

**Women Entrepreneurship and Inclusivity: A Path to Equitable  
Economic Development**

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**Abstract**

The contemporary economic landscape identifies women's entrepreneurship as a primary engine for inclusive growth. Despite its potential, female entrepreneurs encounter systemic barriers, including entrenched gender biases, limited access to credit, and inadequate educational resources. This study examines the intersection of inclusivity and entrepreneurial success, with a focus on the role of supportive ecosystems. By analyzing recent economic trends (2026), the paper argues for a transition from survival-oriented microfinance to growth-driven strategic frameworks. It emphasizes policy reform and community-based interventions as key drivers for equitable and sustainable development.

**Keywords:** Women Entrepreneurship, Inclusive Growth, GDP, Strategic Framework, Gender-Lens Investing, Economic Policy

**I. Introduction**

As the global economy navigates the complexities of 2026, the integration of women into the entrepreneurial mainstream has shifted from a social ideal to a structural necessity. To understand this transition, it is important to examine the core drivers of economic development.

Entrepreneurship is defined as the proactive process of identifying market opportunities and mobilizing resources such as capital, labour, and innovation to create value-driven enterprises. It serves as a key mechanism for job creation and technological advancement. Closely related to this is Gross Domestic Product (GDP), which represents the total monetary value of all finished goods and services produced within a country over a specific period.

Although global GDP growth is stabilizing at approximately 2.7% in 2026, a significant gender gap persists in productivity. Women account for around 37% of global business ownership; however, their overall contribution to GDP remains disproportionately low due to structural constraints. In India, for instance, women

contribute approximately 18% to GDP, which is far below their potential. Estimates suggest that achieving gender parity in entrepreneurship could add nearly \$5 trillion to the global economy.

To address these disparities, governments have introduced several schemes aimed at expanding access to entrepreneurship:

- **Stand-Up India Scheme:** Provides bank loans ranging from ₹10 lakh to ₹1 crore for greenfield enterprises led by women and marginalized groups.
- **Pradhan Mantri Mudra Yojana (PMMY):** Offers collateral-free loans up to ₹10 lakh, supporting micro-enterprises and promoting financial inclusion.
- **TREAD (Trade Related Entrepreneurship Assistance and Development):** Focuses on capacity building and facilitating credit access for women through NGOs.

This paper explores how such initiatives, combined with a strategic and inclusive framework, can contribute to a more equitable economic future.

## II. Methodology

This study adopts a thematic analysis approach using both qualitative and quantitative data derived from reports published between 2024 and 2026 by institutions such as the World Bank, OECD, and NITI Aayog. The research evaluates the effectiveness of financial inclusion policies and examines the socio-economic impact of digital literacy initiatives on women-led enterprises in both rural and urban contexts.

## III. Barriers to Sustainable Growth

Despite multiple policy interventions, several structural challenges continue to hinder women's entrepreneurial growth:

1. **The Credit Gap:** A global financing deficit of approximately \$1.7 trillion persists for women entrepreneurs, largely due to limited access to collateral.
2. **The Digital Divide:** In developing regions, women's access to digital infrastructure remains about 25% lower than that of men, restricting their participation in digital markets.
3. **The Double Burden:** Socio-cultural expectations place a disproportionate share of unpaid domestic responsibilities on women, limiting their time and capacity to scale businesses.

## IV. Strategic Framework for Inclusive Growth

To unlock the economic potential of women's entrepreneurship and significantly enhance global GDP, the study proposes the following strategies:

- **Gender-Lens Investing (GLI):** Encouraging targeted investments in women-led enterprises and businesses that enhance women's economic participation.

- **Decentralized Resource Centers:** Establishing community-based support hubs that provide legal assistance, digital training, and childcare facilities.
- **Policy Transformation (Micro to Macro):** Shifting from microfinance-based survival strategies to growth-oriented capital investment models, including equity financing.

## V. Results and Discussion

Recent data (2026) indicate that regions implementing inclusive entrepreneurship ecosystems, such as “inclusivity hubs,” have experienced a 15% higher business sustainability rate among women-led enterprises compared to regions dependent on traditional financial systems.

Additionally, women’s Self-Help Groups (SHGs) have demonstrated strong potential in promoting peer learning and accelerating digital adoption. The expansion of women’s participation in the care economy—particularly in healthcare, education, and eldercare—has also emerged as a significant growth avenue for women entrepreneurs.

## VI. Conclusion

The path toward equitable economic development lies in empowering women entrepreneurs. While notable progress has been achieved through initiatives such as Stand-Up India and PMMY, achieving true gender parity requires a paradigm shift in policy and investment approaches.

By promoting Gender-Lens Investing and transitioning toward growth-oriented capital frameworks, policymakers can ensure that women move beyond participation to leadership in economic transformation. Strengthening inclusive ecosystems will not only enhance women’s economic contributions but also serve as a critical driver of sustainable and resilient global GDP growth.

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