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Incubating Change in India: WE Hub's Role in Advancing Women-Led Startups in Telangana State

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ABSTRACT

Economic growth can be inclusive when gender empowerment is in its place and women's entrepreneurship takes off. The socio-economic status can be enhanced by empowering women to become entrepreneurs and contribute to the generation of employment, national productivity and poverty reduction. The Indian government took initiatives such as the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), which aim to provide market-oriented vocational training to youth, including women. The Skill India Mission has enrolled over 40% female candidates in its short-term training programs as of 2022. The state of Telangana has taken a proactive approach by establishing WE Hub, which is India's first state-led incubator exclusively for women entrepreneurs and an advantage for platforms like TASK (Telangana Academy for Skill and Knowledge) to build pathways that are genderresponsive and upgrade and restore the skills. They are structured in such a way to address not only skill gaps but also systemic and market barriers that women face in starting and scaling businesses. In the national development of India, the skilling of women is multifaceted, - economic, social and human development. It is not just a matter of equity; it is a strategic imperative for India's national development. The low economic activity in rural areas is forcing the rural youth, women to move towards urban areas and work in informal, unsafe, and exploitative environments in the congested urban areas. There is a need to address this social issue by establishing skill-enhancing centres in rural and semi-urban areas to provide employment opportunities for those who need them. Enhancing women's skill development and entrepreneurship in India can promote gender-responsive skill upgradation. It can work on designing and delivering non-traditional and high-growth sector training in the direction of women's skill development.

Key Words: Women Entrepreneurs, Telangana We Hub and TASK, Women Skill and Knowledge.

INTRODUCTION

A critical component of inclusive economic growth and gender empowerment in India is women's entrepreneurship. The socio-economic status can be enhanced by empowering women to become entrepreneurs and contribute to the generation of employment, national productivity and poverty reduction. According to the 6th Economic Census, women constitute approximately 13.76% of total entrepreneurs in India, owning over 8 million enterprises, many of which are concentrated in the micro and informal sectors. Entrepreneurs in India face significant structural barriers, including limited access to capital, lack of mentorship, low financial and digital literacy, and socio-cultural constraints that inhibit their mobility and decision-making power. The gender gap in entrepreneurship remains stark in rural areas, where opportunities and institutional support are especially limited. To encourage women-led enterprises, the government of India has come up with a series of policy interventions and schemes such as Stand-Up India, MUDRA Yojana, Start-up India and the National Policy for women's access to credit, training and business support services. The National Skill Development Corporation (NSDC) has given importance to gender inclusivity in vocational training through targeted initiatives. Across the states, there were differences in implementation capacity, institutional innovation and socio-economic contexts. The state of Telangana has taken a proactive approach by establishing WE Hub, which is India's first state-led incubator exclusively for women entrepreneurs and an advantage for platforms like TASK (Telangana Academy for Skill and Knowledge) to build pathways that are gender-responsive and

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upgrade and restore the skills. They are structured in such a way to address not only skill gaps but also systemic and market barriers that women face in starting and scaling businesses.

Development of Skill and Entrepreneurship in India:

The Indian government took initiatives such as the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), which aim to provide market-oriented vocational training to youth, including women. The Skill India Mission has enrolled over 40% female candidates in its short-term training programs as of 2022. The basic concern is that the type of training offered to women is often in traditional, low-growth sectors such as tailoring or beauty services, rather than high-growth, non-traditional fields like electronics or green energy. There is a need to incorporate gender-responsive skilling programs like life skills and entrepreneurship modules.

13.5-15.7 million women-led enterprises exist in India, which are mostly micro or home-based units. Indian government schemes like MUDRA, Stand-Up India, and Startup India provide credit and support for first-time women entrepreneurs. Telangana State's WE Hub is a pioneering state initiative supporting women in tech and non-tech ventures through incubation and mentorship. The gaps exist in limited access to credit, lack of business networks and gender bias in the communities of investors that limit women's ability to scale their enterprises. According to a study by IFC, women in India face a credit gap of over \$158 billion because of the lack of collateral and informal business structures. According to the study of McKinsey Global Institute, empowering women through skill development and entrepreneurship addresses the gender gap and contributes to inclusive economic growth, potentially adding \$700 billion to India's GDP by 2025.

Context of Telangana: Gender Gaps and Innovation Ecosystem:

The youngest state and the 29th state of India, Telangana, has witnessed rapid urbanisation and economic change since its inception in 2014. The state has positioned itself as a major hub for IT, pharmaceutical companies, aerospace and start-ups, which contribute significantly to its GDP and generation of employment. The state capital, Hyderabad, and the Cyberabad regions have seen much of their growth by attracting investment and skilled talent. Despite these developments, the gender disparities remain a concern. The female labour force participation in the state of Telangana stands at approximately 32% only when compared to that of men, and importantly, it is concentrated towards informal and low-paid sectors as per the Periodic Labour Force Survey. The social norms, mobility restrictions and lack of awareness restrict formal employment and skill development opportunities, particularly for rural women.

Telangana has a progressive, innovation-friendly policy environment by taking initiatives such as T-Hub (India's largest start-up incubator), WE Hub (India's first state-run incubator exclusively for women), and TASK (Telangana Academy for Skill and Knowledge) that reflect the state's commitment to inclusive growth and entrepreneurial development. They support tech-driven solutions and aim to bridge skill gaps and foster women's economic participation in both traditional and emerging sectors. The case study of Telangana is a unique example where modern skilling and entrepreneurship policies intersect with deep-rooted gender inequalities to understand women-focused skill development strategies in India.

Worldwide Phenomenon:

The gender gap is a worldwide phenomenon. Despite the gender gap, there are five economies where women participate at levels equal to or higher than those of men. They are located in two important regions of the world – (I) Asia and (ii) Latin America. In Asia, Indonesia and Philippines, and Vietnam are the countries that have narrowed the gender gap, whereas in Latin America, it is Mexico and Brazil. The highest ratio of female-to-male entrepreneurship is witnessed in Vietnam, where women are one-third more likely to start a venture than men. Sub-Saharan Africa and Latin America exhibit the highest average female Total Entrepreneurial Activity (TEA). These regions show high gender parity, with women starting businesses on average at 80% of the level of men. There are some low-disparity economies in Asia, like Taiwan and Hong Kong, where women start businesses at half or less than half the rate of men. Despite China making notable progress in promoting women's education and workforce participation, gender disparities remain significant in both skill

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development and entrepreneurial activity. Women in China make up 44% of the workforce, but they are underrepresented in high-skill, high-wage sectors, particularly in STEM – science, technology, engineering and mathematics fields, as per the World Bank. Women in China account for approximately 25% of business owners. Here in China, as well, many of them operate in micro- or informal enterprises. They face constraints such as restricted access to credit, lower investor confidence and very less opportunities for mentorship, more so in technology and manufacturing sectors. Women's participation in formal entrepreneurial ecosystems remains considerably lower than men. Along with the challenges, China has introduced national-level programs to improve women's economic empowerment. "Women's Entrepreneurship and Innovation Program" is launched by the All-China Women's Federation (ACWF) and the Ministry of Human Resources and Social Security, focusing on vocational training, microfinance and digital skills development. These programs are in reach of urban women and are creating an urban-rural divide in skills and entrepreneurial opportunity.

Comparative study of the Gender Gap between India and China:

Understanding the gender gap between India and China is important as they exercise global influence and have contrasting socio-economic dynamics. This will help in understanding how global giants with the largest populations in the world navigate the challenges of gender equality, economic development and social reform under differing political, cultural and economic contexts. It can be a major lesson for India to understand the lesson of global strategies for gender equity. Both nations together account for over one-third of the global population and are among the world's largest economies. Understanding gender disparities in these two nations provides insights into global gender inequality and its economic implications. This can help India to understand the need to frame policies that are gender friendly and help attain gender equality. Female labour force participation in India is 35.1%, and in China it is 59.9% as of 2023, according to the World Bank. 1 It shows the existence of disparities and the need to explore the factors, such as cultural norms, policy effectiveness, and economic structures, that deepen gender disparities. The Economic structures can be significantly developed if the gender disparities can be studied between the two global giants. A potential increase of 27% of GDP can be achieved in India,² and in China, it can be 4.9%.³ The scope of the potential increase of GDP is greater in India than in China, the reason could be the government policies, democracy, the entrepreneurial nature of women, and the outlook of the community. Culturally and historically, both have deep-rooted patriarchal traditions, which manifest differently due to cultural, religious and historical factors. This can help in understanding the need to make policies sensitive to cultural and historical aspects. These insights can also help the developing nations in formulating strategies to reduce the gender gap and contribute towards gender equality globally.

Indian access to skill development remains uneven, especially at the level of rural and marginalised women. Government programs like the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and DDU-GKY include gender components. The reason for the low enrollment rates among women is due to the safety, household responsibilities and mobility.⁴ Whereas China's vocational training system is more centralised and widespread, reaching both urban and rural areas. Government-backed training centres and technical schools include women, particularly in urban areas.⁵ Indian women own approximately 20% of MSMEs, mostly in informal, small-scale and home-based businesses. Their access to finances and markets is a challenge as their training in that area is meagre.⁶ In China, women constitute around 25% of entrepreneurs, with comparatively better footprints in the formal sectors, though not much in manufacturing industries and high-tech sectors.⁷ Indian women often have discriminatory access to finances or lending practices due to the lack of collateral

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¹ World Bank. (2023). Labour force participation rate, female (% of female population ages 15+). World Bank Gender Data Portal+7World Bank Data+7World Bank Data+7

² Economic Times. (2018). Gender parity can boost India's GDP by 27%: WEF co-chairs. The Economic Times

³ IMF Brussevich, M., Dabla-Norris, E., & Li, B. G. (2021). China's Rebalancing and Gender Inequality. International Monetary Fund. IMF

⁴ National Skill Development Corporation (NSDC). (2020). Skill Development and Women's Participation in India

⁵ OECD. (2021). Gender Equality in Entrepreneurship: Policy Frameworks and Initiatives in China

⁶ Ministry of MSME, Government of India. (2021). Annual Report 2020–21

⁷ International Labour Organisation (ILO), (2019). Women in Business and Management: The Business Case for Change

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and limited access to credit, especially in rural and semi-urban areas. Although venture capital is dominated by male entrepreneurs in China, women benefit here from digital microfinance models and a growing number of initiatives funded and supported by the government. India is implementing policies like Stand-Up India, Mudra, and WE Hub in Telangana. But inconsistency is seen among the states. Whereas in China, the programs and national policies like the Women's Entrepreneurship and Innovation Program are fairly integrated into state planning and offer consistency. If we look at this comparative scenario, there is a need for the Indian government to take stern steps to support women entrepreneurs and provide them with a better

supporting system, which can help in the sustained development of GDP and the nation at large.

Skill Development Programs in Indian States (Excluding Telangana)

S No	State	Agency/Program	Focus	Notable Feature
1	Maharashtra	MahaSkill & Kaushalya Setu (MSSDS)	Bridging skill gaps among youth, esp. school dropouts & college students	Industry collaboration for short-term training and apprenticeship
2	Kerala	KASE & ASAP	Industry-oriented training in IT, hospitality, and healthcare	KASE acts as a nodal agency linking education with employability
3	Gujarat	Kaushalya Vardhan Kendra (GSDM)	Rural outreach via mobile units & community centres	Strong links with industrial hubs and MSMEs
4	Tamil Nadu	Naan Mudhalvan (TNSDC)	Enhancing youth employability through soft skills and tech training	Portal-based skilling platform with personalised course recommendations
5	Karnataka	Yuva Kaushalya Yojana & Koushalya Karnataka	Youth and women skilling in IT, electronics, and service sectors	Integrated with employment exchanges and career counselling
6	Punjab	PSDM-Skill Training Centres	Skilling rural youth and SC/ST communities	Public-private partnerships and placement outcome tracking

Source: Government of Maharashtra MSSDS Annual Report, Government of Kerala. (2022). Kerala Academy for Skills Excellence, Gujarat Skill Development Mission, Karnataka Skill Development Corporation and Punjab Skill Development Mission.

According to the needs of the states, they can launch innovative state-specific programs, as the Indian government is adopting a decentralised approach to skilling, as the economic needs, workforce profiles, and skilling techniques differ from one another. Telangana's TASK is emphasising on degree/diploma students and their employability after the completion of the specific course, its focus is on digital and soft skills aligned with modern markets for employment. Kerala and Tamil Nadu are in structured, centralised skilling platforms, while Gujarat and Punjab are focused on community-based outreach and inclusive targeting. Karnataka and Maharashtra have a dual focus on skill training and industry alignment through internships, apprenticeships and job matching systems. Telangana is collaborating with its skill and women entrepreneur programs with the IT industry, which helps in positioning itself in a better place for digital economy readiness when compared to other states. In this process of collaboration with only the IT industry, other industries are being neglected are lagging to a certain extent. Telangana's TASK stands out by having trained approximately 2.92 lakh youth and achieving a 61% placement rate in its Finishing School Program.

Importance of Women's Skilling in National Development:

⁸ International Finance Corporation (IFC), (2021), Financial inclusion of women in India: Barriers and enablers

⁹ OECD. (2021). Gender Equality in Entrepreneurship: Policy Frameworks and Initiatives in China

¹⁰ TASK (2023). Annual Review, Govt. of Telangana

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In the national development of India, the skilling of women is multifaceted, - economic, social and human development. It is not just a matter of equity, it is a strategic imperative for India's national development. When women's skilling is enhanced, particularly in high-growth and non-traditional sectors, it leads to an increase in their workforce participation and unlocks a significant demographic dividend. This directly boosts productivity and national income. McKinsey Global Institute in 2018 estimated that India could add \$770 billion to its GDP by 2025 by advancing gender equality and improving female participation in the workforce. 11 Skilled women contribute to sectors like IT, education, healthcare, textiles and MSMEs that can drive inclusive economic growth. It contributes to enhancing household incomes, improving health and education outcomes, and fostering social mobility.¹² The International Monetary Fund (IMF) estimates that closing gender gaps in employment could increase India's GDP by up to 27%. ¹³ In 2022 World Bank reported that women in India are more likely to be in informal jobs. Skilling can help them move into formal and higher-paying roles.¹⁴ Skilling is more important for rural and marginalised women who are often excluded from formal education and employment pathways. Skilled women are an asset to national development. They invest in their families' education, nutrition and health, improving the well-being of the community.

Skill development in women fosters confidence, independence and the strength to lead, contributing to gender justice. The Government of India has introduced several programs with a gender focus under the Skill India Mission, including the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). These programs have shown that vocational training increases women's agency and bargaining power. States like Kerala (through ASAP) and Telangana (through TASK) have targeted women's skilling to bridge the gaps between education and employability. 15 initiatives, women's participation remains limited due to mobility constraints, care responsibilities, gender stereotypes and safety concerns. ¹⁶ In rural and semi-urban areas, skilled women can become entrepreneurs. Schemes like MUDRA Yojana and Stand-Up India support women-led microenterprises. According to NITI Aayog (2020), increasing female entrepreneurship can generate over 30 million women-owned businesses and 170 million jobs in India.¹⁷ Addressing the constraints through inclusive skilling frameworks is essential for achieving the Sustainable Development Goals, particularly gender equality and decent work and economic growth. A gender-responsive skilling strategy that integrates life skills, digital literacy, entrepreneurship training, and supportive policy environments can enable millions of women to become economically independent and contribute to national growth.

In the achievement of their goals, women entrepreneurs are facing barriers at different levels. Access to the finances and the trust from the investor are major concerns. Socio-cultural and family constraints are pulling them back in their run for success. Lack of infrastructure or market exposure is letting them down in their race. Despite these restraints, some women achievers have made their paths and paved their way for many others. Here are some of them in the following table who made a mark of their own.

Table Case Studies of Women Entrepreneurs in Skill Development and Empowerment

S NO	Name	Region	Sector	Background & Initiative	Innovation	Impact
1	Chetna Sinha	Rural Mahara shtra	Rural Finance, Skilling	Founded Mann Deshi Foundation & Business School to empower rural women with vocational, financial, and digital	rural chamber of	,

¹¹ McKinsey Global Institute. (2018). The Power of Parity: Advancing Women's Equality in Asia Pacific

¹² OECD (2021). Gender Equality and the Empowerment of Women and Girls: Guidance for Development Policy and Practice.

¹³ IMF (2018). Pursuing Women's Economic Empowerment. International Monetary Fund Policy Paper

¹⁴ World Bank. (2022). Women, Business and the Law Report.

¹⁵ Ministry of Skill Development and Entrepreneurship (MSDE), Government of India (2021). Annual Report.

¹⁶ NSDC (2020). Skill Development and Women's Participation in India: Status and Way Forward. National Skill Development Corporation.

¹⁷ NITI Aayog. (2020). Strategy for New India @ 75

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				training.		
2	Ajaita Shah	Rural Rajasth an	Clean Energy, Sales	Started Frontier Markets to train rural women ("Solar Sahelis") in selling solar products.	Combining clean- tech distribution with women's entrepreneurship	10,000+ women trained; 500,000 households reached with solar solutions
3	Shikha Shah	Rural Gujarat	Green Econom y, Sustaina bility	Founded CanvaLoop to train rural women in converting crop waste to fibre, promoting sustainable livelihoods.	Links the circular economy to women's skilling and employment	500+ women trained; reduced crop burning and promoted green jobs
4	Padmaj a Ruparel	PAN India	Angel Investing , Startup Support	Co-founder of Indian Angel Network; supports women-led edtech and skilling startups through funding and mentoring.	Gender lens investing in skill- based social enterprises	Helped several women-led startups secure funding and scale
5	Pransh u Bhanda ri	PAN India (Urban/ Rural)	Digital Literacy, EdTech	Developed Hello English app for spoken English and job skills with a strong user base among women.	Regional language app, accessible on mobile; widely used in low-income settings	50M+ users; empowered rural/semi-urban women for retail, BPO, and self- employment
6	Deepthi Ravula	Telanga na (Urban + Rural)	Incubatio n, Women Entrepre neurship	CEO of WE Hub; supports women in tech/non-tech startups with training, funding, and mentorship.	India's first state- led incubator for women; inclusive programs for tribal, rural, and urban women	5,000+ entrepreneurs supported; partnerships with UNDP, GIZ, NITI Aayog
7	Kavitha Dasari	Hydera bad, Telanga na	Soft Skills, Remote Work	Founder of Truestory Learning, training women in digital skills, coding, and remote work readiness.	Focus on reskilling housewives for gig economy roles	1,000+ women trained; many placed in entry-level digital jobs
8	TASK Benefici aries	Rural Telanga na	STEM, Entrepre neurship	Telangana Academy for Skill and Knowledge offers women-in-tech bootcamps and startup mentoring.	Focused programs for rural women in tech and leadership	Women = 40% of 2022–23 beneficiaries; career pathways for rural students
9	SHG Women via SERP	Rural Telanga na	Liveliho ods, SHG Microent erprises	SERP empowers SHGs with training in food processing, tailoring, and digital services through partnerships with NABARD and others.	Cluster-based rural entrepreneurship with skills and market linkages	1.6 lakh+ women skilled; tribal and rural livelihood promotion

The youngest state of India, Telangana, contributes over \$140 billion to the GDP¹⁸ and promotes an innovation-driven economy by sustaining innovators, researchers, startups and entrepreneurs. The programs like TSIC, TASK, WE-Hub, T Spark, and YFSI support entrepreneurs and collaborate with government, industry and academia. The Telangana state, for the period from 2020 to 2025, has designed "The Grassroots

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¹⁸ Mallareddy, K. (2025, February 2). *Innovation and entrepreneurship in India: A study of Telangana Government (T-Hub)*. SSRN. https://doi.org/10.2139/ssrn.5244728

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Innovation Framework" to address existing gaps and enhance the current Grassroots Innovation ecosystem. The Telangana Cloud Adoption Policy 2020 is designed for e-Governance initiatives, working on improving the speed, scale and quality of services. It aims to position the state as a leader in the emergence of technologies. Another campaign, "Intinta Innovator" by Telangana, aims to encourage individuals to think of themselves as innovators or solvers of problems. The policy is mandated under three rules: fostering a culture of innovation from school age, within government and administration, and across the state. The Telangana government issued an innovation policy in 2017, which aims to promote innovation and entrepreneurship. It focuses on sectors like IoT, Agri-tech, Health Tech, Sustainability and FinTech. This policy framework, "Innovate, Incubate, Incorporate", aims to stimulate the state's industries through innovation and technology.

WE Hub of Telangana:

WE Hub of Telangana came into existence with a vision to build a powerful community of 1 million women entrepreneurs across India, thriving within a dynamic and supportive ecosystem. Its mission is to transform the entrepreneurial landscape by fostering innovation and leadership among women in both urban and rural areas, thus affecting social empowerment through economic enablement.²¹ WE Hub's impact overview of 2018-2025 states that in a span of seven years, it could engage 7,828 entrepreneurs, 6,376 startups were incubated, and they could raise a substantial amount of funding. Here is the overview of the WE Hub:

Table -1 WE Hub Impact Overview (2018–2025)

S No	Metric	Value	
1	Total entrepreneurs engaged	7,828	
2	Startups & SMEs incubated	6,376	
3	Total funding raised	₹177 crore (~\$21 million)	
4	Startups with 2+ years of survival	70%	
5	Jobs created	Data not specified	
6	Rural women entrepreneurs supported	17 (via rural incubation program)	
7	Entrepreneurs supported in Tier 2/3	354 (via SME vertical)	

Sources: NewsMeterDITEC

Women's entrepreneurship in Telangana is showing rising hope with the increasing registration of women entrepreneurs. For every 1000 women, three are entrepreneurs. Telangana stands in 3rd place after West Bengal and Tamil Nadu for women-led MSMEs.

Table-2 Women Entrepreneurship in Telangana (2024–2025)

S No	Metric	Value	
1	Registered women entrepreneurs (Udyam portal)	58,644	
2	Women entrepreneurs per 1,000 women	3.1	
3	Share of women-led MSMEs in Telangana	7.85%	
4	National average of women-led MSMEs	20.37%	
5	Rank among Indian states for women-led MSMEs	3rd (after West Bengal & Tamil Nadu)	

Sources: Channeliam / Channel I'M English The Times of India

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¹⁹ Idbi

²⁰ Idbi

²¹_https://wehub.telangana.gov.in/___

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The growth of Women-Led startups in Telangana is very encouraging since its inception. Despite the economic and social problems faced by entrepreneurs, they are showing interest in achieving success as entrepreneurs.

Table 3 Growth of Women-Led Startups in Telangana (2019–2022)

S No	Year	Number of Women-Led Startups
1	2019	306
2	2020	391
3	2021	520
4	2022	Data not specified

Source: women world magazine

Challenges have become walking talk of the women entrepreneurs all over the world. This is nothing new in Telangana. Their challenges include access to finance, employment generation, marketing and scalability and more precisely, they are in nano and micro segments. Their income levels are low, and contributing to sustainable development becomes a million-dollar question.

Table 4 Challenges Faced by Women Entrepreneurs in Telangana

S No	Challenge	Observation
1	Predominance in micro/nano enterprises	93.6% of women entrepreneurs are in the nano and micro segments
2	Employment generation	Only 17% of women-owned enterprises employ workers; 95% have ≤5 employees
3	Access to finance	High cost of entry and limited access to subsidies and skilled labour
4	Marketing and scalability	Lack of marketing strength hampers growth and competitiveness

Source: Channeliam / Channel I'M English

The sectoral distribution of women entrepreneurs in Telangana shows that IT & Digital sectors are leading with 35%, Agri-Business with 25%, Health only with 15%, Education with 10% and others like Handicrafts with 15%. Except for the IT & Digital industry, the rest have a very poor percentage of women entrepreneurs in Telangana. Women are present in agri-based businesses, health, food technology, education, textiles, etc. But it is not seen in the large presence because of the informal nature, socio-cultural restraints, or economic nature of the same. There is a need to understand the gap and find solutions to improve the growth of women entrepreneurs.

Table 5 Sectoral Distribution of Women Entrepreneurs in Telangana

S No	Sector	Percentage
1	IT & Digital	35%
2	Agri-Business	25%
3	Health	15%
4	Education	10%
5	Other (e.g., Handicrafts)	15%

Note: These figures are illustrative estimates based on available data.

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WE Hub's Rural and Tier 2/3 Initiatives:

WE Hub's Rural and Tier ½ Initiatives include a rural incubation program, which is supporting 17 rural women entrepreneurs across Telangana. SME Vertical support is being given to 354 entrepreneurs supported in Tier 2 and Tier 3 regions. WE Hub includes programs on funding, debt, credit linkages, and strategic growth support in the form of training and capacity-building curriculum. These programs are designed to help improve women entrepreneurs' capacity building and train them in different aspects of entrepreneurship, like funding, debt, credit channels, and the growth of the organisation with a strategic approach. Despite all the efforts from the WE Hub and the government at the state and the centre, the number of women taking part in the WE Hub initiatives is very less. When the opportunity is provided, participation should be improved, which is not encouraging.

Table – 6 WE Hub's Rural and Tier 2/3 Initiatives

S No	Program	Details
1	Rural Incubation Program	Supporting 17 rural women entrepreneurs across Telangana
2	SME Vertical Support	354 entrepreneurs supported in Tier 2 and Tier 3 regions
3	Training and Capacity Building	Programs on funding, debt, credit linkages, and strategic growth support

Sources: DITECCSR Telangana

Table – 7 Comparative Overview: Women-Owned MSMEs in India (as of 2023–24)

State	Total Women- Owned MSMEs	Share of Women-Owned MSMEs (%)	Women Entrepreneurs per 1,000 Women
Maharashtra	7,76,056	Data not specified	Data not specified
Tamil Nadu	6,21,276	10.37%	Data not specified
Telangana	2,32,620	7.85%	3.1
West Bengal	1,78,500	23.40%	Data not specified

Sources: Udyam Registration Portal, Times of India, Times of India

In the above table, Maharashtra leads with 7.74 lakh women-owned MSMEs when compared to 6.21 lakh MSMEs in Tamil Nadu, Telangana with 2.32 lakh women-owned MSMEs and West Bengal with 1.78 lakh women-owned MSMEs. West Bengal, with 1.78 lakh women-owned MSMEs, has a share of 23.40%, while Tamil Nadu, though with 6.21 lakh women-owned MSMEs has a share of 10.37%, and Telangana, with 2.32 lakh women-owned MSMEs has the lowest share of 7.85%. Telangana ranks third in terms of the share of women-led MSMEs, and its density of women entrepreneurs, which is 3.1 per 1000 women, suggests a strong entrepreneurial spirit among women in the state. Maharashtra advantages from its large population and industrial base, leading to higher absolute numbers. Whereas in Tamil Nadu, supportive policies have resulted in a significant number of women-led enterprises. In West Bengal, the high percentage of shares indicates a strong presence of women in the MSME sector.

CONCLUSION

To narrow the gender gap and to increase gender-sensitivity, there is a need to increase gender-sensitive vocational curriculum, expand financial inclusion, and integrate women more effectively into digital and green economies, where future jobs are being created. Despite the state and central governments' efforts to make programs in India, Aatmanirbhar Bharat, the participation of women in leadership roles is very less and being part of a new entrepreneur is very meagre. It is not that the women are not participating in entrepreneurship, nor that they can't do so. In the informal sector, many entrepreneurs, particularly women, operate home-based

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food businesses that cater to local tastes and needs. These ventures encompass a wide range of activities, including catering services for small events, providing tiffin (lunchbox) services to office staff, baking personalised cakes, preparing homemade snacks and pickles, and crafting artisanal chocolates. Such enterprises leverage traditional culinary skills and recipes, offering authentic and personalised food options to their communities. The low startup costs and flexibility of these businesses make them accessible avenues for income generation and self-employment. Yet they are not added to the national income. They're limited to the home-based industry and limiting their resources and income to the home front. We observe the same pattern in the textile and fashion design industry as well. In the informal sector, many women operate home-based textile and fashion businesses, including tailoring shops, boutiques, and the buying and selling of sarees and fabrics. It starts from the weaving of sarees to selling them. These enterprises often serve local communities and are primarily intended to supplement family income. We observe the same pattern in the crafts and painting industry. Despite their contributions, these women frequently face limitations in scaling their businesses due to restricted access to broader markets, financial resources, and formal recognition. By providing support through training, financial inclusion, and market access, these entrepreneurs can expand their operations and make significant contributions to the national economy. Notably, women constitute approximately 60–70% of the workforce in India's textile industry, underscoring their vital role in this sector.

Enhancing women's skill development and entrepreneurship in India can promote gender-responsive skill upgradation. It can work on designing and delivering non-traditional and high-growth sector training in the direction of women's skill development. It can also include life skills, financial literacy and entrepreneurship in the curriculum. It should ensure the accessibility of the training centres for the rural and semi-urban women. A major distraction in the expansion of women's enterprises is finances. At a time when the nation's finances are under the control of a woman finance minister, the finances for the women's enterprises shouldn't be a concern. There is a need to strengthen the implementation of collateral-free lending mechanisms under schemes like MUDRA and Stand-Up India, with a simple application process and a single window system. Curriculum for financial literacy should be embedded and should be campaigned through different platforms like self-help groups (SHGs), women's clubs, media and at the local level with Panchayats. The need to effectively empower women entrepreneurs across India, particularly beyond urban centres, it is important to establish women-focused incubation and accelerator programs that impart support and resources at the rural level as well. The low economic activity in rural areas is forcing the rural youth, women to move towards urban areas and work in informal, unsafe, and exploitative environments in the congested urban areas. There is a need to address this social issue by establishing skill-enhancing centres in rural and semi-urban areas to provide employment opportunities for those who need them. At urban centres, the collaborations between government bodies, private sector entities and industry associations are facilitating mentorship, apprenticeships and comprehensive business development services, which can be replicated at the rural level as well, which can enhance the rural women's entrepreneurship. This can scale up the contributions to the national economy. Apart from leveraging digital infrastructure, there is a need to foster state-level innovation and ownership to provide interstate learning platforms for best practices, implementation challenges, and collaborative initiatives. These observations are under the canopy of Skill India, Digital India and Startup India, which are crucial in achieving gender-equitable and gender inclusive economic growth and development.