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A Study on Women Entrepreneurship Development Through Government and SHGs Intervention in Odisha

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KEYWORDS

SHGs, Women Entrepreneurs, Policy, Economic, Microfinance.

ABSTRACT

People led by women play an essential role in driving economic growth along with social advancement. Government initiatives together with Self-Help Groups (SHGs) lead the development of women-operated businesses throughout Odisha. Women entrepreneurs find better financial access, learn new skills and establish market connections due to government policies Mission Shakti and National Rural Livelihood Mission. Through their activities, SHGs have boosted microfinance along with structuring collective business practices and promoting social empowerment. Women entrepreneurs face ongoing barriers from restricted market opportunities alongside technological disadvantages and standing cultural obstacles. This study examines both state and self-help group initiatives toward women entrepreneur development in Odisha to assess their current performance while providing recommendations to strengthen economic resilience along with gender equity.

1. INTRODUCTION

The growth of economies and social progress rests strongly on women entrepreneurs who operate in developing economies. Indian women entrepreneurs generate employment and contribute to poverty reduction and overall inclusive development of the country. Women face limited entrepreneurial possibilities due to economic obstacles which include financial constraints along with restricted marketplace participation and gender restrictions (Kabeer 2012). Governments through their policies together with SHGs have taken key roles in boosting female entrepreneurship across states, particularly in Odisha (Goel, 2019).

The state of Odisha where many residents live in rural areas has maintained consistent growth in women-run businesses because of government involvement together with Social Horticultural Groups. The Mission Shakti program established by the Odisha government serves as a chief empowerment plan for economic growth through SHG promotion coupled with support for development skills training and market network construction (Government of Odisha, 2021). The MUDRA Yojana and Stand-Up India along with the National Rural Livelihood Mission (NRLM) form part of national-level initiatives that have improved accessibility to funds for female business owners (Government of India, 2022). The programs enable women to overcome gendered professions and establish businesses in handicrafts, food processing and textiles along with agro-based industries (ILO, 2020).

SHGs play an essential role as they enable women's entrepreneurial growth through microfinance management and skill improvement as well as business network support for group success. The members of SHGs acquire better financial knowledge alongside improved negotiation competencies and enhanced risk behaviour which results in women entrepreneurs with greater confidence (Goel, 2019). SHG businesses create a cascade effect in local economies because female members of these groups invest their earned funds in their families and local community activities that boost health status educational resources and general wellbeing (UNDP, 2019). Women face substantial barriers to entrepreneurial growth throughout Odisha even with current improvement measures in place. Many women entrepreneurs encounter substantial barriers

because they lack broad market access and proper skills alongside societal barriers that restrict their capacity to acquire formal financial institution loans (OECD, 2021). The combination of cultural and domestic responsibilities limits women from maximally exploiting business prospects.

This study evaluates how government strategies and Self-Help Group methods enable Women entrepreneurs development throughout Odisha. The research analyzes combination policies between government initiatives and Self-Help programs to evaluate their effectiveness in maintaining economic viability and developing skills while empowering women financially. The successful enhancement of Women entrepreneurs' growth across Odisha and other locations needs complete comprehension of these core elements.

2. LITERATURE REVIEW

Numerous studies examine the efficacy of Self-Help Groups (SHGs) in empowering women, focusing on the disbursement of microcredit to rural women and the promotion of entrepreneurial ventures (Sarkar & Baishya 2012, Panigrahi, 2014), economic decision-making (Mohanty, Das & Mohanty, 2013), poverty alleviation and distress management wellbeing and enhanced status (Vinayagamurthy & Muthukumar, 2013 and Kondal, 2014). This study focused on the beneficial impact of Government and NGO Policy interventions for Women entrepreneurs through Self-Help Groups on multiple facets of development. All these investigations were conducted within the situation in Odisha. The economic development benefits from women entrepreneurship due to its employment creation influences poverty reduction capabilities and gender equality advances (Das & Mohanty, 2019). Lawrence Sharma and Sumedha Gupta along with Das and Mohanty confirm that women entrepreneurs make major contributions to micro small and medium enterprises (MSMEs) throughout India specifically in Odisha (Sharma & Gupta, 2018, Das & Mohanty, 2019). Socio-economic obstacles prevent women from fully participating and developing in their business ventures.

Government intervention stands vital for enhancing women entrepreneurship in India by offering financial support training programs and policy-based initiatives (Kabeer, 2018). The Pradhan Mantri Mudra Yojana (PMMY) together with the Stand-Up India schemes enable women entrepreneurs to obtain credit opportunities (Government of India, 2020). The Mission Shakti program in Odisha achieves women empowerment through both financial backing and educational programs for women (Odisha Government Report, 2021). According to (Mishra and Sahoo, 2020) the programs demonstrate positive outcomes for the business participation of women while additional market integration with sustainable measures is needed. Rural women have found effective entrepreneurship growth through the implementation of HGs as a business promotion tool for women-owned enterprises. The research demonstrates that Self-Help Groups (SHGs) help members achieve financial inclusion and social empowerment while strengthening their collective bargaining abilities (NABARD, 2019). Women leading income generation enterprises producing handicrafts and handling food processing and textile manufacturing capabilities due to SHG advancement in Odisha (Behera & Das, 2020). The potential growth of SHGs remains hampered because members lack official business education and they struggle to connect to big markets as well as face difficulties with digital skills (Patnaik & Rout, 2021). The Odisha women entrepreneurial community encounters multiple obstacles in starting businesses because they struggle with receiving adequate funding experience discrimination and have insufficient foundational resources.

Traditional gender norms combine with family obligations to block women from reaching their maximum entrepreneurial capability. Women entrepreneurs in Odisha struggle to grow because they face bureaucratic obstacles along with poor knowledge about available government schemes (Das, 2021). The status of women entrepreneurs demands a solution combining financial subsidies alongside expertise development and enhanced policy execution. Sahu and Tripathy (2005), indicated that inadequate banking services significantly impacted poverty alleviation and the optimization of contributions to regional and national economies. SHGs aimed to enhance awareness regarding health, education, and environmental issues among rural populations, promote and safeguard women's human rights, and provide economic opportunities through access to credit, new skills, and expanded social networks. SHGs were envisioned as an efficacious mechanism for expediting India's economic advancement. SHGs have significantly transformed women’s entrepreneurship by facilitating access to capital, promoting skill development, and establishing social support networks. SHGs are community-oriented collectives of women that aggregate savings and extend microloans to members for entrepreneurial endeavours.

In light of this context, the function of SHGs should be more supportive of underdeveloped nations such as the Indian government, in collaboration with non-governmental organizations (NGOs) and funding agencies, has progressively aimed to enhance development through Self-Help Groups (SHGs) by integrating thematic interventions with fundamental saving and lending operations. The literature evaluation raises the question of which model of SHG is more effective. This study aimed to analyze the development and operation of SHGs in Odisha.

3. WOMEN ENTREPRENEURSHIP

National economic development and social empowerment occur through women's entrepreneurship which drives national progress. Through their emergence as entrepreneurs, women generate notable economic expansion, new employment opportunities, and novel marketplace solutions. Worldwide organizations including governments financial institutions and social organizations work together to promote women entrepreneurs for building sustainable development along with

inclusivity.

3.1 Economic Growth and Employment Generation

Women business owners help national economies grow because their businesses employ people and provide improved living conditions. Research shows that increased female entrepreneurship participation produces stronger GDP expansion together with stronger economic resistance (Minniti & Naudé, 2010). Women who start businesses become self-employed and create job opportunities for others through their establishment of handicrafts-based and food processing businesses and textile enterprises and service ventures. Women business owners direct their operations toward community-based sectors to distribute benefits directly to local communities. Regional economic development combined with poverty reduction happens as a result. Large numbers of women in India started businesses through Self-Help Groups which led to their entrepreneur status that transformed rural economic systems.

3.2 Women's Financial Independence and Empowerment

Women's entrepreneurship creates financial independence which stands as its most important positive effect. Financial independence lets women choose their decisions while providing better healthcare services and investing in their children's education as well as enhancing their lifestyle quality. Women's control of financial resources helps them build confidence along with family and community respect and enables their participation in household decision-making. Women gain independence from male financial support through entrepreneurship because it enables them to escape difficult financial situations. Support from governments in developing women's economic opportunities leads to lower gender inequality along with increased social benefits throughout the nation.

3.3 Social and Community Development

Women entrepreneurs dedicate their business enterprises to resolving social problems within healthcare and education together with sustainable environmental solutions. Women entrepreneurs establish businesses that prioritize ethical business operations while working for community health alongside ecological stability. Women business owners in rural India launched businesses employing organic farming and sustainable fashion accompanied by eco-friendly products which promote environmental preservation together with revenue creation. Non-governmental organizations and enterprises managed by women routinely use their businesses to enhance marginalized communities through vocational instruction as well as microfinance support and educational opportunities.

3.4 Encouraging Innovation and Diversity in Business

Through their distinct viewpoint and creative instincts, women facilitate the creation of multiple business models which develop innovative solutions. Companies creating gender-diverse teams achieve superior performance since diverse viewpoints enable them to resolve market challenges effectively. Advanced technology coupled with digital platforms enables more women to establish businesses in e-commerce as well as fintech and education technology (EdTech) startups and healthcare startups. These businesses develop economic dynamism through their creation of new products services and business models which satisfy various consumer needs.

3.5 Gender stereotype

The support for women entrepreneurs contributes to the elimination of established gender norms while weakening conventional stereotypes. Women's growing business success enables them to inspire younger generations as influential examples of personal achievement. Traditional communities across the world discourage female leadership participation. Effects of successful women entrepreneurs demonstrate their ability to thrive in business operations in addition to finance management and executive decision tasks. Their accomplishments lead the path towards better gender equality in professional and public life.

3.6 Challenges and the Way Forward

Despite progress, women entrepreneurs still face numerous challenges, such as Businesswomen encounter difficulties when they lack financial resources combined with restricted access to credit.

Societal and cultural restrictions.

Training and mentoring programs remain unavailable to business operators.

Business operations require family obligations to reach equilibrium.

Women entrepreneurs can overcome their barriers with enhanced financial inclusion together with policy reforms mentorship support and digital skill education. STEM fields (Science Technology Engineering Mathematics) need higher female enrolment because it will generate new technological industry prospects for entrepreneurs. The economic growth of society along with social transformation and gender equality finds powerful support through women's entrepreneurship. The achievement of women in business creates benefits that lift communities drive creative advances and motivate younger generations. Societal and governmental entities and business sectors need to sustain their backing for female entrepreneurs to achieve a future that is inclusive prospering and equitable.

4. METHODOLOGY

SHGs have been recognized as a powerful tool for the socio-economic empowerment of women, particularly in rural areas. In Odisha, SHGs have played a crucial role in promoting women entrepreneurs, enabling women to access credit, engage in income-generating activities, and develop entrepreneurial skills. Despite these successes, there remain significant research gaps that need to be addressed to fully understand and enhance the impact of SHGs on women entrepreneur development in the rural areas of Odisha.

4.1 Research Gap:

There is a need for more empirical research to evaluate the long-term sustainability of women-led enterprises supported by SHGs.

There is a significant gap in understanding how Government policies can be leveraged to enhance the productivity and market reach of women-led enterprises.

There are research gaps that are crucial for designing more effective interventions and policies to support women entrepreneur development through SHGs in Odisha.

There many challenges women face in scaling up their businesses,

4.2 Objective:

To explore the development of women entrepreneurs through SHGs in Odisha.

To identify the factors to develop women entrepreneurs through SHGs in Odisha.

To analyse the impact of interventions of Government policies on the development of women entrepreneurs through SHGs in Odisha.

To demonstrate the barriers to Scaling Up Women Entrepreneurs through SHGs in Odisha.

4.3 Conceptual Framework

According to the research gap, the following conceptual framework figure 1 is constructed for the development of women entrepreneurs through SHGs in Odisha. It can measure the impact of the intervention of Government & NGO policies, and also explore the impact of several challenges of the women entrepreneurs. The conceptual model is formulated with two major issues i) Government & NGO policies ii) Challenges. The major factors under Government &

NGO policies are considered i) Financial assessment (FA), ii) Skill Development & Training (SDT), iii) Market Linkage & Business Support (MLS), iv) Capacity Building (CB), v) Social Capital Networking (SCN), and vi) Women Entrepreneurs (WE). The other major factors under Challenges i) Financial Challenges (FC), ii) Social and Cultural Barriers (SCB), iii) Institutional & Policy Gaps (IPG), iv) Sustainability and Scaling (S, and v) Women entrepreneurs development. The objective of this conceptual model is to measure the impact of all factors that will directly affect to development of women entrepreneurs. It can be measured the impact of all factors individually as well as together direct impact on government & NGO policies and Different kinds of Challenges. So that it can be analysed the impact of both issues through the hypothesis for the development of women entrepreneurs.

Conceptual Framework

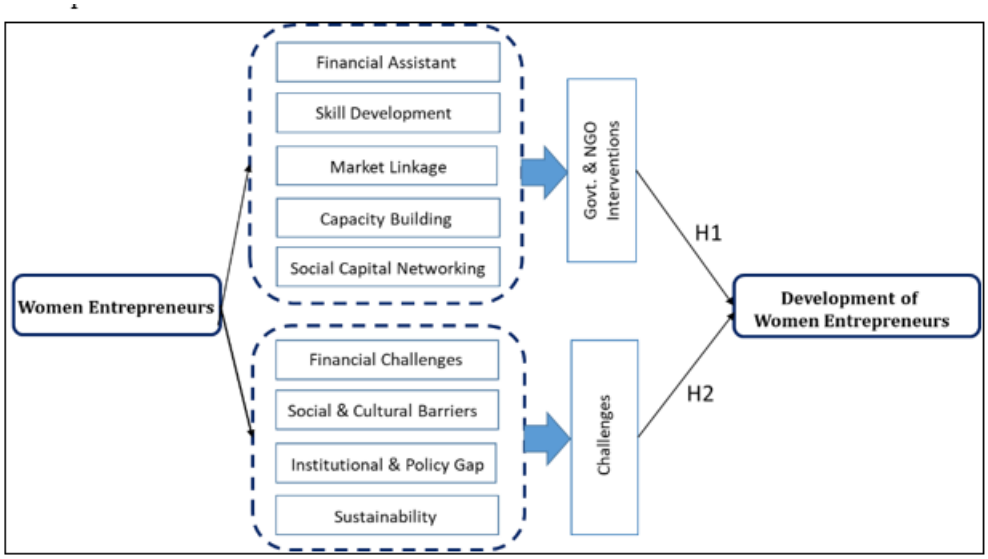


Figure 1: Conceptual Framework for the development of women entrepreneurs

According to the above conceptual framework figure 1, the study is focused on the development of Women Entrepreneurs in Odisha through SHGs. This empirical analysis utilizes the primary data collected from the women entrepreneurs of selected 18 districts out of 30 districts in Odisha. The 18 districts are considered for which more than 15000 SHG groups exist. The following table 1 and Figure 2 explain the number of SHG and districts.

Table 1: District-wise SHGs in Odisha

DISTRICT	SHGs
ANGUL	21,394
BALESWAR	31,778
BARAGARH	16,279
BHADRAK	19,912
BOLANGIR	21,712
CUTTACK	30,044
DHENKANAL	16,594
GANJAM	32774
JAGATSINGHPUR	18654
JAJPUR	26205
KALAHANDI	20743
KENDRAPARA	20966
KENDUJHAR	23632
KHORDHA	18644
KORAPUT	17851
MAYURBHANJ	36037
PURI	26279
SUNDARGARH	23838

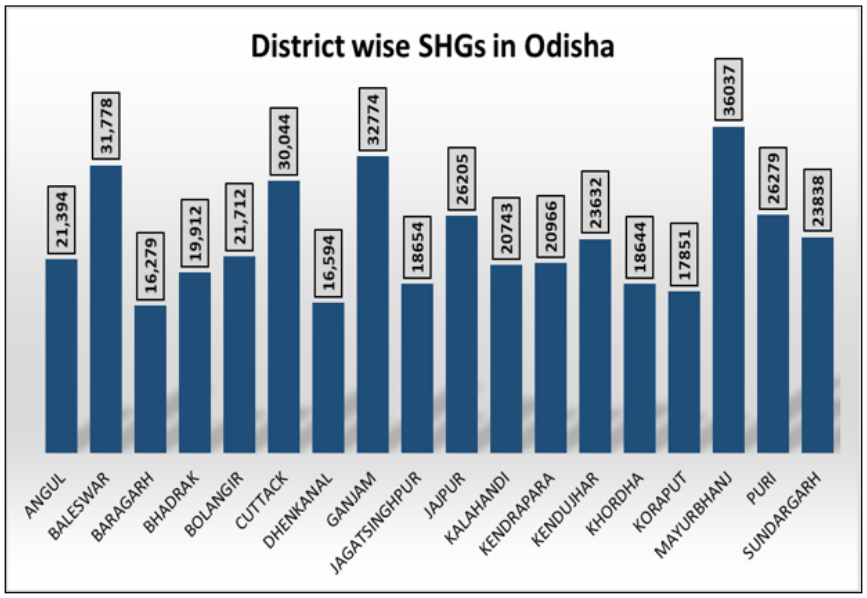


Figure 2: District-wise SHGs in Odisha

4.4 Hypotheses

H1o: There are no significant interventions of Government and NGO policies to the development of Women Entrepreneurs through SHGs in Odisha.

H1a: There are significant interventions of Government and NGO policies to the development of Women Entrepreneurs through SHGs in Odisha.

H2o: There are no significant challenges to the scaling up for Women Entrepreneurs through SHGs in Odisha.

H2a: There are numerous challenges to scaling up for Women Entrepreneurs through SHGs in Odisha.

4.5 Data Collections

The primary data are collected through a questionnaire, which is designed with 27 questions according to the 11 factors excluding demographic factors. A random sampling technique was used to select the women entrepreneurs for the study. Nine hundred (900) questionnaires were distributed in 18 selected districts as mentioned in Table 1. The primary data was collected through random sampling. According to the following sample calculation formula, the required data was a minimum of 386. However, 683 data were collected for the analysis as per the 5point Likert scale.

$$\text{Sample size} = \frac{\frac{z^2 X\, p(1-p)}{e^2}}{1+\frac{z^2 X p(1-p)}{e^2 N}} \quad (1)$$

N = population size, e = Margin of error (5%), z = z-score

5. DATA ANALYSIS AND DEMONSTRATION OF THE HYPOTHESIS

Table 2: Case Processing Summary

Case Processing Summary			
		N	%
Cases	Valid	683	94.3
	Excluded[a]	5	5.7
	Total	688	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics	
Cronbach's Alpha	N of Items
.884	29

According to Table 2, the Case Processing Summary reflected the total number of data collected 683, Cronbach's Alpha is 0.884 (90% approximately). This means the collected data's reliability is significant for further analysis.

5.1 Factor Analysis for Hypothesis (H1)

Table 3: Eigenvalue

Number	Eigenvalue	Percent	20 40 60 80	Cum Percent
1	1.9351	32.252		32.252
2	0.9749	16.248		48.499
3	0.9053	15.089		63.588
4	0.8598	14.329		77.917
5	0.7096	11.826		89.744
6	0.6154	10.256		100.000

Scree Plot

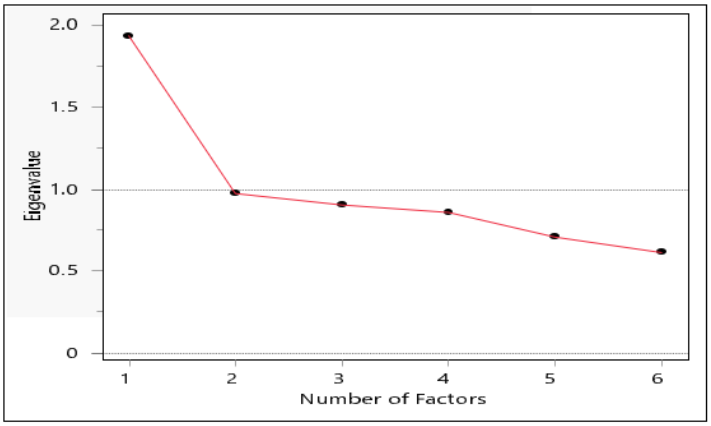


Figure 3: Scree plot of Eigenvalue

Table 3 shows the eigenvalues of Factor Analysis are significant (>= 60%), which is significant for further analysis.

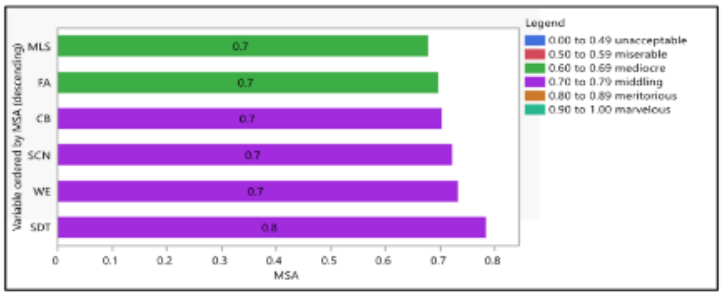
Bartlett's Test of Sphericity

ChiSquare	DF	Prob>ChiSq
188.531	15	<.0001*

Bartlett's test shows the p-value is <0.000, which is less than a significant value of 0.05.

Kaiser-Meyer-Olkin (KMO) Test

MSA (Measure of Sampling Adequacy)	
FA	0.695
SDT	0.783
MLS	0.677
CB	0.702
SCN	0.722
WE	0.732
Overall MSA	0.704



The KMO test shows that all six factors of MSA are near about 70%, which is significant and can be considered for further analysis.

Significance Test

Test	DF	ChiSquare	Prob>ChiSq
H0: no common factors.	15	188.531	<.0001*
HA: at least one common factor.			

Rotated Factor Loading

Table 4: Rotated Factor Loading

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
FA	0.7096588	0.1062313	0.0945758	0.2042200	0.0981296	0.0558758
CB	0.1072613	0.7063406	0.1801687	0.1595886	0.0731514	0.0118555
SCN	0.0911570	0.1713225	0.7067680	0.1029720	0.0804904	0.0755272
MLS	0.2440686	0.1875053	0.1245796	0.6892207	0.1210278	0.0669153
SDT	0.0846165	0.0633438	0.0720653	0.0892525	0.7094170	0.0393600
WE	0.0454760	0.0109530	0.0627971	0.0466554	0.0370479	0.7083811

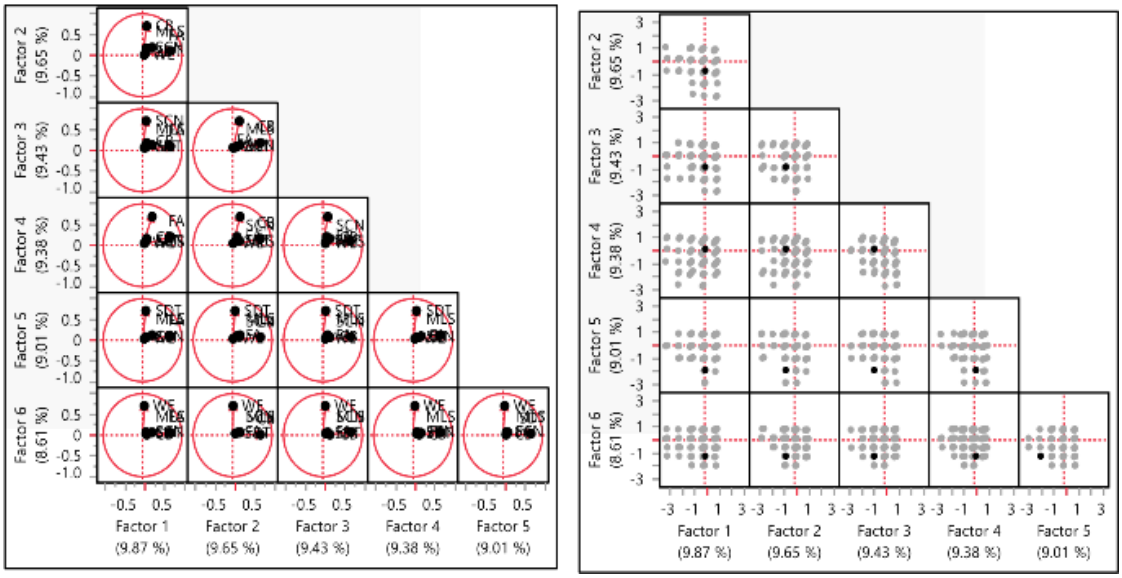


Figure 4: Rotated Factor Loading Plot

The Rotated Factor Loadings play an essential role in recognising the base structure of the data. The correlation values between measured variables and extracted factors appear in factor loadings. The main objective after rotating factors is to obtain a clear factor pattern with strong variable-factor associations while minimizing double relations between variables. A loading of 0.4 or higher will be considered, here it shows all the factors are higher than 0.4 and closer to +1.

5.2 Demonstrated Hypothesis (H1)

Descriptive Analysis

Table 5: Descriptive Analysis

Factors	Number of Responses	Mean	Std Dev	Std Err Mean	Lower 95%	Upper 95%
CB	683	3.9275701	0.8251814	0.0398866	3.8491715	4.0059687
FA	683	4.135514	0.7373289	0.0356401	4.0654621	4.205566
MLS	683	4.0934579	0.8578903	0.0414677	4.0119517	4.1749642
SCN	683	4.0257009	0.8251283	0.0398841	3.9473074	4.1040945
SDT	683	4.0841121	0.7787758	0.0376435	4.0101224	4.1581019
WE	683	3.8247664	1.0400161	0.0502711	3.7259568	3.9235759

Analysis of Response by Factor

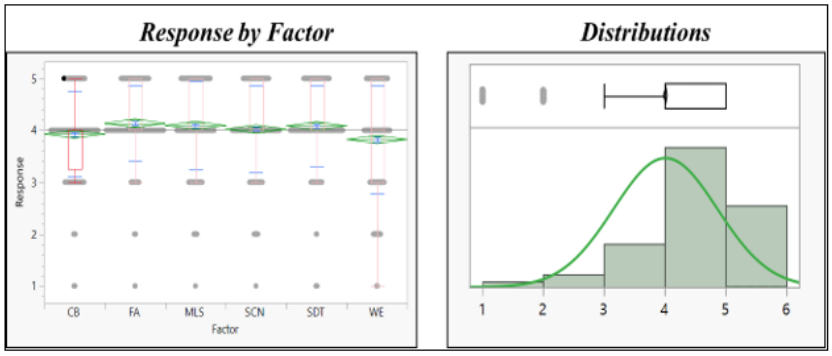


Figure 5: Response by Factor & Distributions

Table 6: Fit Statistics with ANOVA Test

Summary of Fit Statistics

Rsquare	0.58141
Adj Rsquare	0.53893
Root Mean Square Error	0.849462
Mean of Response	4.015187
Observations (or Sum Wgts)	4098

ANOVA

Source	DF	Sum of Squares	Mean Square	F Ratio	Prob > F
Factor	5	29.7044	5.94089	8.2331	<.0001*
Error	2562	1848.7033	0.72159		
C. Total	2567	1878.4077			

According to ANOVA Table 6, Hypothesis H1 the "F" value is 8.23, indicating a favourable outcome, and the "P" value is <0.001, which is below the 0.05 significance threshold. Thus, we can demonstrate the hypothesis. Consequently, the null hypothesis "*H1o: There are no significant interventions of Government and NGO policies to the development of Women Entrepreneurs through SHGs in Odisha*" is rejected, whereas the alternative hypothesis "*H1a: There are no significant interventions of Government and NGO policies to the development of Women Entrepreneurs through SHGs in Odisha"* is accepted. That means the Odisha Government has several policies dedicated to proceeding women entrepreneurship programs at the regional level. The Odisha government also launched Mission Shakti which supports women empowerment through Self-Help Groups by delivering funding instructional programs and market integration services. Odisha MSME Policy: Offers incentives, subsidies, and financial aid to women-led businesses (Odisha MSME Department, 2022).

5.3 Factor Analysis for Hypothesis (H2)

Table 7: Eigenvalue for Hypothesis (H2

Number	Eigenvalue	Percent	20 40 60 80	Cum Percent
1	1.8917	37.835		37.835
2	0.9064	18.127		55.962
3	0.8616	17.231		73.193
4	0.7221	14.441		87.634
5	0.6183	12.366		100.000

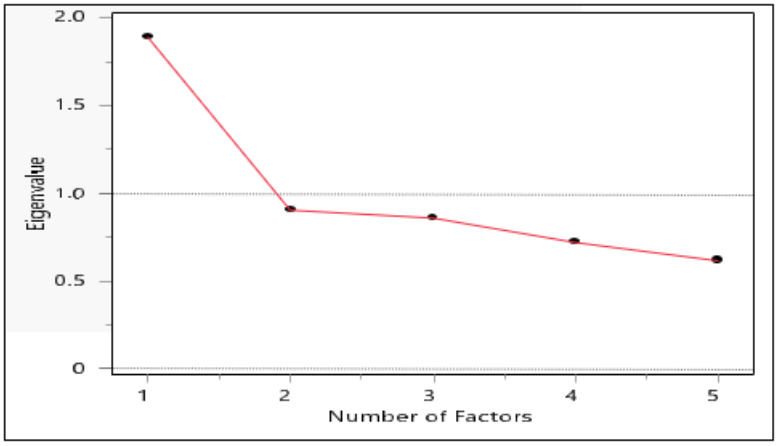


Figure 6: Scree plot of Eigenvalue

Table 6 shows the eigenvalues of Factor Analysis are significant (>= 60%), which is significant for further analysis

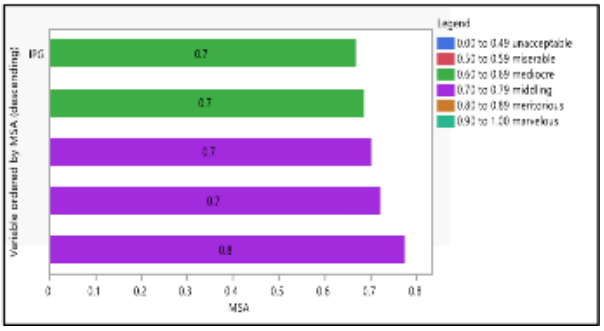
Bartlett's Test of Sphericity

ChiSquare	DF	Prob>ChiSq
176.294	10	<.0001*

Bartlett's test shows the p-value is <0.000, which is less than a significant value of 0.05.

Kaiser-Mayer-Olkin (KMO) Test

Factors	MSA (Measure of Sampling Adequacy)
FC	0.685
SCB	0.774
IPG	0.668
SSC	0.701
WED	0.721
Overall MSA	0.697



The KMO test shows that all six factors of MSA are near about 70%, which is significant and can be considered for further analysis.

Significance Test

Test	DF	ChiSquare	Prob>ChiSq
H0: no common factors.	10	176.294	<.0001*
HA: at least one common factor.			

Rotated Factor Loading

Table 8: Rotated Factor Loading

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
FC	0.7098063	0.1039421	0.2069748	0.0959538	0.0992855
SSC	0.1052952	0.7058158	0.1600916	0.1800295	0.0732880
IPG	0.2435379	0.1846998	0.6911567	0.1270135	0.1220217
WED	0.0913969	0.1683064	0.1050594	0.7082141	0.0820680
SCB	0.0859773	0.0635360	0.0915853	0.0746801	0.7095334

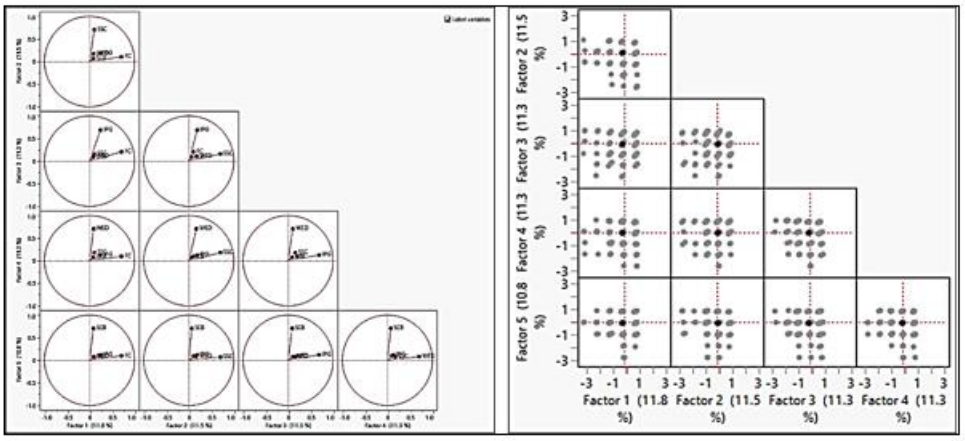


Figure 7: Rotated Factor Loading Plot

The main objective after rotating factors is to obtain a clear factor pattern with strong variable factor associations while minimizing double relations between variables. A loading of 0.4 or higher will be considered, here it shows all the factors are higher than 0.4 and closer to +1.

5.4 Demonstrated Hypothesis (H2)

Descriptive Analysis

Table 9: Descriptive Analysis

Level	Number	Mean	Std Dev	Std Err Mean	Lower 95%	Upper 95%
FC	683	4.1334895	0.7370018	0.035666	4.0633862	4.2035927
IPG	683	4.0913349	0.8577703	0.0415104	4.0097442	4.1729256
SCB	683	4.0843091	0.7796786	0.0377313	4.0101465	4.1584718
SSC	683	3.9250585	0.8245099	0.0399008	3.8466315	4.0034856
WE	683	4.0234192	0.8247432	0.0399121	3.94497	4.1018684

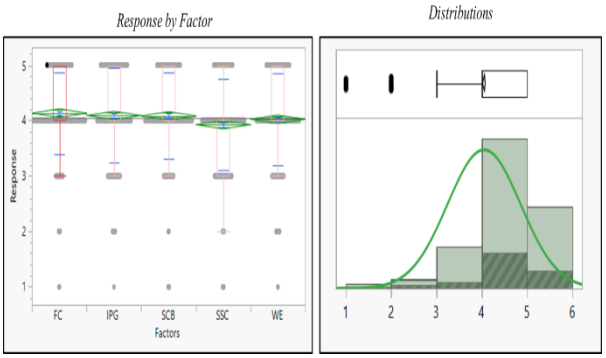


Figure 5: Response by Factor & Distributions

Summary of Fit

ANOVA

Table 6: Fit Statistics with ANOVA Test

Summary of Fit Statistics			ANOVA					
	Rsquare	0.8012	Source	DF	Sum of Squares	Mean Square	F Ratio	Prob > F
	Adj Rsquare	0.6149						
	Root Mean Square Error	0.805836	Factor	4	11.1710	2.79274	4.3007	0.0018*
	Mean of Response	4.051522	Error	2130	1383.1616	0.64937		
	Observations (or Sum Wgts)	4098	C. Total	2134	1394.3326			

According to ANOVA Table 6, Hypothesis H1 the "F" value is 4.30, indicating a favourable outcome, and the "P" value is <0.0018, which is below the 0.05 significance threshold. Thus, we can demonstrate the hypothesis. Consequently, the null hypothesis "*H2o: There are no significant challenges to the scaling up for Women Entrepreneurs through SHGs in Odisha*" is rejected, whereas the alternative hypothesis "*H2a: There are significant challenges to the scaling up for Women Entrepreneurs through SHGs in Odisha"* is accepted. The state of Odisha faces multiple obstacles to expanding women entrepreneurs through SHGs despite its dedication to promoting financial inclusion and economic empowerment. The main barrier preventing SHGs from accessing enough funding is their restricted access to capital despite successful initial microloans. The weak connection between markets prevents local women entrepreneurs from growing past their original business areas and the established market competitors.

6. CONCLUSION

The advancement of women entrepreneurship in Odisha, facilitated by government initiatives and SHGs, has markedly enhanced economic empowerment and social elevation. Diverse schemes and initiatives, including Mission Shakti, financial assistance programs, and skill development courses, have been instrumental in promoting entrepreneurship among women. The full-scale growth of women-led enterprises remains limited by several barriers that include money access limitations market connection problems insufficient digital expertise and entrenched socio-cultural barriers. The expansion of women-led firms will gain strength by overcoming obstacles through enhanced financial backing better infrastructure digital upskilling and policy improvements. A sustainable entrepreneurial system for women needs a complete strategy built upon government action together with private sector engagement and community participation in Odisha.

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