

## **THE LITERATURE REVIEW OF THE ROLE OF WOMEN CO-OPERATIVE BANK IN THE DEVELOPMENT OF WOMEN ENTREPRENEURSHIP.**

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### **Abstract**

*Women cooperative banks play an important role in the empowerment and development of women entrepreneurs by providing essential financial support and resources. These banks are specifically designed to cater to the unique needs of women, offering them access to credit, savings, and other financial services. This paper examines the impact of women cooperative banks on the development of women entrepreneurship, focusing on how these banks improve access to credit, foster social and community development, and empower women in traditionally male-dominated industries. Additionally, the paper explores how women cooperative banks often support non-financial services such as business mentorship, networking, and leadership development, further enhancing the entrepreneurial capabilities of women.*

**Keywords:** *Women Cooperative Banks, Women Entrepreneurs, Development, Financial Services.*

### **1.Introduction**

#### **1.1 Introduction to Women Entrepreneurship**

Women entrepreneurship refers to the process where women initiate, organize, and manage a business venture, taking on the financial risks involved, with the goal of generating profit and achieving growth. In recent years, women around the world have increasingly embraced entrepreneurship as a means of financial independence, empowerment, and social change.

Historically, women have faced numerous challenges in the business world, including gender discrimination, limited access to finance, and societal expectations. However, with changing social dynamics, the rise of digital platforms, and government initiatives promoting gender equality, the landscape for women entrepreneurs has evolved. Today, women entrepreneurs are actively shaping various industries, from technology and healthcare to fashion, agriculture, and social enterprises.

Women entrepreneurship is not only about creating successful businesses but also about breaking barriers and challenging stereotypes. Women entrepreneur play an important role in supporting economic development and employment creation .and community empowerment. They bring unique perspectives, innovative solutions, and a focus on social responsibility, making a significant impact in both local and global economies.

As more women take the leap into entrepreneurship, the opportunities for women to contribute to society and the economy continue to expand. Governments, financial institutions, and organizations are increasingly recognizing the value of women-led businesses, providing support through policies, training, mentorship, and access to resources.

#### **1.2 Definitions of Women Entrepreneurship**

Women entrepreneur may be defined as a woman or a group of women who initiate, organize and run a business concern.

**In the words of Frederick Harbison** – “Any women or group of women which innovates, initiates or adopts an economic activity may be called women entrepreneurship”.

**According to the Government of India**, “A Woman enterprise is the one owned and controlled by a woman having minimum financial interest of 51% of the capital and giving at least minimum 51% of generated employment to women”.

**J. Schumpeter** defines “Women who innovate, initiate or adopt business actively are called women entrepreneurs.

### 1.3 Features of Women Entrepreneurship

Women entrepreneurship has several distinctive features that highlight the unique challenges, opportunities, and strengths of women in business. The key features are:

- a. **Empowerment and Independence:** Women entrepreneurs often start businesses to gain economic independence, improve their status, and gain control over their lives.
- b. **Social Responsibility:** Many women-led businesses are driven by a sense of social responsibility, focusing on sustainable practices, community development, and addressing social issues like healthcare, education, and women's rights.
- c. **Innovation and Creativity:** Women entrepreneurs tend to bring fresh perspectives and creative solutions to the market, often using innovative approaches to solve problems or address unmet needs.
- d. **Resource Management:** Due to limited access to capital, women entrepreneurs are typically skilled in managing resources efficiently, with an emphasis on cost-effective strategies.
- e. **Networking and Collaboration:** Women tend to prioritize networking and collaboration, creating strong support systems among peers, mentors, and other women entrepreneurs to share resources, knowledge, and advice.
- f. **Flexibility and Work-Life Balance:** Many female entrepreneurs build their firms with flexibility in mind, allowing them to manage work and family responsibilities. This frequently includes conducting small or home-based enterprises.
- g. **Access to Financial Challenges:** Despite increased recognition for female entrepreneurs, access to capital remains a key problem. Women may encounter obstacles including as insufficient collateral, gender bias, and a lack of financial education or support.
- h. **Leadership Style:** Women entrepreneurs often adopt a collaborative, inclusive, and empathetic leadership style, emphasizing teamwork, employee well-being, and customer relationships.
- i. **Resilience and Determination:** Women entrepreneurs often display resilience and persistence, overcoming societal and cultural barriers, and working through challenges like limited access to education and resources.

### 1.4 Why Women become Entrepreneurs

Women become entrepreneurs for various reasons, often driven by personal, social, and economic factors. The vital reasons why women pursue entrepreneurship are:

- a. **Desire for Flexibility and Work-Life Balance:** Many women become entrepreneurs to gain more control over their time, especially in balancing family, caregiving, and career responsibilities. Entrepreneurship offers the flexibility to set their own schedules, making it an attractive option for women seeking a better work-life balance.
- b. **Passion and Interest:** Women may start businesses based on their personal passions, skills, or interests. Turning a hobby or a deep interest into a business allows them to combine personal fulfillment with professional success.

- c. **Financial Independence:** Entrepreneurship provides women with the opportunity to become financially independent. For some, starting a business is a way to escape financial dependency or to generate additional income to support themselves and their families.
- d. **Unmet Needs in the Market:** Women entrepreneurs often identify gaps in the market or consumer needs that are not being addressed by existing businesses. Their own experiences and perspectives can lead to innovative business ideas that cater specifically to other women or underserved markets.
- e. **Empowerment and Autonomy:** Becoming an entrepreneur allows women to take control of their professional lives and make decisions without having to answer to a boss or conform to organizational hierarchies. This autonomy can be empowering, giving them a sense of independence and personal achievement.
- f. **Lack of Employment Opportunities:** In some cases, women may turn to entrepreneurship due to a lack of sufficient job opportunities or barriers to advancement in the corporate world. Entrepreneurship offers an alternative to underemployment or job scarcity.
- g. **Economic Necessity:** In some situations, women may become entrepreneurs out of economic necessity, especially in regions where access to formal employment is limited, or during economic downturns. Starting a business becomes a way to generate income and support their families.

### 1.5 Factors Influencing Women Entrepreneurship:

- i. **Access to Finance:** Many female entrepreneurs face significant challenges due to a lack of finance and financial resources. Overcoming this barrier is critical for the success of female-led firms.
- ii. **Education and Skills:** Adequate education and skill development provide women with the tools to start and build their business. Entrepreneurial training programs, leadership courses, and business knowledge are essential for women to succeed.
- iii. **Social and Cultural Factors:** Societal views toward women in business can either encourage or discourage entrepreneurship. Cultural norms, family responsibilities, and expectations about women's roles often influence their decision to start businesses.
- iv. **Support Systems and Networks:** Access to mentorship, professional networks, and peer support is vital for women entrepreneurs. Having role models, mentors, and business networks can help navigate challenges and provide valuable advice.
- v. **Government Policies and Regulations:** Government initiatives, policies, and legal frameworks that promote women's participation in entrepreneurship—such as tax motivation, grants, and support programs can show a significant role in encouraging women to start and sustain businesses.
- vi.

## 2. Bank

### 2.1 Meaning of Bank

A bank is a financial institution that serves as an intermediary between individuals, businesses, and the government for the purpose of managing monetary transactions. It offers services such as accepting deposits, providing loans, facilitating payments, and ensuring safe custody of valuables.

### 2.2 Definition of Bank

The Banking Companies Act of India defines bank as “a bank is a financial institution which accepts money from the public for the purpose of lending or investment repayable on demand or otherwise withdrawable by cheques, drafts or order or otherwise.”

### 2.3 Key Functions of a Bank

- I. **Accepting Deposits:** Banks accept money from customers in various forms like savings accounts, current accounts, and fixed deposits.
- II. **Providing Loans:** Banks provide loans and advances to individuals, businesses, and governments for various purposes.
- III. **Facilitating Payments:** Banks facilitate the transfer of money, both locally and internationally, through mechanisms like checks, electronic transfers, and payment systems.
- IV. **Creating Credit:** Banks lend out a portion of the deposits they receive, thus creating credit in the economy.
- V. **Investment Services:** Banks deal with investment products like mutual funds, bonds, and stocks to help customers grow their wealth.

### 2.4 Brief History of Women Cooperative Banks in India

Women cooperative banks in India have played an important role in empowering women economically, particularly in rural areas. These banks are designed to provide financial services specifically to women, who often face challenges in accessing credit and banking services in traditional financial institutions. Here is a brief history:

#### A. Early Beginnings

Women cooperative banks originated in the early twentieth century to meet women's gender-specific financial demands, particularly in rural India. At the time, women faced considerable social and cultural barriers to using formal banking. The emergence of self-help groups (SHGs) in rural areas during the 1970s and 1980s paved the path for women's economic empowerment. These organizations were established to give a forum for women to save and obtain small loans to support their livelihoods, mostly through mutual cooperation.

#### B. Establishment of First Women's Cooperative Banks

The first women's cooperative bank was founded in Kolkata in 1910 under the leadership of female social activists and financial innovators. The purpose was to give women the financial independence and resources they needed to advance their socioeconomic level. In the 1980s and 1990s, women-focused financial institutions expanded, particularly in Maharashtra, Kerala, and other states, with banks catering to the needs of women working in agriculture, handicrafts, and small companies.

#### C. Growth in the 1990s and 2000s

In the 1990s, the National Bank for Agriculture and Rural Development (NABARD) and several state governments began sponsoring women's cooperative banks as part of their efforts to increase financial inclusion and gender equality in the sector. Women cooperative banks assisted in providing credit to Self-Help Groups (SHGs), allowing women to obtain microfinance and small loans to establish or expand companies, particularly in rural areas where regular banks had limited reach.

#### D. Bharatiya Mahila Bank (2013)

In 2013, the Government of India established the Bharatiya Mahila Bank (BMB), a national-level bank aimed at empowering women economically. Though it was not a cooperative bank, its establishment marked a significant milestone in women-focused banking. BMB's mission was to provide affordable banking services for women and facilitate women's economic participation. The bank also focused on offering loans for women entrepreneurs and supporting gender-based initiatives.

#### E. Challenges and Continued Growth

Despite the expanding number of women's cooperative banks and financial institutions, obstacles such as capital limits, a lack of financial knowledge, and bureaucratic red tape have limited their full potential. However, these banks continue to play an important role in women's financial inclusion, particularly in rural regions, by providing low-interest savings, loans, and credit facilities.

### 3. Research Objectives

1. To know the Role of Women Co- operative Banks in supporting Female Entrepreneurs
2. To Assess the Impact of Women Co- operative Banks on Female Economic Empowerment
3. To Explore Encounters Faced by Women Entrepreneurs in Accessing Financial Resources
4. To Evaluate the Success Stories and Best Practices
5. To Examine the Role of Women Co-operative Banks in Building Entrepreneurial Skills and Knowledge
6. To Explore Policy Implications and Recommendations.

### 4. Review of Literature

A review of literature is a critical summary and synthesis of research on a certain issue, offering an overview of current understanding, identifying gaps, and laying the groundwork for future research. It is an important component of academic research, providing insights into theoretical and empirical frameworks that inform the subject matter. This review of literature is undertaken to gain a complete understanding of the women entrepreneurship and the role of women cooperative Bank in the development of women entrepreneurship.

Sl.No.	Field of Research	Focus	Outcome	References
1	Empowering Women's Entrepreneurship	Role Of Family Support	The conclusions establish that the green expertise of women entrepreneurs promotes green business practices, including waste management, green product design, green promotion, green marketing, and green procurement.	Yanying Zhang Hui Wang (2025)
2	Cooperative Banks And Their Role In The Socio- Economic Development	The Social Change And Economic Development Of Rural Women.	According to the study findings, rural women's involvement in cooperative societies improves their socioeconomic standing	Rachna Pal (2024)
3	Women Entrepreneurship	Factors Influencing The Fear Of Failure	The researchers have examined the fear of failure among female entrepreneurs in the UK using qualitative analysis. They have identified five primary categories of contributing elements, both internal and external.	Shivansh Mathur & Robert A. Phillips(2024)
4	Women Entrepreneurship	Assess The Role Of Cooperatives In Women Empowerment.	According to the literature, cooperatives help women achieve economic empowerment by	Sriya Jaiswal Dr. Sunil Kant Mishra (2024)

			addressing a number of issues, including providing them with access to valuable resources, connections to markets, chances for earning a living, and financial stability.	
5	Women Entrepreneurs And Innovation	Innovation Issues in Relation to Female Entrepreneurship	The data set shows that all of the papers on this topic are quite recent, with the first published in 2005. Only since 2012 has the level of scholarly attention and publication activity in this field stabilized.	Michela Maria Sara Poggesia, (2024)
6	Work-Life Balance And Women Entrepreneurs	Challenges and Problems Faced by A Woman	According to the study findings, women face obstacles and challenges, but they are resolutely standing up for themselves and conquering all obstacles.	Nupur Chatterjee (2024)
7	Female Entrepreneurship	Impact on Economic Growth in Developing and Developed Economies	The findings demonstrated that the majority of businesses in developing and transitioning economies are very small businesses with little room for expansion.	Akybayeva Gulvira, Mussabekova Ainash (2024)
8	Women Entrepreneurship	Challenges and Perspectives of an Emerging Economy	The objective of this study was to provide insight into the Albanian situation with respect to the traits, incentives, obstacles, and other associated issues of female entrepreneurs.	Bardhyl Ahmetaj, Alba Demneri Kruja (2023)
9	Women Participation	Role of Co-operative in Financial Inclusion	The study determines that the bonus and interest amount given by the financial institutions can	Baburam Lamichhanea (2023)

			be used to generate regular economic growth.	
10	Women And Female Entrepreneurship	Past, Present, and Future Trends in Developing Countries	The following suggestions are identified by the study. Above all, employability and empowerment play a crucial role in enabling female entrepreneurs to set new goals and push the envelope for remarkable success. Numerous initiatives and programs have been implemented as a result of the increased awareness of women's empowerment on a global scale.	Muhammad Ashraf Fauzi, Noraina Mazuin Sapuan (2023)
11	Community Financing	Women Entrepreneurs in the Developing World	The study results improve our knowledge of how female entrepreneurs used and networked with a public funding program as they attempted to market their companies in financial markets characterized by gender bias.	Amon Simba , Oyedele Martins Ogundana (2023)
12	Entrepreneurship	Needs, Challenges, and Models for Countries in Transition	The study concludes that, a strong, resilient, and sustainable economy depends on economic diversity.	Mohammad I. Al-Housani, Muammer Koç (2023)
13	Female Entrepreneurship	Economic Growth in the Asean Countries	The study result shows that there is a negative correlation between the Gender Inequality Index, Gender Development Index, female salary indicator, female parenting indicator, and female marriage indicator. By creating jobs, income, and	Sabrina Chikhannache, Lotfi mekhzoumi (2023)

			communities, women entrepreneurs can strengthen the economy of poor countries.	
14	Women Entrepreneurship	Challenges Faced	Financial difficulties, a lack of expertise and experience, work-life balance, gender discrimination, sociocultural problems, and a lack of government backing are the six primary obstacles faced by female entrepreneurs, according to a review of the literature.	Shafra Fathimath and Ahmad Albattat (2023)
15	Mahila Co-operative Bank Ltd	Loan Productivity Among Women Borrowers	The study determines that the government should pay half of the interest on loans made to women who are less fortunate. Additionally, the government ought to support this by permitting exemptions such as income tax exemptions for bank shareholders' interest on deposits.	A.V. Leelavathi (2022)
16	Women's Cooperative	Role in Women Empowering	This study demonstrates how women collaborate to help people understand the significance of making wise decisions in life. According to this study, empowerment requires structural changes rather than just a redistribution of resources.	Bhaskar Kumar Kakati, Sanjeeb Kakoty (2022)
17	Women Entrepreneurs	Issues and Challenges	According to the report, the government performs a variety of programs to encourage women entrepreneurs around the country. As a result of digitalization, women have both opportunities and challenges in running their	Suchitra & Ramesh Pai



			businesses. Instead of working for others, highly educated women should be encouraged to start their own businesses.	
18	Female Entrepreneurs	Innovativeness And Entrepreneurial Performance Innovativeness And Entrepreneurial Performance	Three major inferences can be made from the study's findings. First, the innovativeness of female entrepreneurs and their entrepreneurial achievement were strongly and favorably correlated. Second, psychological capital, opportunity perception, and development strongly moderated the relationship between female entrepreneurs' innovativeness and entrepreneurial performance. Finally, gender stereotypes had a negative moderating effect on the creation and recognition of female possibilities.	Yangjie Huang, Ping Lia (2022)
19	Female Entrepreneurship in Asia	A Critical Review and Future Directions	The study of Asian women entrepreneurs was distinguished using four criteria: (1) their management practices (how they lead), (2) their entrepreneurial goals (what motivates them), (3) their resource limitations (what restricts them), and (4) their entrepreneurial attributes (who they are). The researchers highlighted important differences between female entrepreneurship in Asia and the West, as well as	Sonja Franzke, Jie Wu (2022)

			intra-regional heterogeneity.	
20	Women's Entrepreneurial Contribution	Innovative Technologies	Laws that forbid gender discrimination in both public and private settings are advantageous, according to this study. Furthermore, encouraging business among the country's women will increase family income. The study's findings and policy suggestions are strongly related to economic growth, gender equality (GE), and the Sustainable Development Goals (SDGs).	Taoan Ge, Jaffar Abbas (2022)
21	Women Entrepreneurship	Policy and Access to Financial Capital in Different Countries	This research advances knowledge of how various institutional contexts are reflected in "access to financial capital" procedures and practices targeted at female entrepreneur.	Colette Henry, Susan Coleman, (2022)
22	Women Entrepreneurship and Sustainable Development	Bibliometric Analysis and Emerging Research Trends	The researchers discovered focused studies on topics related to small-medium and socio-political firms, such as gender biases and family company management, and their repercussions for sustainable development within each SDG.	Raghu Raman ,Nava Subramaniam (2022)
23	Female Entrepreneurship for Sustainable Economy and Development	Challenges, Drivers, and Suggested Policies for Resource-Rich Countries	The findings show that both current and prospective female entrepreneurs believe the recommended policies pertaining to the availability of additional local training and mentorship programs, as well as government	Muneera Al-Qahtani, Mariem Fekih Zguir (2022)

			subsidies and funding, are still relevant. trends.	
24	Women Entrepreneurship for Sustainability	Surveys on Status, Challenges, Drivers and Potentials in Qatar	According to the study the primary goal of this research is to comprehend the state, obstacles, and needs of female entrepreneurship in Qatar because there is a dearth of literature addressing the employment, social and economic contributions, and entrepreneurial programs of Qatari women.	Muneera Al-Qahtani, Mariem Fekih Zguir (2022)
25	Women Entrepreneurs	Role in Economic Development of a Country	The findings demonstrate that the people's perceptions of women have evolved in this global age, it is impossible to deny the contribution women have made to the advancement of a civilization.	B. Deepa, Y. Sunita Rani (2022)
26	Women Entrepreneurs	Strategies to Cope and Sustain Businesses	The outcomes of the strategies' adaptation show that the performance of women entrepreneurs' businesses can be impacted by both internal and external supports.	Saidah Hamizah Ahmad, Nursyamimi Izzati (2022)
27	Women Entrepreneurs	Factors Affecting Success	The results of the study demonstrate that both internal and external factors—such as sociocultural and economic factors—as well as internal traits like self-assurance, risk-taking, and the desire for success have a positive and significant impact on the success of women entrepreneurs in Pakistan.	Rizwan Ullah Khan, Yashar Salamzadeh (2021)
28		Editorial: Women and	According to this research subject is a compilation of	Brizeida R, Jose Carlos

	Women and Entrepreneurship	Entrepreneurship	papers about female entrepreneurs, it specifically tackles the current problem of the gender gap in entrepreneurship. This distinctive collection creates opportunities for deeper investigation on issues like: How can the gender gap be closed or eliminated? What are the elements that encourage women to pursue careers in entrepreneurship? What potential barriers exist? What organizational assistance can institutions offer to encourage women to pursue entrepreneurship?	(2021)
29	Women Entrepreneurship in Developing Economies	A Gender-Based Growth Model	According to the study, the market (consumer intelligence), money (access and use), and management (experience and non-formal education) are all crucial components of a business's growth for female entrepreneurs.	Oyedele Martins Ogundana, Amon Simba (2021)
30	Cooperative Banking Services	Awareness and Utilization of Schemes in Rural Area	According to the study's major literate, cooperative banks help empower rural residents by offering a range of financial services, enabling them to become financially independent, and assisting them in saving and investing money for future growth.	Niyaz & Abbokar Siqqiq (2021)
31	Women's Entrepreneurship and Culture	Gender Role Expectations and Entrepreneurial Environment	The researchers offer intellectually sophisticated and empirically sound studies of the various ways that gender, culture, and entrepreneurship interact.	Amanda Bullough, Ulrike Guelich (2021)

32	Women's Entrepreneurship	Contemporary Research Conceptualisations	The study honors the variety of women-owned and led businesses in a number of domains, such as industry, location, and entrepreneur attributes (gender, race, and ethnicity).	Colette Henry, Susan Coleman (2021)
33	Women's Access to Banking in India	Policies and Predictors	According to the study women's bank deposit ownership has improved as a result of financial inclusion initiatives.	Pallavi Chavan (2020)
34	Women Entrepreneurship	Outline the Boundaries of Scientific Literature	It is a relatively new area of research, according to the examination. In addition to economics, political science, technology, innovation, social and gender studies, and business and management, it is an interdisciplinary topic of study.	Giuseppina Maria Cardella, (2020)
35	Women Entrepreneurs	Worldwide Role in Economic Development	It has been observed that in addition to providing for their families, women's entrepreneurship makes a substantial contribution to the social and economic progress of society.	Muhammad Sajjad, Nishat Kaleem (2020)
36	Women Businesses	Intangible Resources And The Growth	According to the report, the expansion of women-owned firms is significantly influenced by social, human, and reputational capital.	Cynthia Ayorkor Sallah, Livingstone Divine Caesar (2020)
37	Women Entrepreneurs	Determinants That Influence The Performance	The results of the study indicate that the effectiveness of women entrepreneurs is influenced by a number of factors, including educational attainment, prior entrepreneurial experience, access to business training, finance, and information,	Endalew Terefe Alene (2020)

			government support, property ownership, and taxes.	
38	Women Entrepreneurs	A Study in India	Women from all socioeconomic backgrounds were able to learn from this study how to change their mindset from one of being confined to walls to one of being entrepreneurs.	Ritwik Saraswat, Remya Lathabhavan (2020)
39	Social Economics and Women Entrepreneurship	A Competency Approach	Measuring the impact of gender on the individual entrepreneurial competencies of aspiring entrepreneurs is the specific objective of the current study.	Purna Prabhakar Nadamuri, Vijayudu Gnanamkonda (20219)
40	Mahila Sahakara Banks	A Comparative Analysis in Karnataka	The study states that the Mahila Co-operative Bank, as a co-operative society, represents a watershed moment in self-help, thrift habits, and socioeconomic progress.	Smt.R.S. Renuka (2019)
41	Mahila Cooperative banks in Kalaburagi District.	Impact of Credit Risk Management on Financial Performance	According to the study, financial performance was significantly improved by credit analysis, credit risk detection, and credit mitigation techniques.	Dayasagar (2019)
42	Women Entrepreneurship	Why Women Enter Into Entrepreneurship?	The current study provides a comprehensive picture of overall motivational elements such as "to support family financially", "as a passion", "to continue family business", "to prove herself", and "to be self independent".	Prachita Patil and Yogesh Deshpande (2019)
43	Women Entrepreneurs	Value of Formalization in Developing Contexts	In order to enhance conceptual sensitivity and empirical testing, as well as our comprehension of women's experiences in IE	Mirela Xheneti, Adrian Madden (2019)

			and formalization decisions, the review identified three inter connected issues: the significance of context, intersectionality and positionality, and epistemic limits.	
44	Women Co-Operative Societies	Access to Finance	The establishment of Mahila Co-operative Societies in the cooperative banking sector is a positive trend that could lead to major economic benefits for women, particularly in rural areas.	V Shaharban (2018)
45	Women Entrepreneurs	Constraints faced	The Study findings shows that women entrepreneurs confront more intense hurdles, which are exacerbated by the bad conditions that exist in emerging countries.	Swati Panda (2018)
46	Women Entrepreneurship	A Study of Indian Scenario	According to this study women's entrepreneurship must be correctly designed with entrepreneurial traits and talents in order to address the changing trends and difficulties of global markets, as well as be competent enough to sustain and strive for greatness in the entrepreneurial arena.	Gurveen Kaur, Dr. Sadhna Arya, Dr. Shiba Charan Panda (2017)
47	Women Entrepreneurship	Research Review and Future Directions	Female entrepreneurs and startup managers can benefit from the review's conclusions. In reality, having access to apprenticeships in key industries can benefit ambitious female entrepreneurs.	Vanita Yadav and Jeemol Unni (2016)
48	Co- Operatives	Women Empowerment	According the study in a 2015 poll, 75% of	Fiona Duguid, Nadya Weber

			respondents reported that women's engagement in cooperatives has increased over the last 20 years. Cooperatives in domains such as housing, healthcare, childcare, and eldercare also indirectly assist women's access to employment by providing affordable and accessible services that allow them to work.	
49	Co-operative Sector	Women	According to the report barriers trials to women involvement in cooperatives, Co-operatives in a changing environment, and Seeds of Change."ICA The strategy strives to promote gender equality.ILO Recommendation No. 193 (7(3)).	Savitri Singh Project Director ICA-AP (2016)
50	Women Entrepreneurship	Status and Scope	According to the findings entrepreneurship among women undoubtedly increases the prosperity of the country in overall, and the family in particular. Women are now more eager to participate in formerly male-dominated activities and contribute significantly to economic progress.	DeepaVinay, Divya Singh (2015)
51	Co-operative Banks	Do the women Matter?	In terms of global value added, the study examined whether gender diversity on boards fosters value creation for stakeholders, including customers, shareholders, employees, regulators, the community, and the external environment. The presence of female directors on bank	Vittorio Boscia, Pietro Marchetti (2015)



			boards is referred to as board gender diversity.	
52	Entrepreneurship	New Avenues	The study findings indicate that in India, the focus has switched from industrial entrepreneurship to service sector entrepreneurship over the previous fifteen to twenty years. During the age of globalization, emerging nations such as India and China played a dynamic role in the development of IT-ITES enterprises. Thus, India has emerged as the world's biggest provider of IT services. In the last fifteen years, service sector entrepreneurship in the field of IT-ITES has grown in popularity throughout the country.	Dr. Pratima S. Pawar (2015)
53	Women Entrepreneurs	Work-life-balance	The study concludes that entrepreneurship is regarded as an important arena in the reasonable business world. It creates jobs and contributes to a country's economic progress over time. Family support, and a poor network are all obstacles to their business effort. Working women's lives revolve around job and family.	Sucheta Agarwal and Usha Lenka (2015)
54	Entrepreneurship	Role of Women in the Development of Indian Economy	According to the study, women's roles in Indian culture are undoubtedly evolving, and this will have a big influence on how society develops in the future. Women's entrepreneurship focuses on the role of entrepreneurship in that	A. Rajalakshmi (2015)

			society as well as the social standing of women.	
55	Co-operative Banks	Evaluation of Performance of Women in Bangalore District	According to the survey, Mahila Co-operative Bank has the highest level of capital adequacy. The Sri Matha Mahila Co-operative Bank has led in terms of liquidity, asset quality, and earnings quality. Sri Lakshmi Mahila Sahakari Bank Niyamitha is the most efficient manager.	Shreekar Acharya (2013)
56	Women Entrepreneurship	Conducive and Inhibiting Factors	According to the study findings women are more likely to enter and succeed in entrepreneurship if they start young, have a professional degree, come from a professional household, or belong to a specific caste.	Pratima Pawar (2013)
57	Women Entrepreneurship	Role of Various Organisations	The study findings indicate that the Indian government recognizes that women play a crucial role in economic development.	Pratima Pawar (2013)
58	Women Entrepreneurs	Linkages Between Socio-Cultural Attributes and Success	According to the findings of the study, socio-cultural factors such as age, education, caste, religion, and class have a significant impact on respondents' admission into an independent business/profession but have no effect on their success level.	Pratima Pawar (2013)
59	Women Entrepreneurs	Review on 55 Problems, Challenges and Success	The survey claims that while starting new businesses, women entrepreneurs encounter many obstacles. The obstacles women face when starting new enterprises are not very	Amrutha S, Dr V. Santhiand (2005)

			significant, even with the government of India's initiatives to encourage women's entrepreneurship.	
60	Women Entrepreneurship	Current Scenario	According to the Women Entrepreneurship Report 2020/2021, the Indian government has launched a number of initiatives to encourage women entrepreneurs in the country, and commercial banks have supported these women entrepreneurs, including the country's top 10 female entrepreneurs.	Sobiya Sharma
61	Women Cooperatives	Role of Women Cooperatives	The study indicates that research will help the government and civil society participants shape future policy discourse.	Sandeep Chachra

## 5. Research Gap

1. Most studies have focused on the importance of women entrepreneurs in economic development, the obstacles they encounter, women entrepreneurs in India, gender equality and women's empowerment, work-life balance for women entrepreneurs, and new opportunities.
2. Limited research exists on how women cooperative banks support the growth of female entrepreneurs.
3. Study is required on the role of women cooperative banks towards women entrepreneurship.
4. Most research focuses on specific countries, neglecting the impact of women cooperative banks in other parts of the world.
5. There is a lack of in-depth case studies from diverse cultural, economic, and social contexts to understand the varying roles of women cooperative banks play in different regions.
6. The precise financial products provided by women cooperative banks and how they address the particular requirements of female entrepreneurs—such as microfinance, low-interest loans, and training initiatives need further investigation.
7. The direct impact of women cooperative banks on the enduring accomplishment and progress of women- owned businesses is not sufficiently studied. The research could look at business outcomes like profitability, sustainability and market expansion.
8. Research gaps exist in exploring the policies that enable the success of women cooperative banks, as well as the level of governmental and institutional support these banks receive in fostering women's entrepreneurship.
9. More research is needed on how women cooperative banks help enhance financial literacy and capacity-building for women entrepreneurs. The extent to which such banks provide training in business management, accounting, and financial decision-making is underexplored.

10. The role of women cooperative banks in creating networks, providing mentorship and fostering peer support among women entrepreneurs is not well understood. More research is needed on the community aspect of these banks.

## 6. Conclusion

This study concentrated on the role of women cooperative bank in the time period of 2005 to 2025. Few studies have been conducted on how women cooperative banks specifically help and promote female entrepreneurs. Detailed regionally diverse, and interdisciplinary research is required to fully understand the roles of these organizations, their long-term effects, and the challenges they must overcome in order to effectively serve women entrepreneurs. Furthermore, concentrating on governance, sustainability, digital innovation, and the unique demands of various groups of female entrepreneurs will give a thorough understanding of the field.

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