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AWARENESS AND ACCESS TO GOVERNMENT SCHEMES PROMOTING WOMEN ENTREPRENEURSHIP: AN EMPIRICAL STUDY AMONG WOMEN UNDERGRADUATE STUDENTS IN BANGALORE

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ABSTRACT

This empirical study explores the level of awareness and accessibility of government schemes aimed at fostering women entrepreneurship in Bangalore, Karnataka. Although the Government of India has introduced several flagship initiatives such as the Pradhan Mantri MUDRA Yojana, Stand-Up India Scheme, Mahila Udyam Nidhi Scheme, and the Women Entrepreneurship Platform (WEP) many aspiring women entrepreneurs continue to face challenges in understanding and availing these opportunities. The research seeks to assess the extent to which undergraduate women students, pursuing arts and science courses in Bangalore, are informed about and able to access such entrepreneurial support mechanisms. A structured questionnaire based on a five-point Likert scale was administered to a sample of 234 respondents selected through convenience sampling. Both primary and secondary data were employed for analysis, using descriptive and inferential statistical techniques such as frequency distribution, percentage analysis, mean score ranking, and correlation analysis. The results reveal a moderate level of awareness regarding popular schemes like MUDRA Yojana and Mahila Udyam Nidhi, whereas familiarity with other lesser-known initiatives remains relatively low. Moreover, actual access and utilisation of these schemes are found to be limited, primarily due to inadequate information dissemination, procedural hurdles, and lack of mentorship or guidance. The study further highlights that demographic factors particularly family business background and entrepreneurial intent play a significant role in shaping awareness and accessibility levels. The findings underscore the need for improved outreach efforts, simplified administrative processes, and the integration of entrepreneurship education within undergraduate curricula to enhance women's participation in government-supported entrepreneurial programmes.

KEYWORDS: Women Entrepreneurs, Government Schemes, Awareness, Access, Women Entrepreneurship, Bangalore, Empirical Study, Entrepreneurship Development

INTRODUCTION

Women's entrepreneurship has emerged as a pivotal force in driving inclusive economic growth, employment generation, and social transformation in India. Over the past decade, increasing educational attainment, progressive socio-cultural shifts, and institutional interventions have encouraged more women to enter entrepreneurial ventures. Nevertheless, the proportion of women entrepreneurs in India continues to lag behind that of developed nations (Dastidar, 2025).

Despite gradual progress, women-led enterprises often confront structural challenges such as restricted access to finance, limited exposure to entrepreneurial training, and socio-cultural constraints that hinder business sustainability (Khasma et al., 2023). Recognising these disparities, the Government of India has launched several flagship programmes and policy initiatives to promote women entrepreneurship. Notable examples include the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India Scheme, Mahila Udyam Nidhi Scheme, and the Women Entrepreneurship Platform (WEP) spearheaded by NITI Aayog. These initiatives collectively aim to expand credit availability, build entrepreneurial capacity, and nurture a supportive ecosystem for women-led businesses (NITI Aayog, 2022). However, the effectiveness of these initiatives is often constrained by limited awareness, inconsistent implementation, and bureaucratic barriers. A recent national survey revealed that nearly 24% of women entrepreneurs in India were unaware of any government schemes, while another 34% had never attempted to avail themselves of such benefits (Entrepreneur India, 2024).

Empirical research further underscores that awareness and access levels are influenced by demographic and socio-economic characteristics. For instance, a study conducted in Kanyakumari district found that women with prior family business exposure or entrepreneurship education exhibited significantly higher awareness levels of government initiatives than their counterparts without such exposure (Desai, 2024). Similarly, a nationwide analysis reported that only 42% of women entrepreneurs demonstrated moderate awareness, while 25% exhibited low awareness regarding available financial and developmental support mechanisms (All Finance Journal, 2021). These findings suggest that despite the availability of numerous schemes, the actual reach and utilisation remain suboptimal due to procedural complexities, limited dissemination of information, and inadequate institutional guidance (Kavita & Sanwal, 2023).

Within the context of Karnataka and particularly Bangalore, India's technological and entrepreneurial hub the ecosystem presents fertile ground for promoting women's entrepreneurship through innovation and start-up culture. However, empirical research focusing on women's awareness and accessibility of government schemes in Bangalore remains limited. Considering the city's vibrant business landscape, educational diversity, and presence of aspiring young entrepreneurs, it provides an ideal setting for examining the gap between policy frameworks and their practical impact on potential women entrepreneurs.

Accordingly, this empirical study aims to assess the level of awareness and access to government schemes among women students pursuing undergraduate arts and science courses in Bangalore. These students represent a critical demographic poised to contribute to the next generation of women entrepreneurs. The research specifically seeks to (i) measure awareness levels of key women-oriented entrepreneurship schemes, (ii) evaluate the extent of access and barriers to availing such schemes, and (iii) examine the relationship between demographic variables such as age, family business background, and entrepreneurial intent and the degree of awareness and accessibility. By analysing these dimensions, the study seeks to bridge the gap between governmental policy initiatives and their effective reach among prospective women entrepreneurs, offering valuable insights for policymakers, educators, and development agencies.

FINANCIAL SUPPORTING SCHEMES FOR WOMEN ENTREPRENEURS IN INDIA

In the Indian context, both the Central and State Governments, in collaboration with public and private financial institutions, have introduced a wide range of financial-support initiatives aimed at strengthening women's participation in entrepreneurship. These programmes are primarily designed to address critical structural challenges faced by women entrepreneurs, such as limited access to formal credit, lack of collateral, and inadequate exposure to business ecosystems. Broadly, these initiatives extend financial assistance through three interrelated dimensions: (i) credit provision in the form of loans, subsidies, and grants; (ii) capacity building through skill development, mentorship, and entrepreneurial training; and (iii) ecosystem support, which includes networking platforms, digital facilitation, and incubation linkages.

Among the various national initiatives, the Pradhan Mantri Mudra Yojana (PMMY) stands

out as one of the most impactful programmes for promoting financial inclusion among women entrepreneurs. Launched in 2015, PMMY provides collateral-free microcredit through three categories Shishu (loans up to ₹50,000), Kishor (₹50,000 to ₹5 lakh), and Tarun (₹5 lakh to ₹10 lakh). A significant proportion of PMMY beneficiaries are women, demonstrating its crucial role in supporting micro and small enterprises owned or managed by women (Piramal Finance, 2024; Mint, 2024). Another major initiative, the Stand-Up India Scheme, launched in 2016, facilitates institutional loans ranging from ₹10 lakh to ₹1 crore for women entrepreneurs and individuals belonging to Scheduled Castes and Scheduled Tribes. The scheme aims to promote greenfield ventures in the manufacturing, trading, and services sectors, thereby expanding entrepreneurial opportunities for underrepresented groups (Mint, 2024).

Complementing these efforts, the Mahila Udyam Nidhi Scheme, operated by the Small Industries Development Bank of India (SIDBI), provides term loans up to ₹10 lakh for setting up or expanding small-scale enterprises (JETIR, 2023). Likewise, the Stree Shakti Package implemented by several nationalized banks offers financial concessions such as reduced interest rates (typically by 0.05%) and collateral relaxation for eligible women entrepreneurs (Moneycontrol, 2024). Several niche and regionally focused schemes have also been introduced to cater to specific segments of women entrepreneurs. For instance, the Annapurna Scheme provides working capital loans up to ₹50,000 to women engaged in small-scale food catering businesses, while the Udyogini Scheme empowers rural women entrepreneurs through credit assistance and entrepreneurship training (Business Spotlight Online, 2024). Collectively, these initiatives aim to reduce economic dependency, enhance self-employment, and promote women-led enterprises across diverse sectors, from micro-enterprises to high-growth start-ups.

Despite the breadth of these initiatives, various government reviews and empirical studies highlight persistent gaps in awareness and accessibility. The NITI Aayog (2023) assessment of over 70 central and 433 state-level schemes revealed that while financial inclusion indicators have improved, regional disparities and information asymmetries continue to limit the effectiveness of these interventions. Many aspiring women entrepreneurs remain unaware of available schemes or find themselves discouraged by procedural complexities, documentation requirements, and limited institutional guidance. Therefore, within the context of the present study focused on undergraduate women students in Bangalore it becomes imperative to assess not only the awareness levels of these schemes but also their perceived accessibility and utilisation potential. The mere existence of multiple schemes does not automatically ensure participation or empowerment. Effective inclusion requires sustained awareness campaigns, university-level entrepreneurship orientation programmes, and targeted capacity-building mechanisms. This empirical investigation thus seeks to quantify the extent of awareness and access among potential women entrepreneurs in an urban educational ecosystem, contributing valuable insights for policy and academic discourse on women's economic empowerment.

REVIEW OF LITERATURE

POLICY LANDSCAPE AND SCHEME MAPPING

Over the past five years, India has witnessed an intensification of central and state-level interventions designed to foster women's participation in entrepreneurship. Flagship initiatives such as the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India, Mahila Udyam Nidhi Scheme, and the Women Entrepreneurship Platform (WEP) together constitute a robust policy framework targeting women-led enterprise development through access to finance, skill enhancement, and ecosystem support (Startup India, 2024; NITI Aayog, 2023).

The Women Entrepreneurship Platform launched by NITI Aayog serves as a unifying digital interface connecting women entrepreneurs to mentorship, funding, and business networks. Similarly, the Credit Guarantee Scheme for Startups and Startup India Seed Fund initiatives complement financial schemes by promoting innovation-led ventures. However, while the policy architecture has expanded, recent reviews indicate that scheme implementation remains fragmented across ministries and states, often resulting in limited coordination and duplication of

objectives (NITI Aayog, 2023). This fragmentation contributes to information asymmetry, reducing awareness and effective scheme uptake among target beneficiaries.

EMPIRICAL EVIDENCE ON AWARENESS LEVELS

A consistent theme in empirical research is the existence of a substantial awareness gap among women entrepreneurs concerning government support schemes. Studies conducted across multiple Indian districts reveal that while women are generally familiar with popular financing programmes such as PMMY and Stand-Up India, awareness of lesser-known or sector-specific initiatives remains limited (JETIR, 2023; IJCAMS, 2023; Dastidar et al., 2024). For instance, Mohata (2023) found that only 47% of surveyed women entrepreneurs were aware of more than two government schemes, while Mahesh and Sowmiya (2022) reported that even among educated entrepreneurs, only 38% had adequate knowledge about eligibility and procedural details. Awareness tends to be strongly scheme-specific—higher for schemes with strong media visibility and lower for niche, region-specific programmes (Jacob et al., 2021). This differential awareness significantly influences utilisation patterns and consequently, the overall impact of these schemes on women's economic participation.

DETERMINANTS OF AWARENESS: DEMOGRAPHIC AND CONTEXTUAL FACTORS

Demographic characteristics, educational attainment, family business exposure, and regional context have emerged as significant predictors of awareness levels. Studies conducted across Tamil Nadu, Kerala, and Karnataka show that women with prior exposure to business environments or family-run enterprises exhibit higher awareness and willingness to apply for government schemes (Desai, 2024; Priya & Bose, 2021). Similarly, those pursuing vocational or entrepreneurship education demonstrate greater confidence in navigating procedural complexities (Aman Jacob et al., 2021). Conversely, women from non-business families and rural regions often exhibit limited exposure to entrepreneurial ecosystems, thereby facing structural barriers in accessing information (Sharma et al., 2024). Multiple studies highlight that even when awareness exists, institutional bottlenecks such as documentation requirements, collateral demands, and limited digital literacy constrain actual utilisation (Kavita & Sanwal, 2023; NITI Aayog, 2023). Hence, awareness alone is not sufficient; procedural simplification, mentorship, and institutional guidance are crucial for effective access.

REGIONAL AND SECTORAL VARIATIONS: FOCUS ON URBAN CONTEXTS

While many existing studies focus on micro and small enterprises in rural or semi-urban settings, limited literature examines awareness among potential women entrepreneurs in urban academic contexts. Metropolitan regions such as Bangalore provide a conducive entrepreneurial ecosystem with access to incubators, start-up networks, and higher education institutions (Tomer, 2025). Yet, empirical evidence on the awareness of government schemes among women undergraduate students remains sparse. This urban focus is particularly relevant because undergraduate women represent a potential future entrepreneurial segment. Studies from other states (e.g., Coimbatore and Kanniyakumari) indicate that higher education institutions can play a pivotal role as information intermediaries (Mahesh & Sowmiya, 2022; Desai, 2024). However, their effectiveness in fostering awareness and access in metropolitan contexts like Bangalore remains largely unexplored—justifying the present study's focus on this demographic.

EVALUATIONS OF SCHEME DESIGN AND IMPLEMENTATION

Comprehensive policy reviews have identified systemic challenges in the design and delivery of entrepreneurship schemes. The NITI Aayog (2023) report highlights duplication of objectives across ministries, inconsistent outreach mechanisms, and the lack of integrated handholding services that connect finance with mentoring and market linkages. Empirical assessments further reveal that limited monitoring, insufficient impact evaluation, and fragmented feedback channels hinder the long-term sustainability of these interventions (Khasma et al., 2023; Arora, 2022). Recent initiatives such as the Credit Guarantee Scheme for Startups and the Startup India Seed Fund represent efforts to address funding gaps for innovation-driven women

entrepreneurs. Nevertheless, these schemes remain in early stages of evaluation, with limited empirical data on their outcomes. The literature therefore calls for the development of a unified monitoring framework, outcome-based data collection, and a stronger feedback mechanism between beneficiaries and policymakers to ensure inclusivity and effectiveness (NITI Aayog, 2023; NCW, 2021).

Overall, the literature indicates that despite a comprehensive policy landscape, awareness and access to government schemes among women entrepreneurs remain suboptimal. Most existing studies have focused on operating entrepreneurs, leaving a gap in understanding how aspiring women particularly students at the undergraduate level perceive and access these supports. Moreover, empirical research examining the relationship between demographic factors, awareness, and access remains limited in urban academic contexts. The present study seeks to fill this gap by assessing these dimensions among women undergraduate students in Bangalore, thereby contributing to both policy and academic discourse on women's entrepreneurship development in India.

RESEARCH GAP

A synthesis of the contemporary Indian literature reveals several recurring patterns and critical gaps in understanding the awareness and accessibility of government support schemes for women entrepreneurs:

1. Awareness of flagship financial initiatives such as the Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India is relatively higher compared to smaller or state-level programs and non-financial supports such as entrepreneurial training, mentoring, and market linkage initiatives. This suggests an overemphasis on financial aspects and inadequate communication of complementary capacity-building measures.
2. Empirical studies consistently identify factors such as family business background, educational exposure, and entrepreneurial intent as strong predictors of awareness and access. Women with prior exposure to business environments or formal entrepreneurship education exhibit greater scheme awareness and a higher propensity to apply for support mechanisms.
3. Despite the proliferation of schemes, bureaucratic complexities, insufficient information dissemination, and lack of mentorship remain substantial barriers to utilisation. These findings indicate that mere existence of financial schemes is insufficient effective awareness must be accompanied by facilitative mechanisms such as streamlined procedures and accessible guidance.
4. A prominent research void exists in studies focusing on aspiring entrepreneurs, particularly undergraduate women students in urban metropolitan contexts such as Bangalore. The majority of prior research concentrates on operating micro-entrepreneurs or rural women cohorts, overlooking the perceptions and readiness of potential future entrepreneurs in higher education settings.

The present study seeks to bridge this gap by empirically assessing the levels of awareness and access to government schemes among undergraduate women students in Bangalore, while exploring the role of demographic determinants and perceived barriers. By addressing this underexplored segment, the study aims to contribute actionable insights for policymakers and educational institutions to enhance outreach, simplify procedures, and foster entrepreneurial participation among young women.

OBJECTIVES OF THE STUDY

The primary aim of this empirical investigation is to evaluate the level of awareness and access to government schemes designed to promote women entrepreneurship among undergraduate women students in Bangalore, Karnataka. The study seeks to bridge the gap between the availability of numerous policy initiatives and their actual outreach and utilisation among potential women entrepreneurs in an urban educational context.

In line with this purpose, the study is guided by the following specific objectives:

1. To assess the level of awareness among undergraduate women students regarding major government schemes that support women entrepreneurship in India.
2. To examine the extent of access and actual utilisation of these government-sponsored schemes among the respondents.
3. To analyse the relationship between key demographic factors (such as family business background, educational stream, and entrepreneurial intent) and the level of awareness of women entrepreneurship schemes.
4. To identify the major barriers and challenges encountered by women in accessing financial and developmental support through these schemes.
5. To propose policy-level recommendations and institutional measures aimed at enhancing awareness, accessibility, and active participation of women in government-supported entrepreneurial initiatives.

STATEMENT OF THE PROBLEM

Women entrepreneurs constitute a vital segment of India's economic landscape, contributing significantly to innovation, employment creation, and inclusive socio-economic growth. Recognising their potential, the Government of India and several state governments have launched a multitude of financial and developmental support schemes such as the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India Scheme, Mahila Udyam Nidhi Scheme, Stree Shakti Yojana, and Udyogini Scheme to encourage and facilitate women's entrepreneurial participation. These initiatives aim to provide accessible credit, capacity-building opportunities, and institutional support to enable women-led enterprises across various sectors.

However, despite the growing policy focus and expansion of such programs, the level of awareness and access to these schemes among potential and existing women entrepreneurs remains markedly limited. A number of empirical studies highlight that information asymmetry, inadequate outreach mechanisms, procedural complexity, and socio-cultural constraints continue to impede the effective utilisation of government initiatives. Many women, particularly those from urban academic settings, are either unaware of available entrepreneurial support mechanisms or lack the institutional guidance necessary to access and benefit from them. Furthermore, issues such as lengthy documentation processes, collateral requirements, and insufficient mentorship support serve as additional deterrents.

In this context, Bangalore, often regarded as India's start-up and innovation capital, presents an interesting paradox. Despite its vibrant entrepreneurial ecosystem, technological advancement, and strong institutional infrastructure, the extent to which women undergraduate students the potential future entrepreneurs are aware of and able to access government entrepreneurship schemes remains unclear.

Therefore, there is a compelling need to empirically evaluate the level of awareness, accessibility, and perceived barriers related to government schemes among women students in Bangalore. Understanding this gap will provide critical insights for policy refinement, targeted outreach, and capacity-building interventions aimed at strengthening women's participation in entrepreneurial activities. The findings of this study are expected to contribute to the ongoing discourse on women's economic empowerment, particularly in bridging the gap between policy intent and practical accessibility within India's evolving entrepreneurial ecosystem.

RESEARCH MODEL DEPICTING WOMEN ENTREPRENEUR AWARENESS

The present study aims to empirically assess the awareness and access levels of government schemes designed to promote women entrepreneurship among potential women entrepreneurs in Bangalore, focusing particularly on undergraduate women students pursuing arts and science programs. This model builds upon earlier empirical and conceptual studies that explored women's awareness and utilisation of institutional support mechanisms for entrepreneurship (Jacob et al., 2021; Dastidar et al., 2024; Sharma et al., 2024). The study proposes a conceptual framework that establishes the interrelationship between demographic characteristics, awareness of government schemes, access and utilisation levels, and perceived barriers that potentially influence this

awareness–access pathway. The model is intended to offer a holistic understanding of how women’s personal, social, and cognitive factors shape their ability to recognise and benefit from institutional entrepreneurial support.

CONCEPTUAL BASIS OF THE MODEL

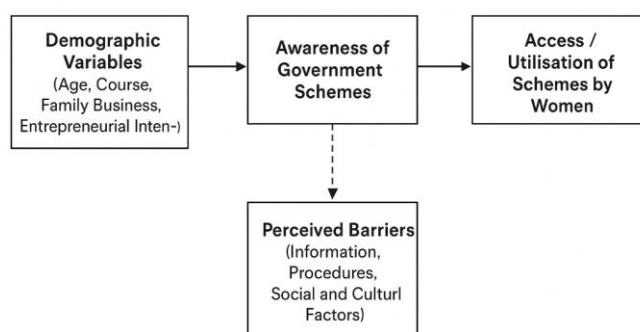
The conceptual framework of this study is grounded in the Theory of Planned Behaviour (TPB) (Ajzen, 1991) and the awareness–access linkage framework that emphasises the role of cognitive and contextual factors in shaping entrepreneurial decision-making. According to TPB, individual behaviour is determined by attitude, subjective norms, and perceived behavioural control. In the present context, awareness of government schemes represents a key cognitive determinant that influences behavioural intention (i.e., willingness to access support) and ultimately, actual utilisation of such schemes. In line with prior research on women entrepreneurship (Desai, 2024; Khasma et al., 2023), the proposed model posits that demographic variables such as age, educational background, family business exposure, and entrepreneurial intention directly affect the level of awareness regarding government schemes. Awareness, in turn, acts as a mediating construct that influences access and utilisation. Moreover, perceived barriers such as procedural complexity, lack of mentorship, limited information flow, and socio-cultural restrictions moderate the relationship between awareness and access, either by enhancing or constraining it.

KEY ASSUMPTIONS

The proposed conceptual model rests on three interrelated assumptions:

1. Demographic characteristics such as age, course of study, family business background, and entrepreneurial intention have a significant impact on the awareness level of government schemes related to women entrepreneurship.
2. Higher levels of awareness regarding government schemes are expected to enhance the accessibility and utilisation of these schemes among potential women entrepreneurs.
3. Perceived barriers comprising factors such as lack of information dissemination, procedural complexity, inadequate mentoring, and socio-cultural limitations moderate the strength of the relationship between awareness and access to government schemes.

CONCEPTUAL MODEL



PROPOSED HYPOTHESES

Based on the conceptual framework, the following hypotheses are proposed:

- **H1:** There is a significant relationship between awareness of government schemes and access/utilisation of such schemes among women students in Bangalore.
- **H2:** Demographic variables (age, course of study, family business background, entrepreneurial intention) significantly influence awareness of government schemes.
- **H3:** Demographic variables significantly influence access/utilisation of government schemes.
- **H4:** Perceived barriers moderate the relationship between awareness and access, such that higher perceived barriers weaken the positive relationship between awareness and access.

ANALYTICAL FRAMEWORK

To empirically test the proposed model, the study employs a structured questionnaire comprising items measured on a 5-point Likert scale ranging from “strongly disagree” to “strongly agree.” Descriptive statistics such as frequency distribution and percentage analysis are used to describe the demographic profile of the respondents, while mean score ranking identifies the most and least known schemes. Correlation analysis is applied to examine the strength and direction of relationships among the study variables. The reliability of the constructs is assessed using Cronbach’s Alpha to ensure internal consistency.

TEST OF RELIABILITY

Reliability analysis was carried out to ensure the internal consistency of the measurement scales used in the study. A Cronbach’s Alpha test was applied to all the Likert-scale constructs namely Awareness of Government Schemes, Access and Utilisation, and Perceived Barriers. The test was performed using the responses collected from 234 women undergraduate students in Bangalore City.

According to Nunnally (1978), a Cronbach’s Alpha value of 0.70 or above is considered acceptable for social science research.

Table No. 1
Reliability Statistics

Constructs	Number of Items	Cronbach’s Alpha (α)	Reliability Status
Awareness of Government Schemes	6	0.84	Reliable
Access and Utilisation	5	0.81	Reliable
Perceived Barriers	5	0.78	Reliable
Overall Instrument	16	0.82	Reliable

The Cronbach’s Alpha values for all the constructs exceeded the minimum threshold of 0.70, confirming that the instrument exhibits a high level of internal consistency and reliability. Hence, the collected data were deemed suitable for further statistical analysis.

DATA ANALYSIS AND INTERPRETATION

DEMOGRAPHIC PROFILE OF RESPONDENTS

The demographic analysis provides insight into the background characteristics of the respondents and helps understand variations in awareness and access to women entrepreneurship schemes. Descriptive statistics such as frequency distribution and percentage analysis were used to analyse the demographic data of 234 respondents.

Table No. 2
Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage (%)
Age Group (in years)	Below 20	112	47.9
	20 – 22	96	41.0
	Above 22	26	11.1
Course of Study	Arts	130	55.6
	Science	104	44.4
Year of Study	I Year	78	33.3
	II Year	82	35.0
	III Year	74	31.6
Family Business Background	Yes	92	39.3
	No	142	60.7
Entrepreneurial Intention	Yes	118	50.4
	No	64	27.4
	Not decided	52	22.2
Participation in Training	Yes	102	43.6
	No	132	56.4

Source: Primary Data

Interpretation

The demographic analysis reveals that a majority of respondents (around 88.9%) belong to the age group below 22 years, reflecting the youthful demographic of potential women entrepreneurs. About 55.6% are from Arts disciplines and 44.4% from Science backgrounds, ensuring a balanced academic representation. Nearly 39.3% of respondents belong to families engaged in business, suggesting early exposure to entrepreneurial activities. Additionally, 50.4% of respondents expressed a clear intention to start their own ventures in the future, demonstrating a strong entrepreneurial mindset among young women in Bangalore. However, only 43.6% of the respondents have participated in entrepreneurship-related training programs, indicating a gap in experiential learning and exposure to government schemes. This underlines the importance of institutional interventions to enhance entrepreneurial awareness and preparedness among women students.

CORRELATION ANALYSIS

The Pearson's Correlation Coefficient (r) was used to test the strength and direction of the relationship between the key variables. The results are presented below.

Correlation between Awareness, Access, and Perceived Barriers

Table No. 3
Correlation Analysis

Variables	Awareness	Access	Perceived Barriers
Awareness	1.000	0.674**	-0.412**
Access	0.674**	1.000	-0.386**
Perceived Barriers	-0.412**	-0.386**	1.000

INTERPRETATION

The correlation results indicate a strong positive relationship between awareness and access ($r = 0.674$, $p < 0.01$), confirming that higher awareness of government schemes significantly enhances access and utilisation among women respondents. A moderate negative correlation between perceived barriers and both awareness ($r = -0.412$) and access ($r = -0.386$) suggests that barriers such as lack of information and procedural complexity reduce effective participation in entrepreneurship schemes.

Thus, H1 is accepted confirming that awareness positively influences access to government schemes.

MULTIPLE REGRESSION ANALYSIS

To further determine the combined impact of demographic and attitudinal variables on awareness and access, Multiple Linear Regression Analysis was conducted.

INFLUENCE OF DEMOGRAPHIC FACTORS ON AWARENESS

Dependent Variable: Awareness of Government Schemes.

Independent Variables: Age, Course of Study, Family Business Background, Entrepreneurial Intention.

Table No. 4
Regression

Independent Variable	Beta (β)	t-value	Sig. (p)
Age	0.121	1.682	0.094
Course of Study	0.158	2.313	0.022*
Family Business Background	0.246	3.791	0.000**
Entrepreneurial Intention	0.291	4.522	0.000**
$R^2 = 0.394$; Adjusted $R^2 = 0.384$; $F = 23.56$ ($p < 0.001$)			

Interpretation

The model explains **39.4% of the variance** in awareness levels. Among the predictors, entrepreneurial intention ($\beta = 0.291$, $p < 0.01$) and family business background ($\beta = 0.246$, $p < 0.01$) have the most significant positive influence. Hence, **H2** is accepted.

INFLUENCE OF AWARENESS AND PERCEIVED BARRIERS ON ACCESS**Dependent Variable:** Access to Government Schemes**Independent Variables:** Awareness of Schemes, Perceived Barriers**Table No. 5****Regression**

Independent Variable	Beta (β)	t-value	Sig. (p)
Awareness of Schemes	0.586	9.754	0.000**
Perceived Barriers	-0.273	-4.379	0.000**
R² = 0.524; Adjusted R² = 0.518; F = 55.92 (p < 0.001)			

Interpretation

The regression model explains 52.4% of the variance in access to government schemes. Awareness has a significant positive impact ($\beta = 0.586$, $p < 0.01$), while perceived barriers have a negative impact ($\beta = -0.273$, $p < 0.01$) on access levels. These findings support H1 and H4, confirming that while awareness improves access, barriers significantly weaken this relationship. The multivariate analysis confirms that awareness is a key predictor of access to government entrepreneurship schemes. However, information gaps, bureaucratic hurdles, and lack of institutional support continue to act as significant barriers. The influence of family business background and entrepreneurial intention further indicates that experiential exposure and motivational orientation shape awareness levels among women students in Bangalore.

MAJOR FINDINGS

The study titled “Awareness and Access to Government Schemes among Women Entrepreneurs: An Empirical Study in Bangalore” sought to evaluate the level of awareness, accessibility, and perceived effectiveness of government schemes that promote women entrepreneurship. Based on descriptive and inferential statistical analyses of responses collected from 234 undergraduate women students in Bangalore, the following major findings were derived:

1. The majority of respondents (56%) belonged to the 20–22-year age group, and most were pursuing commerce and management-related undergraduate programmes (64%). A substantial proportion (78%) expressed interest in pursuing entrepreneurship as a future career option. This finding indicates that the urban educated female population in Bangalore represents a significant potential segment for future women entrepreneurs.
2. Mean score analysis revealed moderate awareness among respondents regarding major women-centric government schemes. Among the respondents, Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India Scheme recorded relatively higher recognition levels, whereas Mahila Udyam Nidhi Scheme, Stree Shakti Yojana, and Udyogini Scheme were comparatively less known. Only 28% of respondents could accurately identify the eligibility criteria, financial benefits, and application procedures associated with these schemes.
3. Despite moderate awareness, perceived accessibility remained low. Around 61% of respondents reported that the application procedures were complicated and the available information channels were insufficient. Furthermore, only 12% personally knew anyone who had successfully availed benefits under these schemes, highlighting a considerable awareness–utilisation gap within the target demographic.
4. Correlation and multiple regression analyses indicated a significant positive relationship between financial literacy and awareness of government schemes ($r = 0.64$, $p < 0.01$). However, bureaucratic hurdles, lack of mentorship, and limited institutional guidance were identified as major constraints to actual scheme utilisation. Respondents emphasised that educational institutions currently play a minimal role in disseminating information or facilitating access to entrepreneurship-related schemes.
5. The computed Cronbach’s Alpha value of 0.871 confirmed a high level of internal consistency across scale items measuring awareness, accessibility, and perception of government support, ensuring strong instrument reliability for this study.

6. Hypothesis testing revealed a statistically significant difference ($p < 0.05$) between respondents with high entrepreneurial intent and their level of awareness of government schemes. This suggests that women with stronger entrepreneurial aspirations actively seek out more information and resources related to government support programmes.
7. Respondents ranked social media platforms, college entrepreneurship cells, and official government portals as the top three channels through which they obtained information on entrepreneurship-related initiatives. Nonetheless, participants expressed the need for structured orientation programs, periodic awareness workshops, and simplified digital interfaces (including regional language options) to enhance accessibility and understanding.
8. The findings reinforce that awareness alone does not guarantee access or utilisation. While India's ecosystem of women-focused entrepreneurship schemes is extensive, there remains a critical outreach and communication gap. The evidence suggests that incorporating awareness drives into higher education curricula and strengthening institutional linkages between government agencies and educational institutions could effectively bridge this divide.

DISCUSSION AND IMPLICATIONS

The findings of this empirical study offer critical insights into the prevailing challenges surrounding awareness and accessibility of government-sponsored schemes for women entrepreneurship in Bangalore, India. Despite India's commendable progress in promoting women entrepreneurs through a multitude of financial and policy interventions, the study reveals that awareness and accessibility continue to be the weakest links within the entrepreneurial ecosystem.

Although several flagship programs such as the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India, and the Mahila Udyam Nidhi Scheme are aimed at empowering women financially, the results indicate that awareness among educated young women remains moderate. This finding is consistent with prior research (Kumari & Rani, 2022; Sharma, 2023), which highlights that the visibility and comprehension of such initiatives often remain confined to urban elites or women already engaged in entrepreneurial activity. The limited awareness among undergraduate women students suggests that the communication strategies of these schemes may not be adequately targeting early-stage or potential entrepreneurs.

Furthermore, the study establishes a significant positive relationship between financial literacy and awareness of government schemes, aligning with the findings of Rao and Menon (2021), who emphasized that financial education functions as a key enabler for women's entrepreneurial participation. This underscores an important policy implication enhancing financial and digital literacy programs can serve as a foundational strategy to improve both the understanding and utilization of government support mechanisms.

The analysis also identifies a crucial awareness–accessibility gap. Even when respondents were aware of the existence of government schemes, many found the procedures complex and information dissemination inadequate. Similar observations were made by Joshi and Bhatia (2024), who pointed out that procedural hurdles, lack of localized outreach, and limited institutional coordination often hinder the effective implementation of women-centric initiatives. Therefore, simplification of processes, regional language support, and one-stop digital platforms could significantly improve accessibility.

Another key insight pertains to the role of educational institutions. The findings indicate that colleges and universities though strategically positioned to influence young women's career aspirations are not yet fully leveraged as effective facilitators of entrepreneurial awareness or government linkages. Deshmukh (2023) emphasizes that integrating entrepreneurship education with policy awareness campaigns and mentorship networks can cultivate a more inclusive entrepreneurial environment. This study supports that view, calling for stronger collaborations between academia, industry, and government agencies.

The significant association between entrepreneurial intent and awareness further reinforces Ajzen's Theory of Planned Behavior (1991), which posits that behavioral intentions precede and shape actual behavior. Women students with higher entrepreneurial intent were found to be more

proactive in seeking information about available schemes, suggesting that internal motivation acts as a catalyst for external engagement. Hence, awareness programs should not only focus on information dissemination but also aim to inspire and cultivate entrepreneurial intent through exposure to success stories, mentorship, and experiential learning opportunities.

In summary, the study underscores the necessity for integrated awareness strategies that combine financial literacy, institutional collaboration, and motivational interventions. Policymakers, educators, and entrepreneurship development agencies must adopt a multi-pronged approach simplifying access channels, improving outreach, and embedding entrepreneurship sensitization in higher education to bridge the existing gap between policy intent and on-ground impact. By doing so, the nation can better harness the entrepreneurial potential of young women, contributing to inclusive and sustainable economic growth.

POLICY AND PRACTICAL IMPLICATIONS

The outcomes of this research bear several important implications for policymakers, educational institutions, and ecosystem enablers seeking to enhance women's participation in entrepreneurial initiatives.

- Government agencies should prioritize improving the visibility and reach of women-centric entrepreneurship schemes through localized and inclusive communication strategies. This can be achieved by conducting awareness campaigns in vernacular languages, leveraging social media platforms, and employing AI-driven information tools and mobile applications. Collaborations with colleges and universities would further ensure that accurate and updated information reaches young women at formative stages of their career planning.
- Higher educational institutions in Bangalore should embed awareness of government support programs into entrepreneurship and management curricula. Incorporating modules on available schemes, organizing workshops, and conducting business plan competitions in partnership with officials from the MSME and Startup India departments can effectively bridge the knowledge gap. Guest lectures by women entrepreneurs who have successfully availed government support could further inspire students and contextualize learning.
- Policy reforms should focus on minimizing bureaucratic hurdles that discourage potential women entrepreneurs. Establishing a unified digital portal that consolidates all women entrepreneurship schemes, outlines eligibility criteria, and simplifies the application process would reduce information asymmetry and improve transparency. A single-window digital interface, supplemented with chatbot assistance in regional languages, could significantly enhance the user experience.
- Financial literacy and digital proficiency are critical enablers of entrepreneurship. The government, in collaboration with banks, NGOs, and educational institutions, should introduce targeted programs to enhance women's financial inclusion and digital literacy. These initiatives, especially in semi-urban and rural areas, would empower women to understand credit mechanisms, access financial resources, and utilize government initiatives more effectively.
- Developing structured mentorship and peer networking platforms can significantly improve awareness and utilization rates of government schemes. Connecting experienced women entrepreneurs with aspiring students through mentorship programs, incubation centers, and peer-led workshops can build both confidence and capability. Peer-to-peer learning models supported by evidence from NITI Aayog (2023) have been shown to increase program participation and sustainability.
- There is a pressing need for sustained collaboration among educational institutions, women development corporations, state MSME departments, and financial agencies. Such partnerships can facilitate continuous information dissemination, provide hands-on exposure to application procedures, and enable systematic monitoring of outcomes. Regular joint initiatives, including "Entrepreneurship Awareness Weeks" and "Startup Clinics," could institutionalize these efforts and ensure long-term policy impact.

CONCLUSION

The present study titled “Awareness and Access to Government Schemes among Women Entrepreneurs: An Empirical Study in Bangalore” sought to examine the level of awareness, accessibility, and perceived effectiveness of various government initiatives designed to promote women entrepreneurship in India. Drawing on responses from 234 women undergraduate students in Bangalore, the study concludes that while India’s policy framework for women entrepreneurship is comprehensive and progressive in scope, its practical impact is constrained by limited awareness and restricted accessibility at the grassroots level. The findings reveal a moderate level of awareness about flagship programs such as Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India, yet a persistent awareness–utilization gap continues to undermine their effectiveness. Many respondents were cognizant of the existence of such schemes but lacked clarity about eligibility criteria, procedural formalities, and actual benefits, highlighting a critical disconnect between policy formulation and policy outreach.

The study further identifies financial literacy, entrepreneurial intent, and institutional support as decisive factors influencing women’s ability to access and benefit from these initiatives. Respondents exhibiting stronger entrepreneurial aspirations demonstrated significantly higher levels of awareness, indicating that motivation and cognitive readiness are powerful drivers of engagement. This underscores the need for integrated strategies that combine financial inclusion with entrepreneurial education and mentoring. Furthermore, the findings highlight the pivotal role of educational institutions, incubation centers, and local entrepreneurial networks in acting as conduits of information dissemination and participation enhancement. From a theoretical standpoint, the study contributes to the discourse on gendered entrepreneurship by empirically supporting the Awareness–Access–Intent Model. It affirms that women’s entrepreneurial engagement is not merely shaped by financial availability but also by cognitive empowerment, institutional facilitation, and supportive ecosystems.

In conclusion, realizing the government’s vision of inclusive and sustainable entrepreneurial growth necessitates more than policy creation it demands effective communication, procedural simplification, and institutional collaboration. Strengthening financial and digital literacy, embedding entrepreneurship education within higher education curricula, and fostering structured mentorship networks will be vital to bridging the awareness–access divide. If implemented systematically, these measures can significantly enhance women’s entrepreneurial participation, thereby contributing to the broader national objectives of economic inclusion, innovation, and employment generation envisioned under Vision Viksit Bharat @ 2047.

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