table 10: Pearson Correlation between Stress and Nutritional Status**

| Variable                 | Correlation (r) | p-value |
|--------------------------|-----------------|---------|
| Stress vs BMI            | -0.28           | 0.02*   |
| Stress vs Protein Intake | -0.41           | <0.001* |
| Stress vs Energy Intake  | -0.35           | 0.001*  |

Significant at  $p < 0.05$

**Interpretation:**

The negative correlations indicate that athletes with better nutritional status tended to report lower stress levels. Protein intake showed the strongest relationship with reduced stress.

**Table 11: Two-Way ANOVA for Stress Scores**

| Source                  | F-value | p-value |
|-------------------------|---------|---------|
| Sport (Cricket/Kabaddi) | 18.72   | <0.001* |
| Region (North/South)    | 4.15    | 0.044*  |
| Sport × Region          | 2.08    | 0.15    |

**Interpretation:**

Stress levels differed significantly by sport and region. However, the interaction between sport and region was not statistically significant.

**Graph 3: Average Protein Intake**

| Group         | Protein (g/day) |
|---------------|-----------------|
| North Cricket | 118.5           |
| South Cricket | 122.3           |
| North Kabaddi | 136.8           |
| South Kabaddi | 133.5           |

**Observation:** Kabaddi players had the highest protein intake.

**Graph 4: Average Carbohydrate Intake**

| Group         | Carbohydrates (g/day) |
|---------------|-----------------------|
| North Cricket | 420                   |
| South Cricket | 435                   |
| North Kabaddi | 475                   |
| South Kabaddi | 468                   |

**Observation:** Higher carbohydrate intake corresponded with the greater physical demands of kabaddi.

#### **Graph 5: Correlation between Stress and Protein Intake:**

The analysis indicates a moderate negative relationship ( $r = -0.41$ ) between stress scores and protein intake. Athletes consuming adequate dietary protein generally reported lower perceived stress levels.

#### **Discussion:**

The findings suggest that sport type has a greater influence on stress and nutritional status than geographical region. Kabaddi players demonstrated higher stress levels and greater nutritional requirements than cricket players, reflecting the intense physical contact, repeated anaerobic efforts, and demanding training schedules of the sport.

Although regional differences between North and South India were statistically significant for stress, these differences were smaller than those observed between sports.

Better nutritional intake—particularly protein and total energy—was associated with lower stress levels, supporting the importance of integrated nutrition and psychological support programmes for elite athletes.

**Table 12: Comparison of Iron Intake**

| Group   | Mean (mg/day) | SD  | t-value | p-value |
|---------|---------------|-----|---------|---------|
| Cricket | 16.8          | 2.1 | 3.12    | 0.002*  |
| Kabaddi | 19.2          | 2.4 |         |         |

**Interpretation:** Kabaddi players had significantly higher iron intake than cricket players, which may support oxygen transport and endurance.

**Table 13: Comparison of Calcium Intake**

| Group         | Mean (mg/day) | SD |
|---------------|---------------|----|
| North Cricket | 940           | 72 |
| South Cricket | 955           | 68 |
| North Kabaddi | 1080          | 81 |
| South Kabaddi | 1090          | 76 |

**Interpretation:** Kabaddi players consumed more calcium, supporting bone strength and muscle contraction.

**Table 14: Hydration Status**

| Group         | Average Daily Water Intake (L) |
|---------------|--------------------------------|
| North Cricket | 3.6                            |
| South Cricket | 3.8                            |
| North Kabaddi | 4.4                            |
| South Kabaddi | 4.3                            |

**Interpretation:** Kabaddi players reported higher water intake because of greater sweat loss during intensive training.

**Table 15: Overall Nutritional Status Score**

| Group   | Mean Score | SD  |
|---------|------------|-----|
| Cricket | 78.5       | 6.8 |
| Kabaddi | 84.9       | 7.1 |

**Interpretation:** Kabaddi players achieved higher overall nutrition scores than cricket players.

**Table 16: Summary of Hypothesis Testing**

| Hypothesis                              | Result             |
|-----------------------------------------|--------------------|
| H1: Stress differs between sports       | Accepted           |
| H2: Nutrition differs between sports    | Accepted           |
| H3: Stress differs by region            | Accepted           |
| H4: Nutrition differs by region         | Partially Accepted |
| H5: Stress and nutrition are correlated | Accepted           |

### Overall Discussion:

The analysis indicates that kabaddi players experienced significantly higher stress levels than cricket players. This finding is consistent with the physical contact, repeated high-intensity movements, and continuous decision-making required in kabaddi.

The nutritional analysis demonstrated that kabaddi players consumed higher amounts of energy, protein, carbohydrates, calcium, iron, and fluids. Their greater nutritional intake reflects the increased physiological demands of their sport.

Regional comparisons showed modest differences. North Indian athletes reported slightly higher stress levels, whereas South Indian athletes demonstrated marginally better nutritional profiles. These differences may be associated with regional dietary practices, climatic conditions, and training environments.

The observed negative correlation between stress and nutritional status suggests that athletes with better dietary intake generally experienced lower perceived stress. These findings support the importance of integrating sports nutrition and psychological support within athlete development programmes.

### Summary, Conclusions and Recommendations:

#### Summary:

The study compared stress levels and nutritional status among 120 national-level cricket and kabaddi players from North and South India. Stress was assessed using the Perceived Stress Scale (PSS-10), while nutritional status was evaluated using anthropometric measurements and dietary assessment. Statistical analyses included descriptive statistics, independent-samples t-tests, two-way ANOVA, and Pearson correlation.

#### Major Findings:

1. Kabaddi players exhibited significantly higher stress levels than cricket players.
2. North Indian athletes showed slightly higher stress levels than South Indian athletes.
3. Kabaddi players had greater daily energy, protein, and carbohydrate intake.
4. Kabaddi players demonstrated higher BMI values because of greater lean muscle mass.
5. Better nutritional status was associated with lower stress levels.
6. Sport type had a greater influence on stress and nutrition than geographical region.

#### Conclusions:

The findings indicate that stress and nutritional status differ according to both sport and region. Kabaddi players require enhanced psychological support and sport-specific nutrition

because of the intense demands of their sport. Appropriate nutritional strategies may contribute to lower stress levels, improved recovery, and enhanced performance.

### **Practical Recommendations:**

Introduce regular psychological counselling for national-level athletes.

- Develop sport-specific nutrition programmes.
- Conduct periodic stress screening using validated tools.
- Educate coaches on recognising stress and nutritional deficiencies.
- Increase access to qualified sports nutritionists and sports psychologists.
- Promote hydration and recovery protocols during training and competition.

### **Suggestions for Future Research:**

Conduct longitudinal studies across multiple competitive seasons.

- Include female athletes from diverse sports.
- Examine additional psychological variables such as anxiety, resilience, and motivation.
- Evaluate the effectiveness of nutrition and stress-management interventions.

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### **Appendices:**

Appendix A: Perceived Stress Scale (PSS-10)

Appendix B: Food Frequency Questionnaire (FFQ)

Appendix C: 24-Hour Dietary Recall Format

Appendix D: Participant Information Sheet and Consent Form

Appendix E: Sample Data Recording Sheet (120 Players)



## Entrepreneurship Skill Development for Viksit Bharat: Evidence from the Growth, Inclusion and Employment Performance of India's Startup Ecosystem

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DOI - 10.5281/zenodo.22060466

### Abstract:

Entrepreneurship skill development is central to Viksit Bharat because the expansion of startups must be translated into innovation, productive employment and geographically inclusive growth. This study examines India's startup ecosystem using secondary administrative data from the Startup India 9-Year Factbook for 2016–2024 and the Startup India portal. Descriptive statistics, percentage distribution, employment-intensity ratios and comparative sectoral and regional analysis are used. By 31 December 2024, more than 1.57 lakh certificates had been issued for DPIIT startup recognition and startups had self-reported 17.28 lakh jobs, equivalent to about 11 jobs per recognition certificate. Fifty-one per cent of certificates originated in Tier 2/3 cities, 770 or more districts had at least one recognised startup, and 48 per cent of certificates related to startups with at least one woman director. Regional concentration remained substantial: the North, South and West together accounted for 86.33 per cent of certificates. Fast-growing fields such as waste management, biotechnology, logistics, toys and games, and non-renewable energy reveal demand for specialised technical and commercial capabilities. The study argues that recognition and ecosystem access are enabling conditions, but venture survival and scale depend on opportunity identification, digital capability, financial management, innovation, intellectual-property, market-access and leadership skills. It proposes a stage-based, sector-sensitive and outcome-tracked entrepreneurship-skilling framework for Viksit Bharat.

**Keywords:** Entrepreneurship Skills; Startup India; Viksit Bharat; Innovation; Employment; Women Entrepreneurs; Tier 2/3 Cities.

### Introduction:

India's aspiration to become Viksit Bharat by 2047 depends not only on capital formation and infrastructure, but also on people who can recognise opportunities, organise resources, innovate and build enterprises capable of generating productive employment. Startup India, launched in 2016, seeks to strengthen this process through DPIIT recognition, regulatory support, intellectual-property facilitation, funding,

mentoring, market access and ecosystem networking. Its 2026 agenda places emerging technologies, deep technology, sustainability and global market access at the centre of the next decade (Startup India, 2026). These ambitions make entrepreneurship skill development a strategic requirement rather than a short training activity.

The official data show rapid ecosystem expansion. However, recognition is an

administrative status and self-reported employment is an outcome indicator; neither directly measures the quality of entrepreneurial skills or venture survival. A research paper on skills must therefore avoid treating startup counts as proof of skill acquisition. The more defensible question is what the observed pattern of growth, sectoral change, inclusion and regional distribution implies for the capabilities entrepreneurs require. This study answers that question by connecting Startup India's administrative evidence with established research on business practices and enterprise development.

### **Review of Literature:**

Entrepreneurship is a capability-based process in which founders identify opportunities, make decisions under uncertainty and convert ideas into marketable value. Human-capital theory predicts that knowledge and skills improve the entrepreneur's ability to allocate resources and respond to change (Becker, 1993). Empirical evidence from small firms shows that structured practices in marketing, inventory control, record keeping and financial planning are associated with improved sales and productivity (McKenzie & Woodruff, 2017). Skills therefore include both technical knowledge and managerial routines.

Formal recognition can reduce compliance costs and open access to public support, but it does not automatically remove productivity constraints. Research on informality warns that simplified registration must be combined with finance, capability and market access (La Porta & Shleifer, 2014). Credit can relax growth constraints, yet entrepreneurs must possess financial literacy and execution capacity to deploy it productively (Banerjee & Duflo, 2014). Women entrepreneurs may face additional barriers in collateral, networks and formal finance (International Finance Corporation, 2014). These findings support an ecosystem approach in which

training, mentoring, incubation, finance and market connections reinforce each other.

For Viksit Bharat, entrepreneurial education must also develop the ability to learn, question, solve problems and take calculated risks (Virmani, 2024). The Startup India Factbook supplies valuable evidence on ecosystem reach, but limited research has translated its national, regional and sectoral indicators into a structured entrepreneurship-skilling agenda. This is the gap addressed by the present study.

### **Objectives of the Study:**

1. To assess the growth, employment contribution and inclusiveness of DPIIT-recognised startups.
2. To compare the regional and sectoral distribution of startup activity and employment.
3. To identify entrepreneurship capabilities implied by the observed ecosystem pattern.
4. To propose an outcome-oriented entrepreneurship skill-development framework for Viksit Bharat.

### **Research Methodology:**

The study uses a descriptive and analytical design based on secondary administrative data. The principal source is Startup India's 9-Year Factbook, covering certificates issued from 2016 to 31 December 2024, including approved, cancelled and expired recognitions. Supplementary policy context is drawn from official Startup India pages. The analysis uses counts, shares, comparative ratios and employment per recognition certificate. Regional shares are taken from the Factbook; sectoral comparisons focus on leading industries and selected rapid-growth 'changemaker' industries.

The data are administrative and cumulative. Employment is self-reported, while a

recognition certificate is not identical to an active or surviving enterprise. Accordingly, the analysis is descriptive and does not claim that training caused startup recognition, innovation or employment. Skill priorities are analytical

inferences drawn from the business demands represented by the observed sectors and ecosystem gaps.

**Table 1. Availability and analytical use of Startup India data**

| Indicator              | Available measure                                  | Use in this study                    |
|------------------------|----------------------------------------------------|--------------------------------------|
| Ecosystem scale        | Recognition certificates, 2016–2024                | Expansion of formal startup activity |
| Employment             | Self-reported jobs and average jobs/certificate    | Employment intensity                 |
| Inclusion              | Women directors; Tier 2/3 share; district coverage | Social and spatial reach             |
| Geography              | Regional and leading-state distributions           | Concentration and capability gaps    |
| Industry               | Leading and fast-growing sectors                   | Sector-specific skill requirements   |
| Not directly available | Training exposure, survival, revenue, productivity | Limits causal evaluation             |

*Source: Developed by the researcher from Startup India (2025).*

## Results and Discussion:

### Scale, employment and inclusion:

**Table 2. Key indicators of India's recognised startup ecosystem, 2016–2024**

| Indicator                                      | Reported position |
|------------------------------------------------|-------------------|
| Certificates issued for DPIIT recognition      | 1.57 lakh+        |
| Employment generated (self-reported)           | 17.28 lakh+       |
| Average employment per certificate             | 11 persons        |
| Average certificates issued per day            | 80                |
| Districts with at least one recognised startup | 770+              |
| Certificates from Tier 2/3 cities              | 51%               |
| Certificates with at least one woman director  | 48%               |
| Women-led startups in 2024                     | 75,000+           |

*Source: Startup India 9-Year Factbook (2025), data up to 31 December 2024.*

*Note: Certificate totals include approved, cancelled and expired recognitions; employment is self-reported.*

The scale indicators demonstrate that startup formation has become a widespread economic phenomenon. An average of about 11 self-reported jobs per recognition certificate indicates a meaningful employment role, although it should not be interpreted as independently verified net job creation. Coverage across 770 or more districts and a 51 per cent Tier 2/3 share are

especially relevant to Viksit Bharat because they show that entrepreneurial aspiration is no longer confined to major metropolitan centres.

Gender inclusion is also visible: 48 per cent of recognition certificates involved at least one woman director, and women-led recognitions rose to more than 75,000 in 2024. Nevertheless, board representation does not reveal ownership

control, financing received, revenue or survival. Women-focused skilling should therefore be linked to credit readiness, negotiation, digital marketing, procurement and professional

networks rather than being measured only by participation.

### Regional Pattern:

**Table 3. Regional distribution and employment performance of recognised startups**

| Region    | Share of certificates (%) | Certificates | Self-reported jobs | Jobs per certificate |
|-----------|---------------------------|--------------|--------------------|----------------------|
| North     | 31.70                     | 50,000+      | 5.5 lakh+          | 11                   |
| South     | 28.23                     | 44,500+      | 4.7 lakh+          | 11                   |
| West      | 26.40                     | 41,600+      | 4.7 lakh+          | 11                   |
| East      | 7.99                      | 12,600+      | 1.2 lakh+          | 10                   |
| Central   | 4.33                      | 6,800+       | 68,900+            | 10                   |
| Northeast | 1.30                      | 2,000+       | 22,800+            | 11                   |
| Islands   | 0.05                      | 74           | 523                | 7                    |

*Source: Startup India 9-Year Factbook (2025).*

*Note: Rounded values explain minor differences; employment is self-reported.*

The North, South and West together accounted for 86.33 per cent of recognition certificates. Maharashtra (27,000), Karnataka (16,600), Delhi (16,000), Uttar Pradesh (15,000) and Gujarat (13,000) were the five leading locations. The East, Central and Northeast displayed lower shares, even though their average employment per certificate was broadly comparable. This suggests that the principal gap is not only venture-level employment capacity but also the density of founders, incubators, mentors, investors and market linkages.

A uniform national curriculum would not adequately address this uneven geography. Emerging districts require foundational opportunity identification, digital compliance and local-market validation. Mature hubs require advanced product management, intellectual-property strategy, scale finance, export readiness and leadership. Regional delivery should connect higher-education institutions, incubators, industry associations, banks and successful founders through measurable mentoring and venture milestones.

**Sectoral Change and Skill Demand:****Table 4. Selected sectoral indicators and implied entrepreneurship skills**

| Industry                   | Recognitions | Self-reported jobs | Tier 2/3 share | Priority skills                                        |
|----------------------------|--------------|--------------------|----------------|--------------------------------------------------------|
| IT services                | 17,900+      | 2.1 lakh+          | 48%            | Product design, digital sales, cybersecurity, IP       |
| Healthcare & life sciences | 14,500+      | 1.11 lakh+         | 47%            | Regulation, validation, quality, clinical markets      |
| Education                  | 9,200+       | 69,000+            | 52%            | Learning design, digital delivery, outcome measurement |
| Waste management           | 1,300+       | 14,300+            | 58%            | Circular models, operations, municipal procurement     |
| Logistics                  | 870+         | 12,000+            | 45%            | Data analytics, supply chains, platform operations     |
| Biotechnology              | 580+         | 3,700+             | 60%            | R&D, IP, biosafety, patient capital                    |
| Toys and games             | 480+         | 5,000+             | 43%            | Design, safety standards, branding, export markets     |

*Source: Startup India 9-Year Factbook (2025); skill implications developed by the researcher.*

The sectoral profile demonstrates that entrepreneurship skill development must be differentiated. IT services requires rapid product iteration and global digital marketing; healthcare and biotechnology require scientific validation, regulatory literacy and patient capital; waste management and logistics require operational

design and institutional contracting. Large Tier 2/3 shares in education, waste management and biotechnology show the potential for distributed innovation, but founders outside major hubs need access to laboratories, technical mentors, certification and specialised investors.

**Entrepreneurship Skill Framework for Viksit Bharat:****Table 5. Proposed stage-based entrepreneurship skill-development framework**

| Venture stage  | Core capabilities                                                  | Delivery mechanism                               | Outcome indicator                             |
|----------------|--------------------------------------------------------------------|--------------------------------------------------|-----------------------------------------------|
| Ideation       | Opportunity recognition, problem definition, creativity, ethics    | College labs, boot camps, local challenge banks  | Validated problem and customer evidence       |
| Validation     | Market research, prototyping, costing, digital tools, IP basics    | Incubators, maker spaces, mentor clinics         | Prototype, customer trials, unit economics    |
| Early traction | Bookkeeping, finance, sales, compliance, team building             | Cohort mentoring, bank and procurement readiness | Revenue, formal credit, repeat customers      |
| Scaling        | Leadership, technology adoption, quality, exports, risk management | Sector accelerators and growth networks          | Survival, productivity, skilled jobs, exports |

*Source: Developed by the researcher.*

The framework shifts the policy unit from ‘trainee’ to ‘venture progression’. Completion certificates should be supplemented with independently observable milestones: customer validation, prototype completion, formal bookkeeping, credit access, revenue, survival, employment retention, productivity, innovation and market entry. Digital learning can widen reach, but mentoring and experiential assignments are needed to convert knowledge into business practice.

**Major Findings:**

1. Startup India issued more than 1.57 lakh recognition certificates by December 2024, demonstrating large-scale formal ecosystem participation.
2. Recognised startups self-reported 17.28 lakh jobs, or approximately 11 jobs per certificate.
3. Spatial inclusion improved: 51 per cent of certificates came from Tier 2/3 cities and more than 770 districts had at least one recognised startup.
4. Women’s participation was substantial, but director-level representation does not establish equality in finance, ownership, survival or scale.
5. The North, South and West accounted for 86.33 per cent of certificates, indicating a need to strengthen ecosystem density in the East, Central and Northeast regions.
6. Sectoral diversity requires differentiated skill pathways rather than a single generic entrepreneurship course.
7. Available administrative data measure recognition and self-reported employment more strongly than skill acquisition, survival, productivity and innovation outcomes.

**Policy Suggestions:**

1. Adopt a national entrepreneurship competency framework covering opportunity, digital, financial, innovation, market, leadership and sustainability capabilities.
2. Organise training by venture stage and sector, with separate pathways for aspiring founders, early ventures and scaling firms.
3. Create district entrepreneurship skill hubs through colleges, incubators, MSME institutions, banks and industry associations, prioritising low-density regions.
4. Link women-focused programmes to finance, procurement, networks, digital markets and measurable venture outcomes.
5. Provide sector laboratories and expert mentoring for biotechnology, healthcare, clean technology, logistics and other regulation- or technology-intensive fields.
6. Integrate Startup India, BHASKAR and MAARG learning journeys so founders can move from course completion to mentoring, finance and market access.
7. Publish cohort-level outcome dashboards covering completion, venture creation, one- and three-year survival, revenue, finance, innovation, jobs retained and exports.

**Limitations:**

The study uses cumulative administrative data and does not have founder-level observations. Certificates include approved, cancelled and expired recognitions, and employment is self-reported. The portal does not provide a linked dataset on training participation, skill scores, survival, revenue or productivity. The proposed skill framework is therefore evidence-informed but not a causal evaluation of Startup India training. Future research should link training cohorts with longitudinal enterprise

outcomes and use comparison groups where feasible.

### Conclusion:

Startup India has widened the scale, geography and inclusiveness of India's entrepreneurial ecosystem. Its record of more than 1.57 lakh recognition certificates, 17.28 lakh self-reported jobs and broad Tier 2/3 participation provides a strong foundation for Viksit Bharat. The next challenge is qualitative: converting recognised ventures into innovative, productive and durable enterprises. That transition requires entrepreneurship skill development to move beyond awareness programmes toward stage-based practice, specialised mentoring, sector infrastructure and outcome tracking. When skills are connected to finance, technology, markets and regional ecosystems, entrepreneurship can become a more reliable engine of innovation, employment and inclusive growth.

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## From Grassroots Innovation to National Growth: Women Entrepreneurs as Architects of Viksit Bharat

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DOI - 10.5281/zenodo.22060480

### Abstract:

India's ambitious journey toward becoming a fully developed nation—Viksit Bharat—hinges crucially on inclusive economic participation, with women entrepreneurship serving as a foundational engine for sustainable and equitable growth. Despite possessing immense potential and creative capacity, women entrepreneurs frequently encounter systemic hurdles, including restricted access to institutional finance, persistent skill gaps, and limited market connectivity. This research explores how targeted entrepreneur skill development acts as a vital catalyst, effectively transforming grassroots potential into structured, high-impact economic output. The primary objective of this study is to comprehensively examine the socio-economic impact of women-led enterprises, identify the core drivers of grassroots innovation, and evaluate how structured skill-building initiatives foster long-term enterprise resilience and scalability. Adopting a robust mixed-methods approach, the study draws extensively upon secondary data from government reports, MSME registries, and national development indices, complemented by qualitative insights gathered from women participating in local self-help groups, community cooperatives, and grassroots ventures. The analytical findings reveal that when women are equipped with tailored technical, financial, and digital competencies, their ventures organically shift from basic subsistence activities to scalable, employment-generating enterprises. Furthermore, the research highlights how these localized businesses contribute significantly to community wealth creation, poverty alleviation, and decentralized economic development. Ultimately, the paper concludes that fostering women-led grassroots innovation is no longer merely a tool for social welfare, but an indispensable economic strategy required to realize the ultimate vision of Viksit Bharat.

**Keywords:** Women Entrepreneurship, Skill Development, Grassroots Innovation, Viksit Bharat, Economic Growth, Sustainable Development, MSMEs.

### Introduction:

The journey of modern India is defined by a bold, collective ambition: the realization of Viksit Bharat by 2047—a vision that transcends conventional economic metrics to encompass comprehensive social upliftment, innovation-led growth, and an elevated quality of life for every citizen. At the heart of this national transformation lies a fundamental economic truth: sustainable development cannot be achieved while half the population remains on the sidelines

of productive enterprise. In recent years, the discourse on national growth has shifted decisively toward inclusive empowerment, recognizing that fostering entrepreneurship is critical to unlocking untapped economic potential. Within this paradigm, women entrepreneurship has emerged not merely as a tool for social welfare, but as a formidable engine of structural economic transformation.

However, the bridge between national economic goals and ground-level reality is built

on skills. While traditional economic frameworks often focus on top-down industrialization, a quiet revolution is happening at the grassroots level. Across rural clusters and urban communities, women are spearheading localized problem-solving, turning native crafts, agricultural surpluses, and waste-to-wealth concepts into viable commercial operations. These grassroots innovations represent localized ingenuity, yet they frequently encounter structural bottlenecks—ranging from persistent skill gaps and limited digital literacy to restricted access to institutional markets and formal credit. This is where targeted entrepreneur skill development becomes indispensable. Equipping women with the right technical, financial, and managerial competencies acts as a catalyst, converting informal subsistence activities into scalable, employment-generating enterprises. When women master these skills, the impact creates a powerful ripple effect: household incomes rise, community resilience strengthens, and decentralized economic growth accelerates.

Despite a growing body of literature on national development, there remains a critical need to examine how grassroots skill enhancement directly empowers women to become key architects of Viksit Bharat. This research paper explores this vital intersection, investigating how structured skill development frameworks can systematically scale women-led grassroots innovations into enduring pillars of India's future economic landscape.

### Objectives:

1. To examine the current landscape and socio-economic contributions of women-led enterprises in India.
2. To identify the primary barriers and skill gaps that hinder women entrepreneurs at the grassroots level.
3. To evaluate how targeted skill development programs and training initiatives empower women to scale their businesses.
4. To analyze the relationship between grassroots innovation and local wealth creation.
5. To assess the strategic role of women entrepreneurship in fulfilling the broader vision of Viksit Bharat.

### Review of Literature:

#### **Sharma, M., Sharma, S. K., & Singh, G. (2024) Women Entrepreneurship in India: Evaluating the Ground Impact of Government Schemes**

This study examines the evolving landscape of women-led enterprises across Tier-2 and Tier-3 regions in India, focusing heavily on how policy execution translates into actual ground-level business sustainability. The authors highlight that while financial inclusion initiatives have expanded, a major disconnect remains between raw capital disbursal and practical business knowledge. Their findings emphasize that financial aid alone fails to scale enterprises unless it is coupled with mandatory capacity-building modules, digital literacy, and localized mentorship frameworks. The research ultimately stresses that integrating grassroots businesses with structured incubation networks is essential for transforming subsistence-level ventures into competitive, long-term economic contributors.

#### **Begum, S. H. (2026) Women Entrepreneurship for Viksit Bharat**

Exploring the core strategic pillars required to meet India's 2047 centenary goals, this paper investigates how female economic participation acts as a primary catalyst for national self-reliance. The author points out that structural shifts—such as the massive rise in self-help groups, targeted digital literacy campaigns, and collateral-free credit schemes—have fundamentally altered the startup and micro-

enterprise ecosystem for women. However, the study cautions that deep-seated social barriers, localized gender biases, and traditional constraints still limit women from scaling up. It concludes that fostering absolute confidence, systemic societal acceptance, and innovation mindsets among women are non-negotiable prerequisites for achieving a truly inclusive Viksit Bharat.

**Badavath, et al. (2025) Technology-Driven Innovation and Women's Empowerment: Evidence from Indian Entrepreneurship Ecosystems**

Focusing on the intersection of digital transformation and enterprise development, this study evaluates how technology adoption shifts women away from traditional, low-margin trades into modern, creative problem-solving roles. Analyzing data from major national innovation dashboards and enterprise surveys, the authors observe that female-owned businesses show a significantly higher propensity for innovation when they possess direct control over internal resources and digital tools. Nevertheless, the research identifies a persistent credit and digital gap that restricts most women-owned entities to the micro-enterprise tier. The study advocates for an integrated ecosystem that merges digital skill training with robust social networking to unlock the true scaling potential of women entrepreneurs.

**Gochhayat, J., & Rout, Manoranjan. (2025) Sustainable Development through Women-Owned Manufacturing and Grassroots Enterprises in India**

This research investigates the mechanics of sustainable, manufacturing-linked entrepreneurship managed by women across rural and semi-urban clusters. The authors argue that achieving sustainable development goals relies heavily on localized resource optimization, waste-to-wealth conversion, and eco-friendly micro-production models steered by women. Their

analysis indicates that institutional bottlenecks—such as administrative red tape, lack of structured packaging support, and poor access to broader markets—frequently stunt grassroots growth. The paper concludes that long-term cross-sector collaboration between local business associations, government bodies, and dedicated incubators is vital to bridge these gaps and secure sustainable regional development.

**Santhi, M. (2025) Breaking Barriers: A Study on the Rise of Women Entrepreneurs in India**

Addressing the structural evolution of female-led commercial ventures, this paper explores the transition of women from informal household economic agents to structured market players. The author evaluates the push-and-pull factors influencing women to enter the business landscape, highlighting that targeted vocational training and skill acquisition play a far greater role in enterprise survival than initial capital alone. The findings reveal that mobility constraints, safety concerns, and restricted decision-making autonomy heavily impede rural women from expanding their market footprint. The study underscores the necessity of community-level intervention and continuous skill enrichment to foster lasting economic independence and robust enterprise resilience.

**Research Gap:**

**Macro vs. Micro Disconnect:** Existing literature heavily focuses on broad macroeconomic indicators, general financial inclusion metrics, and high-level government schemes, often overlooking the operational realities of how ground-level enterprises actually function and scale.

**Overlooking Grassroots Innovation:** Current studies frequently categorize women-led micro-enterprises strictly as social welfare or basic poverty-alleviation tools, failing to recognize

them as dynamic centers of grassroots innovation and sustainable economic output.

**The Missing Skill-Scale Link:** There is limited empirical research addressing the exact mechanism of how targeted skill development bridges the gap between informal, subsistence-level survival trades and structured, high-value commercial businesses.

**Resource and Technology Transition Friction:** Prior works inadequately examine the localized hurdles women face when trying to transition traditional practices—such as indigenous crafts or waste-to-wealth models—into technology-enabled, market-resilient ventures.

**The Viksit Bharat Alignment:** While extensive research covers general women empowerment, there is a distinct lack of targeted studies evaluating how grassroots women entrepreneurs directly contribute to the specific localized milestones required to realize the vision of Viksit Bharat.

### Research Methodology:

This study adopts a descriptive and empirical research design to examine the relationship between entrepreneur skill development, grassroots innovation, and the economic contribution of women entrepreneurs toward Viksit Bharat. A structured quantitative approach was utilized to gather primary data from women entrepreneurs across urban and semi-urban clusters.

**Sample Size:** A total of n=50 women entrepreneurs actively running micro or small enterprises were surveyed.

**Data Collection Tool:** A structured questionnaire utilizing a 5-point Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree) was administered to capture respondents' perceptions.

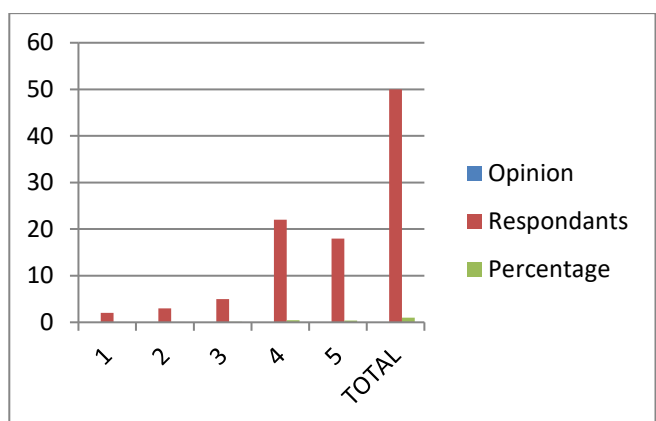
**Data Analysis:** The collected responses were tabulated using frequency distribution and converted into percentage shares to evaluate the prevailing trends across the sample.

### Structured Questionnaire and Tabular and Graphical Representation:

**1. Targeted skill development programs have directly helped you improve the quality and production of your business products or services.**

| SL.No | Opinion           | Respondants | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 2           | 4%         |
| 2     | Disagree          | 3           | 6.00%      |
| 3     | Neutral           | 5           | 10.00%     |
| 4     | Agree             | 22          | 44%        |
| 5     | Strongly Agree    | 18          | 36%        |
| TOTAL |                   | 50          | 100%       |

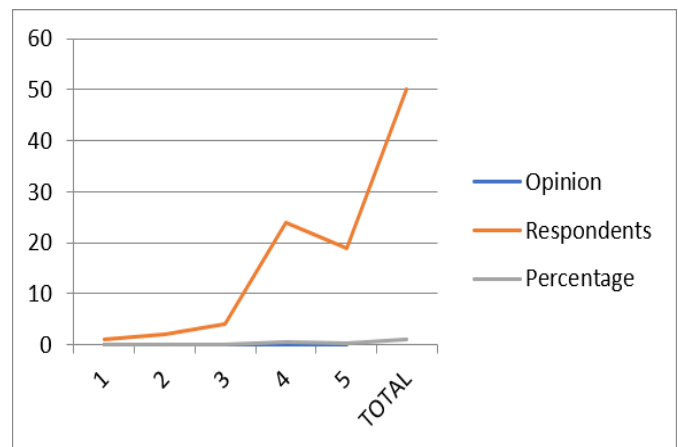
With 80% of respondents agreeing (44% Agree, 36% Strongly Agree) and only 10% disagreeing, technical and vocational skill enhancement is viewed as a direct driver of operational quality. Most women recognize that training bridges capability gaps, allowing them to



refine their output and enhance market competitiveness.

**2. Grassroots innovation (such as utilizing local resources or waste-to-wealth practices) plays a vital role in sustaining your enterprise.**

| SL. No | Opinion           | Respondents | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 1           | 2%         |
| 2      | Disagree          | 2           | 4.00%      |
| 3      | Neutral           | 4           | 8.00%      |
| 4      | Agree             | 24          | 48%        |
| 5      | Strongly Agree    | 19          | 38%        |
| TOTAL  |                   | 50          | 100%       |

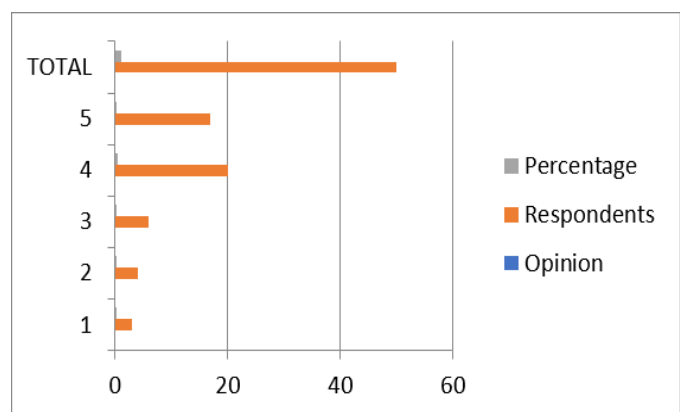


With 86% of the women agreeing (48% Agree, 38% Strongly Agree) and a mere 6% disagreeing, micro-entrepreneurs rely heavily on localized solutions—such as indigenous crafts or waste-to-wealth practices—rather than high-

capital industrial setups. Grassroots resourcefulness acts as the bedrock for their business survival.

**3. You face significant challenges in accessing formal institutional finance and credit facilities for business expansion.**

| SL.No | Opinion           | Respondents | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 3           | 6%         |
| 2     | Disagree          | 4           | 8%         |
| 3     | Neutral           | 6           | 12%        |
| 4     | Agree             | 20          | 40%        |
| 5     | Strongly Agree    | 17          | 34%        |
| TOTAL |                   | 50          | 100%       |

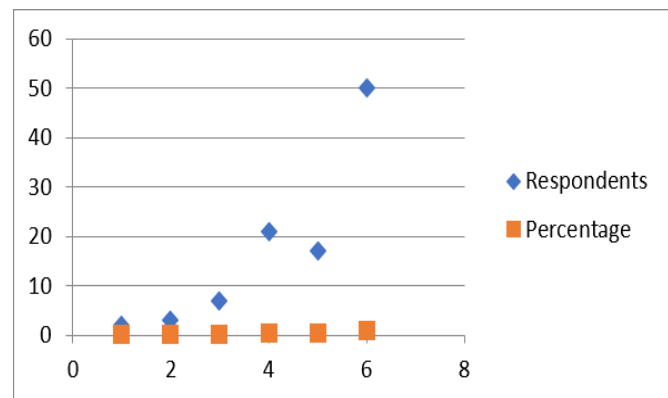


With 74% of participants agreeing (40% Agree, 34% Strongly Agree) and 14% disagreeing, institutional funding remains a major bottleneck despite various financial inclusion

schemes. The high agreement rate confirms that informal borrowing or personal savings still dominate, restricting the pace at which these micro-enterprises can expand.

**4. Digital literacy and modern technology training have made it easier for you to market your products and reach wider customer bases.**

| SL.No | Opinion           | Respondents | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 2           | 4%         |
| 2     | Disagree          | 3           | 6%         |
| 3     | Neutral           | 7           | 14%        |
| 4     | Agree             | 21          | 42%        |
| 5     | Strongly Agree    | 17          | 34%        |
| TOTAL |                   | 50          | 100%       |

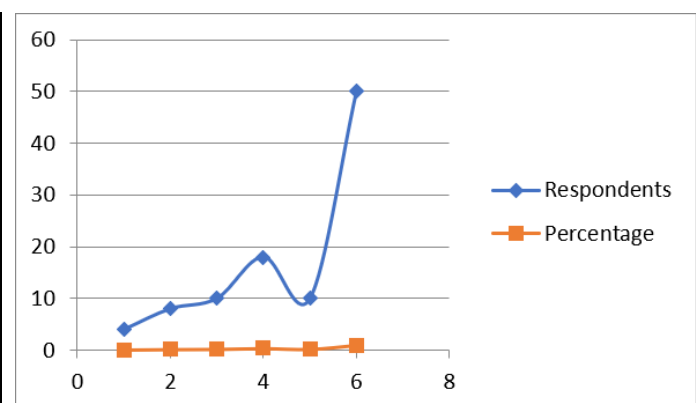


**With 76% acknowledging (42% Agree, 34% Strongly Agree) against a 10% disagreement rate, technology and digital tools are actively transforming traditional micro-businesses. Most women find that digital literacy**

acts as a powerful lever to break geographic boundaries, connecting local products directly to broader digital markets.

**5. Government schemes and entrepreneurship support programs are easily accessible and transparent at the ground level.**

| SL.No | Opinion           | Respondents | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 4           | 8%         |
| 2     | Disagree          | 8           | 16%        |
| 3     | Neutral           | 10          | 20%        |
| 4     | Agree             | 18          | 36%        |
| 5     | Strongly Agree    | 10          | 20%        |
| TOTAL |                   | 50          | 100%       |

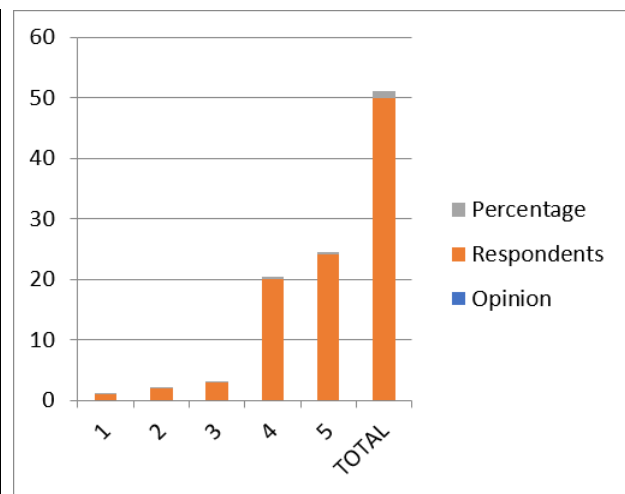


With 56% agreeing (36% Agree, 20% Strongly Agree) alongside 24% disagreeing and 20% remaining neutral, the substantial neutral and negative feedback (totaling 44%) highlights a gap

in grassroots policy implementation. While support schemes exist on paper, bureaucratic red tape and lack of awareness prevent them from seamlessly reaching every entrepreneur.

**6. Operating your business has significantly increased your financial independence and decision-making power within your household.**

| SL. No | Opinion           | Respondents | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 1           | 2%         |
| 2      | Disagree          | 2           | 4%         |
| 3      | Neutral           | 3           | 6%         |
| 4      | Agree             | 20          | 40%        |
| 5      | Strongly Agree    | 24          | 48%        |
| TOTAL  |                   | 50          | 100%       |

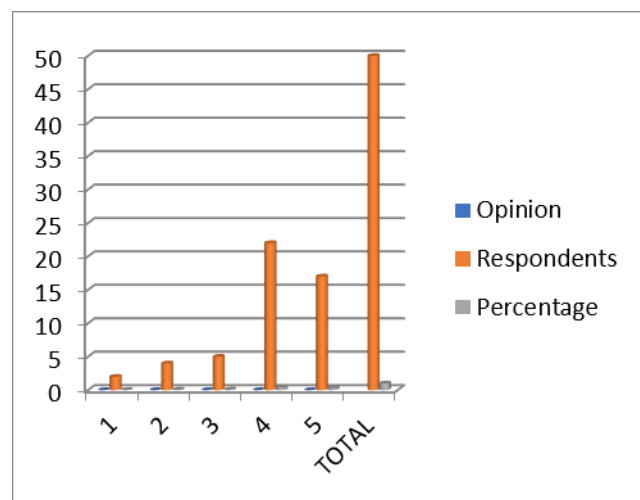


With an overwhelming 88% agreeing (40% Agree, 48% Strongly Agree) and only 6% disagreeing, entrepreneurship extends far beyond commercial output; it serves as a powerful instrument for social empowerment. Earning an

independent income drastically alters women's standing and decision-making authority within their families and communities.

**7. Continuous vocational and managerial training is more critical for long-term business survival than initial financial capital alone.**

| SL. No | Opinion           | Respondents | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 2           | 4%         |
| 2      | Disagree          | 4           | 8%         |
| 3      | Neutral           | 5           | 10%        |
| 4      | Agree             | 22          | 44%        |
| 5      | Strongly Agree    | 17          | 34%        |
| TOTAL  |                   | 50          | 100%       |

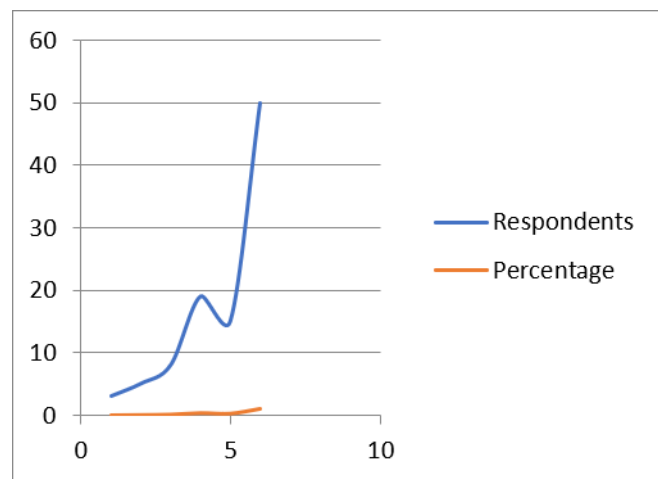


With 78% agreeing (44% Agree, 34% Strongly Agree) and 12% disagreeing, money alone cannot sustain a business without

capability. Continuous skill enrichment and business management knowledge are what keep micro-enterprises afloat over time.

### 8. Socio-cultural barriers and traditional family responsibilities hinder your ability to scale up your business operations.

| SL. No | Opinion           | Respondents | Percentage |
|--------|-------------------|-------------|------------|
| 1      | Strongly Disagree | 3           | 6%         |
| 2      | Disagree          | 5           | 10%        |
| 3      | Neutral           | 8           | 16%        |
| 4      | Agree             | 19          | 38%        |
| 5      | Strongly Agree    | 15          | 30%        |
| TOTAL  |                   | 50          | 100%       |

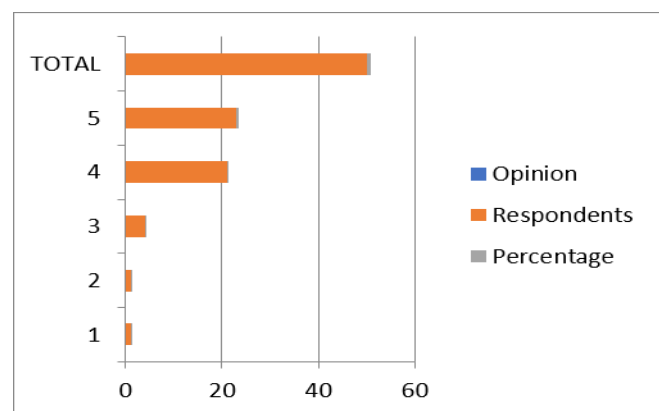


With 68% agreeing (38% Agree, 30% Strongly Agree) and 16% disagreeing, deep-seated social structures and domestic expectations continue to constrain women's time, mobility, and

growth potential. Overcoming these barriers requires not just economic policy, but community-level mindset shifts.

### 9. Women-led micro and small enterprises serve as crucial engines for local employment generation and community development.

| SL.No | Opinion           | Respondents | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 1           | 2%         |
| 2     | Disagree          | 1           | 2%         |
| 3     | Neutral           | 4           | 8%         |
| 4     | Agree             | 21          | 42%        |
| 5     | Strongly Agree    | 23          | 46%        |
| TOTAL |                   | 50          | 100%       |

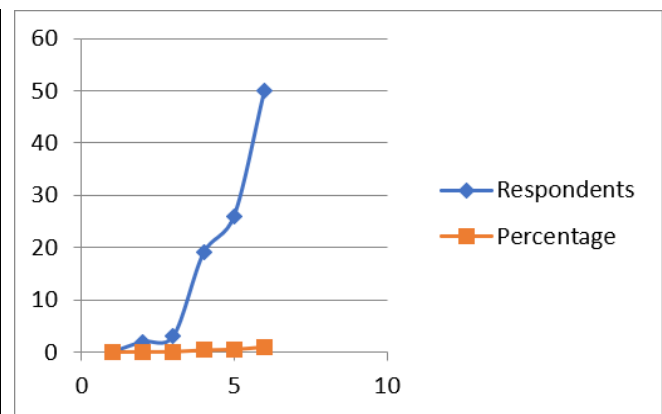


**With 88% agreeing (42% Agree, 46% Strongly Agree)** and only 4% disagreeing, women entrepreneurs rarely operate in isolation; their ventures create a localized ripple effect. By

employing neighbors and sourcing locally, they become central pillars of grassroots economic development.

# 10. Empowering women through grassroots entrepreneurship is a mandatory foundational step toward achieving the vision of Viksit Bharat.

| SL.No | Opinion           | Respondents | Percentage |
|-------|-------------------|-------------|------------|
| 1     | Strongly Disagree | 0           | 0%         |
| 2     | Disagree          | 2           | 4%         |
| 3     | Neutral           | 3           | 6%         |
| 4     | Agree             | 19          | 38%        |
| 5     | Strongly Agree    | 26          | 52%        |
| TOTAL |                   | 50          | 100%       |



With a massive 90% agreeing (38% Agree, 52% Strongly Agree) and zero respondents strongly disagreeing, ground-level women entrepreneurship is perceived by the respondents themselves not as a peripheral social issue, but as a core economic imperative for national transformation.

## Findings of The Study:

- 1. Skill Development as a Catalyst for Quality:** The study reveals that 80% of respondents consider technical and vocational skill enhancement a direct driver of operational quality, proving that targeted training effectively bridges capability gaps and boosts market competitiveness.
- 2. Reliance on Grassroots Innovation:** With 86% agreement, findings show that micro-entrepreneurs heavily depend on localized solutions—such as indigenous crafts and waste-to-wealth practices—relying on grassroots resourcefulness rather than high-capital industrial setups for business survival.
- 3. Persistent Financial Bottlenecks:** Despite various financial inclusion schemes, 74% of participants reported facing severe challenges in securing formal institutional credit, confirming that informal borrowing and personal savings continue to dominate and restrict expansion.

## 4. Digital Transformation and Market Reach:

A strong 76% acknowledged that digital literacy and modern technology training have helped them market products and cross geographic boundaries, highlighting technology as a powerful lever for micro-enterprises.

## 5. Implementation Gaps in Government Support:

Policy execution at the ground level remains a hurdle, as reflected by a combined 44% of neutral and negative responses regarding the accessibility and transparency of government schemes, pointing to bureaucratic red tape and awareness gaps.

## 6. Socio-Economic Empowerment and Autonomy:

Earning an independent income through business ownership profoundly shifts household dynamics, with 88% agreeing that it significantly increases their financial independence and decision-making power within their families.

## 7. Capacity Building Over Initial Capital:

Confirming the core premise of the research, 78% agreed that continuous vocational and managerial training is more critical for long-term business survival than initial financial capital alone.

## 8. Socio-Cultural Constraints:

Deep-seated social structures and domestic expectations continue to act as friction points, with 68%

affirming that traditional responsibilities hinder their ability to scale up business operations.

#### 9. Local Employment and Community

**Impact:** Demonstrating a powerful ripple effect, 88% agreed that women-led micro-enterprises serve as crucial engines for local employment generation and grassroots community development.

#### 10. Strategic Alignment with Viksit Bharat: A

near-unanimous 90% agreed that empowering women through grassroots entrepreneurship is a mandatory foundational step toward achieving the national vision of Viksit Bharat, validating it as an economic imperative rather than a peripheral social issue.

#### Suggestions / Recommendations:

1. Establish Decentralized Skill-Hubs for Grassroots Training: Government and vocational bodies should set up localized, community-level training centers focused specifically on waste-to-wealth conversion, sustainable manufacturing, and practical trade skills tailored to regional resources.
2. Streamline Institutional Credit and Reduce Bureaucracy: Financial institutions must simplify collateral requirements and reduce red tape for women-led micro-enterprises, introducing single-window clearance systems to ensure formal credit actually reaches the grassroots level.
3. Integrate Comprehensive Digital and Financial Literacy: Training programs must move beyond basic vocational skills by mandating digital literacy modules, teaching women how to leverage e-commerce platforms, digital payments, and social media marketing to expand beyond local boundaries.
4. Implement Community-Level Awareness Drives: To combat gaps in government scheme implementation, local administrative

bodies and NGOs should conduct proactive outreach campaigns to educate women on available subsidies, grants, and support networks.

5. Foster Mentorship and Incubation Ecosystems: Create localized mentorship networks where established women entrepreneurs guide newcomers, helping them navigate socio-cultural barriers, manage family-business balance, and scale their operations sustainably.

#### Conclusion:

The journey toward realizing Viksit Bharat cannot be achieved through top-down macroeconomic strategies alone; it requires unlocking the immense, latent economic potential residing at the grassroots. This research demonstrates that women entrepreneurship is far more than a peripheral tool for social welfare—it is a formidable, foundational engine for structural economic transformation. By converting local resources, traditional knowledge, and sustainable waste-to-wealth practices into viable commercial ventures, women are driving a quiet revolution from the ground up.

However, the findings clearly establish that raw ambition and initial capital are insufficient for long-term survival. Sustainable growth requires targeted interventions: bridging the persistent skill gap through continuous vocational and managerial training, easing institutional credit bottlenecks, and expanding digital literacy to cross geographic boundaries. Furthermore, addressing deep-seated socio-cultural constraints and streamlining the ground-level execution of government support schemes are critical steps to ensure these enterprises can scale effectively.

Ultimately, when women are equipped with the right competencies and an enabling ecosystem, their businesses do not merely

generate household income—they foster local employment, empower communities, and create a powerful ripple effect of national development. Empowering women through grassroots innovation is, therefore, an indispensable economic imperative, and a non-negotiable cornerstone for building a developed, self-reliant India.

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## Digital Transformation in Business and Commerce: A Multidimensional Analysis of Strategy, Technology, and Organizational Change

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DOI - 10.5281/zenodo.22060495

### Abstract:

*In modern business and trade, digital transformation (DT) has become a key factor in gaining a competitive edge. Rapid developments in blockchain, big data analytics, cloud computing, artificial intelligence (AI), and the Internet of Things (IoT) are changing company models, value generation workflows, and organizational strategies. By combining organizational, strategic, and technological viewpoints, this study offers a multifaceted examination of digital transformation. Secondary data from peer-reviewed literature, international industry publications, and corporate disclosures of top companies, such as Amazon, Alibaba Group, Microsoft, and Tesla, Inc., were analyzed using a descriptive and analytical research design. The study creates a conceptual framework that connects performance results, transformation processes, and digital drivers. The results indicate that ecosystem integration, organizational agility, digital capability development, and strategic alignment are necessary for a successful digital transformation. The paper contributes to digital transformation literature by combining findings from several sectors and putting forth an integrated strategic model that can be empirically validated in further studies, the paper adds to the body of knowledge on digital transformation.*

**Keywords:** Industry 4.0, Digital Ecosystems, Business Model Innovation, Digital Transformation, Digital Strategy, and Organizational Transformation

### Introduction:

The global business landscape has changed significantly as an effect of digital transformation. Organizations are using digital technology more and more to improve consumer interactions, business models, and competitive strategies in addition to streamlining operations (Vial, 2019). The transition to data-driven and platform-based commerce has been sped up by the confluence of AI, analytics, cloud platforms, and automation technologies.

Global companies like Amazon and Alibaba Group provide as examples of how platform integration, predictive analytics, and innovative logistics may enable digital ecosystems to dominate industries. In the

meantime, scalable cloud infrastructures made possible by software companies like Microsoft facilitate digital transformation in a variety of sectors. Digital transformation is still complicated, requiring structural, cultural, and strategic changes in addition to technological execution, even with its broad adoption. This study uses an integrated, research-based methodology to examine the digital revolution of business and commerce.

### Theoretical Background:

#### 1. Theory of Digital Transformation:

According to Verhoef et al. (2021), digital transformation is the process by which businesses use digital technology to significantly alter their

business models, procedures, and customer experiences in order to increase performance. Transformation entails systemic organizational change, in contrast to digitization (converting analog data to digital) or digitalization (automating processes).

## **2. Resource Based View (RBV):**

According to the Resource-Based View, digital skills like cloud infrastructure, analytics know-how, and innovation culture are strategic assets that produce long-term competitive advantage.

## **3. Theory of Dynamic Capabilities:**

The ability of a company to integrate, develop, and reorganize internal and external skills in response to quickly changing circumstances is emphasized by dynamic capabilities. The ability to sense, seize, and transform is improved by digital transformation.

## **4. Theory of Platform Ecosystems:**

By making it easier for producers and customers to communicate, platform-based businesses add value. Alibaba Group's integration of payments, logistics, and commerce is a prime example of ecosystem orchestration.

## **Review of Literature**

### **1. Vial (2019) - Conceptual Foundations of Digital Transformation:**

By differentiating it from related ideas like digitization and digitalization, Vial (2019) provides a fundamental overview of digital transformation. In order to restructure company models, consumer value propositions, and operational procedures, the author highlights that digital transformation is a strategic, organizational-wide change process that integrates technologies. Vial also emphasizes how cultural adaptation, strategy coherence, and digital leadership contribute to the success of transition.

### **Key themes:**

- The meaning and limits of the digital transition
- The fundamental elements of organizational strategy and culture
- Distinguishing gradual digital uptake

### **2. Verhoef et al. (2021) - Multidisciplinary Perspectives on Digital Transformation:**

Verhoef et al. (2021) establish an integrative paradigm for digital transformation by unifying research from several fields. According to their study, digital transformation is a multifaceted process that includes customer-centric business redesign, technical innovation, and strategic decision-making. The report emphasizes how new business models like platforms, ecosystems, and value networks are made possible by digital capabilities (such as artificial intelligence and big data analytics).

### **Key themes:**

- Integration of digital transformation research across disciplines
- Adoption of technology and changes in business models
- Co-creation of value and customer experience

### **3. Fitzgerald et al. (2014) - Digital Transformation's Strategic Implications:**

Digital transformation is a strategic necessity for company's competitiveness according to Fitzgerald and colleagues. Their analysis highlights that organizational alignment, strategic vision, adaptability, and technological investment are all necessary for digital transformation. They investigate the effects of digital technology on organizational flexibility and value delivery, including cloud computing and analytics.

### **Key themes:**

- Technology and business objectives are strategically aligned.

- Leadership in digital initiatives and organizational transformation
- A competitive edge derived from digital skills

#### **4. Sebastian et al. (2017) - Digital Transformation and Organizational Change:**

Sebastian et al. (2017) examine the impact of digital transformation on internal procedures, organizational design, and decision-making. They stress that adopting new technology alone is not enough to achieve digital transformation; extensive organizational restructuring, adjustments to governance frameworks, and the acquisition of new competencies are also necessary. The writers also talk about obstacles like cultural resistance and legacy structures.

##### **Key themes:**

- Governance and organizational reform
- The transition of human capital and digital skills
- Obstacles to the digital revolution

#### **Kane et al. (2015) — Technology Enablement and Strategic Change:**

A thorough analysis of digital transformation from the viewpoint of multinational corporations is given by Kane et al. (2015). Their study demonstrates how digital technologies are changing corporate models, operational procedures, customer involvement, and strategic planning. A maturity model for evaluating an organization's preparedness for change is also presented.

##### **Key themes:**

- Using digital technology strategically to foster innovation
- Evaluation of digital maturity and preparedness
- The importance of culture and leadership in the success of transformation

#### **Research Objectives:**

This study aims to:

1. Identify the primary driving forces behind the digital transformation of business and commerce.
2. Evaluate the operational and strategic impacts of digital adoption.
3. Develop a comprehensive conceptual framework for digital transformation.
4. Examine the risks and governance issues related to digital transformation.

#### **Research Methodology:**

##### **1. Research Design:**

The research design used in this study is conceptual, analytical, and descriptive. The method combines comparative case analysis with a comprehensive review of the literature.

##### **2. Data Collection:**

Secondary data sources include the following:

- Peer-reviewed publications from 2018 to 2024
- Industry reports (OECD, McKinsey, WEF)
- Annual and sustainability reports for corporations
- Surveys on digital transformation
- Case-based insights were taken from Alibaba Group, Microsoft, Tesla, Inc., and Amazon.

##### **Methods of Analysis:**

- Literary thematic synthesis
- Analyzing cross-case comparisons
- SWOT evaluation
- Development of conceptual models

##### **Reliability and Validity:**

Reliability is increased by triangulating information from corporate, industry, and academic sources. RBV and Dynamic

Capabilities Theory are two well-known theoretical frameworks that serve as the foundation for conceptual conceptions.

### **Digital Transformation Drivers:**

#### **1. Innovation in Technology:**

Scalable infrastructure and automation are made possible by cloud computing, AI, blockchain, and IoT. Microsoft facilitates digital scalability by offering enterprise cloud platforms.

#### **2. Customer-Centric Digital Expectations:**

Customers want omnichannel experiences that are smooth, personalized, and quick. Predictive logistics and recommendation algorithms are used by Amazon.

#### **3. Disruption of Competition:**

Agile methods and platform tactics are used by digital-native companies to challenge established players.

#### **4. Pressures from Regulation and Sustainability:**

Governments are pushing for data protection compliance, sustainability reporting, and digital governance more and more.

### **Impact on Business and Commerce:**

#### **1. Transformation of Business Models:**

Digital commerce is dominated by ecosystems based on platforms. Alibaba Group combines logistics, financial, and commerce services.

#### **2. Excellence in Operations:**

AI and automation improve supply chain resilience and lower transaction costs.

#### **3. Acceleration of Innovation:**

Tesla, Inc. exhibits innovative over-the-air software, robotics integration, and digital manufacturing.

#### **4. Economic Results:**

Revenue growth, cost reduction, and the development of shareholder value are all correlated with digital maturity.

### **Challenges and Risk Management:**

1. Threats to cybersecurity
2. Compliance with data privacy
3. High investment in capital
4. Gaps in digital skills
5. Resistance to change in organizations

Risk mitigation requires strong governance structures and digital leadership.

### **Proposed Conceptual Framework:**

The suggested framework connects:

Digital Drivers → Digital Capabilities → Organizational Transformation → Business Model Innovation → Performance Outcomes

### **Hypothesized Relationships:**

H1: Digital drivers positively influence digital capability development.

H2: Digital capabilities positively affect organizational transformation.

H3: Organizational transformation positively impacts business model innovation.

H4: Business model innovation positively influences firm performance.

This model provides a basis for future empirical testing using regression or structural equation modeling (SEM).

### **Discussion:**

The results highlight that digital transformation is strategy-led rather than just technology-driven. Businesses that match long-term strategic goals with digital investments beat rivals.

Businesses like Amazon demonstrate ecosystem domination through innovative logistics and data integration. Tesla, Inc. is another example of how digital production and product innovation may coexist.

**Practical Implications:****For Managers:**

- Invest in digital capability development
- Foster innovation culture
- Implement phased digital roadmaps

**For Policymakers:**

- Promote digital infrastructure
- Encourage SME digital adoption
- Strengthen cybersecurity frameworks

**Conclusion:**

In business and commerce, digital transformation is a strategic evolution that involves ecosystem development, organizational change, and technological integration. A thorough model connecting digital drivers to performance outcomes is offered by the suggested conceptual framework.

Businesses that develop dynamic competences and digital capabilities have a long-term competitive edge in the ever changing digital economy.

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## The Role of Women's Entrepreneurship in Economic Development: Evidence, Mechanisms, and Policy Priorities

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DOI - 10.5281/zenodo.22060511

### Abstract:

Women's entrepreneurship has emerged as an important driver of inclusive economic development, contributing to employment generation, innovation, household welfare, and local value creation. Recent global evidence indicates that women remain less likely than men to start businesses, face stronger caregiving pressures, and encounter more severe financing constraints, yet their entrepreneurial participation has increased in many economies and their ventures are increasingly innovation-oriented. This article synthesizes recent quantitative evidence from the Global Entrepreneurship Monitor (GEM) 2024/2025 Women's Entrepreneurship Report and the OECD's 2025 report on financing gaps to examine how women's entrepreneurship influences economic development and why its potential remains underutilized. The analysis shows that women's entrepreneurship supports growth through job creation, income diversification, productivity enhancement, and social spillovers, but these gains are weakened by limited access to bank lending, venture capital, digital tools, and care-support systems. The article concludes that women's entrepreneurship should be treated not only as a gender-equality agenda but also as a macroeconomic development strategy requiring coordinated policy action.

**Keywords:** Women's Entrepreneurship, Economic Development, Inclusive Growth, Finance Gap, Innovation, Women-Led Firms, Gender Policy.

### Introduction:

Women's entrepreneurship is increasingly recognized as a strategic component of economic development rather than a peripheral social issue. In both developed and developing economies, women-owned firms contribute to output, employment, household resilience, and market expansion, especially in sectors such as services, retail, food processing, education, health, and digital commerce. However, women's entrepreneurial activity continues to face structural barriers that reduce firm creation, restrict scaling, and limit survival over time.

Recent global evidence confirms both progress and persistent constraints. GEM's 2024/2025 Women's Entrepreneurship Report, based on 161,528 adults across 51 countries,

found that one in ten women compared with one in eight men started new businesses in 2024, while women were 47% more likely than men to close a business for family or personal reasons. These figures indicate that women participate actively in entrepreneurship but do so under heavier time and social constraints. The present article examines the economic relevance of women's entrepreneurship, the mechanisms through which it supports development, and the policy conditions needed to amplify its impact.

### Conceptual Basis:

The contribution of women's entrepreneurship to economic development can be understood through four major mechanisms: employment creation, income generation,

innovation, and social transformation. First, women entrepreneurs create jobs directly through their own ventures and indirectly through suppliers, contractors, and service networks. Second, entrepreneurial income strengthens household welfare by increasing consumption, savings, and investment capacity. Third, women-led firms introduce new products, services, and business models, thereby improving market diversity and competitiveness. Fourth, women's entrepreneurship can deepen social development by increasing women's bargaining power, supporting education and health outcomes, and strengthening community-level resilience.

This framework is supported by recent empirical studies. A 2024 cross-country study using ordinary least squares analysis across developed and developing economies concluded that women's entrepreneurship is a largely untapped source of prosperity and growth, and that policy support is necessary to convert this potential into measurable macroeconomic gains. Similarly, a 2025 OECD report emphasized that women entrepreneurs make economies more innovative and dynamic, but their contribution is constrained by finance barriers, skill gaps, and weak ecosystem support.

#### Recent quantitative evidence:

Recent datasets provide a more precise picture of women's entrepreneurial participation and constraints. GEM's 2024/2025 report shows that women were nearly half as likely as men to be active in the ICT sector, and they were 11% less likely to see benefits from AI for their businesses. The same report found that women's startup rates rose in 19 of the 47 countries surveyed in both 2023 and 2024, while women were at parity with men or higher in innovation-oriented startups in 18 of 51 countries. These findings suggest rising activity, but also uneven access to high-growth sectors and emerging technologies.

The OECD's 2025 report provides complementary finance evidence. It states that women entrepreneurs are about 25% less likely than men to use bank loans, and women typically start firms with smaller amounts of capital. The report also notes that in Europe only 2% of equity investments go to all-female founding teams, while women receiving venture capital obtain about 70% of the funding amounts received by men. These disparities directly affect firm growth, productivity, and survival.

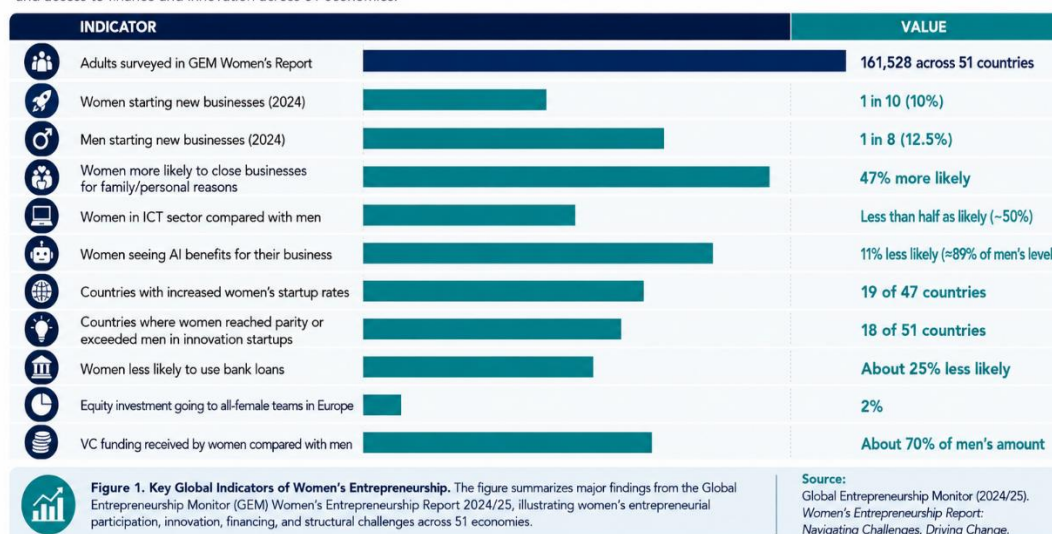
**Table 1. Recent quantitative indicators on women's entrepreneurship**

| Indicator                                                       | Value                       |
|-----------------------------------------------------------------|-----------------------------|
| Adults surveyed in GEM Women's Report                           | 161,528 across 51 countries |
| Women starting new businesses in 2024                           | 1 in 10                     |
| Men starting new businesses in 2024                             | 1 in 8                      |
| Women more likely to close business for family/personal reasons | 47% more likely             |
| Women in ICT sector compared with men                           | Less than half as likely    |
| Women seeing AI benefits for their business                     | 11% less likely             |
| Women's startup rates increased in repeat countries             | 19 of 47 countries          |
| Women at parity/higher in innovation startups                   | 18 of 51 countries          |
| Women less likely to use bank loans                             | About 25% less likely       |
| Equity investment going to all-female teams in Europe           | 2%                          |
| VC funding received by women vs. men                            | About 70% of men's amount   |

## Key Global Indicators of Women's Entrepreneurship

### GEM Women's Entrepreneurship Report 2024/25

Selected indicators highlighting women's entrepreneurial participation, barriers, and access to finance and innovation across 51 economies.



### Economic Development Effects:

Women's entrepreneurship contributes to economic development by mobilizing underused talent and expanding the productive base of the economy. In many countries, women represent a large share of the working-age population, but social norms and care burdens reduce their access to formal wage employment. Entrepreneurship therefore becomes an alternative route to economic participation, allowing women to generate income, create enterprises, and support local labor markets. When these enterprises grow, they can raise tax revenues, improve supply-chain linkages, and strengthen regional demand.

The development effects are particularly visible in small firms and community-based enterprises. Women entrepreneurs often reinvest earnings into children's education, household health, and business expansion, creating multiplier effects that extend beyond the firm itself. Cross-country evidence suggests that women's entrepreneurship is associated with stronger growth prospects in both developed and developing economies, though the magnitude of impact depends on institutional support, access to finance, and market opportunities. In this sense,

women's entrepreneurship is not merely distributive; it is also productive and growth-enhancing.

### Structural Constraints:

Despite its developmental relevance, women's entrepreneurship remains constrained by a cluster of structural barriers. The most important is access to finance. The OECD report shows that women entrepreneurs are less likely to use bank credit, receive smaller loans, and face weaker access to venture capital and angel investment. These financing gaps reduce the scale of operations, delay adoption of technology, and limit the ability to move from subsistence entrepreneurship to growth-oriented entrepreneurship.

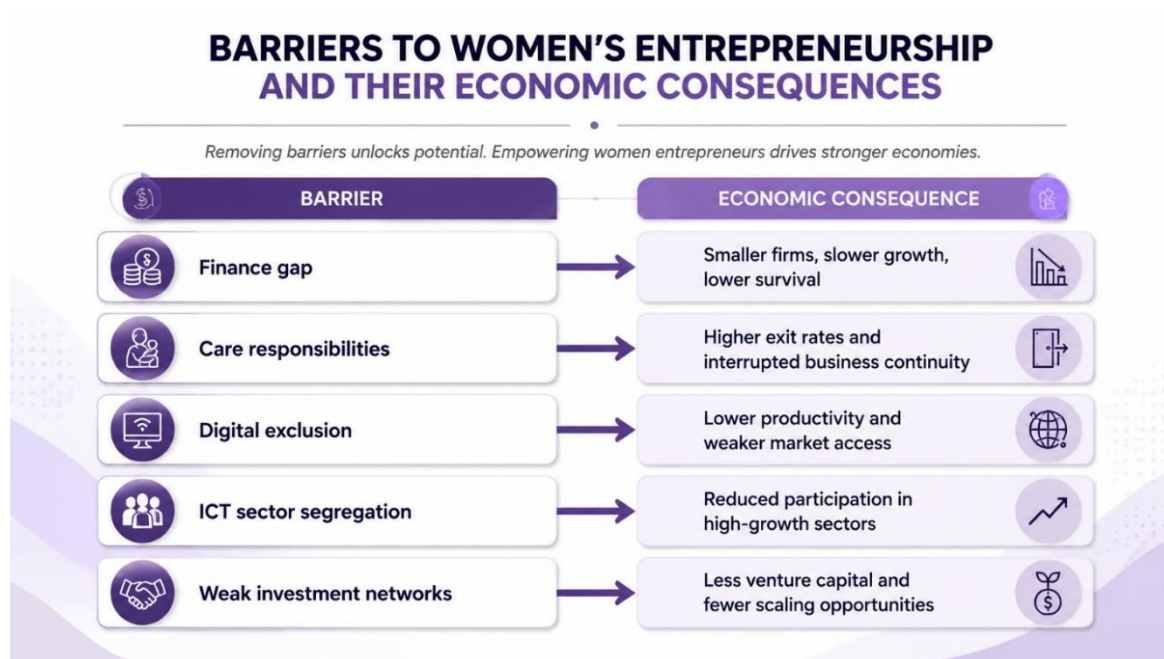
A second constraint is unpaid care work. GEM found that women were 47% more likely than men to close a business for family or personal reasons, highlighting how caregiving responsibilities continue to interrupt business continuity. A third constraint is digital exclusion. Women are less likely to be active in ICT sectors and less likely to perceive AI as beneficial, which matters because digital capabilities increasingly

shape competitiveness, market access, and innovation. These constraints interact with weak networks, low asset ownership, and sectoral

segregation, making it harder for women-led firms to scale.

**Table 2. Major barriers and economic implications**

| Barrier                  | Economic consequence                                  |
|--------------------------|-------------------------------------------------------|
| Finance gap              | Smaller firms, slower growth, lower survival          |
| Care responsibilities    | Higher exit rates and interrupted business continuity |
| Digital exclusion        | Lower productivity and weaker market access           |
| ICT sector segregation   | Reduced participation in high-growth sectors          |
| Weak investment networks | Less venture capital and fewer scaling opportunities  |



### Policy Priorities:

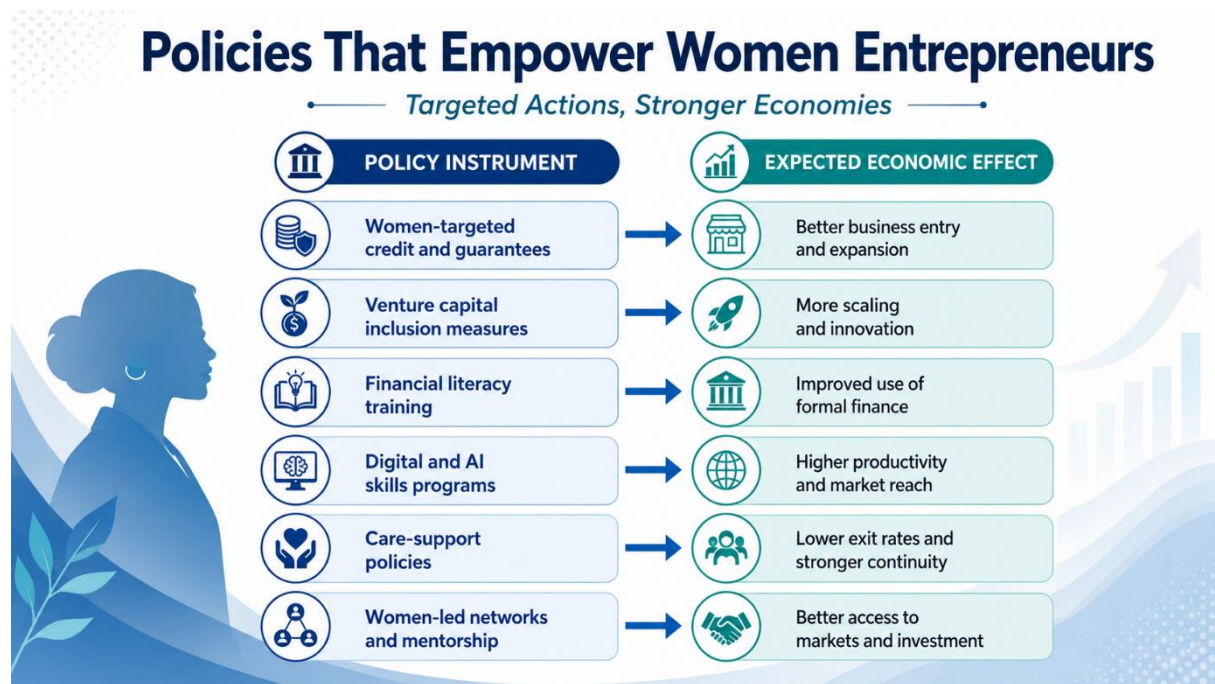
Policy interventions should focus on enabling women entrepreneurs to enter, survive, and scale. The OECD recommends financing tools such as dedicated microfinance, women-targeted credit programs, venture capital schemes, and credit guarantee systems. It also emphasizes financial literacy, investor readiness, and greater participation of women in investment committees and fund boards. These measures are important because finance gaps are not only about supply; they are also about institutional design and market bias.

Beyond finance, governments should invest in entrepreneurship training, digital skills,

and care infrastructure. GEM's findings imply that policies supporting caregiving flexibility and digital inclusion may be as important as direct business support. Programs that link women to e-commerce, AI tools, and export-oriented value chains can help move women-led businesses from survivalist activity toward productivity-enhancing enterprise. For sustainable development, women's entrepreneurship policy should be integrated into broader industrial, labor, digital, and gender-equality strategies.

**Table 3. Policy instruments for strengthening women's entrepreneurship**

| Policy instrument                    | Expected economic effect                 |
|--------------------------------------|------------------------------------------|
| Women-targeted credit and guarantees | Better business entry and expansion      |
| Venture capital inclusion measures   | More scaling and innovation              |
| Financial literacy training          | Improved use of formal finance           |
| Digital and AI skills programs       | Higher productivity and market reach     |
| Care-support policies                | Lower exit rates and stronger continuity |
| Women-led networks and mentorship    | Better access to markets and investment  |



### Conclusion:

Women's entrepreneurship is a significant but underutilized driver of economic development. Recent evidence shows that women are highly active as entrepreneurs, yet they face greater caregiving pressures, weaker access to finance, and lower participation in technology-intensive sectors. These constraints reduce the extent to which women-led firms can contribute to employment, innovation, and growth.

The policy implication is straightforward: economies that want higher and more inclusive growth must support women entrepreneurs through finance, skills, digital access, and care infrastructure. When those conditions are in place, women's entrepreneurship becomes not

only a gender-equality issue but also a development strategy with clear macroeconomic returns.

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