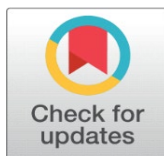
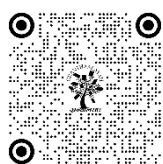


DEMOGRAPHIC FACTORS INFLUENCING AWARENESS LEVELS OF GOVERNMENT SCHEMES AMONG WOMEN ENTREPRENEURS

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ABSTRACT

People are the most precious resource this planet has. This explains why his contributions to the economic growth of all nations have been so remarkable. His successful career as an entrepreneur has ensured that his contributions are acknowledged on a worldwide scale. The role of female entrepreneurs in a country's economic growth has recently come to the fore. In an ever-changing world, women are making strides forward. When a woman wants to achieve anything, she may change it into something that suits her goals. This is why the government of India has been implementing a plethora of programs aimed at encouraging women to start their own businesses. These programs entice them with attractive incentives. Government programs that aim to encourage business ownership, especially among women, have a long history of success. Nevertheless, there is a large disparity in the degree of knowledge regarding these schemes when considering demographic variables. The 160 female business owners surveyed provided the main data used in this analysis. The research utilized four distinct government programs aimed toward women. A chi-square test was used to examine the gathered data. In order to empower women and inspire them to start their own enterprises, the study's findings point to the need for more awareness campaigns.

Keywords: Awareness, Government, Women Entrepreneurs, Business, Income



1. INTRODUCTION

Nowadays, people all around the globe acknowledge that entrepreneurship is a major factor in the expansion and improvement of economies. Among the many types of entrepreneurs, women have become an increasingly powerful force, improving economies and social fabric all across the globe. While women's participation in entrepreneurial activities is on the rise, they nevertheless have certain obstacles that prevent them from reaching their full potential. Some of these obstacles include cultural norms, financial constraints, and an ignorance about government programs that may support their business ventures.

In order to expand their firms, many women entrepreneurs nowadays seek government grants and loans after first investing a small amount. The Indian government has launched new initiatives to empower women entrepreneurs because it values their input and the impact they have on the country's development and goals. By facilitating easier access to skills, networks, markets, and funding, the Indian government fosters an entrepreneurial climate. For women without formal education or training, especially in rural areas of India, the government has launched many programs to help them find work, such as STEP and the Prime Minister's Employment Generation Programme.

In order to remove these obstacles and foster an atmosphere conducive to entrepreneurship, the government has implemented a number of initiatives, laws, and programs. Because female entrepreneurs face extra barriers as compared

to their male colleagues, these programs are all the more important for them. Mahila Coir Yojana, Pradhan Mantri Mudra Yojana (PMMY), Stand Up India Scheme, Trade Related Entrepreneurship Assistance and Development (TREAD) scheme, and National Mission for Empowerment of Women (NMEW) are just a few of the many initiatives launched by the Indian government to support female entrepreneurs. To help women overcome the obstacles they face while beginning and running enterprises, these projects provide financial aid, training, and chances to improve capacity.

But there's also a major problem: how well-informed women business owners are about all these government initiatives. The availability of these schemes is often unknown to women, and even fewer have any idea how to apply for or take use of them. Because of this ignorance, they may not be able to make good use of these plans, which lowers their chances of succeeding as entrepreneurs. The quantity of knowledge that women business owners have about government programs is crucial because it affects how often and how well these programs work.

Being conscious is the initial stride toward gaining control. Women are less likely to make use of government programs that offer financial aid, technical assistance, and networking opportunities if they are not aware of these programs. This is an especially pressing problem in less-populated regions, where women business owners may face barriers to knowledge sharing and networking opportunities that are more readily available to their metropolitan counterparts. Women business owners, especially those from underrepresented groups, may be less likely to participate in these programs because they distrust or are afraid of government bureaucracy.

The loop of women's underrepresentation in the entrepreneurial ecosystem is further reinforced by the lack of information about government incentives. Research shows that women miss out on chances for innovation, market expansion, and company success because they don't know about all the resources accessible to them. Women business owners miss out on capacity-building opportunities that may help them grow professionally and financially when they don't participate in these programs. Reduced productivity, fewer chances to create jobs, and less overall economic impact are the outcomes. However, there are a lot of benefits that may be unlocked for women entrepreneurs if more people are aware of government initiatives. Women are more likely to seek out funding, participate in programs that strengthen their abilities, and connect with other business owners when they are aware of the programs that are designed to meet their unique requirements. When women are more informed, they are better able to overcome institutional, financial, and legal obstacles to entrepreneurship, which in turn empowers them to confront societal norms that discourage them. Therefore, initiatives that inform women business owners about these programs may be quite helpful in empowering them and helping them develop economically.

Furthermore, it is critical to understand that knowledge is insufficient to guarantee the achievement of governmental objectives. Women business owners need a streamlined application process, access to mentors and coaching, and continuous support as they build their businesses. Many women are put off from applying to specific schemes because of how complicated and stringent they are. This is especially true when there are several steps to the application procedure, significant wait times, or bureaucratic roadblocks.

So, it's important to get the word out about the schemes and work on making them easier to use. Legislators should think about the unique obstacles women encounter in order to make government programs for female entrepreneurs more successful. They need to take a more comprehensive strategy, making sure these initiatives are well-supported by providing the infrastructure, training, and awareness-raising tools that are needed. Government programs can have a greater influence and reach when they work in tandem with local communities, women's groups, and non-governmental organizations (NGOs).

2. GOVERNMENT SCHEMES FOR WOMEN ENTREPRENEURS

- **Stand Up India Scheme:** The Stand Up India Scheme was established in April 2016 by the Indian government with the goal of assisting women, members of Scheduled Castes (SC), and members of Scheduled Tribes (ST) in establishing greenfield businesses in the service, manufacturing, or trade industries. Loans through scheduled commercial banks, ranging from ₹10 lakh to ₹1 crore, are made possible under the plan. Government handholding support includes pre-loan and operational supervision, market linkage, and encouragement for borrowers to engage in innovative initiatives that generate jobs.
- **Mudra Yojana (Micro Units Development and Refinance Agency):** Micro and small businesses in the non-corporate, non-farm sector are eligible for loans of up to ₹10 lakh under this flagship program that was established under the Pradhan Mantri Mudra Yojana (PMMY). Shishu, which offers loans up to ₹50,000, Kishore, which offers

loans between ₹50,000 and ₹5 lakh, and Tarun, which offers loans between ₹5 lakh and ₹10 lakh, are the three categories into which women entrepreneurs can apply. Offering low interest rates, minimum documentation requirements, and help for financial literacy, the initiative aids women in all phases of company growth.

- **Mahila Coir Yojana:** The Coir Board of India has a programme that helps women start their own coir producing plants by providing financial assistance. When it comes to automated spinning wheels and other sophisticated equipment, women entrepreneurs can get subsidies of up to 75% of the cost. Women in rural and coastal communities can gain economic independence through the scheme's training in spinning and weaving, which also promotes self-employment.
- **Annapurna Scheme:** This programme helps women business owners in the food catering industry with the initial investment in things like cooking gear, appliances, and supplies. Borrowers can enjoy a moratorium term of up to 36 months and the loans can be obtained without collateral up to a specific level. Both current businesses and those looking to break into the culinary and hospitality industries can benefit from the plan.
- **Udyogini Scheme:** The Women Development Corporation, on behalf of several state governments, runs the Udyogini Scheme, which helps female entrepreneurs establish small-scale manufacturing enterprises. Widows, handicapped women, and women from disadvantaged populations are given particular privileges in addition to interest discounts for loans up to ₹1 lakh, which are offered to economically poorer sectors. The plan encompasses industries such as retail, agro-processing, and handicrafts.
- **Stree Shakti Package for Women Entrepreneurs:** Under this program, the State Bank of India provides loans of up to ₹5 lakh to female entrepreneurs at subsidized interest rates and without the need for collateral. Women who are engaged in entrepreneurial development programs and possess a majority stake in enterprises are eligible under the scheme. To further encourage women to launch or grow their businesses, the Stree Shakti Package gives a greater loan margin and waives processing expenses.
- **Rashtriya Mahila Kosh (RMK):** Microfinance services are made available to economically disadvantaged women through the Rashtriya Mahila Kosh via NGOs and SHGs. Its primary goal is to encourage small-scale business ventures including retail, dairy farming, and tailoring. Rural and semi-urban regions are the primary targets of RMK's capacity building, entrepreneurial training, and loan access initiatives.
- **Nari Shakti Puraskar:** The Nari Shakti Puraskar is an annual award given out by the Ministry of Women and Child Development that honours exceptional work in promoting gender equality and women's empowerment. Prizes include money, certificates, and a place to display the winning projects. The program encourages female business owners to fulfill their full potential in a variety of industries and get accolades on a national level.
- **Support to Training and Employment Programme (STEP):** By providing education in fields like as agriculture, handloom, tailoring, food processing, and hospitality, this program hopes to increase women's employability. In order to help women find jobs or establish their own enterprises, the program teaches them practical skills and entrepreneurial competences. Women from low-income families and rural areas are STEP's primary emphasis.
- **Venture Capital Fund for Women (VCFW):** Entrepreneurial women and self-help organizations run by women are eligible for funding under this programme run by the Small Industries Development Bank of India (SIDBI). The goal of the fund is to provide a variety of loans to women business owners in industries like manufacturing, trade, and services. It encourages innovation and company growth by providing seed money, working capital loans, and venture capital assistance.
- **Bharatiya Mahila Bank (BMB) Loan Scheme:** While it is now part of the State Bank of India, the Bharatiya Mahila Bank Loan Scheme was established with the exclusive purpose of providing funding to female entrepreneurs. For loans up to ₹1 crore, the initiative offered a range of benefits, including reduced interest rates, longer payback terms, and the option to not provide collateral. It gave special attention to industries like as retail, education, and small-scale manufacturing.
- **Women Entrepreneur Development Programme (WEDP):** Financial institutions such as NABARD and SIDBI run the Women Entrepreneurs Development Program (WEDP), which offers individualized instruction in company administration, market development, and entrepreneurship to women. Access to capital for new ventures or expansions of current ones, as well as mentoring, are other components of the program.

- **Pradhan Mantri Rozgar Yojana (PMRY):** Unemployed teenagers, particularly women, can apply for subsidized financial aid through this program. You can get a loan for up to ₹10 lakh to start a small business in the service, trade, or manufacturing industries. Interest rate rebates and loosened age requirements are only two of the many privileges extended to female recipients.
- **Entrepreneurship Development Programmes (EDPs):** Entrepreneurship Development Programs (EDPs) aim to help budding female entrepreneurs hone their management and technical chops with funding from the Ministry of Skill Development and Entrepreneurship. Practical training, exposure to the market, and assistance in developing business ideas are all part of the program. Businesses that innovate and add value to their operations are the focus of the programs.
- **Trade-Related Entrepreneurship Assistance and Development (TREAD) Scheme:** Organizations such as NGOs, banks, and trade groups work together under this program to help female entrepreneurs by providing them with funding and educational opportunities. In order to encourage sustainable business practices in both the traditional and modern economic spheres, TREAD provides subsidies of up to 30 percent of the overall project cost.
- **Mahila E-Haat:** The Mahila E-Haat is a program run by the Ministry of Women and Child Development that provides a platform for female entrepreneurs to sell and exhibit their items online. Digital marketing training, access to markets, and an easy-to-use interface for making transactions are all part of it. Handicrafts, textiles, and home-based enterprises run by women are encouraged on the platform.
- **Skill India Mission:** Programs to help women improve their entrepreneurial skills and acquire vocational skills were introduced in 2015 as part of this main objective. Empowering women in non-traditional areas including renewable energy, construction, and information technology is a primary emphasis of the campaign.
- **Digital Saksharta Abhiyan (DISHA):** In order to help female entrepreneurs build their businesses, this program teaches them how to use digital technologies. Improve the competitiveness of women-led firms via training in e-commerce, digital payments, and online marketing.
- **Prime Minister's Employment Generation Programme (PMEGP):** Women and other first-generation entrepreneurs can apply for grants through the PMEGP, which is overseen by the Ministry of MSME, to launch micro-businesses. Subsidies for women are higher, facilitating their access to financing and the launch of new companies in both urban and rural regions.
- **Self-Employment and Talent Utilization (SETU):** With the goal of encouraging a culture of startups, this program gives money to women who are starting businesses that rely on technology. SETU provides mentorship and incubation spaces with the goal of creating a strong environment that fosters development and innovation.

3. REVIEW OF LITERATURE

Devasena, S. (2022) Significant shifts have occurred in women's status in recent times. With the eradication of sexism, women have more opportunities than ever before. In certain locations, women have even surpassed males in traditionally masculine occupations. More rigid gender norms from a bygone era are gradually giving way to more fluid ones. Nevertheless, much work remains. The economic standing of female entrepreneurs is examined in this article in relation to the availability of entrepreneurial programs provided by the federal and state governments.

Selvaraj, Renuka. (2020) This study's overarching goal is to shed light on the many programs our government has launched to support female entrepreneurs, particularly those from rural areas. These days, women entrepreneurs rule the roost in every industry. When it comes to the corporate world, MSME are crucial. In order to achieve total empowerment, microenterprises are crucial. When women are economically empowered, they are able to control and direct their own means of subsistence, which improves their standard of living. Empowering women socially and politically must occur in tandem with providing them with the tools they need to become economically self-sufficient. Although entrepreneurship is a key component of economic growth, the majority of nations are struggling to foster an entrepreneurial spirit and the microenterprises that emerge from it.

Sahoo, Susmita et al., (2019) When it comes to a country's economic growth, women entrepreneurs are crucial. Efforts are underway at the federal and state levels to improve women's economic and social standing. There are a variety of programs and plans designed to meet women's needs. Consequently, understanding the degree of knowledge

held by those who receive these programs is crucial. Primary data for this research was gathered from one hundred female entrepreneurs residing in the Khurdha district of Odisha. The research used four distinct government programs aimed toward women. A three-point Likert scale and a chi-square test were used to analyze the data that was obtained. The study's findings point to the need for more education and empowerment initiatives aimed at women, particularly those that empower them to start their own enterprises.

P, Sathiyabama & Ramaswamy, Velmurugan. (2019) The government of India has launched a number of programs and is providing financial incentives to encourage women to start their own businesses. With the help of a new government program called "Stand up India," women business owners may apply for bank loans ranging from 10 lakhs to 1 crore rupees to start or expand their enterprises in the commerce and manufacturing industries. Aspiring women who want to start small businesses may apply for loans from the government's "Mudra Yojana Scheme for Women," which offers amounts between 50,000 and 10,000,000 rupees. Furthermore, WEs may choose from a variety of schemes offered by banks, each tailored to the specific needs of the business and the amount of financing it needs. A plethora of organizations in India have been set up to support female entrepreneurs. These include: the Federation of Indian Women Entrepreneurs (FASME), the Entrepreneurship Development Institute of India (EDII), district financial institutions (DFIs) generally, the World Assembly of Small and Medium Entrepreneurs (WASME), NIESBUD, SIDBI, NABARD, NABARD, a host of others. This article aims to improve awareness of government-promoted WE projects in the Coimbatore area by assessing Wes' level of knowledge and providing appropriate recommendations. Using a convenience sample technique, primary data were obtained from 150 WEs. The study is conducted using the Weighted Average Rank and the basic percentage technique. The majority of women business owners are familiar with programs such as the "Annapurna Scheme," "Industrial Finance Corporation of India Scheme of Interest Subsidy for Women Entrepreneurs," and the "Muthra Yojana," according to the study's results.

SN, Uma & HN, Ramesh. (2018) Many organizations in India are working to empower women business owners. Empowering Women Entrepreneurs in All Sectors of the Economy is a Priority for the Indian Government. Institutions provide several programs to help women entrepreneurs launch and grow their businesses. To further support female entrepreneurs, the Indian government's Ministry of Micro, Small, and Medium Enterprises (MSME) has established a women's cell. Several income-generating projects have been created by the Women and Child Development department. The poor women entrepreneurs are receiving help in establishing training and income-generating activities. The purpose of this paper is to have a better understanding of the many national, state, and non-governmental organizations that provide resources to women business owners. It assesses the numerous plans and advantages for empowering women in the entrepreneurial sector and deals with the number of institutions assisting or backing women entrepreneurs.

4. RESEARCH METHODOLOGY

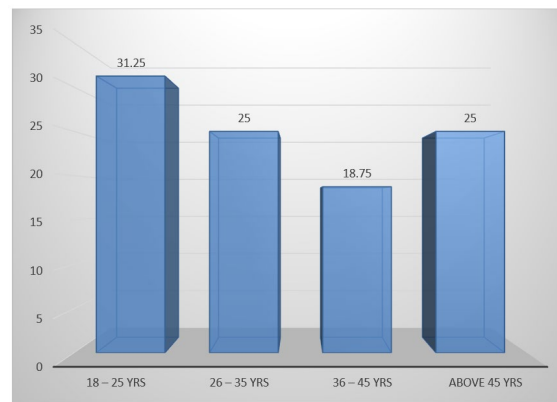
core data was acquired from a total of 160 female business owners, which formed the core basis of the study. For the purpose of this study, a non-probability convenience sampling approach was utilized in order to choose a sample from the population. Data from secondary sources were gathered from a wide variety of published publications, websites, and government organisations.

Excel and a variety of statistical tools and procedures, including tabulation, percentage, and the Chi-square test, were utilized in order to do the analysis, interpretation, and evaluation of the data. To determine the degree of correlation between the demographical characteristics and the level of awareness, the Chi square statistic is utilized.

5. DATA ANALYSIS AND INTERPRETATION

Table 1 Age of the respondents

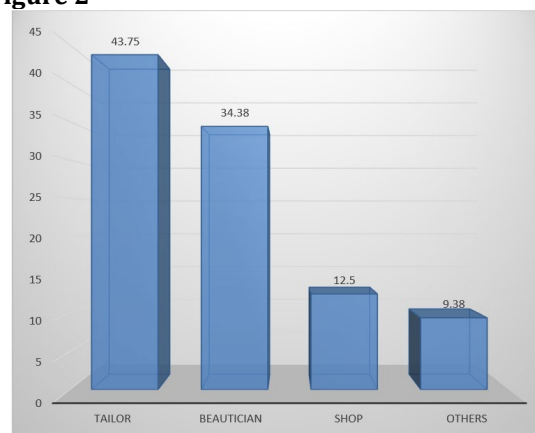
Age	Frequency	Percentage
18 – 25 yrs	50	31.25
26 – 35 yrs	40	25.0
36 – 45 yrs	30	18.75
Above 45 yrs	40	25.0
Total	160	100.00

Figure1**Figure 1** Age of the Respondents

The data shown in Table 1 reveals that among the 160 persons who were polled, the age group of 18–25 years constitutes the biggest proportion, which accounts for 31.25 percent. The age group ranging from 26 to 35 years old accounts for 25.0% of the total responses. Similarly, persons who are above the age of 45 constitute another 25.0% of the sample. Lastly, the age group that ranges from 36 to 45 years old accounts for 18.75% of the total respondents, making it the category with the lowest percentage in the sample.

Table 2 Nature of Business of the respondents

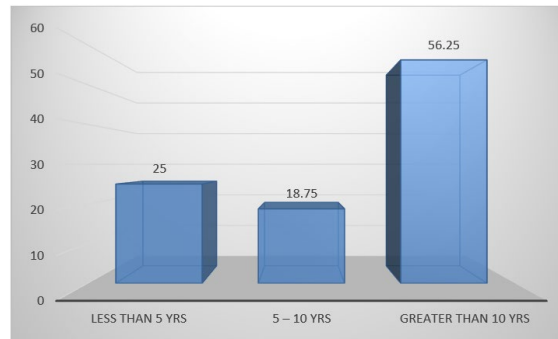
Nature of Business	Frequency	Percentage
Tailor	70	43.75
Beautician	55	34.38
Shop	20	12.50
Others	15	9.38
Total	160	100.0

Figure 2**Figure 2** Nature of Business of the Respondents

As seen in Table 2, the highest share, which accounts for 43.75 percent, is comprised of tailors. The second-largest category is comprised of beauticians, who contributed 34.38 percent of the total respondents. 12.50% of the respondents are involved in the operation of stores, which is a lesser percentage. All of the responses fall into the "Others" group, which accounts for 9.38% of the total.

Table 3 Years of Operation of the respondents

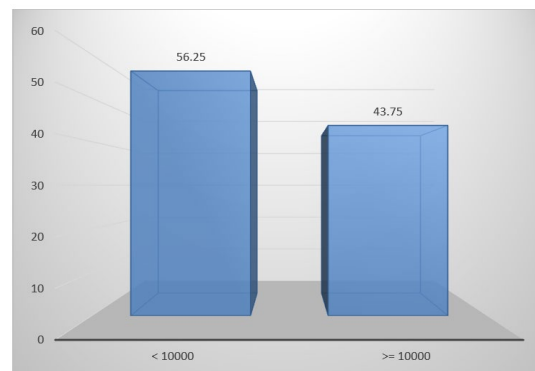
Years of Operation	Frequency	Percentage
Less than 5 yrs	40	25.0
5 – 10 yrs	30	18.75
Greater than 10 yrs	90	56.25
Total	160	100.0

Figure 3**Figure 3** Years of Operation of the Respondents

According to the information shown in Table 3, the majority of respondents, which accounts for 56.25 percent, have been running their enterprises for more than ten years. There are 25.00% of the responders that are businesses that have been in existence for a period of time that is less than five years. In the meanwhile, 18.75% of those who responded had been in business for between five and ten years.

Table 4 Income of the respondents

Income	Frequency	Percentage
< 10000	90	56.25
>= 10000	70	43.75
Total	160	100.0

Figure 4**Figure 4** Income of the Respondents

According to the information presented in Table 4, the majority of individuals, specifically 56.25 percent, have a monthly income that is less than ₹10,000. On the other side, 43.75 percent of the people who participated in the survey have a yearly salary of ₹10,000 or more.

Table 5 Awareness level of government schemes of respondents

Awareness level	Frequency	Percentage
Yes	62	39.0
No	98	61.0
Total	160	100

Figure 5

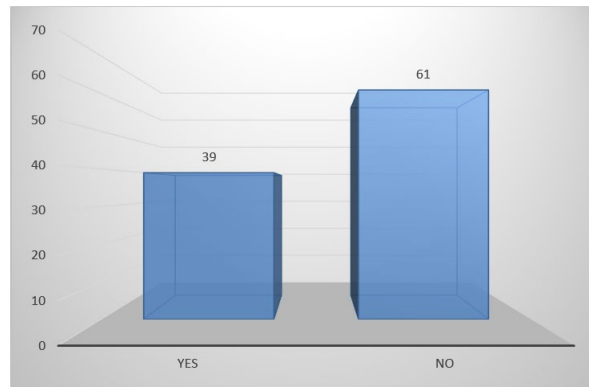


Figure 5 Awareness Level of Government Schemes of Respondents

According to the data presented in Table 5, the vast majority of respondents, which accounts for 69%, are not aware of the various government programs. A mere 39% of those who participated in the survey are aware of the numerous programs that are offered by the government.

Table 6 Impact of Demographic Factors on Awareness Levels

Demographical factors	Awareness level		Chi-square and table value
	Aware (%)	Not aware (%)	
Age			X ² = 8.45 TV=7.79
18 – 25 yrs	3.1	6.9	
26 – 35 yrs	6.8	10.2	
36 – 45 yrs	9.5	30.5	
Above 45 yrs	19.6	13.4	
Nature of Business			X ² = 3.86 TV=7.82
Tailor	24.0	28.0	
Beautician	5.3	12.7	
Shop	4.8	16.2	
Others	4.9	4.1	
Years of Operation			X ² = 9.62 TV=6.01
Less than 5 yrs	18.6	25.3	
5 – 10 yrs	5.5	10.5	
Greater than 10 yrs	14.9	25.2	

Income			X ² = 0.009 TV=3.80
< 10000	16.6	26.4	
>= 10000	22.4	34.6	

Table 6 shows the correlation between respondents' knowledge and a number of demographic variables. A substantial connection between age and awareness level is indicated by the Chi-square value of 8.45, which surpasses the table value of 7.79. Importantly, the degree of awareness increases with the age of the respondents; the "Above 45 years" group had the highest percentage of awareness (19.6%), in contrast to the younger groups, especially the "18-25 years" group, which exhibited a lower rate of awareness (3.1%). There appears to be no statistically significant correlation between company kind and degree of knowledge (Chi-square = 3.86, $p < 7.82$). Regardless, those working as tailors seem to have the greatest awareness rate (24%) compared to those in the "Others" group (4.9%). A substantial link is indicated by the fact that the Chi-square value of 9.62 for years of operation is greater than the table value of 6.01. While 18.6% of respondents with fewer than 5 years of operation are aware, a more even distribution is shown among those with more than 10 years of operation, with 14.9% aware and 25.2% not aware. And lastly, when it comes to money, the Chi-square value of 0.009 is substantially lower than the table value of 3.80, indicating that there is no significant effect of income on awareness level. However, for individuals earning ₹10,000 or more, the awareness rate is slightly higher at 22.4% as opposed to 16.6% for those earning less than ₹10,000.

6. CONCLUSION

The results show that at the 5% level of significance, there is a correlation between awareness level and both age and years of company operations. There is no correlation between the type of business and revenue and how well people understand the government programs. The survey highlights the importance of focused efforts to increase knowledge of government schemes, particularly among younger entrepreneurs and those in the early phases of their firm, as most respondents were unaware of them. To make sure that women business owners, irrespective of their demographics, are well-informed and able to make use of existing resources, this study gives lawmakers useful information for improving the targeting of their programs and outreach initiatives.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

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