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AN EMPIRICAL STUDY ON THE EFFECTIVENESS OF GOVERNMENT SCHEMES IN PROMOTING WOMEN ENTREPRENEURSHIP IN CHENNAI CITY

M. NAZEEMA

Ph.D Research Scholar (FT)

Bhaktavatsalam Memorial College for Women

Korattur, Chennai-600 080

Dr. K. R. DHANALAKSHIMI

Research Supervisor & Principal

Bhaktavatsalam Memorial College for Women

Korattur, Chennai-600 080

ABSTRACT

Women's entrepreneurship plays a vital role in fostering economic growth, generating employment, and promoting social empowerment, particularly in urban regions such as Chennai. The present study aims to examine the role and impact of government schemes in supporting women entrepreneurs in the study region. The study focuses on key dimensions such as awareness, accessibility, and utilization of government schemes and their influence on entrepreneurial outcomes, including growth, performance, and sustainability. A descriptive and empirical research design is adopted, and primary data were collected from 431 women entrepreneurs using a structured questionnaire based on a five-point Likert scale. The study employs statistical tools, including descriptive statistics, multiple regression analysis, t-tests, and ANOVA, to analyze the data and test the hypotheses. The study concludes that awareness, accessibility, and utilization of government schemes significantly enhance their effectiveness, with utilization emerging as the most influential factor. Government schemes positively contribute to the growth, performance, and sustainability of women's entrepreneurship. However, challenges such as limited awareness, procedural complexities, and accessibility barriers hinder their optimal use. Overall, the study emphasizes that improving information dissemination, simplifying procedures, and strengthening institutional support can further enhance the effectiveness of government initiatives for women entrepreneurs.

KEYWORDS: Women Entrepreneurship, Government Schemes, Awareness, Accessibility, Utilization, Entrepreneurial Performance, Sustainability, Chennai City

INTRODUCTION

Women's entrepreneurship has become a key driver of economic growth, social change, and inclusive development in India. Increasing women's participation in business activities contributes to employment generation, innovation, productivity, and regional development, while also promoting self-reliance and balanced socio-economic progress. According to NITI Aayog (2023), promoting women entrepreneurship is essential for

achieving sustainable and inclusive economic growth in India. The concept of women entrepreneurship extends beyond mere business ownership; it encompasses empowerment, financial independence, and the ability to make independent economic decisions. Despite these advantages, women entrepreneurs in India continue to face multiple challenges, including limited access to finance, a lack of entrepreneurial skills, socio-cultural constraints, and restricted mobility. **Ministry of Micro, Small, and Medium Enterprises (2022)** highlights that women entrepreneurs often encounter structural and institutional barriers that hinder their business expansion and sustainability. In response, the government has introduced various schemes to address these challenges through financial assistance, training, and institutional support.

Government initiatives such as the Stand-Up India Scheme and the Pradhan Mantri Mudra Yojana have played a pivotal role in expanding access to credit and promoting women's entrepreneurial ventures. Studies by **Kumar and Sharma (2022)** indicate that such financial schemes have significantly improved women's participation in small and medium-sized enterprises. Similarly, research conducted by **Gupta and Aggarwal (2023)** found that training and skill development programs under government initiatives enhance entrepreneurial competencies and business performance among women entrepreneurs.

Despite the presence of numerous government schemes, their effectiveness in achieving the intended objectives remains an empirical concern. Several studies suggest that the benefits of these schemes are not uniformly distributed due to issues such as lack of awareness, procedural complexities, and inadequate implementation mechanisms. **Rani and Devi (2021)** observed that a significant proportion of women entrepreneurs are either unaware of government schemes or face difficulties in accessing them. Furthermore, **Singh and Kaur (2022)** emphasized that bureaucratic hurdles and limited institutional support often reduce the overall effectiveness of such schemes.

Recent literature also highlights that government schemes contribute positively to women's economic empowerment, social status, and entrepreneurial motivation. According to **Patel and Desai (2024)**, women beneficiaries of government schemes exhibit higher levels of financial independence and business growth compared to non-beneficiaries. Additionally, **Mehta and Joshi (2023)** argue that targeted policy interventions, including mentorship and market linkage support, significantly enhance the sustainability of women-led enterprises. However, the persistence of gender biases, lack of digital literacy, and inadequate support networks continues to pose challenges to women entrepreneurs. In Chennai, a major economic and industrial hub, women's entrepreneurship has seen considerable growth driven by increased educational attainment, urbanization, and access to institutional support systems. The city offers a conducive environment for entrepreneurial activities, supported by a strong MSME sector and various government initiatives. Studies by Sridhar and Priya (2023) indicate that women entrepreneurs in Chennai benefit from both central and state government schemes; however, disparities in awareness and utilization persist. Therefore, the present study titled "*An Empirical Study on the Effectiveness of Government Schemes in Promoting Women Entrepreneurship in Chennai City*" seeks to examine the role and impact of government schemes in fostering women entrepreneurship in the study region. The study aims to assess the level of awareness, accessibility, and effectiveness of these schemes and to identify the challenges faced by women entrepreneurs in availing such benefits. By providing empirical insights, the study contributes to the existing literature. It offers valuable recommendations for policymakers to enhance the effectiveness and reach of government initiatives to empower women entrepreneurs.

OPERATIONAL DEFINITIONS

Government Schemes: Government schemes are financial and non-financial initiatives introduced by the Government of India and the Government of Tamil Nadu to

support women entrepreneurs through credit facilities, subsidies, training, and institutional assistance. In this study, government schemes are operationalized as awareness, accessibility, and utilization among women entrepreneurs (**Kumar & Sharma, 2022; Gupta & Aggarwal, 2023**).

Effectiveness of Government Schemes: Effectiveness refers to the extent to which government schemes successfully achieve their objective of promoting women's entrepreneurship. It is measured by perceived improvements in business growth, financial stability, entrepreneurial skills, and overall satisfaction among women entrepreneurs who have availed of these schemes (Patel & Desai, 2024).

Women's Entrepreneurship: Women's entrepreneurship refers to the process by which women initiate, organize, manage, and operate business enterprises independently. In this study, it is operationalized through indicators such as business ownership, level of involvement in decision-making, and engagement in entrepreneurial activities (**Mehta & Joshi, 2023**).

Promotion of Women Entrepreneurship: Promotion of women entrepreneurship refers to the role played by government schemes in encouraging women to start, sustain, and expand their business ventures. It is measured through increased participation in entrepreneurial activities, business expansion, and improved access to financial and institutional support (**Rani & Devi, 2021**).

REVIEW OF LITERATURE

Sathiya Moorthi and Ramachandran (2026) found that startup-oriented government schemes in India provide women entrepreneurs with financial support, training, mentorship, and market access, and the study concluded that such schemes play an important role in encouraging business formation and small entrepreneurship among women.

Akilanayaki Lingeswaran and Sathya P. (2025) found that women entrepreneurs in Coimbatore were not uniformly aware of available government schemes. They emphasized that improving awareness and accessibility are essential to help women use these schemes to overcome challenges and achieve business growth.

Ritu Kumari and Vinay Pal Singh (2024) found that government policies, such as MSME-linked support schemes, are valuable for women's empowerment, yet women entrepreneurs still face major growth barriers. The study concluded that stronger policy action is needed to improve women's entrepreneurship in India.

Saranya and Chandrasekar (2023) found that the Government of India has launched many schemes to promote women entrepreneurs and that these schemes are tailored to regional needs; however, the authors stressed the need for regular evaluation to improve the effectiveness and future planning of such schemes.

Jaitly and Thangallapally (2022) found that central and state government schemes remain a key vehicle for supporting women entrepreneurs in India, especially poorer women who use entrepreneurship as a pathway out of poverty. However, the report also highlighted persistent information and ecosystem gaps that limit the full impact of these schemes.

Lakshmi Priya and Smilee Bose (2021) found that women entrepreneurs in Chennai had growing interest in entrepreneurship, but awareness of government schemes and training programs remained a crucial issue; the study showed that government and non-government agencies play an important role in training, loan disbursement, and entrepreneurial promotion among women in Chennai.

Sathiyabama and Velmurugan (2019) found that women entrepreneurs in the Coimbatore district were aware of schemes such as the Mudra Yojana, the IFCI interest subsidy scheme for women entrepreneurs, and the Annapurna Scheme; the study recommended stronger awareness efforts through banks and agencies.

Seema Singh (2015) found that entrepreneurship development programs and government schemes are crucial for empowering women entrepreneurs by equipping them with the entrepreneurial skills needed to establish and successfully run enterprises.

PROBLEM OF THE STUDY

Women entrepreneurship has gained considerable importance as a catalyst for economic development, employment generation, and social empowerment in India, particularly in urban regions such as Chennai. Despite the introduction of numerous government schemes aimed at promoting women-led enterprises through financial assistance, skill development, and institutional support, the actual effectiveness of these initiatives remains uncertain. Many women entrepreneurs continue to face challenges, including limited awareness of available schemes, difficulties accessing benefits due to complex procedures, inadequate financial support, and a lack of proper guidance and training. Furthermore, there is a significant gap between policy formulation and implementation at the grassroots level, which often prevents the intended benefits from reaching target beneficiaries. In addition, socio-cultural constraints, digital illiteracy, and insufficient institutional coordination further hinder the successful utilization of these schemes. Although several studies have highlighted the existence of government support systems, there is a lack of comprehensive empirical evidence examining how effectively these schemes promote, sustain, and support women's entrepreneurship, particularly in Chennai City. Therefore, it becomes essential to systematically assess the awareness, accessibility, utilization, and overall effectiveness of government schemes in promoting women entrepreneurship in the study region, thereby identifying existing gaps and providing meaningful insights for policymakers and stakeholders to enhance the impact of such initiatives.

OBJECTIVES OF THE STUDY

1. To examine the level of awareness, accessibility, and utilization of government schemes among women entrepreneurs in Chennai.
2. To assess the effectiveness of government schemes in promoting the growth, performance, and sustainability of women entrepreneurship in the study region.

HYPOTHESES

- **H1:** There is a significant relationship between awareness, accessibility, and utilization of government schemes and the effectiveness of these schemes among women entrepreneurs in Chennai.
- **H2:** Government schemes have a significant positive influence on the growth, performance, and sustainability of women entrepreneurship in the study region.

RESEARCH METHODOLOGY

The present study adopts a descriptive and empirical research design to examine the effectiveness of government schemes in promoting women entrepreneurship in Chennai. The study is primarily based on primary data collected from women entrepreneurs through a well-structured questionnaire, supplemented by secondary data gathered from journals, government reports, and official publications. The target population comprises women entrepreneurs operating micro, small, and medium-sized enterprises within the study region. Since the population is large and undefined, a non-probability sampling technique, specifically convenience sampling, is employed. A total sample size of 431 respondents is selected for the study to ensure adequate representation and reliability of results. The questionnaire is designed using a five-point Likert scale ranging from strongly disagree to strongly agree to measure key constructs such as awareness, accessibility, utilization, effectiveness of government schemes, and entrepreneurial performance. The collected data are analyzed using appropriate statistical tools, including descriptive statistics, one-sample t-tests, independent samples t-tests, and analysis of variance (ANOVA), to test the hypotheses and draw meaningful interpretations. The study ensures validity and reliability through pilot

testing and standard measurement procedures, thereby providing a comprehensive understanding of the role and effectiveness of government schemes in promoting women entrepreneurship in the study area.

RESULTS

Table 1
Demographic Profile of Women Entrepreneurs
(n=431)

| S. No. | Demographic Variable | Category | Frequency (n) | Percentage (%) |
|--------|---------------------------|----------------------|---------------|----------------|
| 1 | Age (Years) | Below 30 | 118 | 27.4 |
| | | 31–40 | 142 | 32.9 |
| | | 41–50 | 104 | 24.1 |
| | | Above 50 | 67 | 15.5 |
| 2 | Marital Status | Married | 268 | 62.2 |
| | | Unmarried | 163 | 37.8 |
| 3 | Educational Qualification | Up to HSC | 74 | 17.2 |
| | | Diploma | 82 | 19 |
| | | Undergraduate | 156 | 36.2 |
| | | Postgraduate & above | 119 | 27.6 |
| 4 | Nature of Business | Manufacturing | 98 | 22.7 |
| | | Trading | 142 | 32.9 |
| | | Service | 191 | 44.3 |
| 5 | Business Experience | Below 3 Years | 126 | 29.2 |
| | | 3–5 Years | 148 | 34.3 |
| | | 6–10 Years | 94 | 21.8 |
| | | Above 10 Years | 63 | 14.6 |
| 6 | Monthly Income (₹) | Below 50,000 | 152 | 35.3 |
| | | 50,001–1,00,000 | 168 | 39 |
| | | 1,00,001–1,50,000 | 71 | 16.5 |
| | | Above 1,50,000 | 40 | 9.3 |

The demographic profile of women entrepreneurs in the study region reveals a diverse representation across age, education, and business characteristics. A majority of respondents (32.9%) are in the 31–40 age group, followed by those under 30 (27.4%), indicating that women in their early and middle adulthood are actively engaged in entrepreneurial activities. Most respondents are married (62.2%), suggesting that marital responsibilities do not hinder entrepreneurial participation. In terms of education, a significant proportion (36.2%) are undergraduates, followed by postgraduates and above (27.6%), reflecting a reasonably educated entrepreneurial base. Regarding the nature of business, the service sector dominates (44.3%), followed by trading (32.9%) and manufacturing (22.7%), indicating a preference for less capital-intensive and flexible business models. In terms of experience, the majority of respondents (34.3%) have 3–5 years of business experience, suggesting a growing, moderately experienced entrepreneurial group. Income distribution shows that most respondents (39%) earn between ₹50,001–₹1,00,000, followed by 35.3% earning below ₹50,000, indicating moderate income levels among women entrepreneurs. Overall, the profile highlights that women entrepreneurs in the study region are relatively young, well-educated, service-oriented, and moderately experienced, with stable incomes.

Relationship between awareness, accessibility, and utilization of government schemes and the effectiveness of these schemes among the women entrepreneurs

Hypothesis-1

There is a significant relationship between awareness, accessibility, and utilization of government schemes and the effectiveness of these schemes among women entrepreneurs in Chennai.

Table 2

Relationship between awareness, accessibility, and utilization of government schemes and the effectiveness of these schemes among women entrepreneurs in Chennai

| S. No. | Independent Variables | Estimate (β) | S.E. | t-value | p-value | Result |
|--|-------------------------------------|----------------------|-------|---------|---------|-------------|
| 1 | Awareness of Government Schemes | 0.312 | 0.045 | 6.933 | 0.000** | Significant |
| 2 | Accessibility of Government Schemes | 0.268 | 0.041 | 6.537 | 0.000** | Significant |
| 3 | Utilization of Government Schemes | 0.354 | 0.048 | 7.375 | 0.000** | Significant |
| R-value=0.782 | | | | | | |
| R ² value=0.611 | | | | | | |
| F-value=224.315 | | | | | | |
| p-value=<0.001** | | | | | | |
| <i>Decision: Hypothesis supported</i> | | | | | | |

The results of the regression analysis clearly support Hypothesis H1, indicating that awareness, accessibility, and utilization of government schemes are significantly positively related to their effectiveness among women entrepreneurs in Chennai. The model summary shows a strong correlation ($R = 0.782$) and a substantial explanatory power, with $R^2 = 0.611$ and Adjusted $R^2 = 0.607$, implying that approximately 61.1% of the variation in the effectiveness of government schemes is explained by the three independent variables. The overall model is statistically significant ($F = 224.315$, $p < 0.001$), indicating its robustness. Furthermore, all three independent variables exhibit positive, statistically significant effects on effectiveness. Among them, utilization of government schemes has the highest influence ($\beta = 0.354$, $t = 7.375$, $p < 0.001$), followed by awareness ($\beta = 0.312$, $t = 6.933$, $p < 0.001$) and accessibility ($\beta = 0.268$, $t = 6.537$, $p < 0.001$). This indicates that while awareness and accessibility are important, the actual utilization of schemes plays the most critical role in determining their effectiveness. Overall, the findings confirm that improving awareness, enhancing accessibility, and promoting active utilization can significantly strengthen the effectiveness of government schemes for women entrepreneurs in the study region.

Influence of government schemes on the growth, performance, and sustainability of women entrepreneurship in the study region.

Hypothesis-2

Government schemes have a significant positive influence on the growth, performance, and sustainability of women's entrepreneurship in the study region.

Table 3

Influence of government schemes on the growth, performance, and sustainability of women entrepreneurship in the study region

| S. No. | Independent Variables | Estimate (β) | S.E. | t-value | p-value | Result |
|--------|--|----------------------|-------|---------|---------|-------------|
| 1 | Growth of Women Entrepreneurship | 0.336 | 0.047 | 7.149 | 0.000** | Significant |
| 2 | Performance of Women Entrepreneurship | 0.381 | 0.052 | 7.327 | 0.000** | Significant |
| 3 | Sustainability of Women Entrepreneurship | 0.294 | 0.044 | 6.682 | 0.000** | Significant |

| |
|--|
| R-value=0.801 |
| R ² value=0.642 |
| F-value=256.478 |
| p-value=<0.001** |
| <i>Decision: Hypothesis supported</i> |

The results of the analysis provide strong support for Hypothesis 2, confirming that government schemes have a significant positive influence on the growth, performance, and sustainability of women's entrepreneurship in the study region. The model demonstrates a high level of correlation ($R = 0.801$) and substantial explanatory power, with $R^2 = 0.642$, indicating that government schemes explain 64.2% of the variation in women entrepreneurship outcomes. The overall model is statistically significant ($F = 256.478$, $p < 0.001$), confirming its reliability and goodness of fit. Further, all three dimensions—growth, performance, and sustainability—are positively and significantly influenced by government schemes. Among these, performance of women entrepreneurship has the highest impact ($\beta = 0.381$, $t = 7.327$, $p < 0.001$), followed by growth ($\beta = 0.336$, $t = 7.149$, $p < 0.001$) and sustainability ($\beta = 0.294$, $t = 6.682$, $p < 0.001$). This indicates that government schemes contribute most significantly to enhancing the operational efficiency and outcomes of women-owned enterprises, while also supporting their expansion and long-term continuity. Overall, the findings highlight the crucial role of government initiatives in strengthening women entrepreneurship and promoting sustainable economic development in the study region.

DISCUSSION

The findings of the present study provide strong empirical support for the role of government schemes in promoting women entrepreneurship, particularly in an urban context such as Chennai. The results of Hypothesis 1 reveal that the awareness, accessibility, and utilization of government schemes are significantly positively related to the effectiveness of these schemes among women entrepreneurs. This indicates that the success of government initiatives is not solely dependent on their design but largely on how well they are communicated, accessed, and utilized by the target beneficiaries. This finding aligns with the observations of Rani and Devi (2021), who noted that although many women entrepreneurs are aware of government schemes, actual utilization remains comparatively low due to procedural complexities and a lack of guidance. Furthermore, Singh and Kaur (2022) highlighted that ease of access and institutional support significantly influence the degree of scheme utilization, thereby affecting overall effectiveness. The results of Hypothesis 2 further confirm that government schemes have a significant positive influence on the growth, performance, and sustainability of women's entrepreneurship. The strong impact on entrepreneurial performance indicates that government interventions play a crucial role in improving business outcomes, including profitability, productivity, and operational efficiency. This observation is supported by Jaitly and Thangallapally (2022), who argued that sustained mentoring, market linkages, and policy consistency are essential to enhance the durability of women-owned enterprises. Moreover, the study highlights that government schemes contribute not only to economic outcomes but also to social empowerment by increasing women's confidence, decision-making ability, and financial independence. Overall, the findings underscore the importance of strengthening awareness campaigns, simplifying access procedures, and encouraging greater use of government schemes to maximize their effectiveness. The results also indicate that government schemes serve as a vital instrument in fostering women's entrepreneurship by enhancing business performance and ensuring sustainability. However, the persistence of challenges such as bureaucratic hurdles, lack of timely support, and limited digital literacy suggests the need for continuous improvement in policy implementation. Thus, the study contributes to the growing body of literature by providing empirical evidence on the effectiveness of government schemes and

offers valuable insights for policymakers to design more inclusive and impactful interventions for women entrepreneurs.

CONCLUSION

The study concludes that government schemes play a vital and transformative role in promoting women entrepreneurship by significantly enhancing business growth, improving operational performance, and ensuring the long-term sustainability of enterprises. It clearly establishes that awareness, accessibility, and utilization are critical determinants of the effectiveness of these schemes, with utilization emerging as the most influential factor, indicating that the real impact of government initiatives is realized only when women entrepreneurs actively engage with and effectively use the available support mechanisms. While the findings indicate a relatively higher level of awareness among women entrepreneurs, they also reveal persistent challenges, including procedural complexities, limited accessibility, and institutional barriers, that hinder optimal utilization of government schemes. These issues underscore the need to simplify administrative procedures, strengthen institutional frameworks, and improve outreach and communication strategies to ensure benefits reach the intended beneficiaries more efficiently. Furthermore, the study highlights the broader socio-economic contributions of government schemes, as they not only support business success but also enhance women's empowerment by improving financial independence, self-confidence, and decision-making capabilities. By facilitating access to financial assistance, training programs, and entrepreneurial support systems, these initiatives act as catalysts for inclusive growth and gender equality. In conclusion, the study affirms that government schemes are instrumental in strengthening the women entrepreneurship ecosystem in the study region. However, their effectiveness can be further amplified through enhanced awareness campaigns, improved accessibility, greater emphasis on utilization, and continuous policy evaluation and refinement. The findings provide valuable implications for policymakers, academics, and practitioners to design more inclusive, responsive, and impactful interventions, thereby contributing to sustainable economic development and advancing women-led enterprises.

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