INTERNATIONAL JOURNAL OF RESEARCH AND SCIENTIFIC INNOVATION (IJRSI)
ISSN No. 2321-2705 | DOI: 10.51244/IJRSI |Volume XIII Issue VI June 2026

Empowering Women through Capacity Building: An Indian Perspective

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DOI: https://doi.org/10.51244/IJRSI.2026.1306000516

Received: 02 July 2026; Accepted: 07 July 2026; Published: 21 July 2026

ABSTRACT

Women represent 50% of the total population and nearly 27% in the work force but they receive only one-tenth of Indian revenue and one percent of total property and the work contribution of total working hours is two-thirds. This is the key point of inequality between two individuals which shows the necessity of women empowerment. Entrepreneurship development concept can empower the women section in the society. In India to promote the women empowerment. Economic empowerment through capacity building and entrepreneurship programme is a cornerstone not only to the financial stability of a family but also for a community development. Entrepreneurship is a powerful tool which can transform lives, communities and entire economy in India to promote the women entrepreneurship central govt through various five-year plans have continuously formulated women centric policies and programs to enhance women involvement in business and trade. The study emphasizes effective programs and policies that support women-led enterprises including govt effort like Start up India and Digital India as well as government and corporate collaborations.

Therefore, this paper focuses on the agenda of women empowerment through capacity building and the role of government schemes in advancing women empowerment in India.

Keywords: Women entrepreneurship, Govt Schemes, Economic Development., Capacity building

INTRODUCTION

Human capital is the real wealth of any nation and it creates an empowering environment for national development, healthy prosperous and creative life. Continuity in economic growth is the need of this competitive era and it is possible only by accelerating productive economic activity wherein equal contributions from both genders are expected. But it is always hidden in gender discrimination. Women have long been viewed with disapproval for eras with many criticisms imposed upon them degrading their status to sympathy of men.

It is a historical backdrop of women empowerment where new policies and schemes were framed for the women which offered opportunities to contribute to the social, political, financial and social existence of the country. As per the ministry of women and child development, government in the 12th Five-Year Plan has emphasized women as agents of economic growth by promoting micro finance as an important strategy of financial involvement in India particularly for women

To promote and develop women entrepreneurship the government through its various departments and organizations implements women empowerment policy and many schemes. These schemes and programs are now operating in every state with the help of govt and various banks.

Indicators of agency and opportunity structures are defined primarily by the capacity to make decisions and utilize available resources. The essence of empowerment lies in expanding an individual's ability to make life choices, particularly in environments where such agency was previously restricted. Empowerment is the process of enabling women to transform these choices into desired outcomes.

Empowerment involves more than the mere transfer of decision-making authority from men to women; rather, it requires a fundamental reconfiguration of control structures to prioritize equality. A woman's self-

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empowerment is deeply embedded in the daily negotiations occurring within her work, familial, social, and cultural spheres, establishing household and workplace dynamics as the foundational pillars of the empowerment process. Because empowerment levels may fluctuate significantly between domestic and professional domains, examining these distinct contexts is essential to a comprehensive understanding of the concept. Organizations often exercise a more profound influence in fostering this empowerment than household structures. Feminist discourse underscores the centrality of paid employment, emphasizing critical issues such as pay equity, promotional opportunities, and career advancement. Furthermore, re-evaluating intra-household bargaining positions suggests that a woman’s earning capacity is a significant determinant of her individual autonomy. Consequently, bridging the gender gap in labor force participation requires targeted interventions that dismantle structural barriers and promote financial literacy among female entrepreneurs.

Skill development and capacity building benefit women by enhancing workforce readiness and improving the quality of their professional output, thereby balancing autonomy in the workplace. Over the past two decades, strengthening women's skills has become a global priority, as these capacities enable greater participation in national development. Conversely, inadequate organizational training can lead to inefficient work and pay disparities, often relegating women to lower-paid or casual roles. To address these systemic issues, the Government of India has introduced various initiatives to strengthen the skill development sector. For example, the National Policy for Skill Development and Entrepreneurship positions skill development as a key vehicle for empowerment. Additionally, the Skill Development Initiatives Schemes under the Directorate General of Employment and Training have supported over 10,000 training providers, benefiting a significant number of women. Ultimately, capacity building facilitates women's decision-making and expands their knowledge base.

India’s vast youth population represents a demographic dividend, with women forming a critical segment. Harnessing this potential requires a focused effort on the workforce's skill sets. Because a skilled labor force drives economic growth by expanding production frontiers and fostering development, there is an urgent need to establish a robust training and skill development infrastructure to meet growth and employability targets.

Strategic investment in vocational training programs, therefore, acts as a primary catalyst for transitioning female laborers from the informal sector into high-value, formal economic roles.

Research Questions

1. What are the primary government policies and institutional frameworks designed to facilitate capacity building and foster women’s entrepreneurship in India?

2. To what extent do current capacity-building initiatives effectively address the specific skill gaps and regional disparities that hinder women from scaling their enterprises?

2. Are Government schemes helpful for women entrepreneurship?

Objectives

The main objectives of the study are

1.To understand the initiatives taken by govt to promote women entrepreneurship. The study also attempts to evaluate the helpfulness of govt schemes for capacity building and women entrepreneurship.

2. To critically analyse the efficacy of the government initiatives in fostering capacity building and promoting substantive women's empowerment.

RESEARCH METHODOLOGY

This study employs a descriptive research design, focusing on prominent and effective government schemes that support women's entrepreneurship. Secondary data were collected from various sources, including government reports, official notifications, and relevant websites.

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What Are Women's Empowerment Schemes?

Women empowerment schemes are government initiatives designed to strengthen the position of a women in society by providing skill development, financial support, and access to institutional resources, thereby fostering greater economic and social autonomy.

Various Government Schemes/Policies For Women Empowerment

Start up India Program: It was launched in February 2016 by the Prime Minister and in very short period of time it has become the third largest start up ecosystem all over the world which provides funding support, incentives, industry, academic partnership to provide environment for start up in India. The total fund of Rs 10,000 crores has been allotted for the program to construct a strong economic pattern by startup and nurturing innovation. A special provision of 10% of defined corpus fund is reserved for startup of women. This will lead to as stimulant to produce an environment for women led innovative start up to flourish and employment and social change in women which accompany to GDP Growth.

Prime Minister's Employment Generation Programme (PMEGP): This scheme is carried out by Khadi and village industries commission as a nodal agency through KVIC Directorates, District Industries Centers and Banks, State Khadi and village and 35% in urban areas and rural areas as compared to 15% and 25% in respective areas for general categories Industries Board (KVIBs).it is credit link subsidy schemes to promote and set up MSME and to create employment in semi urban and rural areas for setting new entrepreneurship subsidy level in the programs to special categories including women is 25% and 35% in urban areas and rural areas as compared to 15% and 25% in respective areas for general categories.

Udyam Shakti Portal Dedicated to women Entrepreneur: it is a drive of Ministry of Micro, Small and Medium Enterprises.it has been started on night before the international Women's Day in 2018 to nurture social entrepreneurship to create business model provide low services and cost product.it satisfy the need of around 8,000,000 Indian women to begin and create business. This scheme covers project of highest cost of 25lakhs (service-based project are of Rs 10 lakhs.

Stand up India Scheme: to change in MSME Policy, the program was launched on 5 April 2019 for encouraging acknowledge to women business visionaries for a goal of giving credit ranging from Rs one lakh to Rs 1 crore to any event of women business person by one bank each. On the uncertainty of that nonsingular undertaking covered under the scheme.51% of the offer capital and controlling stake should be that of the women. The plan focuses on just women entrepreneurs and SC/ST.

Mudra Yojana scheme for women. It is presented by the Indian government for individual women who need to begin small-scale new organizations and endeavor, for example, beauty parlors, boutique shops, coaching and skill centers and so on just as a self-employment gathering of women needing to begin an endeavor together. The loan doesn't need any sort of insurance and security and can be profited for a sum up to 50,000 to 10 lakhs.

Exhibition for women under promotional package for small and Micro Enterprising Marketing Support: for encouraging women entrepreneurs to participate in international Exhibition certain arrangement like free space in Exhibition, economy class airfare for one women agent and delivery cost is reimbursed up to Rs 15000.

Refinance Schemes provided by Banks countless banks have plans to help business venture among women by giving certain concession in the rate of interest, insurance security and so forth. Some of the popular schemes are as follows-

I. Shri shakti program for women entrepreneurs runs this scheme. It gives offer for concession to women with over 50 percent majority ownership in a business and provide concession in interest of 0.05 percent upto 2 lakhs and no security is required for loan up to 5 lakhs.

ii. Cent Kalyan scheme: this scheme is run by Central Bank of India. It covers new women entrepreneur and self-employed women for macro and small enterprise. Under this program a total amount of loan up to Rs 1 crore is provided without any collateral security.

iii. Mahila Udyam Nidhi Scheme: it is offered by PNB Bank and SIDBI Bank to support women enterprises to set up new small-scale enterprise. Under this scheme, an extending loan up to Rs 10 lakhs is granted. Additional continuous assistance to women enterprises being proposed and loan up to Rs 1 crore is granted with no insurance guaranteed to women entrepreneurs. There are various similar schemes like oriental mahila Vikas yojana scheme by OBC, Bhartiya Mahila Bank business loans, Udyogini scheme by Punjab and Sind bank, Dena shakti scheme by Dena bank etc.

Credit Guarantee Fund Trust for Micro and Small Enterprises [CGTMSE]:

Small industries development bank of India [SIDBI] and the ministry of micro, small and medium enterprises dispatch the plan to make accessible insurance free credit to the miniature and little undertaking area. This asset is accessible for small and micro women enterprises to give credit up to Rs 200 lakhs with no security or outsider assurance. the degree of assurance covered is 80% for small and micro enterprises possessed by women. In the event of default trust settles the case up to 75% of the sum in default of the credit office stressed out by the loaning organization for credit office up to RS 200 lakhs.

The Skill Training and Employment Programme for Women constitutes a strategic government intervention aimed at equipping marginalized women with advanced technical skills and long-term vocational training, thereby augmenting their competitiveness in labor markets. These capacity-building frameworks synthesize vocational certification with entrepreneurship education to attenuate gender-based disparities in industrial governance and resource management. Furthermore, by incorporating digital literacy, such initiatives empower female entrepreneurs to leverage e-commerce modalities, facilitating the scalability of their enterprises beyond regional confines. Collectively, these efforts cultivate a robust ecosystem that transitions participants from informal micro-enterprises toward formal, sustainable industrial engagement. Moreover, these institutional arrangements mitigate the financial instabilities inherent in gender-segregated labor markets by promoting equitable access to capital and infrastructure. By systematically addressing these structural impediments, such policy interventions create a resilient foundation for long-term economic empowerment. These targeted policy frameworks ensure that socio-economic mobility for women remains prioritized within national industrial developmental strategies. Furthermore, the integration of these programs fosters a conducive regulatory environment that incentivizes public-private partnerships to sustain female-led ventures.

Women Empowerment Scheme for Rural Women

This initiative is specifically designed for agrarian female demographics, offering subsidies for the adoption of sustainable agricultural technologies and livestock management practices, thereby augmenting household income stability. By decentralizing the allocation of these resources, the program effectively facilitates the transition of rural micro-enterprises from traditional subsistence models to commercially viable operations. Concurrently, the incorporation of micro-financing mechanisms enables the acquisition of high-yield seeds and advanced irrigation infrastructure, which collectively enhances aggregate agricultural output. Furthermore, comprehensive training in value-added processing and supply chain logistics empowers local entrepreneurs to secure a more significant proportion of agricultural market share. The subsequent development of decentralized cooperative marketing networks allows these rural enterprises to circumvent traditional intermediaries, resulting in improved profit margins. This systemic shift toward value-chain integration serves to strengthen rural economic frameworks and foster community-led entrepreneurial clusters that promote economic self-sufficiency. To augment these interventions, mentorship programs are implemented to mitigate information asymmetries between local producers and sophisticated urban consumer markets. Ultimately, these localized support systems, bolstered by digital marketplaces, provide direct access to broader domestic and international trade, thereby ensuring the long-term commercial sustainability of rural enterprises.

Success of the Government Policies

Increased Women-Owned Enterprises: Government schemes have encouraged more women to start micro, small, and medium enterprises (MSMEs).

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Improved Access to Finance: Initiatives such as **Stand-Up India**, **Mudra Yojana**, and **Mahila Samman Savings Scheme** have made credit more accessible to women entrepreneurs.

Employment Generation: Women-led enterprises have created jobs, particularly in rural and semi-urban areas, contributing to local economic development.

Economic Empowerment: Entrepreneurship has enhanced women's financial independence, decision-making power, and social status.

Promotion of Self-Reliance: Schemes have encouraged women to become self-employed rather than depend solely on wage employment.

Skill Development and Capacity Building: Training programmes under schemes like **Skill India**, **National Rural Livelihood Mission (NRLM)**, and **STEP** have improved entrepreneurial and technical skills.

Growth of Self-Help Groups (SHGs): Government support through SHGs has enabled women to establish and expand small businesses with easier access to credit and markets.

Digital and Financial Inclusion: Digital literacy programmes and digital payment platforms have enabled women entrepreneurs to participate in the digital economy.

Support for Rural Entrepreneurship: Schemes have promoted entrepreneurship in agriculture, handicrafts, food processing, and cottage industries, improving rural livelihoods.

Increased Participation in Start-ups: Initiatives such as **Startup India** have encouraged women to enter innovation-driven and technology-based businesses.

Enhanced Market Access: Government initiatives, e-commerce platforms, exhibitions, and trade fairs have helped women entrepreneurs reach wider markets.

Reduction in Poverty: Income generated through women-owned enterprises has contributed to poverty reduction and improved household welfare.

Boost to Inclusive Growth: Women's entrepreneurship has promoted inclusive economic development by increasing female labour force participation.

Greater Awareness of Government Support: Awareness campaigns and entrepreneurship development programmes have improved knowledge of available schemes and financial assistance.

Contribution to National Economic Growth: Women entrepreneurs have significantly contributed to GDP growth, innovation, exports, and the achievement of the vision of **Viksit Bharat 2047**.

Limitations Of Government Policies Women Empowerment

While govt of India has enforced several policies to promote women empowerment. several limitations and challenges still persist in the effective implementation of this initiatives. The key limitations include-

1.One of the most critical challenges is the persistent disconnect between policy formulation and on-the-ground implementation. In many cases, the intended advantages of government schemes do not materialize for the targeted beneficiaries, owing to administrative complexities, corruption, and inadequately functioning oversight mechanisms.

2. Regional variations remain a defining feature of women empowerment programmes. In some Indian states and regions, the impact is more visible and substantive, whereas in others the pace of progress is slower due to unequal access to infrastructure, lower educational attainment, and weaker economic foundations.

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3.Women belonging to marginalized communities experience overlapping forms of discrimination rooted in caste, class, and ethnicity. Many existing government schemes fail to address these intersecting inequalities, resulting in exclusion and a constrained impact on the most disadvantaged groups.

4. A further limitation is that several Government policies continue to lack a comprehensive framework capable of addressing the interconnected dimensions of women's empowerment. A more grounded action plan that simultaneously engages social, economic, and cultural determinants is widely regarded as essential for achieving sustainable change

CONCLUSION

Entrepreneurship is the main parameter of economic development in developed country. In India there is need of hour to promote women entrepreneurship for dual acceleration of economy and picked up economic growth. For achieving this target, the involvement of women and to create a free environment for participating in business by women government is continuously taking steps. Various schemes are presented by Indian Government. the women having skills but no support from their family are benefitted through these schemes. The schemes provide all sort of support to these women entrepreneurs to pursue entrepreneurship and continue it for the well-being of self and for the nation.

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