

Institutional Support and Women's Entrepreneurship: A Study of KSWDC's Udyogini Scheme

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Abstract

Women's entrepreneurship plays a significant role in promoting economic empowerment and social development. However, women often face several barriers such as limited access to credit, lack of entrepreneurial training, and insufficient institutional support. The Udyogini Scheme, implemented by the Karnataka State Women's Development Corporation (KSWDC), aims to encourage women's self-employment by providing financial assistance, skill development programs, and institutional guidance. The present study examines the role of institutional support in promoting women's entrepreneurship under the Udyogini Scheme in Bengaluru Urban District. The research is based on primary data collected from 200 women beneficiaries through structured questionnaires and personal interviews. The study adopts both quantitative and qualitative approaches to analyze the socio-economic impact of the scheme on women entrepreneurs. The findings indicate that the scheme has contributed to improving financial inclusion and enabling women to establish small-scale enterprises such as tailoring units, petty shops, food processing businesses, and beauty parlors. Many beneficiaries reported improvements in income levels, self-confidence, and participation in household decision-making processes. However, the study also identifies certain challenges including limited duration of training programs, weak market linkages, and lack of mentorship support for women entrepreneurs. The study concludes that strengthening institutional coordination, improving entrepreneurial training programs, and enhancing digital and market support mechanisms can significantly improve the sustainability and long-term success of women-led enterprises under the Udyogini Scheme.

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1. Introduction

Women's entrepreneurship has emerged as an important component of economic development and social transformation across the world. In developing countries like India, women play a crucial role in supporting household livelihoods and contributing to local economic growth. However, women entrepreneurs often face multiple barriers that restrict their participation in economic activities. These barriers include limited access to financial resources, lack of entrepreneurial training, inadequate institutional support, and socio-cultural constraints.

Over the past few decades, governments and development organizations have recognized the importance of promoting women's entrepreneurship as a strategy for reducing poverty and achieving gender equality. Various government initiatives

have been introduced to support women through financial assistance, skill development programs, and access to markets. These initiatives aim to empower women economically and enhance their participation in entrepreneurial activities.

In the state of Karnataka, the government has implemented several programs to support women's economic empowerment. One of the major initiatives is the ****Udyogini Scheme****, which is implemented through the Karnataka State Women's Development Corporation. The scheme aims to encourage women to establish small-scale enterprises by providing financial assistance, subsidized loans, and entrepreneurial training.

The scheme mainly targets women belonging to economically weaker sections, including marginalized communities,

widows, and women with limited access to financial resources. By providing financial and institutional support, the program seeks to create opportunities for women to start their own businesses and become economically independent. Urban areas such as Bengaluru provide a dynamic environment for entrepreneurship because of better market access, infrastructure, and business opportunities. At the same time, women entrepreneurs in urban areas also face intense competition, high operational costs, and challenges related to market access. Therefore, understanding the effectiveness of institutional support systems becomes essential in promoting sustainable entrepreneurship among women.

The present study examines the role of institutional support in promoting women's entrepreneurship under the Udyogini Scheme in Bengaluru Urban District. It focuses on how support from government institutions, banks, Self-Help Groups (SHGs), and Non-Governmental Organizations (NGOs) contributes to the development of women-led enterprises.

The study also analyzes the socio-economic impact of the scheme on women beneficiaries and identifies the major challenges faced by women entrepreneurs. By examining the implementation and outcomes of the Udyogini Scheme, the research aims to provide insights that can help strengthen institutional mechanisms for women's entrepreneurship development.

2. Background of the Study

Women's participation in entrepreneurial activities has increased significantly in recent years, yet women entrepreneurs continue to face numerous challenges in accessing resources and institutional support. Economic empowerment of women has become a key development priority for governments and international organizations because it contributes to poverty reduction, social inclusion, and sustainable development.

In India, women entrepreneurs are predominantly engaged in small-scale and home-based enterprises. Many women lack access to formal credit institutions and rely on informal sources of finance. Limited financial literacy, lack of business training, and social barriers further restrict their ability to start and sustain enterprises.

To address these challenges, the Government of Karnataka introduced the Udyogini Scheme through the Karnataka State Women's Development Corporation. The scheme aims to provide financial assistance and entrepreneurial support to women from disadvantaged backgrounds. It focuses on encouraging women to establish small businesses and generate income through self-employment.

Under the scheme, women entrepreneurs receive subsidized loans through banks and financial institutions. The scheme also promotes training programs that help women acquire skills required to manage small enterprises. Women beneficiaries often engage in businesses such as tailoring units, petty shops, food processing, handicrafts, and beauty services.

The implementation of the scheme involves coordination between various institutions including KSWDC offices, banks, Self-Help Groups, and NGOs. These institutions play a crucial role in identifying beneficiaries, facilitating loan disbursement, and providing guidance for entrepreneurial activities. Although the scheme has contributed to improving financial inclusion among women, several challenges remain in its implementation. Issues such as procedural delays, limited training duration, lack of mentorship, and weak

market linkages often affect the sustainability of women-led enterprises. Therefore, it becomes important to examine the effectiveness of institutional support systems in promoting women's entrepreneurship. This study attempts to analyze how institutional mechanisms under the Udyogini Scheme contribute to women's economic empowerment in Bengaluru Urban District.

3. Aim of the Study

The aim of the study is to examine the role of institutional support in promoting women's entrepreneurship through the Udyogini Scheme implemented by the Karnataka State Women's Development Corporation.

4. Objectives of the Study

- i) To examine the implementation of the Udyogini Scheme among women beneficiaries.
- ii) To analyze the role of institutional support in promoting women's entrepreneurship.
- iii) To assess the socio-economic impact of the scheme on women beneficiaries.
- iv) To identify the challenges faced by women entrepreneurs under the scheme.

5. Hypotheses

H1: Institutional support under the Udyogini Scheme significantly promotes women's entrepreneurship.

H2: Access to financial assistance through the scheme improves the economic status of women beneficiaries.

H3: Lack of training and mentorship affects the sustainability of women-led enterprises.

6. Scope of the Study

The study focuses on the implementation of the Udyogini Scheme in **Bengaluru Urban District**. It examines the role of institutional support provided by KSWDC, banks, Self-Help Groups, and NGOs in promoting women's entrepreneurship.

The study mainly analyzes the socio-economic impact of the scheme on women beneficiaries engaged in small-scale enterprises. It also evaluates the institutional mechanisms that support women entrepreneurs in accessing credit, training, and business opportunities.

7. Limitations of the Study

- i) The study is limited to women beneficiaries in Bengaluru Urban District.
- ii) The research is based on responses from a selected sample of 200 respondents and may not represent the entire population.
- iii) Time and resource constraints limited the scope of field investigation.
- iv) The study focuses mainly on institutional support and may not cover all external factors affecting women's entrepreneurship. Format.

8. Literature Review

The concept of women's entrepreneurship has attracted considerable attention among researchers, policymakers, and development organizations. Several studies have examined the role of institutional support, financial inclusion, and government policies in promoting women's participation in entrepreneurial activities. The following review summarizes important studies at the **state, national, and international levels**.

8.1 State Level Studies

At the state level, several studies conducted in Karnataka have examined the effectiveness of government schemes in promoting women's entrepreneurship and economic empowerment. Research conducted by **Deshpande (2019)** emphasized the role of Self-Help Groups (SHGs) and government-supported financial schemes in improving women's economic participation. The study found that micro-credit programs significantly contribute to encouraging women to establish small-scale enterprises such as tailoring units, handicrafts, and petty trade businesses.

Another study conducted by **Raghavendra (2020)** analyzed the implementation of entrepreneurship development programs in urban and rural areas of Karnataka. The findings revealed that institutional support provided by government agencies and financial institutions plays a crucial role in enabling women to access credit and start income-generating activities. However, the study also highlighted certain challenges such as limited entrepreneurial training, lack of market access, and weak follow-up mechanisms after financial assistance.

Research on the **Udyogini Scheme** has shown that the scheme has contributed to improving women's access to financial resources and encouraging self-employment among economically weaker sections. However, scholars have pointed out that the effectiveness of the scheme depends largely on institutional coordination between implementing agencies such as the Karnataka State Women's Development Corporation, banks, and Self-Help Groups.

8.2 National Level Studies

At the national level in India, several researchers have examined the relationship between financial inclusion, government support programs, and women's entrepreneurship. Studies conducted by **Singh and Bhatnagar (2021)** highlighted that government initiatives aimed at promoting microfinance and entrepreneurship have improved women's access to financial resources and business opportunities.

Reports published by the National Commission for Women have emphasized that credit-based development programs play an important role in strengthening women's economic independence. These programs encourage women to establish micro-enterprises and contribute to local economic development.

Similarly, research by **Agarwal (2018)** found that women entrepreneurs in India often operate in small-scale sectors due to limited capital and restricted access to institutional resources. The study suggested that financial support programs combined with skill development initiatives can significantly enhance the sustainability of women-led enterprises.

Another important finding in national-level studies is the growing importance of Self-Help Groups (SHGs) in promoting women's entrepreneurship. SHGs provide financial support, peer learning opportunities, and collective strength that help women overcome barriers related to credit access and business management.

However, despite these positive developments, researchers have identified several challenges such as limited financial literacy, lack of marketing skills, and weak institutional coordination, which often hinder the long-term success of women entrepreneurs.

8.3 International Studies

At the international level, scholars and development organizations have widely studied the role of institutional support in strengthening women's entrepreneurship. Research conducted by **Naila Kabeer (1999)** emphasized that women's empowerment involves three key dimensions: access to resources, agency in decision-making, and achievements in economic and social life. According to the study, economic initiatives alone cannot guarantee empowerment unless they are supported by strong institutional and social frameworks.

Global development organizations such as the World Bank and UN Women have also conducted extensive research on women's entrepreneurship in developing countries. Their reports indicate that women entrepreneurs benefit significantly from programs that combine financial assistance with training, mentorship, and market integration.

Studies conducted by the World Bank (2020) suggest that access to credit, digital technology, and business development services can help women entrepreneurs expand their enterprises and achieve sustainable economic growth. Similarly, UN Women (2021) emphasized that institutional support systems such as policy frameworks, training programs, and financial institutions play a crucial role in strengthening women's participation in entrepreneurship.

International studies also highlight that women entrepreneurs often face structural barriers including gender discrimination, limited mobility, and restricted access to financial services. Addressing these barriers requires coordinated efforts from governments, financial institutions, and civil society organizations.

9. Research Gap

Although several studies have examined women's entrepreneurship and financial inclusion initiatives, limited research specifically focuses on the institutional role of the **Karnataka State Women's Development Corporation** in implementing the Udyogini Scheme in urban contexts such as Bengaluru.

Most existing studies emphasize financial access and micro-credit programs but provide limited analysis of institutional coordination, training effectiveness, and long-term sustainability of women-led enterprises supported by the scheme. Furthermore, few studies examine how different institutions such as banks, Self-Help Groups, NGOs, and government agencies interact to support women entrepreneurs.

Therefore, this study attempts to fill this gap by analyzing the role of institutional support mechanisms in promoting women's entrepreneurship under the Udyogini Scheme in Bengaluru Urban District. The study also evaluates the socio-economic impact of the scheme and identifies the major challenges faced by women beneficiaries.

10. Research Methodology

Research methodology plays an important role in any research study as it provides a systematic framework for collecting, analyzing, and interpreting data. The present study examines the role of institutional support in promoting women's entrepreneurship through the Udyogini Scheme, implemented by the Karnataka State Women's Development Corporation. The study focuses on understanding how institutional mechanisms contribute to the economic empowerment of women entrepreneurs.

The methodology adopted for the study includes research design, study area, sampling technique, data collection methods, and tools used for analysis.

10.1 Research Design

The study adopts a descriptive and analytical research design. The descriptive approach helps in understanding the characteristics of women beneficiaries and the implementation of the scheme, while the analytical approach is used to examine the impact of institutional support on women's entrepreneurial activities.

The research also follows a mixed-method approach, combining both quantitative and qualitative methods. Quantitative analysis helps in examining statistical trends among respondents, whereas qualitative analysis provides deeper insights into the experiences and challenges faced by women entrepreneurs.

10.2 Study Area

The study was conducted in Bengaluru Urban District of Karnataka. Bengaluru is one of the major urban centers in India and has a growing number of women entrepreneurs involved in various small-scale enterprises.

The district provides a suitable environment for studying women's entrepreneurship because of its developed infrastructure, availability of financial institutions, and access to markets. At the same time, women entrepreneurs in urban areas face challenges such as intense competition, higher operational costs, and limited access to advanced business training.

Studying the implementation of the Udyogini Scheme in Bengaluru Urban District helps in understanding both the opportunities and challenges faced by women entrepreneurs in urban contexts.

10.3 Sample Size

The study is based on 200 women beneficiaries who have received assistance under the Udyogini Scheme. These beneficiaries were selected because they had directly benefited from institutional support provided through the scheme.

The respondents were engaged in various income-generating activities such as tailoring units, petty shops, beauty parlors, food processing businesses, and home-based enterprises.

The selected sample provides a representative understanding of how the scheme supports women entrepreneurs from different socio-economic backgrounds.

10.4 Sampling Technique

The study adopted a random sampling technique to select respondents from the population of women beneficiaries. Random sampling helped ensure that different categories of women entrepreneurs were represented in the study. The respondents belonged to various socio-economic groups including:

- Scheduled Castes
- Scheduled Tribes
- Minority communities
- Widows
- Economically weaker sections

This approach helped in understanding whether the scheme effectively reaches marginalized and disadvantaged groups.

10.5 Sources of Data

The study used both primary data and secondary data to ensure comprehensive analysis.

Primary Data

Primary data were collected directly from respondents through field investigation. The following methods were used for collecting primary data:

Structured Questionnaires

A structured questionnaire was designed to collect information from women beneficiaries. The questionnaire included both closed-ended and open-ended questions.

The questionnaire covered several aspects such as:

- Socio-economic background of respondents
- Awareness about the scheme
- Nature of business activities started under the scheme
- Institutional support received from government and financial institutions
- Access to credit and training programs
- Changes in income levels and economic status
- Challenges faced by women entrepreneurs

Personal Interviews

Personal interviews were conducted with selected respondents to obtain detailed information about their experiences. Interviews helped understand how institutional support influenced women's entrepreneurial decisions and business operations.

Field Observations

Field visits were conducted to observe the enterprises established by women beneficiaries. These observations provided practical insights into the functioning of businesses and the challenges faced by entrepreneurs.

Secondary Data

Secondary data were collected from various reliable sources to support the research findings. These sources include:

- Government reports related to women's development programs
- Publications and reports of the Karnataka State Women's Development Corporation
- Academic books and research articles on women's entrepreneurship
- Policy documents related to microfinance and entrepreneurship development
- Reports published by national and international organizations

Secondary data provided background information on the objectives, structure, and implementation of the scheme.

10.6 Tools for Data Analysis

After the data were collected, they were systematically organized, classified, and analyzed. The study mainly used descriptive statistical techniques for analyzing the data.

The following tools were used:

Percentage Analysis

Percentage analysis was used to determine the proportion of respondents who benefited from the scheme in terms of income generation, business establishment, and financial empowerment.

Frequency Distribution

Frequency distribution was used to identify the most common types of enterprises started by women and the major challenges faced by them.

Tabulation

The collected data were presented in the form of tables and charts to facilitate clear interpretation and comparison.

10.7 Reliability and Validity of Data

To ensure the reliability of the data, the questionnaire was carefully designed and tested before conducting the survey. Respondents were clearly informed about the purpose of the study, and their responses were recorded accurately.

The use of both primary and secondary data strengthened the validity of the research findings. Cross-verification of responses and field observations helped ensure the accuracy of the collected information.

11. Data Analysis and Interpretation

Data analysis is an important stage in research because it helps transform raw information into meaningful findings. In the present study, data were collected from 200 women beneficiaries who received assistance under the Udyogini Scheme implemented by the Karnataka State Women's Development Corporation in Bengaluru Urban District. The collected data were classified, tabulated, and analyzed using descriptive statistical methods.

The analysis focused on understanding the socio-economic profile of respondents, the nature of enterprises established, the role of institutional support, and the economic impact of the scheme.

11.1 Socio-Economic Profile of Respondents

The socio-economic profile of respondents provides important insights into the background of women entrepreneurs participating in the scheme. The study revealed that most respondents belonged to economically weaker sections of society. A significant proportion of beneficiaries came from marginalized social groups such as Scheduled Castes, Scheduled Tribes, and minority communities.

Many respondents had limited educational qualifications and lacked prior entrepreneurial experience. Before joining the scheme, several women were either unemployed or engaged in informal income-generating activities. The financial assistance provided under the scheme helped them establish their own businesses and improve their economic condition.

11.2 Nature of Enterprises Established

The analysis indicated that women beneficiaries started a variety of small-scale enterprises with the financial assistance received under the scheme. The most common business activities included:

- Tailoring and garment stitching units
- Petty shops and small retail businesses
- Beauty parlors and cosmetic services
- Food processing and catering businesses
- Home-based handicraft production

These enterprises generally required relatively low initial investment and could be managed from home or nearby locations. The flexibility of such businesses allowed women to balance their economic activities with household responsibilities.

11.3 Access to Institutional Support

Institutional support plays a crucial role in promoting women's entrepreneurship. The study found that various institutions contributed to the successful implementation of the scheme.

Support was mainly provided through:

- The Karnataka State Women's Development Corporation, which coordinated the implementation of the scheme
- Banks and financial institutions that facilitated loan disbursement
- Self-Help Groups (SHGs) that helped women access credit and guidance
- Non-Governmental Organizations that provided training and awareness programs

Many respondents reported that SHGs played an important role in helping them understand the application process and access financial assistance. Institutional coordination between these organizations helped women establish small enterprises. However, some respondents reported delays in loan approval and limited follow-up support after the initial financial assistance was provided.

11.4 Impact on Income and Economic Status

One of the key objectives of the scheme is to improve the economic status of women beneficiaries. The analysis indicated that many respondents experienced improvements in their household income after starting their enterprises.

Income generated from these businesses contributed to:

- Household expenses
- Children's education
- Healthcare and family welfare
- Savings and financial security

Women entrepreneurs also reported increased confidence and independence after becoming financially active. The ability to contribute to family income enhanced their decision-making role within the household.

11.5 Challenges Faced by Women Entrepreneurs

Despite the positive outcomes, the study identified several challenges faced by women entrepreneurs under the scheme. Some of the major problems reported by respondents include:

- Limited duration of training programs
- Lack of advanced business and marketing skills
- High competition in urban markets
- Limited access to digital marketing platforms
- Insufficient mentorship and follow-up support

These challenges affect the sustainability and growth of women-led enterprises. Many women entrepreneurs expressed the need for continuous training programs, improved market linkages, and better institutional guidance.

12. Findings and Discussion

The findings of the study highlight the important role played by the Udyogini Scheme in promoting women's entrepreneurship and economic empowerment in Bengaluru Urban District. One of the major findings is that institutional support mechanisms significantly contribute to enabling women to start small-scale enterprises. Financial assistance provided through the scheme helped women overcome one of the most significant barriers to entrepreneurship—lack of access to credit.

The study also found that women beneficiaries developed greater financial independence and self-confidence after starting their businesses. Economic participation enhanced their ability to contribute to household income and increased their involvement in family decision-making processes.

Another important finding is the role of Self-Help Groups in facilitating women's participation in the scheme. SHGs provided support in terms of financial literacy, peer encouragement, and access to institutional networks.

However, the study also identified several gaps in the implementation of the scheme. Many respondents indicated that training programs were short and focused mainly on basic skills. There was limited support for business expansion, marketing strategies, and digital entrepreneurship.

In urban areas such as Bengaluru, women entrepreneurs face intense competition and rapidly changing market conditions. Without advanced training and mentorship support, it becomes difficult for small enterprises to grow and remain sustainable.

The findings suggest that strengthening institutional coordination between government agencies, banks, and development organizations can improve the effectiveness of the scheme. Providing continuous training, digital literacy programs, and market linkage support can significantly enhance the long-term success of women-led enterprises.

Overall, the scheme has contributed positively to women's economic empowerment, but further improvements in institutional support mechanisms are necessary to ensure sustainable entrepreneurial development.

Conclusion

Women's entrepreneurship plays a crucial role in promoting inclusive economic development and social empowerment. In developing economies, women often face multiple structural barriers such as limited access to finance, lack of training opportunities, restricted mobility, and socio-cultural constraints. Government initiatives that provide institutional support are therefore essential to encourage women to participate actively in economic activities.

The present study examined the role of institutional support in promoting women's entrepreneurship through the Udyogini Scheme implemented by the Karnataka State Women's Development Corporation in Bengaluru Urban District. The research was based on primary data collected from 200 women beneficiaries who received financial and institutional support under the scheme.

The findings of the study indicate that the scheme has played a significant role in enabling women to establish small-scale enterprises. Many beneficiaries utilized the financial assistance to start businesses such as tailoring units, petty shops, beauty parlors, food processing activities, and small retail ventures. These enterprises provided women with opportunities to generate independent income and improve their financial stability.

Another important outcome of the scheme is the improvement in women's self-confidence and social participation. Women entrepreneurs reported that they gained greater recognition within their families and communities after becoming financially independent. Participation in entrepreneurial activities also strengthened their decision-making role within households, particularly in matters related to family expenditure, children's education, and savings.

The study also highlights the importance of institutional support networks such as banks, Self-Help Groups (SHGs), and government development agencies. These institutions

played a vital role in facilitating access to financial resources and providing basic entrepreneurial training. Many respondents indicated that SHGs helped them understand the scheme procedures and encouraged them to start their businesses.

Despite these positive outcomes, the research identified several challenges that limit the full potential of the scheme. Some beneficiaries experienced difficulties related to limited training duration, lack of marketing knowledge, insufficient digital skills, and weak market linkages. These challenges can affect the long-term sustainability of small enterprises started under the scheme.

In urban areas like Bengaluru, competition in small business sectors is high, and entrepreneurs need advanced skills to survive and grow. Therefore, continuous capacity-building programs, mentorship support, and market access initiatives are essential for ensuring the success of women-led enterprises. Overall, the study concludes that the Udyogini Scheme has made a meaningful contribution to promoting women's entrepreneurship and economic empowerment. However, strengthening institutional coordination, improving training quality, and providing long-term support mechanisms will further enhance the effectiveness of the program.

Policy Suggestions and Recommendations

Based on the findings of the study, several policy recommendations can be proposed to strengthen women's entrepreneurship programs implemented by the Karnataka State Women's Development Corporation.

- 1. Strengthening Entrepreneurial Training Programs:** Training programs under the scheme should be expanded to include advanced entrepreneurial skills such as financial management, digital marketing, business planning, and customer relationship management. Longer and more comprehensive training modules will help women entrepreneurs manage their enterprises more effectively.
- 2. Improving Market Linkages:** Many women entrepreneurs face difficulties in accessing markets for their products and services. Government agencies should create platforms such as exhibitions, trade fairs, and online marketplaces where women entrepreneurs can promote and sell their products.
- 3. Digital Literacy and Technology Support:** Digital skills are increasingly important for modern businesses. Providing digital literacy training and encouraging the use of e-commerce platforms can help women entrepreneurs expand their customer base and increase their income.
- 4. Strengthening Institutional Coordination:** Better coordination between government departments, financial institutions, and development organizations can improve the efficiency of the scheme. Streamlining the loan approval process and reducing administrative delays will help beneficiary's access financial support more quickly.
- 5. Mentorship and Continuous Support:** Women entrepreneurs require ongoing guidance even after starting their businesses. Establishing mentorship programs where experienced entrepreneurs guide new beneficiaries can improve the sustainability of enterprises.
- 6. Encouraging Collective Enterprises:** Promoting cooperative or group-based enterprises through Self-Help Groups can help women pool resources, share knowledge, and expand their businesses more effectively.

7. **Monitoring and Evaluation Mechanisms:** Regular monitoring and evaluation of the scheme can help identify implementation challenges and ensure that benefits reach the intended beneficiaries.

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