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# The Role of Higher Education in Boosting Women's Entrepreneurship in Small Scale Industries in India

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# **Abstract**

The contribution of women's entrepreneurship in Indian small-scale industries (SSIS) is one of the specific challenges and opportunities, especially enhanced by the degree of higher education attained by women. Even with considerable progress, there is inequality in the reach of education and resources availability, which have a direct impact on female participation in entrepreneurship activities. Higher education not only provides essential skills and knowledge, but also creates the confidence and important thinking necessary to navigate the complications of business ownership. In addition, education is only beyond skill acquisition; This includes the development of the network, access to mentorship and the ability to use market information, which are all important elements in successful entrepreneurship. Women's Economic Empowerment, as brought into available literature, depends on solving these education obstacles, resulting in an inclusive growth pattern that benefits not only individuals but also to the entire economy. In addition, the interconnectedness of education and entrepreneurship is evident in the online engagement of executives who share insights, emphasizing the need for continuous learning and community support in this sector (Rajesh K et al.). Small industries in India represent an important part of the economy, accounting for a sufficient part of employment and production. As the country strives for economic flexibility and inclusive development, women participation in these industries becomes necessary. Educational institutions are deployed to create specific programs and courses that not only equip women with the technical skills required for entrepreneurship, but also promote an entrepreneur mentality.

**Keywords-** Women's entrepreneurship, Higher education, Small scale industries, Skill development, Entrepreneurial education, Women empowerment, Gender equity, Economic development, Start-ups, Vocational training, Innovation, Business incubation, Government policies, Education-employment link, Rural entrepreneurship, MSMEs (Micro, Small and Medium Enterprises), Financial literacy, Digital empowerment, Capacity building

# **Introduction**

The terrain of women's entrepreneurship in Indian small-scale industries (SSIs) is one of specific challenges and nopportunities, especially driven by the degree of higher education women have reached. Even with the considerable progress made, there remains inequality in the access to education and the attendant resources that have a direct bearing on womens participation in entrepreneurial activities. Higher education not only offers necessary skills and knowledge but also builds confidence and critical thinking required to navigate the intricacies of business ownership. In addition, the function of education goes beyond mere skill acquisition; it includes the development of networks, access to mentorship, and the capacity to use market information, all of which are critical elements in successful entrepreneurship.

Womens economic empowerment, as brought out in available literature, is dependent on solving these education barriers, which result in an inclusive growth pattern that profits not only individuals but the entire economy too. Moreover, the interconnectedness of education and entrepreneurship is evident in the online engagement of executives who share insights, emphasizing the need for continuous learning and community support in this sector (Rajesh K et al.).

A MONTHLY, OPEN ACCESS, PEER REVIEWED (REFEREED) INTERNATIONAL JOURNAL Volume 04, Issue 05, May 2025

Small -scale industry in India represents an important part of the economy, accounting for adequate share of employment and production. As the country strives for economic flexibility and inclusive development, women participation in these industries becomes necessary. Educational institutions are deployed to make specific programs and courses that not only equip women with the technical skills required for entrepreneurship, but also promote an entrepreneur mentality. Through initiatives such as incubators, mentorship programs and industry cooperation, higher education institutions can bridge the gap between theoretical knowledge and practical applications. In addition, this research tries to find out the versatile role of higher education in overcoming multilateral challenges faced by women entrepreneurs in small -scale industries in India. It examines the role of networking and cooperation in the development of educational attainment on the intentions of women's entrepreneurship, the development of significant thinking and solving skills, and the role of new business ideas. By analysing the intersection of education and entrepreneurship, this study emphasizes the important requirement of policies that promote access to education and support for women entrepreneurs, eventually contributing to the broader target of gender equality and economic empowerment.

# Overview of women's entrepreneurship in India

The scenario of women entrepreneurship in India is developing, especially in small scale industries (SSIS) gaining momentum, which serve as important drivers of economic growth. Female entrepreneurs are rapidly engaged in SSI due to their underlying flexibility and access, which pave the way for financial freedom and empowerment. Despite these advances, challenges persist; Social and cultural barriers often obstruct the woman in full participation in entrepreneurial activities. In particular, increasing the efficiency of entrepreneurship is essential for success, as is evident from the conclusions that emphasize positive relations between these competencies and business success between women entrepreneurs (Hashimu et al.). In addition, legal structures such as convention to advocate all types of discrimination against women for rural women rights and promote self-help groups promote grassroots activity and collective empowerment. Thus, supporting women initiatives in SSIS is fundamental not only for personal advancement but also to achieve comprehensive economic inclusion in India.

In recent years, the situation of women entrepreneurship in India has seen significant modifications supported by way of diverse government and non-governmental projects. according to the countrywide pattern Survey (NSS) 2017-18, girls are approximately 14% of the entire entrepreneurs in India, which indicates gradual development compared to the preceding many years. In addition, the third edition of the "Report of Women Entrepreneurs" published by the International Finance Corporation (IFC) in 2020 highlights that women owned by women in India contribute about 4.5% to GDP. Despite these progresses, women entrepreneurs still face a lot of challenges such as access to finance, limited market opportunities and social norms that obstruct their entrepreneurship discovery. According to a report by Global Entrepreneurship Monitor (GEM) 2021, the total entrepreneurship activity (TEA) for women in India is 13%, indicating increasing interest in entrepreneurship among women, but also shows the need for auxiliary structure. In addition, better training has been recognized as an important issue in empowering female to adopt entrepreneurial undertakings.

India Skill Report 2021 suggests that women pursuing higher education are more likely to engage in entrepreneurship sports. educational establishments play an important function in imparting the capabilities, expertise and networks required to efficiently launch and manage agencies. by way of equipping girls with relevant schooling and sources, higher schooling acts as a catalyst to sell women's entrepreneurship in small scale industries throughout the country. standard, whilst demanding situations persist, the increasing visibility of female in entrepreneurship and partnership in enterprise is a fine signal of female, that could similarly growth higher education techniques.

A MONTHLY, OPEN ACCESS, PEER REVIEWED (REFEREED) INTERNATIONAL JOURNAL Volume 04, Issue 05, May 2025

Overall, while challenges persist, the increasing visibility of women in entrepreneurship and partnership in business is a positive sign of women, which can further increase higher education strategies. Constant investment in women's education and targeted support measures is necessary to promote a strong environment where women entrepreneurs can contribute and contribute to the Indian economy.

## The Impact and Role of Higher Education on Women's Skills Development

Higher education plays a transformative role in women's skill development, especially in terms of small-scale industries in India. Educational institutions empower them to become effective entrepreneurs, equipped with important thinking, problems and technical skills. Research indicates that higher education significantly reduces gender inequalities in employment opportunities and income capacity, increasing women's economic empowerment (N/A). In addition, as women reach out to educational resources, they are more likely to navigate the challenges contained in the business environment, which promotes innovation and development. The case study of women in the hospitality sector shows that being engaged in higher education not only improves livelihood, but also prepares later generations for greater autonomy and economic participation (McLaren et al.). Thus, investment in women's education is an important strategy to enhance entrepreneurship in small -scale industries, as it covers permanent social change and economic progress

When it comes to small businesses in India, women beginning their very own corporations have come to be a key issue in boosting the economic system and converting society. colleges and schools play a vital element in giving women enterprise proprietors the equipment they need to be successful. They help these women get their hands on important things like money guidance from experts, and chances to meet other people in the field.

# Access to funding

Educational institutions have seen how crucial it is to give money to women who want to start businesses. Many institutes have set up their own startup hubs. These hubs don't just help with growing a business. They also offer ways to get initial funds and grants. These financial AIDS are important because they help reduce monetary barriers that often obstruct women to start and score their businesses. In addition, government initiatives and cooperation with private sector investors allow educational institutions to create dedicated funds with the aim of supporting women leading undertakings in small scale industries.

#### **Mentorship Programs**

In addition to funding, mentorship is an essential aspect that instructional institutions contribute to promoting women's entrepreneurship. via putting in place organized mentoring plans, colleges can connect other college students and alums with pro-business proprietors and industry professionals who can offer useful recommendations and advice. Such a mentoring initiative can help women navigate the challenges of entrepreneurship, increase their business and promote confidence in their entrepreneurship abilities. In addition, these programs can produce leadership properties and promote an entrepreneurship mentality that gives women the right to seize opportunities in small scale industries.

# **Networking Opportunities**

Networking is another area where educational institutions have a significant impact. They serve as a platform for women's entrepreneurs, industry experts and potential business partners. Through the events of seminars, workshops and entrepreneurship, institutions create environment that encourage cooperation and idea exchange among women. This networking not only expands its professional contacts, but also opens the doors for new business opportunities, partnerships and resources required for the success of entrepreneurship. Many institutions facilitate participation in state, national and international entrepreneurship competitions, giving women a chance to show their innovations and networks with comprehensive audiences. Local business

A MONTHLY, OPEN ACCESS, PEER REVIEWED (REFEREED) INTERNATIONAL JOURNAL Volume 04, Issue 05, May 2025

ecosystems can thus be amplified through these institutional networks, promoting an auxiliary community that champions female entrepreneurs in small -scale industries.

Higher education institutions play an important role in nurturing the experience of entrepreneurship amongst girls. comprehensive educational programs offer women now not solely the quintessential expertise and skills required to reach small scale industries, however additionally create supportive surroundings for networking and mentorship. Research indicates that women who get higher education are more likely to start their own business and be financially independent (Panda and Gupta, 2020). In addition, special programs that focus on entrepreneurship education have been shown to increase women's abilities. For example, the National Skill Development Corporation (NSDC) has applied various initiatives aimed at women, which equip them with commercial skills that align with the needs of the SSI region (NSDC, 2022). The institutes involving entrepreneurship development programs and courses focusing on small scale industries contribute significantly to the formation of a strong entrepreneurship ecosystem for women.

### **Government's Initiative Supporting Women Entrepreneurship**

The Government of India has initiated several initiatives with the aim of promoting women entrepreneurship in SSIS. Schemes such as "Mahila Uyadam Nisi", "Stand-up India", and "Women Entrepreneurship Platforms" are designed to provide financial assistance, training and mentorship targeting women entrepreneurs (Ministry of Women and Child Development, 2020). These initiatives help to bridge the difference between higher education and real -world application, encouraging women to take advantage of their educational background in starting and managing small businesses.

Table 1: List of some government schemes for upliftment of women entrepreneurs:

Scheme	Ministry	Department	Benefits Of Scheme	Eligibility Criteria
Skill Upgradation and Mahila Coir Yojana	Ministry of Micro, Small and Medium Enterprises	Coir Board	Two months of training in coir spinning is given after which a stipend of Rs. 3000/- per month is granted	Rural women artisans in regions producing coir fibre.
Mahila Samriddhi Yojana	Ministry of Social Justice and Empowerment	National Scheduled Castes Finance and Development Corporation	Financial Assistance up to the cost of Rs. 1,40,000/- is provided	Women of backward classes, with family income less than Rupees three lakhs per annum.
Women Entrepreneurship Platform (WEP)	Niti Aayog		Community and Networking Funding and Financial Assistance Incubation and Acceleration	Existing and aspiring women entrepreneurs.
Trade Related Entrepreneurship Assistance and Development (TREAD)	Ministry of Micro, Small and Medium Enterprises		30 percent of the total project cost is given as grant from GoI	Be a legal entity with a minimum registration of 3 years and have previous experience with Self-help organizations (SHGs).

A MONTHLY, OPEN ACCESS, PEER REVIEWED (REFEREED) INTERNATIONAL JOURNAL Volume 04, Issue 05, May 2025

Support To Training and Employment Programme for Women	Ministry of Women and Child Development		To provide competencies and skills that enable women to become self-employed/entrepreneurs.	Women of age 16 years and above across the country
Mudra Yojana For Women/ Mahila Udhyami Yojana	Ministry of Finance	Department of Financial Services	Loans up to Rs 10 lakh are provided to women entrepreneurs, without any collateral, and with low interest with flexible repayment tenure	Women entrepreneurs who are heading and managing any manufacturing or production business are eligible to get loans up to Rs 10 lakh, without any collateral.
Stand-Up India	Small Industries Development Bank of India (SIDBI)	Small Industries Development Bank of India (SIDBI)	The objective of the SUI scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 Crore for setting up a greenfield enterprise.	SC / ST and /or Women entrepreneurs, above 18 years of age
Annapurna Scheme	The scheme was announced in the 1999-2000 Union Budget.		This loan is provided to women in the food catering industry, still establishing their small-scale businesses. The loan limit is Rs. 50,000 under the scheme	

<sup>\*</sup>https://www.indifi.com/blog/9-government-schemes-for-women-entrepreneurs-in-india/

#### **CONCLUSION**

The intersection of higher education and women entrepreneurship in small scale industries in India presents an important Avenue to promote economic growth and gender equality. Higher education equips women with expected skills and knowledge, which enhances their ability to navigate the complications of starting and maintain businesses. Furthermore, as research has indicated, structured trade policies and gender-top strategies can greatly improve female economic positions, which can strengthen their roles as a market decision-making and consumers. This Educational Foundation not only enhances the efficiency of their entrepreneurship, but also strengthens women to navigate market complications, making them effective decision -making and leaders in their respective fields. As exposed in various studies, access to higher education cultivates individual entrepreneurship orientation, which is important for permanent business success among women (Hashimu et al.). In addition, by promoting gender equality in education and training programs, higher education can directly affect women's economic empowerment, thus changing its position in society and can contribute to overall development. The role of institutions is not only important in reducing these intervals by promoting educational access, but also ensures that business policies align with gender equality principles (hookah et al.). By addressing these interconnected issues, India can cultivate a more equitable entrepreneurship scenario that is favorable for women empowerment.

A MONTHLY, OPEN ACCESS, PEER REVIEWED (REFEREED) INTERNATIONAL JOURNAL Volume 04, Issue 05, May 2025

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A MONTHLY, OPEN ACCESS, PEER REVIEWED (REFEREED) INTERNATIONAL JOURNAL Volume 04, Issue 05, May 2025

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