



**A STUDY ON AWARENESS OF GOVERNMENT  
SCHEMES AMONG WOMEN ENTREPRENEURS IN  
INDIA**

*A Research Report submitted in partial fulfilment of the requirements  
for the*

**Degree of**

**Bachelor of Commerce (Professional)**

**CHRIST (Deemed to be University), Bangalore Central Campus**

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**Academic year 2022-23**

## **DECLARATION**

I, Pavithra M (2012576) and Chandini KM (2012549), hereby declare that this project titled **“A STUDY ON AWARENESS OF GOVERNMENT SCHEMES AMONG WOMEN ENTREPRENEURS IN INDIA”** is an original project study, conducted under the guidance of Prof Dr Budha Anuradha department of professional studies, CHRIST (Deemed to be University), Bangalore Central campus. I further declare that this has not been previously formed the basis of the award of any degree, diploma, or other similar titles of recognition.

**Place: Bangalore**

**Date: 11/04/2023**

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## **CERTIFICATE BY HEAD OF DEPARTMENT**

This is to certify that Pavithra M (2012576) and Chandhini KM (2012549), a bonafide student of Bachelor of Commerce (Professional) programme studying in CHRIST (Deemed to be university), Bangalore Central Campus has prepared and submitted a research project report titled **“A STUDY ON AWARENESS OF GOVERNMENT SCHEMES AMONG WOMEN ENTREPRENEURS IN INDIA.”** In partial fulfilment for the requirement of Bachelor of commerce Programme of CHRIST (Deemed to be University), Bangalore Central Campus for the academic year 2022-2023.

**Place: Bangalore**

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## **CERTIFICATE BY GUIDE**

This is to certify that this research project reported titled “**A STUDY ON AWARENESS OF GOVERNMENT SCHEMES AMONG WOMEN ENTREPRENEURS IN INDIA.**” Submitted to CHRIST (Deemed to be University), Bangalore Central Campus in partial fulfilment for the requirement of Bachelor of commerce and is an original and independent work carried out by Pavithra M (2012576) and Chandhini KM (2012549) under my guidance and supervision.

This has not been previously formed the basis of the award of any degree, diploma, or other similar title of recognition.

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## **ABSTRACT**

Women is MSME (Micro small and medium scale enterprises) have become a very important topic among the research as they are growing over years and there are various ways in which a woman is supported to start and run the business overall the world. Especially in Traditional country like India over the years there are various women entrepreneurs who are shaping the future of India. It is also important to know that women entrepreneurs are significantly contributing to the social and economic demographic of the country. More women being the small-scale business owners due to financial and other restrictions they are not able to further develop their business.

Women are generally well known for their leadership skill and who is willing to take risk but are not given enough opportunity to show case their skill and they are not able to enter the business field for various reasons. Finance being the major reason not being able to start the business on their own.

India provides the highest number of schemes to women entrepreneurs yet the standard set for the number of women business owners and the actual number of schemes availed by them are comparatively low. This may be because of not enough awareness on the schemes provided.

I have also given our focus on the reason behind lack of awareness of government schemes among the existing women entrepreneurs and do this lack of awareness lead the women who wanted to start business being not able to start the business on their own which leads to low growth of women entrepreneurs over the years.

Key words: women, entrepreneurs, government scheme, growth rate, finance, India, small-scale business, awareness.

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**CHAPTER 1**  
**INTRODUCTION**

Recent years have seen a substantial increase in interest in women's entrepreneurship as a possible engine of economic growth and poverty alleviation in emerging nations. Almost 14% of all businesses in India are owned by women, and it is anticipated that they will continue to play an increasingly important role in creating jobs and generating money in the years to come. Women company owners, however, face a variety of obstacles, such as restricted access to funding, knowledge, and networking opportunities. Government programs and policies can be quite helpful in resolving these issues and assisting female entrepreneurs. The Indian government has introduced a few initiatives and programmes, including the Mahila E-haat, MUDRA, and Stand-up India, to encourage women's entrepreneurship. Yet, there is still a dearth of knowledge and comprehension of the opportunities offered, as seen by the poor awareness and involvement of female entrepreneurs in these programmes.

## **ENTREPRENEURSHIP**

**(HAYES, 2023)** The process of starting, running, and expanding a business enterprise with the intention of turning a profit is known as entrepreneurship. An entrepreneur is someone who assumes the risks and duties associated with launching and running a new company or initiative. Entrepreneurs are frequently characterized by their inventiveness, creativity, and risk-taking nature. The establishment of new businesses is a key factor in economic expansion and job creation. Entrepreneurs develop new goods, services, and business strategies to satisfy consumer demand and advance innovation. By making investments in their companies and hiring staff, they also produce revenue and jobs. A variety of abilities, such as creativity, problem-solving, strategic thinking, and leadership, are necessary for successful entrepreneurship. Also, business owners need to have a thorough awareness of their industry, target audience, and rivals. They must be able to recognize new trends and shifting consumer preferences and react to them. There are numerous variations of entrepreneurship. Some launch multinational corporations that have a huge impact on the economy, while some entrepreneurs launch tiny businesses that cater to their local communities. Although some businesspeople concentrate on creating cutting-edge technologies or scientific breakthroughs, others want to upend well-established markets or corporate structures. Moreover, taking chances and coping with uncertainty are part of being an entrepreneur. Entrepreneurs who are successful must be prepared to fail and learn from their errors. In the face of obstacles and setbacks, they must be tenacious and resilient. In general, entrepreneurship is

essential for fostering innovation, job creation, and economic expansion. It can take many various shapes and calls for a certain set of abilities and traits.

## **ENTREPRENEUR**

A person who develops, runs, and assumes risks in a business enterprise with the intention of turning a profit is referred to as an entrepreneur. Creativity, innovative thinking, and a readiness to accept challenges and seize new chances are frequently traits of entrepreneurs. Entrepreneurs are essential for generating economic growth and new employment. They oversee creating new goods, services, and business models that satisfy customer wants and promote innovation and advancement. Entrepreneurs make investments in their companies as well, supporting economic growth and employment creation. Entrepreneurs can take many different forms, from small business owners to startup founders to social entrepreneurs. They may focus on developing new technologies, creating innovative products or services, or they may focus on developing new business models. Successful entrepreneurs possess a range of skills and attributes, including creativity, strategic thinking, risk-taking, and leadership. Dealing with uncertainty and taking risks are both aspects of entrepreneurship. Entrepreneurs who are successful are able to overcome obstacles and failures while learning from their mistakes and maintaining their focus on their objectives. They frequently exhibit tenacity, tenacity, and love for their task. In general, entrepreneurship has a significant role in driving innovation and economic progress. It can take many various shapes and calls for a certain set of abilities and traits. Entrepreneurs are essential for generating new employment opportunities, inventing novel goods and services, and advancing wealth.

## **WOMEN ENTREPRENEUR**

(Wikipedia, 2018) Women's entrepreneurship is now a fast-expanding trend on a global scale. Women entrepreneurs are people who assume the risks and duties associated with founding and running a business endeavor with the intention of turning a profit. Women entrepreneurs have broken through a few social, economic, and cultural hurdles to become powerful business owners. In order to close the gender gap in business ownership and give women equal opportunity, the role of women in entrepreneurship has been increasing in importance. With their creativity, ingenuity, and capacity for work-life balance, female entrepreneurs offer the

corporate world a distinctive viewpoint. Women entrepreneurs still have a lot of obstacles to overcome despite recent advancements. These issues include the gender pay gap, lack of access to networks, cultural biases, and financial access. Yet, with the help of numerous groups, laws, the development of social media, and technology, female entrepreneurs have been able to overcome these obstacles. By generating wealth and jobs, women entrepreneurs have made major contributions to the economy. By developing companies that have a good influence on society, they have also been able to address challenges with the environment and society. Women entrepreneurs are successful because of their distinctive traits, including tenacity, tenacity, and multitasking skills. They frequently could spot market gaps and offer creative solutions while juggling work and family obligations. Overall, women's entrepreneurship has developed into a potent weapon for both social and economic advancement. To ensure that women entrepreneurs' enterprises succeed and contribute to the wealth of society, it is essential to build an atmosphere that supports and promotes them.

## **WOMEN ENTREPRENEURS IN INDIA**

In recent years, there has been an increase in the number of women starting successful enterprises in India, breaking down obstacles. Women business owners in India have surmounted several obstacles, including cultural biases, a lack of resources and funding, and a lack of networking opportunities, to build successful companies. The Stand-Up India Plan, which aims to offer financial help and support to women-owned enterprises, is one of the many policies and initiatives the Indian government has put into place to encourage women's entrepreneurship in the nation. To encourage and equip female entrepreneurs with the tools and resources they need for success, numerous incubators and accelerators have been formed around the nation. In India, female company owners have successfully launched ventures in a range of industries, including manufacturing, healthcare, education, and technology. Kiran Mazumdar-Shaw, the founder of Biocon, a well-known biotechnology business in India, is one such example. She founded her company in the 1970s, a time when women entrepreneurs were largely unheard of in India, and over the years, it has expanded to become a world leader in the biotech sector. Falguni Nayar, the creator of Nykaa, a well-known online store for health and beauty products, is another illustration. In order to give Indian women access to a variety of cosmetic items that were previously inaccessible in the nation, she launched her firm in 2012. In India now, Nykaa is a well-known

brand, and Falguni Nayar is acknowledged as one of the most significant female business leaders in the nation. By fostering innovation and employment creation, women entrepreneurs in India have been able to make a substantial impact on the economy. By developing companies that have a good influence on society, they have also been able to address challenges with the environment and society. Nonetheless, despite the advancements, there are still many obstacles for women business owners in India, including a lack of funding and tools and cultural biases. In order to give Indian women entrepreneurs, the tools, and opportunities they need for success, it is crucial to keep encouraging and empowering them.

## **PURPOSE OF HIGHLIGHTING WOMEN ENTREPRENEURS AMONG OTHER ENTREPRENEURS**

To advance gender equality and diversity in the business sector, women entrepreneurs are highlighted among other entrepreneurs. In the past, there have been several obstacles for women to enter and advance in the corporate world, such as cultural biases, restricted access to resources, and a lack of representation. By highlighting outstanding female business owners, we can acknowledge their accomplishments and encourage more women to consider entrepreneurship as a viable career option. Also, women company owners offer distinctive perspectives, abilities, and ingenuity to the corporate sector, which can spur economic development and social transformation. Diverse teams and leadership are linked to better decision-making and better business outcomes, according to studies. Hence, we may foster a more inclusive and fairer corporate climate by encouraging female entrepreneurship and assuring equal chances. The idea that entrepreneurship is a field dominated by men is challenged by highlighting female entrepreneurs. By demonstrating that they can succeed in business, this may inspire more women to seek entrepreneurship. It's crucial to acknowledge and celebrate the successes of women in business because it will encourage younger generations of women to break down barriers and realize their dreams.

## **OBSTACLES FOR THE WOMEN ENTREPRENEURS**

In their quest to launch prosperous firms, women entrepreneurs must overcome several challenges. Depending on the area, culture, and sector in which they operate, these issues can differ, but some of the most typical ones are as follows:

- a) Access to capital: It can be challenging for female company owners to obtain funding for their ventures. This is partially a result of the gender bias present in the financial sector and the propensity for male-led businesses.
- b) Less networking opportunities: It may be difficult for female business owners to establish a network of contacts, mentors, and advisors. This might be as a result of the underrepresentation of women in leadership positions and the general male predominance at conferences and business gatherings.
- c) Cultural prejudices: Particularly in conservative societies, cultural attitudes and expectations can provide serious obstacles for women business owners. Family and cultural pressure may make it difficult for women to put their careers first and focus on their domestic responsibilities.
- d) Work-life balance: Women entrepreneurs frequently struggle to strike a healthy balance between their personal and professional obligations. Women who are the primary caretakers for young children or elderly relatives may find this to be especially challenging.
- e) Restricted access to resources and technology: Women business owners in impoverished nations may have trouble getting the tools they need to launch and expand their enterprises. This can include a lack of internet connectivity, poor infrastructure, and insufficient possibilities for education and training.

Overall, overcoming these barriers and advocating for gender equality and diversity in business can contribute to the development of an inclusive and equitable environment that is conducive to the success of female entrepreneurs.

## **POLICIES AND SCHEMES FOR WOMEN ENTREPRENEURS**

(StartupIndia, n.d.) (Vikaspedia, n.d.) The Indian government has put into place several laws and programmes to encourage and support the nation's female business owners. Some of the most significant are listed below:

- Annapurna Scheme: This programme offers women business owners collateral-free loans of up to INR 50,000 to start food-related ventures like catering or tiffin services. Mahila Udyam Nidhi Scheme: This programme intends to support female entrepreneurs financially by providing loans up to INR 10 lakhs at a reduced interest rate.
- Mudra Yojana Scheme: This programme offers micro, small, and medium-sized businesses, particularly those run by women, loans of up to INR 10 lakhs. The programme also provides funding assistance for commercial endeavors like the purchase of machinery or equipment.
- Stand-Up India Scheme: This programme offers loans of up to INR 1 crore for the establishment of new, greenfield businesses in the manufacturing, service, or trading sectors in order to encourage entrepreneurship among women and other underprivileged groups.
- Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women: This programme provides women entrepreneurs with financial support, training, and counseling for starting and operating small enterprises.
- Women Entrepreneurship Platform (WEP): By giving women entrepreneurs access to resources, networks, and mentors, this platform attempts to build a supportive ecosystem for them. Also, the WEP offers financial options for companies with a female lead.
- Stree Shakti Package for Women Entrepreneurs: This programme offers specific benefits to women business owners who own at least 51% of their company, such as lower interest rates and collateral-free loans. Women entrepreneurs in India now enjoy more institutional and financial assistance because of these policies and programmes.

Women entrepreneurs still confront a few important obstacles, such as limited access to markets and networks and cultural biases. It is crucial to keep putting policies into place that support and encourage female entrepreneurship and to foster an environment that is welcoming and encouraging for women entrepreneurs.

## **EXAMPLES OF AN WOMEN ENTREPRENEUR WHO SUCCEEDS IN HER LIFE AND CAREER**

Payal Kadakia is a prime example of a successful female businesswoman who flourished in both her personal and professional life after 2001. She is a co-founder and the CEO of Class Pass, an online platform for booking fitness sessions at different gyms and fitness studios. After having trouble finding a dancing class in her neighborhood, Kadakia founded Class Pass in 2013. Since then, the company has expanded internationally, with a presence in over 30 nations. Kadakia became one of the youngest female CEOs to lead a firm to unicorn status in 2020 when Class Pass was valued at \$1 billion. Through the course of her career, Kadakia has also been honored for her abilities in leadership and entrepreneurship, winning numerous prizes and commendations.

Ritu Kumar, a fashion designer and the creator of her own label, is another illustration of a successful female entrepreneur in India who launched her firm from a wholesale shop. In the beginning of her profession, Kumar collected and studied traditional textiles from various parts of India. In 1969, she established her first store in Kolkata, where she offered sarees and cotton fabrics with hand-block prints. Later, she expanded her company to offer accessories, bridal attire, and ready-to-wear items. Modern shapes and traditional Indian textiles were combined in Kumar's designs, and she immediately developed a following among devotees of Indian fashion. As soon as her name became associated with quality and sophistication, she started opening boutiques both domestically and abroad. Kumar kept her attention on maintaining traditional Indian textiles and processes and blending them into modern designs despite competition from bigger fashion firms. Ritu Kumar is a well-known brand in the Indian fashion business today, recognized for its enduring beauty and fine craftsmanship. Many Indian women are inspired by Kumar's success as a female entrepreneur in a field that is dominated by men. Many honors and distinctions have been given to her, including the Padma Shri, one of India's highest civilian decorations.

**CHAPTER 2**  
**REVIEW OF LITERATURE**

- 1) **(Otoo, 2012)** A Study of Women “Petty” Traders in Central Region, Ghana by Benjamin Kojo Otoo.

The study by Benjamin Kojo Otoo on female "petty" traders in Ghana's Central Region offers a thorough understanding of the difficulties women experience in the unorganized sector of the economy. The study is based on a qualitative methodology, collecting information from a sample of 60 women dealers through semi-structured interviews and observations. The report underlines the multiple difficulties that women traders confront, such as their restricted access to finance facilities, poor infrastructure, and societal stigma. Since the majority of people work in this sector and it is a significant source of employment for women, the study also highlights the significance of the informal sector to Ghana's economy. The report also underlines how crucial it is to educate and develop the abilities of women in order to increase their financial independence and participation in decision-making. Ultimately, the study concludes that supporting and empowering women traders in Ghana should receive more attention because their participation in the unorganized sector is essential for economic growth and development.

- 2) **(Usha Kiran Rai, 2012)** Women Entrepreneurs, their Aspirations and Motives: An Empirical Study of Varanasi District by Usha Kiran Rai and Monica Srivastava.

The empirical research conducted by Monica Srivastava and Usha Kiran Rai on the goals and motivations of women entrepreneurs in Varanasi District sheds light on the forces that motivate women's entrepreneurship in India. The study focuses on the objectives, motives, and difficulties faced by 120 female entrepreneurs who participated in the survey. According to the survey, the main drivers of female entrepreneurship in Varanasi District are the need for financial security, social acceptance, and personal development. The survey also emphasizes the difficulties faced by female entrepreneurs, such as restricted market access, social standards, and prejudices. The report also underlines the value of education and training initiatives in developing women's entrepreneurship capacities and abilities. Ultimately, the study concludes that more efforts should be made to assist and empower women entrepreneurs as they have the capacity to drive economic growth and development in India. For policymakers and development

professionals wishing to support women's entrepreneurship and economic empowerment in India, the study offers useful information.

- 3) **(Asharani. S, 2014)** Women Entrepreneurship in India: Issues and Challenges by Asharani. S and Dr.K.E.Sriramappa.

The literature review by Asharani S and Dr. K.E. Sriramappa on women entrepreneurs in India identifies the numerous difficulties and problems that they confront. The study is founded on a review of related literature and research. According to the report, women business owners in India confront a variety of obstacles, such as poor infrastructure, social norms and prejudices, limited access to capital, and a lack of family support. The study also emphasizes the need for more encouraging policies and initiatives to boost women's entrepreneurship and close the gender gap in the field. The report also underlines the value of education and training initiatives in developing women's entrepreneurship capacities and abilities. In addition, the report emphasizes the potential advantages of female entrepreneurship, such as job creation, economic growth, and women's empowerment. The study's overall findings highlight the need for more coordinated efforts to encourage and empower women entrepreneurs in India and give a thorough picture of the problems and obstacles they face.

- 4) **(Kumbhar, 2013)** Some Critical Issues of Women Entrepreneurship in Rural India by Vijay M. Kumbhar.

A thorough examination of the difficulties faced by female entrepreneurs in rural areas is provided by Vijay M. Kumbhar's study of the relevant literature on crucial issues of women entrepreneurship in rural India. The study is founded on a review of related literature and research. According to the report, women entrepreneurs in rural India confront a number of serious problems, including restricted access to financing, subpar infrastructure, and cultural obstacles. The report also underlines the value of education and training initiatives in developing women's entrepreneurship capacities and abilities. The study also highlights the need for more encouraging policies and initiatives to assist women's entrepreneurship and close the gender gap in the field. In addition, the report emphasizes the potential advantages of female entrepreneurship, such as job creation, economic growth, and women's empowerment. The report highlights the need for more coordinated efforts to help and develop women entrepreneurs in the rural parts of India and offers insightful information about the important difficulties they face. The study's conclusions have

significant ramifications for practitioners, researchers, and politicians hoping to encourage female entrepreneurship in rural India.

5) **(Rani, 2020)** An Exploratory Study of Women Entrepreneurship in Small and Medium Enterprises in India by Diksha Rani.

Understanding the difficulties and opportunities faced by women entrepreneurs in this industry is the goal of Diksha Rani's exploratory study on women's entrepreneurship in small and medium businesses (SMEs) in India. The study adopts a qualitative methodology and collects information through semi-structured interviews with 30 female business owners. The report underlines the difficulties faced by female business owners in SMEs in India, such as their restricted access to capital, poor infrastructure, and social hindrances. The study does discover, however, that family support, education, and training have a significant role in increasing women's entrepreneurship abilities and aptitude. In order to boost women's entrepreneurship in SMEs and close the gender gap in entrepreneurship in India, the study underlines the need for more encouraging policies and initiatives. According to the study's findings, India's economic development and female empowerment might be fueled by women's entrepreneurship. The report highlights the need for more coordinated efforts to encourage and empower women entrepreneurs in this sector and offers insightful information about the variables influencing women's entrepreneurship in SMEs in India.

6) **(Deb, 2015)** MICRO-ENTREPRENEURSHIP FOR WOMEN SELF-RELIANCE: A STUDY IN TRIPURA by Amit Kr. Deb.

In order to promote women's self-reliance in a rural context, Amit Kr. Deb's literature analysis on micro-entrepreneurship for women self-reliance in Tripura sheds light on this topic. A sample of 50 female business owners were interviewed in semi-structured interviews as part of the study's qualitative methodology. According to the study, micro-entrepreneurship helps Tripura women become more independent by giving them the opportunity to earn money and support their family. The report also emphasizes how crucial it is to improve women's entrepreneurship skills and capacity through education, training, and encouraging policies and programmes. The report also highlights the need for more encouraging policies and initiatives to close the gender gap in Indian entrepreneurship and encourage microbusiness among

women in rural areas. In addition, the report emphasizes the potential advantages of female entrepreneurship, such as job creation, economic growth, and women's empowerment. Overall, the study highlights the need for more coordinated efforts to support and empower women entrepreneurs in rural India and offers insightful information about how micro-entrepreneurship promotes women's independence in Tripura. The study's conclusions have significant ramifications for practitioners, researchers, and politicians hoping to encourage female entrepreneurship in rural India.

- 7) (**Sucheta Agarwal, 2016**) An exploratory study on the development of women entrepreneurs: Indian cases by Sucheta Agarwal and Usha Lenka.

The exploratory study by Sucheta Agarwal and Usha Lenka on the growth of women entrepreneurs in India sheds light on the elements that lead to their success. The study's qualitative methodology relies on case studies of 20 female entrepreneurs from different industries. According to the survey, women entrepreneurs in India confront a few obstacles, including a lack of financial resources, social and cultural impediments, and inadequate infrastructure. Yet, the study also emphasizes how crucial mentoring, training, and education are in boosting women's entrepreneurship abilities. The study also highlights the need for more encouraging policies and initiatives, such as financial access, skill advancement, and networking opportunities, to assist women's entrepreneurship in India. In addition, the report emphasizes the potential advantages of female entrepreneurship, such as job creation, economic growth, and women's empowerment. The report highlights the need for more coordinated efforts to promote and empower women entrepreneurs and offers insightful information about the elements that influence the growth of women entrepreneurs in India. The study's conclusions have significant ramifications for practitioners, researchers, and politicians hoping to encourage women's entrepreneurship in India.

- 8) (**Sanjeev Kumar, 2021**) Entrepreneurial prospects and challenges for women amidst COVID-19: a case study of Delhi, India by Sanjeev Kumar, and Neha Singh.

The literature assessment by Sanjeev Kumar and Neha Singh on female entrepreneurs' business opportunities and obstacles in the context of COVID-19 in Delhi, India, sheds light on how the pandemic has affected female business owners. The study uses a qualitative methodology and a sample of 30 female entrepreneurs for semi-structured interviews to collect

data. According to the study, COVID-19 significantly affected women entrepreneurs in Delhi, with many of them encountering difficulties like decreased sales, supply chain disruptions, and increased competition. The survey also emphasizes how crucial digital technologies are for empowering female entrepreneurs to adjust to the shifting business climate. The study also highlights the need for more encouraging policies and initiatives to address the difficulties faced by Delhi's female entrepreneurs and foster their resiliency and development. The report also emphasizes how women's entrepreneurship may help the economy recover after the pandemic. The report highlights the need for more concentrated measures to help and empower women entrepreneurs during the epidemic and offers insightful information about how COVID-19 affected women business owners in Delhi. The study's conclusions have significant ramifications for practitioners, researchers, and politicians hoping to encourage women's entrepreneurship in India.

- 9) **(Sakshi Chhabra, 2019)** The antecedents of entrepreneurial intention among women entrepreneurs in India by Sakshi Chhabra and Rajasekaran Raghunathan and N.V. Muralidhar Rao.

The literature review by Sakshi Chhabra, Rajasekaran Raghunathan, and N.V. Muralidhar Rao on the causes of entrepreneurial intention among women entrepreneurs in India sheds light on the variables that affect women's decision to start their own business. The study's foundation is a thorough evaluation of the literature with a particular emphasis on research done in India. According to the study, a few factors, including personal ones like education, work history, and self-efficacy, as well as environmental ones like social support, resource accessibility, and cultural norms, have an impact on women's aspirations to start their own businesses. The study also emphasizes how women's entrepreneurial intentions are shaped by personal values and motives, such as autonomy, success, and social effect. The survey also highlights the need for more encouraging policies and initiatives to address the challenges that women entrepreneurs in India face, such as a lack of networks and financial resources. The study also emphasizes the potential advantages of women's entrepreneurship in supporting gender equality, job creation, and economic growth. The study highlights the need for more coordinated efforts to encourage and support women's entrepreneurship in the nation and offers insightful information about the variables influencing women's entrepreneurial inclinations in India. The study's conclusions have significant

ramifications for practitioners, researchers, and politicians hoping to encourage women's entrepreneurship in India.

10) **(Dr Nisha Pandey, 2020)** Impact Analysis of Welfare Schemes of Women's Empowerment by Dr Nisha Pandey and Prof. D. Parthasarathy.

The literature review on the impact analysis of welfare programmes for women's empowerment by Dr. Nisha Pandey and Prof. D. Parthasarathy sheds light on how well-received government-sponsored programmes are in India. The study's foundation is a thorough evaluation of the literature with a particular emphasis on research done in India. According to the study, welfare programmes and policies geared towards women's empowerment have a favorable effect on a variety of elements of women's lives, including social status, employment, health, and education. The report does, however, also emphasize the difficulties in successfully implementing these programmes and reaching the most marginalized and at-risk women. The report also highlights the necessity of more thorough and integrated approaches to women's empowerment that go beyond welfare programmes and address the structural obstacles and social norms that support gender inequity. The study also emphasizes how empowering women may help with social advancement, poverty eradication, and economic progress. The study highlights the need for more coordinated efforts to promote and support women's empowerment in the nation and offers insightful information about the effects of welfare programmes for women's empowerment in India. The study's conclusions have significant ramifications for practitioners, researchers, and policymakers working to advance inclusive development and gender equality in India.

11) **(Hans, 2018)** WOMEN ENTREPRENEURSHIP IN INDIA by Vedamani Basil Hans.

The literature analysis on women entrepreneurs in India by Vedamani Basil Hans sheds light on the difficulties and opportunities that women business owners in the nation confront. The study's foundation is a thorough analysis of the literature with an emphasis on research done in India. According to the report, women entrepreneurs in India confront a few obstacles, including poor infrastructure, restricted access to capital, a lack of social support, and cultural prejudice and discrimination. These obstacles may limit the potential for women-owned enterprises to grow and sustain themselves as well as their ability to boost the economy and create jobs. The report also emphasizes the considerable potential for female entrepreneurship in India, given the huge and expanding pool of educated and competent women, growing consumer demand for female-owned

enterprises, and a governmental climate that is hospitable to such businesses. The study highlights the need for more focused interventions to address the unique requirements and limitations faced by women entrepreneurs and build an environment that is more conducive to their success. The report highlights the need for more coordinated efforts to promote and support women's entrepreneurship in the nation and overall offers insightful information about the state of women's entrepreneurship in India. The study's conclusions have significant ramifications for practitioners, researchers, and policymakers working to advance inclusive economic growth and gender equality in India.

12) **(Saravanan, 2021)** A Study on Awareness and Utilization of Government Schemes and Its Performance Among Small and Medium Scale (SMES) In Tuticorin District by Kavitha Saravanan.

An important and pertinent research topic is "Awareness and Utilization of Government Programs and its Performance Among Small and Medium Size in Tuticorin District" by Kavitha Saravanan. India's small and medium-sized businesses (SMEs) struggle with a few issues, including limited access to capital and technology. The Indian government has introduced a few programs and regulations to help SMEs, but it is still unclear whether they are effective in helping the intended people. The goal of the study was to examine how well-known and used government programmes are among SMEs in the Tuticorin District, as well as how these programmes affect their productivity. 150 SME owners and managers in the district were surveyed and interviewed as part of the study's mixed-methods approach to data collection. The study's conclusions showed that SMEs in the Tuticorin District had little knowledge of government programmes and their advantages. The study found that a few issues, such as inadequate information dissemination, difficult application procedures, and a lack of faith in governmental institutions, contribute to the lack of awareness. In addition, the study discovered that poor utilization of government programmes was caused by strict eligibility requirements and a lack of confidence in the process of execution. Overall, the study shows that in order to increase awareness and use of government programmes among SMEs in Tuticorin District, the government must streamline the application process, strengthen information dissemination, and build trust in government institutions.

- 13) **(Sahoo, 2020)** Women Entrepreneurship in India: An Insight into Problems, Prospects and Development by chinmayee saho.

Women's entrepreneurship in India is examined in depth in Chinmayee Sahoo's study, "Women Entrepreneurship in India: An Insight into Challenges, Opportunities, and Progress." India's female entrepreneurs encounter a few difficulties, such as restricted access to knowledge, technology, and financing. The goal of the study was to examine the current situation of women entrepreneurs in India, the difficulties they encounter, and the potential for their growth. According to the report, women still face a few obstacles in the entrepreneurial space, including societal preconceptions, cultural impediments, and a lack of resources. The report also noted the efforts made by the government to support female entrepreneurs, including financial incentives, training opportunities, and skill development programmes. According to the report, there has to be a change in societal attitudes on women's roles in business in addition to better access to capital, technology, and information in order to assist the growth and development of women entrepreneurship in India. A favorable atmosphere must be created for women to pursue entrepreneurship, and the government must ensure that policies and initiatives supporting women's entrepreneurship are implemented effectively. Overall, the survey offers insightful information about the obstacles and opportunities facing women entrepreneurs in India.

- 14) **(Kumari Amrita Tripathi, 2018)** Analysis of barriers to women entrepreneurship through ISM and MICMAC: A case of Indian MSMEs By Kumari Amrita tripathi , Saumya singh.

The goal of Kumari Amrita Tripathi and Saumya Singh's paper, "Analysis of Barriers to Women Entrepreneurship via ISM and MICMAC: A Case of Indian MSMEs," is to identify and assess the challenges faced by female entrepreneurs in the Indian MSME sector. The impediments and their effects on women's entrepreneurship are identified by the study's use of interpretive structural modeling (ISM) and matrix impacts crises multiplication appliqué à un classement (MICMAC). The study discovered that social norms, a lack of funding, a lack of access to technology, and a lack of networking and training opportunities are just a few of the challenges faced by women entrepreneurs in the Indian MSME sector. The most significant hurdles, according to the ISM analysis, were societal norms and a lack of resources, but the MICMAC study showed the intricate interactions between the different barriers. The report suggests a few strategies to get

through these obstacles, such as promoting gender equality and giving women entrepreneurs specific financial and technical help. The survey also advises that in order to improve the networking and training options available to women company owners, such chances must be strengthened. Overall, the study sheds important light on the challenges faced by female entrepreneurs in the MSME sector in India and emphasizes the need for focused interventions to remove these obstacles and support female entrepreneurship.

**15) (Mohd Imran, ResearchGate, 2019) Women Entrepreneurship and Current Scenario in India: An Overview by Mohd Imran, Umme Aiman.**

Women's entrepreneurship in India is currently in a state of flux, as detailed in the research "Women Entrepreneurship and Present Situation in India: An Overview" by Mohd Imran and Umme Aiman. The study examines the difficulties and possibilities faced by female entrepreneurs in India, emphasizing the significance of governmental regulations, cultural norms, and resources availability. According to the survey, women are founding and running more enterprises on their own, which indicates that women's entrepreneurship in India is growing. The lack of access to cash, technology, and knowledge, along with societal preconceptions and cultural hurdles, are just a few of the difficulties that women continue to encounter. The survey also highlighted a few government programmes and activities, including financial incentives, skill-development projects, and networking opportunities, that are meant to support women entrepreneurs. The research makes a few recommendations to help women entrepreneurs in India, including expanding their access to capital, technology, and information, addressing societal attitudes about women in business, and making sure that government laws and initiatives are carried out effectively. The report sheds important information about women entrepreneurs in India today and emphasizes the need for ongoing initiatives to encourage and support them.

**16) (Mr. R. Paulmoni, 2019) A Study on Women Entrepreneurs Awareness about Government Schemes - Special Reference to Kanniyakumari District by Mr. R. Paulmoni, Dr. P Geetha.**

The goal of the study "A Study on Women Entrepreneurs Awareness about Government Schemes - Special Reference to Kanniyakumari District" by Mr. R. Paulmoni and Dr. P Geetha is to examine how well-informed and how often women business owners in the Tamil

Nadu district of Kanyakumari are about government programmes. The study examines the numerous government programmes accessible to women business owners as well as their level of awareness and use. The study discovered that women business owners in the Kanniyakumari district have a fair amount of knowledge about government programmes, but they encounter a few obstacles when trying to enroll in and take advantage of them, including a lack of information, lengthy administrative processes, and restricted access to financing. The study also found a few variables, such as education, experience, and networking opportunities, that affect public awareness of and use of government programmes. The study makes numerous recommendations for improving government programme awareness and uptake among female entrepreneurs, including raising awareness through focused awareness campaigns and streamlining administrative processes. The report also argues that in order to assist the expansion of women entrepreneurs' businesses, there is a need for better access to financing and networking opportunities. Overall, the study offers insightful information about how women business owners in the Kanniyakumari district are aware of and use government programmes, and it emphasizes the necessity for ongoing support and empowerment programmes for women business owners in the area.

**17) (Uddin, 2021)** Understanding MSME-owned women entrepreneurs in Bangladesh: exploring motives, challenges, and success factors.

Exploring motives, challenges, and success factors provides an insightful analysis of the current state of women entrepreneurship in Bangladesh. The authors have presented a comprehensive review of existing literature on women's entrepreneurship in Bangladesh, highlighting the motives, challenges, and success factors that affect MSME-owned women entrepreneurs in the country. The review reveals that although women entrepreneurship is gaining momentum in Bangladesh, MSME-owned women entrepreneurs face various challenges, such as gender-based discrimination, lack of access to finance, and limited market opportunities. The review also identifies the success factors, such as education and training, networking, and government support, that can promote women's entrepreneurship in Bangladesh. However, the review is limited to a specific geographical context, and future research could expand on this by examining women entrepreneurship in other parts of the country. Overall, this literature review is

a valuable resource for policymakers, researchers, and practitioners interested in promoting women's entrepreneurship in Bangladesh.

18) (**Velmurugan Ramaswamy, 2019**) A Study on the Awareness of Indian Government Schemes Among Women Entrepreneurs of Coimbatore District.

The literature review on "A Study on the Awareness of Indian Government Schemes Among Women Entrepreneurs of Coimbatore District" presents an insightful analysis of the current state of women's entrepreneurship in India. The authors have provided a comprehensive overview of the existing literature on government schemes aimed at promoting women's entrepreneurship in India and highlighted the importance of awareness among women entrepreneurs about these schemes. The literature review also highlights the various challenges faced by women entrepreneurs, such as lack of access to finance, inadequate training and support, and societal biases. The review further identifies several success factors, including access to credit, training and education, and networking opportunities, that can help to promote women's entrepreneurship in India. However, the review's scope is limited to a specific geographical context, and future research could expand on this by examining women's entrepreneurship in other parts of the country. Overall, this literature review provides a valuable resource for policymakers, researchers, and practitioners interested in promoting women's entrepreneurship in India.

19) (**Aman Jacob, 2021**) A study on awareness of Indian government schemes for MSME among the women entrepreneurs by Aman Jacob, Harini M, Raunak Noah S, Dr. D Divya Prabha and Dr. VB Mathipurani.

The study "A study on awareness of Indian government schemes for MSME among the women entrepreneurs" by Aman Jacob, Harini M, Raunak Noah S, Dr. D Divya Prabha, and Dr. VB Mathipurani aims to examine the level of awareness of government schemes for Micro, Small, and Medium Enterprises (MSMEs) among women entrepreneurs in India. The study explores the various government schemes available for MSMEs and the level of awareness and utilization of these schemes among women entrepreneurs. The study found that women entrepreneurs in India have a low level of awareness of government schemes for MSMEs and that they face several challenges in accessing and utilizing these schemes, including lack of information, bureaucratic procedures, and limited access to finance. The study also identified

several factors that influence the awareness and utilization of government schemes, including education, experience, and networking opportunities. The study recommends several measures to enhance the awareness and utilization of government schemes among women entrepreneurs, including increasing awareness through targeted awareness campaigns, simplifying bureaucratic procedures, and providing access to finance and networking opportunities.

20) **(Mosmi Patel, 2020)** A Study on awareness about Government sponsored schemes for MSME among the Entrepreneurs in Surat District. By Mosmi Patel Vivek Ayre.

The study by Mosmi Patel and Vivek Ayre on the awareness of government-sponsored schemes for MSMEs among entrepreneurs in Surat District is well-executed research work. The authors have used a comprehensive methodology to identify the level of awareness of entrepreneurs in Surat District about government schemes for MSMEs. The study reveals a lack of knowledge among entrepreneurs about various government schemes to support the MSME sector. The authors have also provided recommendations to improve the reach and effectiveness of these schemes. However, the study's scope is limited to Surat District, and the sample size is relatively small. Future research could address these limitations by conducting a more extensive study with a larger sample size across different regions of India. Overall, this study is an important contribution to the literature on MSMEs in India and provides insightful information for policymakers and researchers to enhance the awareness and effectiveness of government schemes for MSMEs.

21) **(Sakshi Chhabra, Emerald Insight, 2020)** The antecedents of entrepreneurial intention among women entrepreneurs in India

The study by Sakshi Chhabra, Rajasekaran Raghunathan, and N.V. Muralidhar Rao on the antecedents of entrepreneurial intention among women entrepreneurs in India is a valuable addition to the existing literature on entrepreneurship. The authors have employed a rigorous research methodology and have presented the findings in a comprehensive manner. The study identifies various factors such as social norms, self-efficacy, and perceived feasibility that influence the entrepreneurial intentions of women entrepreneurs in India. The results of the study have significant implications for policymakers and practitioners in terms of designing interventions and policies to promote women's entrepreneurship. However, the study has some

limitations, such as the focus on a specific geographical region and a relatively small sample size. Future research could address these limitations by examining the antecedents of entrepreneurial intention among women entrepreneurs in other parts of the country with a larger sample size. Overall, this study is a valuable contribution to the literature and provides important insights for promoting women's entrepreneurship in India.

## **RESEARCH GAP**

The lack of literature particularly addressing the levels of government programme awareness among women entrepreneurs constitutes a research gap in the study on awareness of such programmes among women entrepreneurs in India. There are few studies that particularly look at how well-informed women entrepreneurs are about these programs, even though there have been many studies on women entrepreneurs in India and the contribution of government programmes to entrepreneurship support. Furthermore, the existing literature mainly focuses on quantitative information, such as the number of programmes offered and the amount of funding, rather than exploring the qualitative aspect of awareness, such as figuring out how women entrepreneurs perceive, know about, and use government programmes. This research gap emphasizes the need to examine the extent of government programme awareness among Indian women entrepreneurs while considering their perceptions, obstacles, and usage patterns. There is also a dearth of research that expressly addresses the difficulties that women entrepreneurs have in receiving information about government programs, such as societal norms, cultural obstacles, and gender-based prejudice. In order to create successful methods to close the gap and raise knowledge of government programmes among women entrepreneurs in India, it is essential to comprehend these difficulties and how they affect awareness levels.

Overall, the research gap in this study emphasizes the need for a comprehensive and in-depth investigation into the levels of government programme awareness among women entrepreneurs in India. Such an investigation can add to the body of knowledge on women's entrepreneurship, governmental policies, and gender inclusivity and provide information for practitioners, policymakers, and researchers.

**CHAPTER 3**  
**RESEARCH DESIGN**

## **OBJECTIVE**

- To determine how well-informed Indian women business owners are about the many government programmes that assist with starting and growing a business, including those that provide funding, training, and marketing help.
- To identify the primary information sources—government websites, social media, peers, and other intermediaries—through which women entrepreneurs in India learn about government initiatives.
- To Highlight the study of awareness of government schemes among women entrepreneurs in India.
- To investigate the obstacles that women business owners experience when trying to learn about government programs, such as social and cultural standards, gender-based discrimination, and procedural difficulties.
- To examine the problems faced by non-women entrepreneurs entering into business.

By addressing these goals, the research paper aims to add to the body of knowledge on women's entrepreneurship, policies, and gender equality and to offer insights that can help researchers, practitioners, and policymakers develop successful interventions and programmes to increase the awareness of and use of public programmes among women entrepreneurs in India.

## **METHODOLOGY**

Two structured questionnaires will be used to collect data. The first survey will be sent to women who had plans to launch a business but did not do so, and it will collect information on the factors that contributed to their choices, such as financial limitations, a lack of knowledge about government programs, societal standards, and other obstacles. The second survey will be given to women business owners who are already operating their businesses and will focus on their awareness levels, usage trends, and opinions on the government programs available to assist entrepreneurship. The questionnaire's design will be based on relevant research, and its validity and reliability will be examined by specialists. Using the proper selection methodologies, a sample of Indian women business owners and aspirants to business owners will be chosen, and questionnaires will be distributed either online or offline. To make meaningful conclusions and spot trends in the data, the obtained data will be coded, cleaned, and analyzed using the proper

statistical approaches, like descriptive statistics and inferential statistics. Throughout the research process, ethical principles including informed consent, confidentiality, and privacy will be upheld. The results of the questionnaire surveys will help people better understand the awareness levels and challenges that women entrepreneurs in India face, as well as how well government programmes are working to support their growth.

## **SCOPE**

The purpose of the research paper titled "The study on awareness of government schemes among women entrepreneurs in India" is to investigate the degree to which two distinct groups of people, namely women who had plans to start a business but didn't and women entrepreneurs who already have one, are aware of government programmes. The research will use two structured surveys to collect data; the first will examine the factors that led women to decide against starting a business, and the second will examine the extent to which women entrepreneurs are aware of government programmes. The study will shed light on the difficulties women business owners have in finding out about government programmes and how they are used. This research target places are Karnataka and Tamil Nadu. The research results will add to the body of knowledge on gender-inclusive entrepreneurship and governmental initiatives to support women's economic empowerment in India.

## **HYPOTHESIS**

- In India, a major impediment to women's business is a lack of resources. According to the initial questionnaire's results, it is predicted that a lack of financial resources would be one of the primary reasons why women do not launch their own businesses.
- Most of the women entrepreneurs surveyed by this study agreed that despite having skills, education, and qualifications, a sizeable portion of women entrepreneurs in India confronts difficulties due to their lack of understanding about government programmes.
- Women's entrepreneurship in India is significantly hampered by societal norms and cultural aspects. It is predicted that the results of the first questionnaire will identify societal norms and cultural elements as the main obstacles to women's entrepreneurship, including gender discrimination, traditional gender roles, and family duties.

- The majority of women entrepreneurs in India concur that financial assistance from the government is helpful in assisting them in their business endeavors because it helps them overcome financial obstacles and raises awareness of government programmes designed to support women entrepreneurs.
- Most Indian women business owners think that encouraging work-life balance can increase women business owners' awareness of opportunities and help them manage their personal and professional lives more successfully. This will result in better work-life balance for women business owners.

These hypotheses will serve as a framework for examining the relationship between awareness of government programmes and women's entrepreneurship in India and will guide the data analysis and interpretation of findings in the research paper.

**CHAPTER - 4**  
**DATA INTERPRETATION AND ANALYSIS**

## QUESTIONNER – 1 ANALYSIS

### **ANALYSIS AND INTERPRETATION: -**

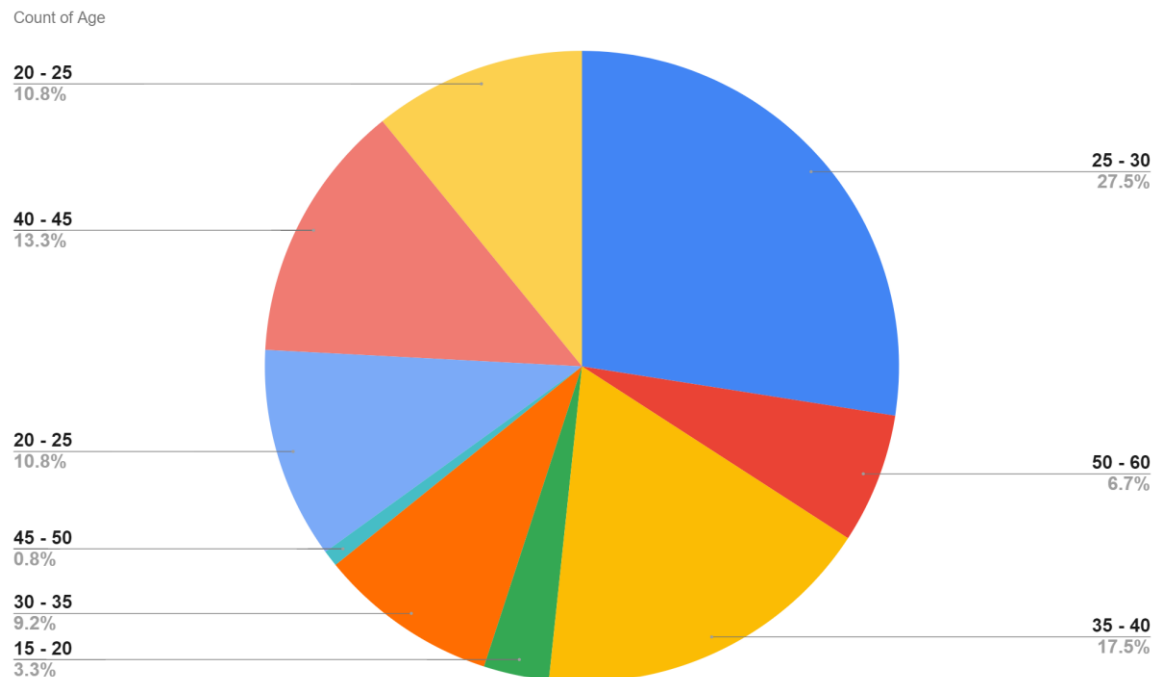
We made two questionnaires that collected data from two different types of people

- Women who wanted to start a business but did not and why?
- MSME women entrepreneurs who have a business and their awareness of government schemes.

### **WOMEN WHO WANTED TO START BUSINESS BUT DID NOT AND WHY?**

#### **AGE**

From the above table we can conclude that women from different age groups who wanted to start a business but for some reason that women from the 25-30 age group are more in number and wanted to start the business. And other age groups who are more in number are 35-40 and 40-45.



## DO YOU HAVE THE DESIRE TO START THE BUSINESS?

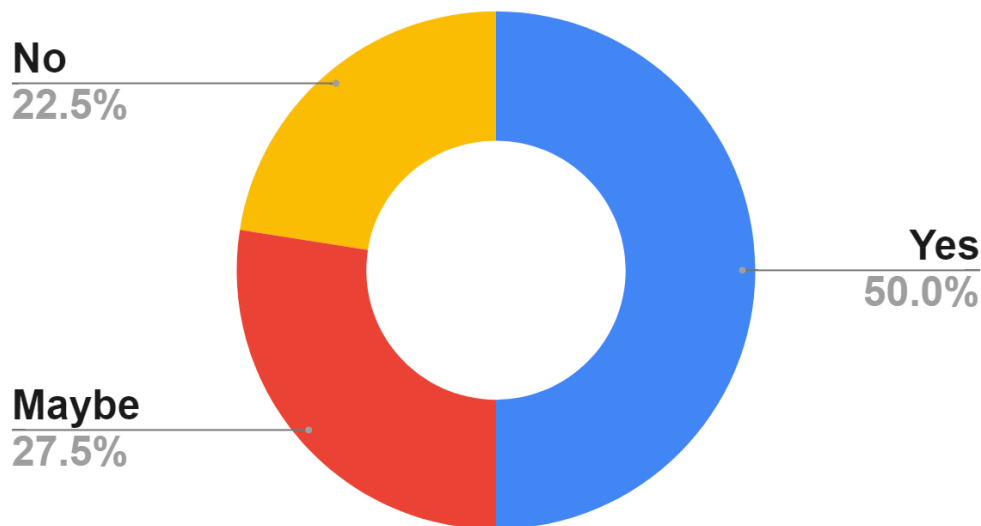
Yes - 50.00 %

No - 22.5 %

Maybe - 27.5 %

When asked about the desire to start the business we came to know that there are still women who are ready to start a business. And most of the age group were from 25 to 45 they wanted to start a business and do something on their own.

Count of Do you have desire to start business?



## REASONS FOR NOT BEING ABLE TO START THE BUSINESS AND BARRIERS.

When asked about reasons for not starting the business different people had different reasons.

### *FINANCIAL PROBLEMS:*

58.3% of women had financial problems in starting a business. India is a country with a lot of middle-class families and one breadwinner. This makes it hard for them to have enough financial support to start the business. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women who want to start a business. Women often have fewer opportunities to access credit than men for various reasons which include the nonavailability of collateral. A general lack of experience and exposure also restricts women from getting loans for their businesses. According to a 2020 report from the international financial corporation, more

than 70% of the financial requests of women in India are still unfulfilled. This shows the main problem faced by women entrepreneurs is fiancés.

#### *NO FAMILY AND FRIENDS SUPPORT.*

India, still being a traditional country has failed to recognize women as entrepreneurs. 40.3 % of women said that they do not have the proper support from their family. Seeing the history of India women have very rarely come out to society and paved their way as entrepreneurs.

#### *HEALTH ISSUES*

23.6% of women feel that their health issues are their major problem to start a business. There are many women who have given birth and feel that they will not have time to look after their health and over the years they are growing even weaker than men. And other health problems like calcium deficiency, menstrual problems, etc.... affect women from entering business.

#### *STEREOTYPES*

All of these challenges faced by women are finally rooted in the biggest problem being gender inequality. Women business owners or women who want to start business face discrimination in several business areas like banking funds, family support like they support their male child. These kinds of stereotypes can still be seen in every part of the household. A study says that every 2 of 5 women face this as an issue and women are well known to manage the house with given funds yet many fail to recognize their potential as entrepreneurs.

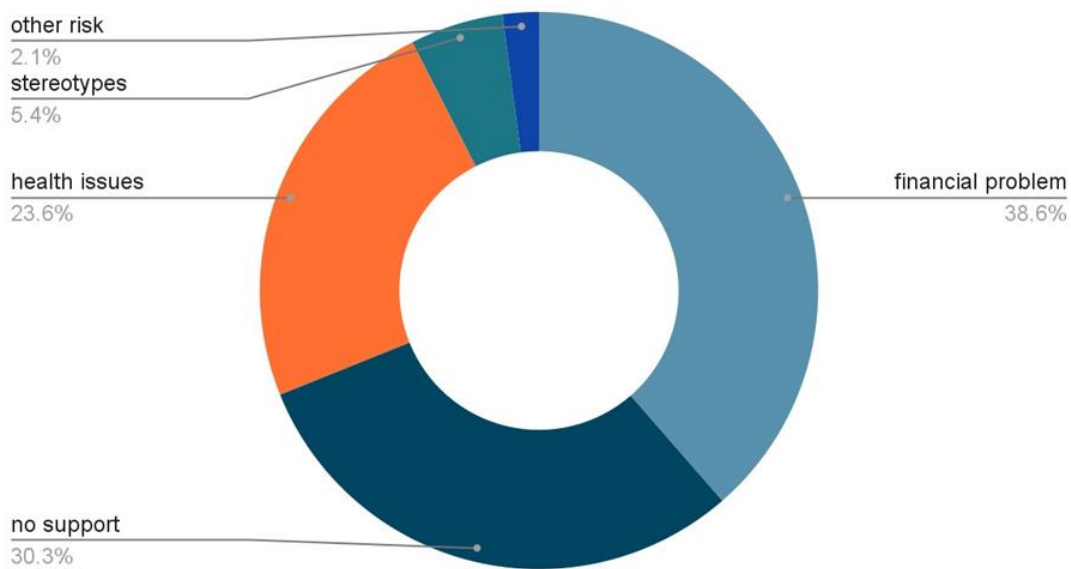
#### *OTHER REASONS*

Other reasons like

- Limited business network - restricted access to entrepreneurial networks. This prevents women from creating networks of their own.
- Capital risk - fear of lack of knowledge or sudden maintenance of large funds may lead to poor decision making which fears them to enter into business.
- Personal life - juggling between personal life and professional life women find difficult to handle because India, still being a traditional country still many women are expected to do the household jobs by them fully rather than sharing the responsibility.

- Not having the same access to financial knowledge afforded to men creates more problems faced by women entrepreneurs. They might have to rely on middlemen to get things done. They may even feel the need for a male partner to close deals or carry out negotiations. The markets spell tough competition for everyone, but women entrepreneurs are often at an extra disadvantage as they don't have a level playing field with their male counterparts.

## BARRIERS



## DO YOU PERSONALLY BELIEVE THAT WOMEN ARE CAPABLE OF RUNNING THE BUSINESS?

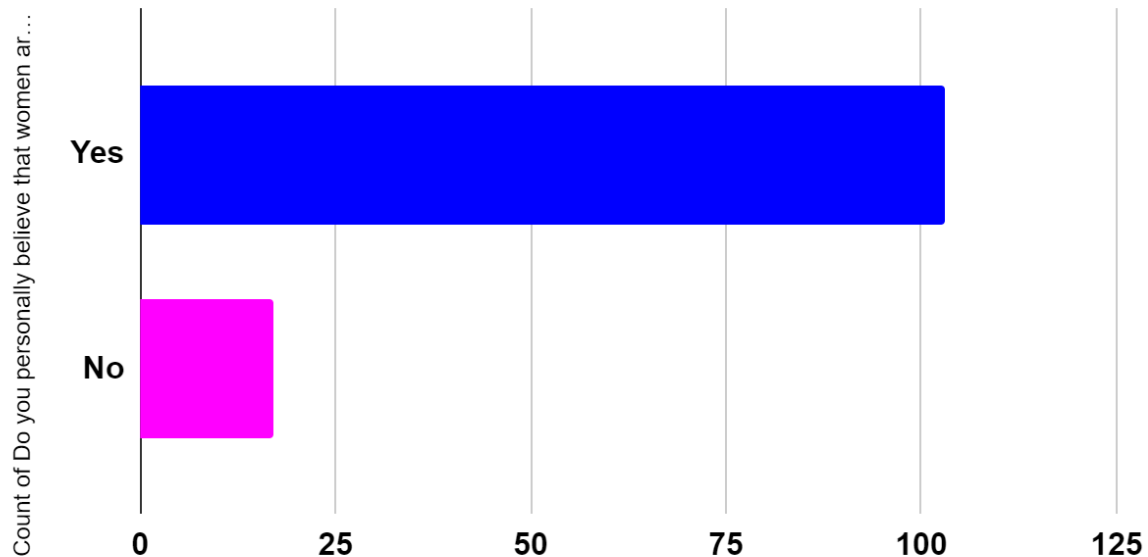
YES - 85.8%

NO - 14.2 %

85.8 % of women believe that they can do business. They also believe that they are more aggressive and persuasive than males, with a greater urge to get things done and a greater willingness to take risks. Women who use this approach to business are more able to collaborate and share knowledge. Women frequently opt to discuss potential solutions with a larger group of individuals in order to obtain more information and viewpoints. When you combine this with a good awareness of nonverbal communication, you have got a winning combination.

The reason for the rest of 14.2% of people not believing is that being in a dynamic environment and with less knowledge of the market and lesser opportunities makes them believe that they are not capable of doing business.

### Count of Do you personally believe that women are capable to manage business ?



### **DO YOU THINK THERE IS A RELATIONSHIP BETWEEN EDUCATION AND BUSINESS?**

YES - 60%

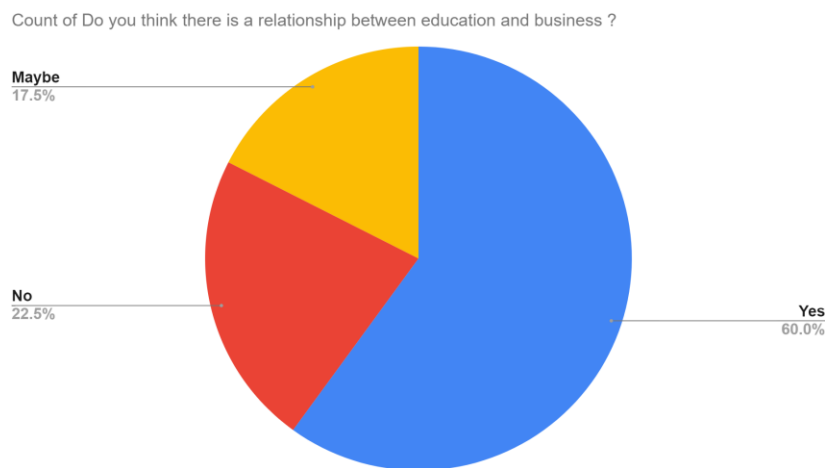
NO - 22.5%

MAYBE - 17.5%

Women who wished to start a business told that they did not go to business because they feel that the developing and dynamic nature of business has put pressure on them to be educated to start a business.

60% of women believe that there is a significant relationship between education and doing business and that was the reason why they could not start the business. They say that being educated helps to instill the fundamental characteristics essential for effective management. It is extremely important in industries like marketing, finance, and manufacturing; new business expansion and development concepts Over time, a business's development will be assured. As a

result, a highly educated person provides a competitive edge. Even if the service or product isn't particularly exceptional, an educated person can make it successful. Anyone can sell anything if they know how to manage and sell. Other women believe that only a strong mindset is enough to start a business and run it successfully and 17.5% of women believe they don't want to entirely depend on education to start a business that will be still able to learn over the course of the business and be expert in the field



### **RATE THE DIFFICULTY TO HAVE A BALANCE BETWEEN PERSONAL AND PROFESSIONAL LIFE AS A WOMAN?**

STRONGLY DISAGREE - 5%

DISAGREE - 2.5%

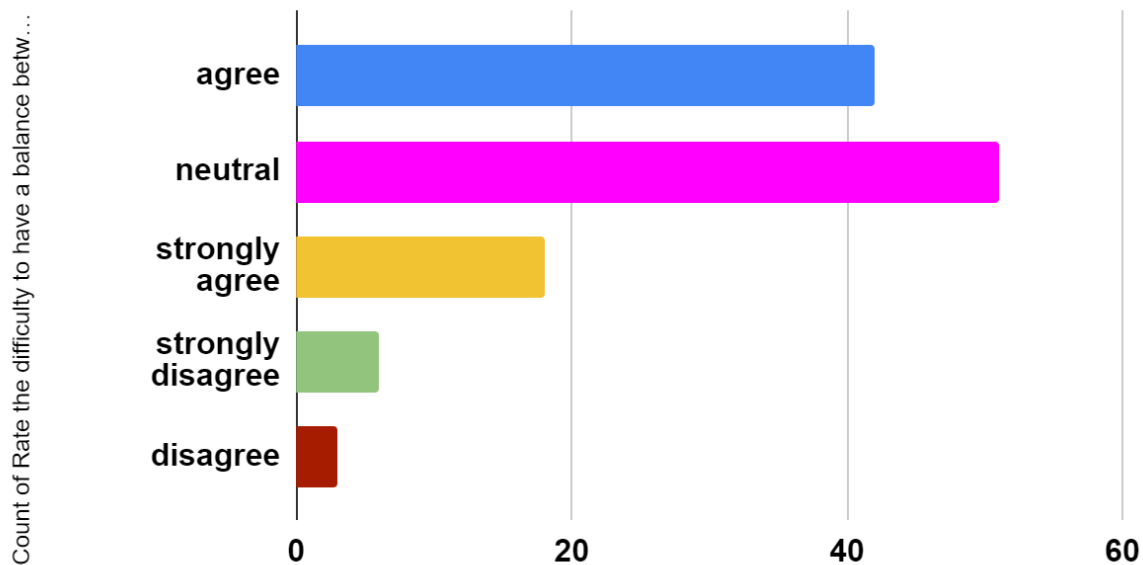
NEUTRAL - 42.2%

AGREE - 35%

STRONGLY AGREE - 15%

When we looked at the rate of difficulty to have a balance between personal and professional life, we came to know that most of the people strongly agree with it, that means they say it's difficult to have a balance between personal and professional life. There are 42.2% of individuals who have both a mindset of agreeing and disagreeing which means neutral for rating the difficulty between personal and professional life.

Count of Rate the difficulty to have a balance between personal and professional life as a women ?



**DO YOU HAVE A FAMILY HISTORY OF BUSINESS IF YES IS IT PASSED ON TO YOU?**

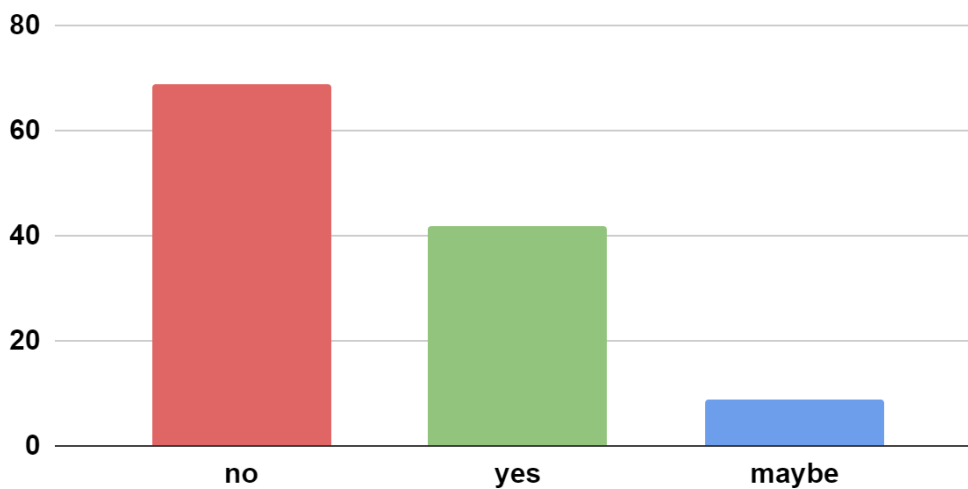
BUSINESS NOT PASSED ON - 57.5%

BUSINESS PASSED ON YES - 35%

JOINT RESPONSIBILITY - 7.5%

57.5% of women in the business family are not given the opportunity of taking care of the business when asked why they feel that business is not passed on. This misconception has been utilized to keep women from advancing in their careers. The major carers are seen to be women. When men become dads, their professions are not expected to slow down. Her contributions and ideas are likely to be challenged, maybe in an attempt to "weaken" her power. Comments, ideas, and attitudes expressed by males are more likely to be accepted with little criticism than women. 35% of women handle the business that is passed down on the line but background being a single child or either only hires in the whole family with no cousins to look after. Another 7.5% have joint responsibility for business but even the major decisions are taken by their male counterparts without any detailed discussion on the further steps to be taken.

Count of Do you have a family history of doing business ?



Count of Do you have a family history of doing business ?

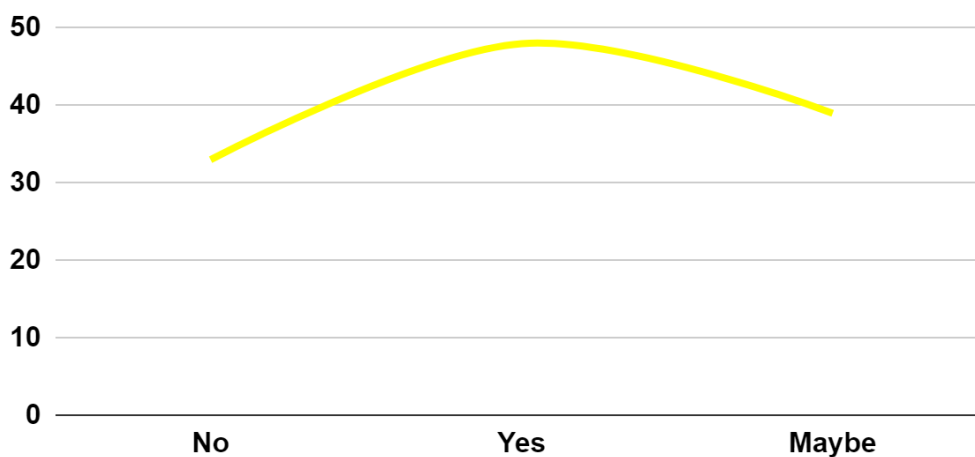
**WHEN YOU HAD AN IDEA TO START A BUSINESS WHERE YOU AWARE THAT THE GOVERNMENT PROVIDES SUPPORTIVE SCHEMES AND POLICIES?**

NO - 27.5%

YES- 40%

MAYBE - 32.5%

Count of When you had an idea to start a business where you aware that government provides supportive schemes and pol...



Count of When you had an idea to start a business where you aware that government provides s...

## WHAT MAKES THEM HESITANT TO OPT FOR GOVERNMENT SCHEMES?

UNAPPROACHABLE OFFICERS - 20%

COMPLICATED PROCEDURE - 32.5 %

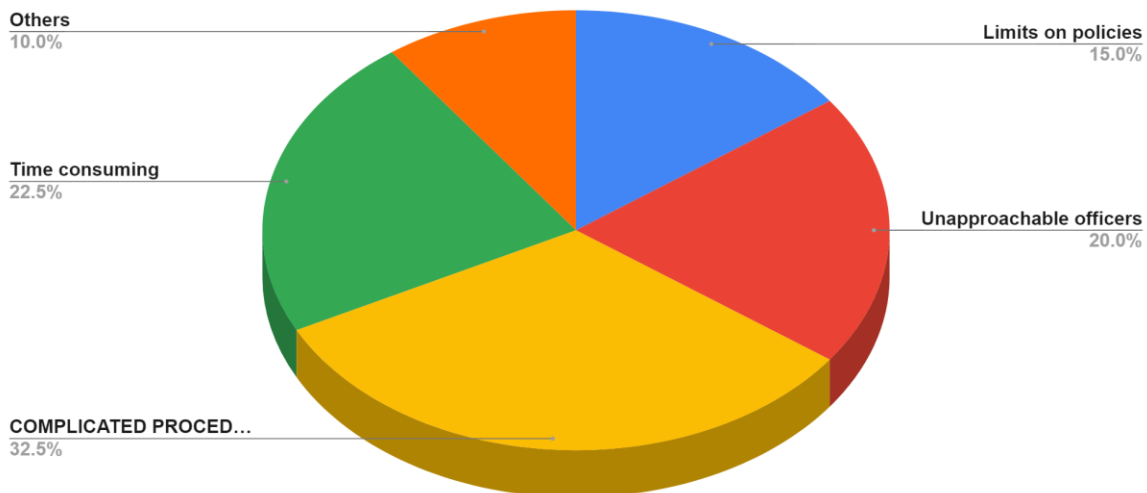
TIME-CONSUMING - 22.5 %

LIMIT TO POLICY - 15%

TOTALLY NOT AWARE - 10%

When considering starting the business these women were mostly not aware of the government policies and others who were aware are the ones who considered the possibilities of starting the business and did some research on it. even if they were aware of it. Even after that, they were not willing to opt for the business for various reasons. This shows that the government fails to implement the policies for the citizens and fails to make it reach a large audience.

Count of what makes you hesitant to take support from government ?



**IF THERE WAS A PROPER AWARENESS CAMP GIVEN ON UNDERSTANDING THE GOVERNMENT SCHEMES, WOULD YOU RECONSIDER ENTERING INTO BUSINESS?**

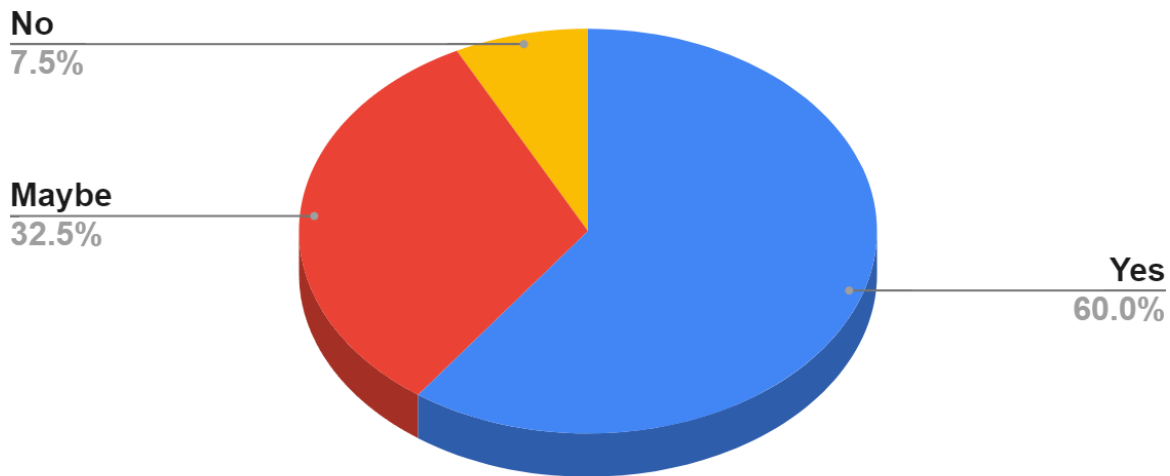
YES - 60%

NO - 7.5%

MAYBE - 32.5%

When asked by an individual about the awareness camp on understanding the government schemes would they consider entering business most of the individuals, which means 32.5% were in a dilemma of whether to consider it or not to consider it.

Count of If there was proper awareness camp given on understanding the government schemes would you reconsid...



## CONCLUSION

There are many women who want to still start their own business but are not getting the opportunity to even do so. If they have proper access to proper education, credit, training, information, etc. they will be able to start their own business and succeed in it. Even though women's entrepreneurship in India is growing, there is no significant growth in the field because India is still a traditional country and still women hope for financial support because there is no proper awareness on the policies provided by the government.

## **QUESTIONNAIRE- 2 ANALYSIS**

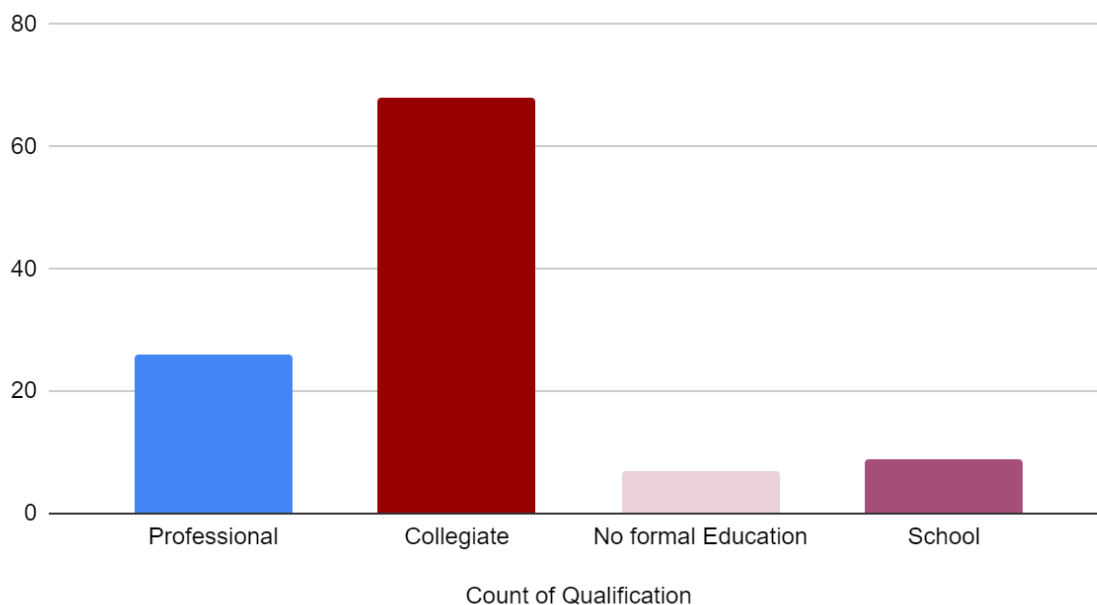
### **WOMEN ENTREPRENEURS WHO HAVE A BUSINESS AND THEIR AWARENESS OF GOVERNMENT SCHEMES**

The purpose of this questionnaire is to gain knowledge of the actual difficulties experienced by female business owners and to use that knowledge to further the goals of the study. Each element will be examined in this research along with how it relates to the others.

#### **QUALIFICATION**

A list of various individuals and their educational qualifications was collected from the respondents. The qualifications are categorized into several groups, including professionals, collegiates, no formal education, and school. Most of the respondents are from collegiates followed by professionals, with no formal education or school. This shows that our research mainly focused on professionals and colleagues who are relevant to our research.

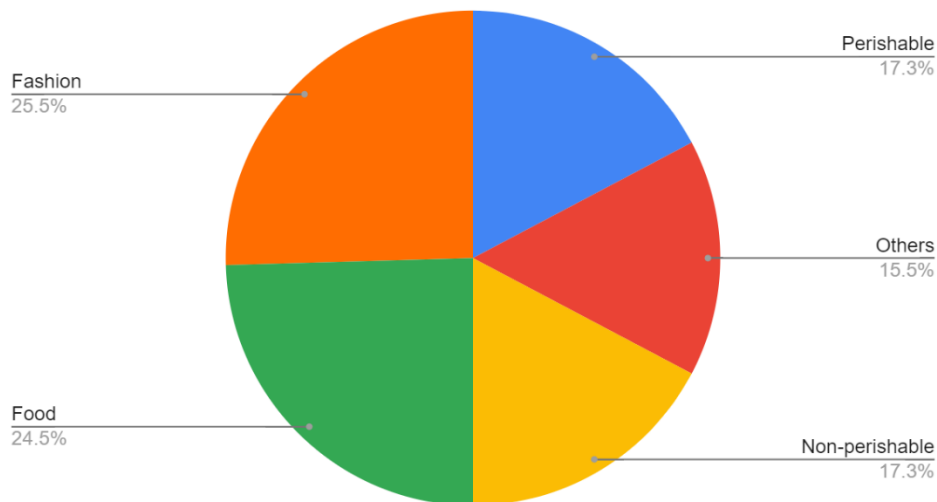
Count of Qualification



### **NATURE OF BUSINESS**

According to our research conducted there are five main categories of businesses by women - food, fashion, perishable, nonperishable, and others. Fashion businesses account for the highest number of entries in the data, followed by food, perishable, and non-perishable. Food businesses are the second most common category, followed by perishable and non-perishable with the same range of data (17.3). In our research, the count of others in business is the least with 15.5 %. This information provides a basic overview of the types of businesses included in the dataset.

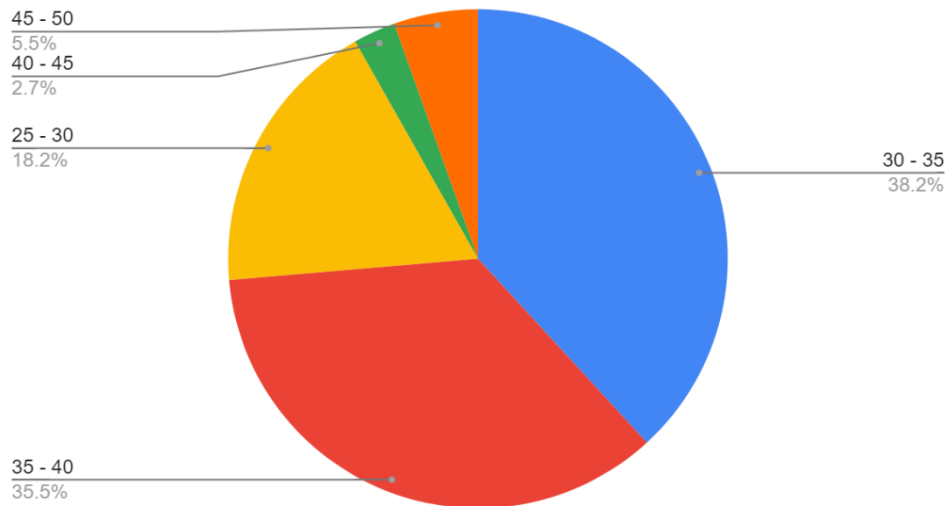
Count of Nature of business ?



### **AGE OF STARTING BUSINESS:**

Based on the research conducted, the most common age range for starting a business is between 30-35 years old. The next most common age range is between 35-40 years old. The least common age range is 45-50 years old. people start businesses at various ages depending on their circumstances and goals. The best age to start a business will depend on factors such as personal readiness, financial stability, market conditions, and industry trends. It is important to carefully consider these factors and create a solid plan before taking the leap into entrepreneurship.

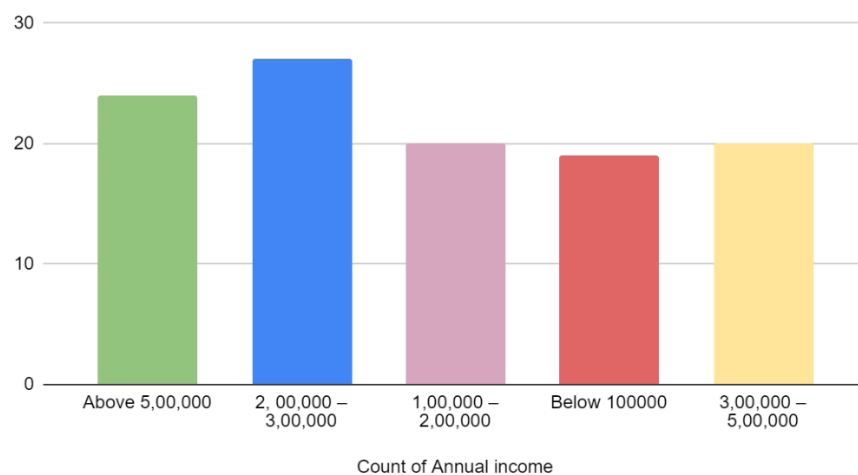
Count of Age of starting your business ?



## ANNUAL INCOME

This is a list of values that seem to represent the annual income levels of women entrepreneurs. Each value represents an income range, with the format of the range being "minimum value - maximum value". The list shows the annual incomes of various women entrepreneurs. The incomes range from below 100,000 to above 500,000 which includes the range of 100,000-200,000, 200,000-300,000, and 300,000-500,000. The highest annual income of women entrepreneurs ranges from 2,00,000-3,00,000 followed by a range of above 5,00,000. The annual income ranges from 1,00,000-2,00,000 and 3,00,000 to 5,00,000 is kind of similar for most women entrepreneurs.

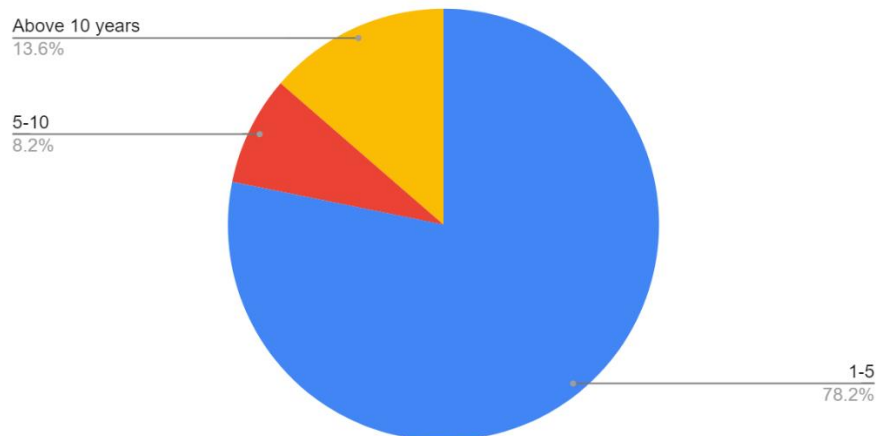
Count of Annual income



### **HOW MANY YEARS IT HAS BEEN SINCE YOU STARTED THE BUSINESS?**

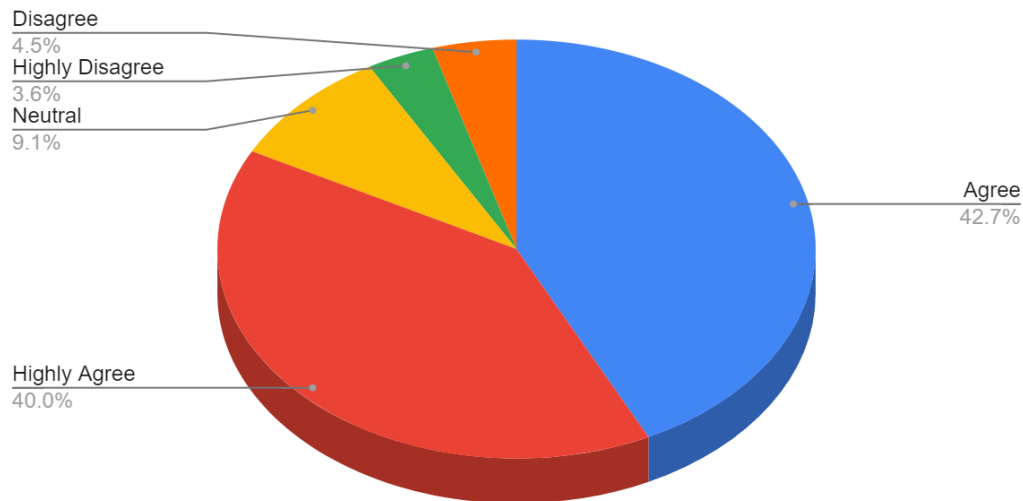
This data represents the years of experience of a group of individuals. We can divide this data into three main groups: those with 1-5 years of experience, 5-10 years of experience, and above 10 years of experience. It is clear from the data that most individuals have 1-5 years of experience. Having a larger number of individuals with 1-5 years of experience suggests that there is a steady influx of new professionals entering the field, whereas those with above 10 years of experience may indicate a high level of expertise and a potential for leadership roles. The group with 5-10 years of experience may be in a transition phase, where they have gained some experience but are still working to establish themselves in their career. Overall, this data can provide valuable insights into the experience levels of professionals in a particular field, which can inform decisions related to hiring, mentoring, and career development.

Count of How many years it has been since you started your business ?



### **DESPITE SKILLS, KNOWLEDGE, AND QUALIFICATION, WOMEN ENTREPRENEURS HAVE TO FACE BARRIERS.**

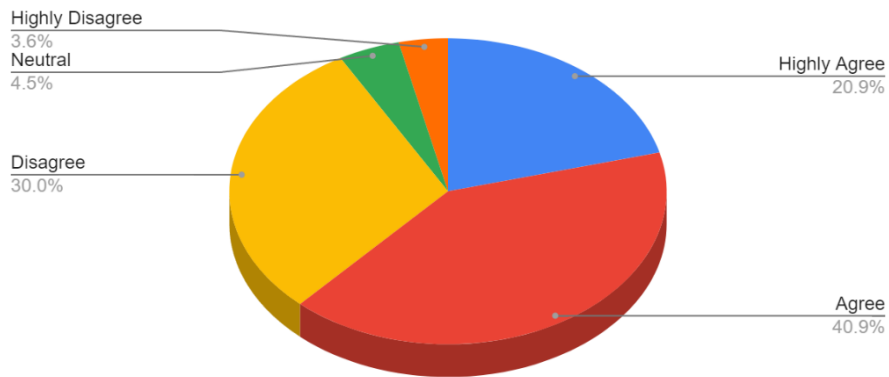
There is a mixed response when it comes to women facing barriers for entering business. While majority is agree (42.7%), followed by highly agree (40%), neutral (9.1%), highly disagree (4.5%) and disagree (3.6%). There are also those who feel neutral about the issue. The reasons behind these different levels of responses could vary, but some women entrepreneurs are facing significant challenges in starting and growing their businesses. It is important to examine the specific barriers that are causing disagreement among women entrepreneurs and find ways to overcome them. By addressing these barriers, we can help to create a more equitable and inclusive business environment that supports the success of women entrepreneurs.



### **GOVERNMENT AIDS AS FINANCE SUPPORT HELPS WOMEN ENTREPRENEURS.**

Based on the data collected, it appears that most respondents believe that finance from government is important for their business, with a high percentage agreeing (40.9%) followed by disagree (30%). However, there is also a significant number of respondents who either disagree, neutral and highly disagree with this statement. This data suggests that while finance is generally considered important for business, there are still a significant number of individuals who do not place the same level of importance on it. Further analysis may be necessary to understand the reasons behind these varying opinions.

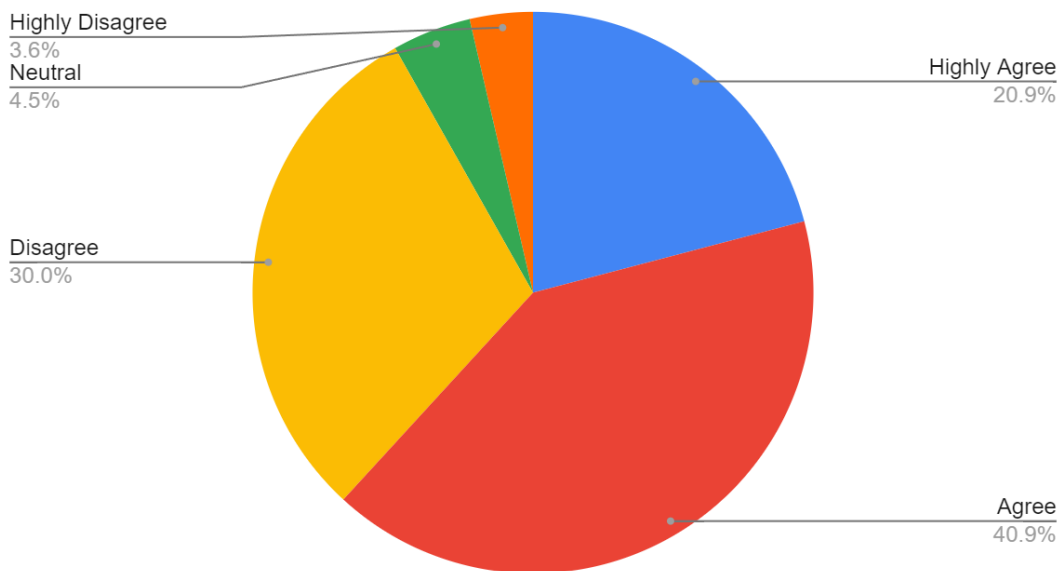
Count of Do you agree that finance is important for your business



### **WOMEN CAN EASILY HAVE A WORK-LIFE BALANCE.**

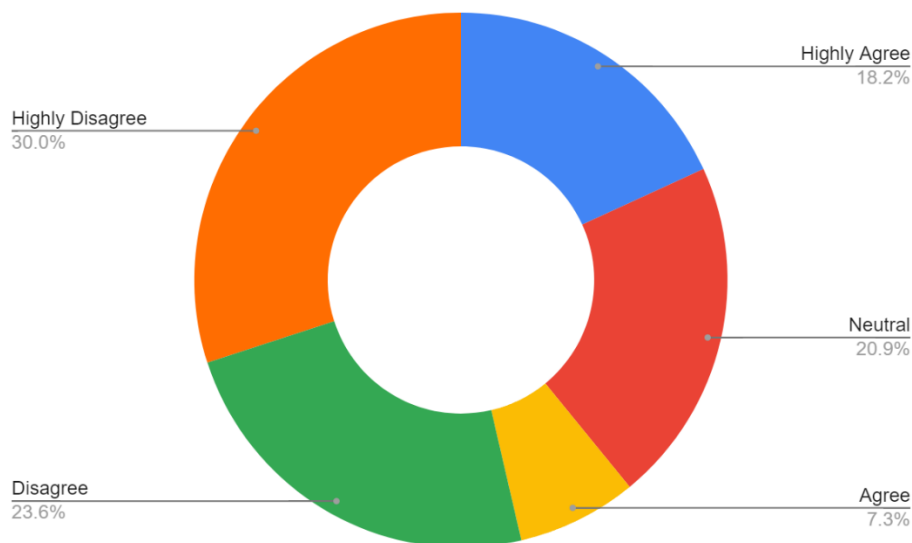
Based on the responses, it seems that most individuals are moderately aware of their ability to balance their personal and professional life, with a range starting from agree (40.9%), followed by disagree (30%) and highly agree (20.9%). It is important to note that self-assessment may not always be accurate and external factors may impact one's ability to balance personal and professional life. The data suggests that many individuals are conscious of the importance of achieving balance in their lives.

Count of Women can easily have a work life balance.



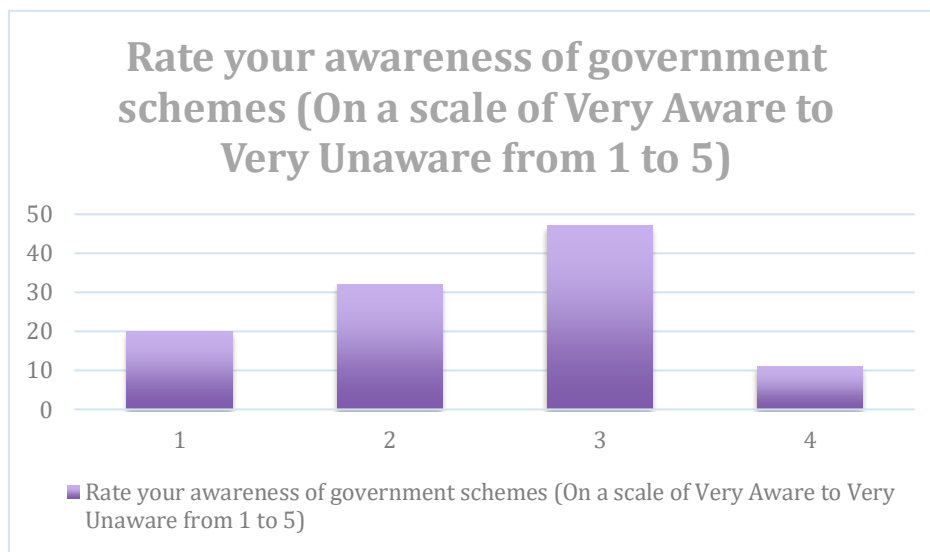
**GOVERNMENT SCHEMES AND PROGRAMMES ARE WELL SUPPORTED TO  
WOMEN ENTREPRENEURS.**

There is a wide range of opinions regarding the satisfaction level of government schemes and supporting programs for women entrepreneurs. The data collected from respondents are as follows highly disagree (30%), disagree (23.6%), highly agree (18.2%), neutral (20.9%) and agree (7.3%). This suggests that there is still much improvement needed in the support provided to women entrepreneurs. The government and other organizations need to identify the specific areas of concern and take appropriate measures to address them. It is crucial to have a supportive environment that encourages and empowers women entrepreneurs to reach their full potential.



**RATE YOUR AWARENESS ON GOVERNMENT SCHEMES (ON A SCALE OF VERY  
AWARE TO VERY UNAWARE FROM 1 – 5)**

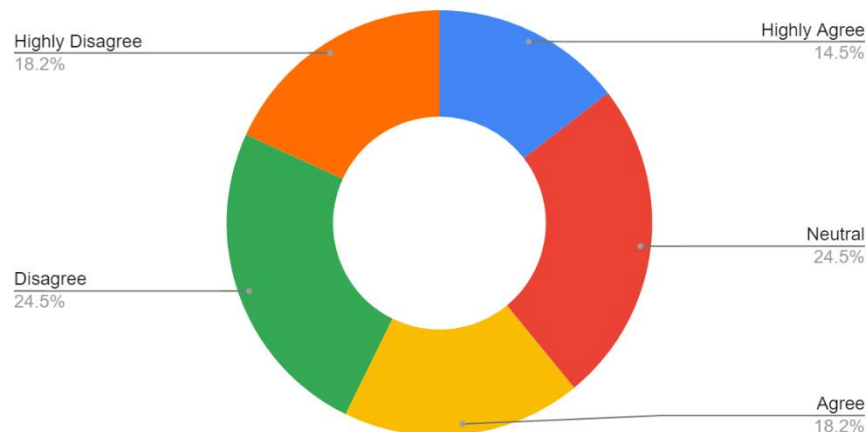
It appears that there is a wide range of awareness levels regarding government schemes, with some individuals being very aware to very unaware. Overall, most respondents seem to have at least some level of awareness (rated at 3). Having a low awareness level does not necessarily mean that individuals are not taking advantage of government schemes, as they may be accessing these resources through other channels. However, increasing awareness can be beneficial for individuals looking to start or grow their businesses.



### **DO YOU AGREE THAT SUPPORT FROM THE GOVERNMENT IS VIABLE AND BETTER OPTION THAN OTHER**

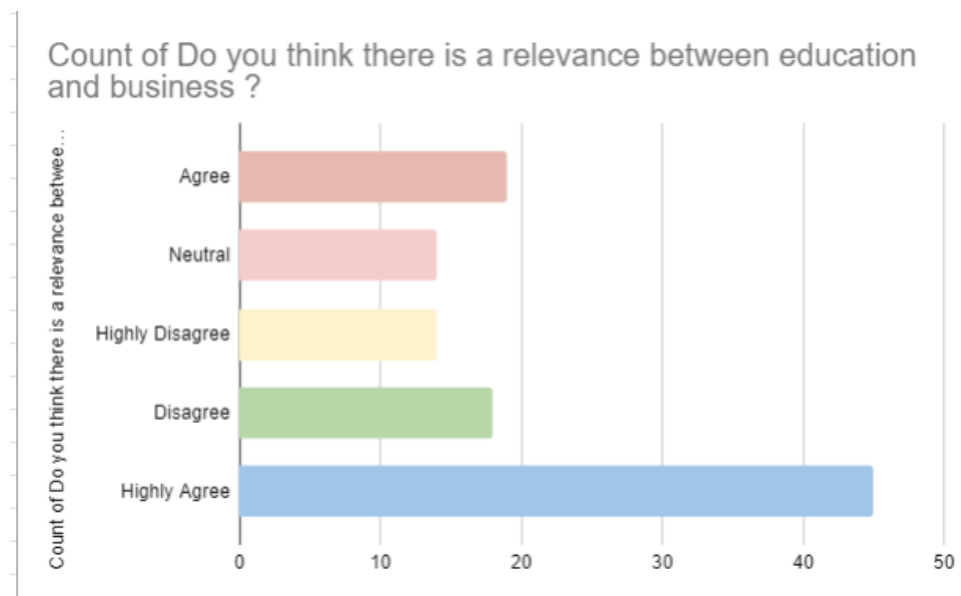
Based on the responses, it appears that there is a mix of opinions regarding whether support from the government is a viable and better option than others. The response collected ranges from disagree (24.5%), neutral (24.5), highly disagree (18.2%), agree (18.2%) and highly agree (14.5%). Some respondents strongly disagree with the statement, while others remain neutral. It is worth noting that the reasons behind each respondent's opinion are not provided, so it is difficult to determine why they feel the way they do. Overall, there seems to be a slight tendency towards believing that support from the government is a viable and beneficial option.

Count of Do you agree that support from the government is a viable and better option than others?



## **DO YOU THINK THERE IS A RELEVANCE BETWEEN EDUCATION AND BUSINESS?**

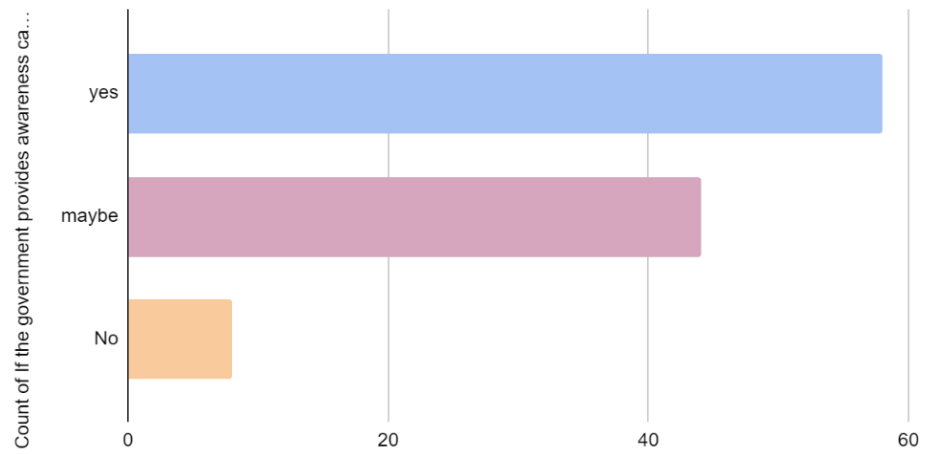
Most responses indicate that there is a relevance between education and business. However, there are some strongly agree and disagree responses as well. The responses collected is as follows it ranges from strongly agree (40.9%), agree (17.3%) disagree (16.4%), neutral and strongly disagree (12.7%). It is possible that some respondents believe that education and business are separate domains, while others may see a strong connection between the two. It is also possible that the interpretation of "relevance" varies among respondents. Overall, the responses suggest a mix of opinions on the relationship between education and business.



## **IF THE GOVERNMENT PROVIDES AWARENESS CAMPS ON GOVERNMENT, WILL YOU RECONSIDER TAKING FINANCE FROM GOVERNMENT SCHEMES**

There is a mix of opinions on whether the government providing awareness camps on government schemes would affect the respondents' decision to take finance from those schemes. Some respondents answered "yes" or "maybe," indicating that they may reconsider taking finance if they had more information about the schemes. Others answered "no," indicating that they would not reconsider their decision. Overall, there is no clear consensus among the respondents.

Count of If the government provides awareness camp on government schemes , will you reconsider taking finance fro...



## **CORRELATION**

<b>Correlations</b>						
		Despite skills, knowledge, and qualification, women entrepreneurs have to face barriers.	Government aids as finance support helps women entrepreneurs.	Women can easily have a work life balance.	Government schemes and programs are well supported to women entrepreneurs.	Women Entrepreneur
Despite skills, knowledge, and qualification, women entrepreneurs have to face barriers.	Pearson Correlation	1	.109	.109	-.103	.005
	Sig. (2-tailed)		.256	.256	.285	.959
	N	110	110	110	110	110
Government aids as finance support helps women entrepreneurs.	Pearson Correlation	.109	1	1.000**	.016	-.095
	Sig. (2-tailed)	.256		<.001	.872	.325
	N	110	110	110	110	110
Women can easily have a work life balance.	Pearson Correlation	.109	1.000**	1	.016	-.095
	Sig. (2-tailed)	.256	<.001		.872	.325
	N	110	110	110	110	110
Government schemes and programs are well supported to women entrepreneurs.	Pearson Correlation	-.103	.016	.016	1	-.004
	Sig. (2-tailed)	.285	.872	.872		.970
	N	110	110	110	110	110
Women Entrepreneur	Pearson Correlation	.005	-.095	-.095	-.004	1
	Sig. (2-tailed)	.959	.325	.325	.970	
	N	110	110	110	110	110

With a correlational research design, relationships between variables are examined without any of the variables being under the researcher's direct control or manipulation. A correlation shows how strongly and/or in what direction two (or more) variables are related.

If the level is less than 0.05, there exists a significance relationship. But when it is more than 0.05 it is not significant and there exists no relationship.

There exists no significant relationship between despite skills, knowledge, and qualification women entrepreneurs have to face barriers and women entrepreneurs (0.05).

There exists a positive significant relationship between government aid as finance support helps women entrepreneurs and women entrepreneurs (-0.095). There is a significant relationship between women can easily have a work-life balance and women entrepreneurs (-0.95) there

exists no significant relationship between government schemes and programs that are supported to women entrepreneurs and women entrepreneurs ( -0.004).

## **CHAPTER -5**

### **SUMMARY OF FINDINGS**

- Since business is the main source of wealth for our nation, entrepreneurship and business are the topics of this study.
- As a result, we must ensure that everyone can provide their best in order to increase our nation's income. We can observe that, when it comes to gender, men tend to prefer working in business over women.
- Therefore, this study helps us understand why women are less likely than men to have rapid growth. A small percentage of all business owners in India are still women. Most women contend that a lack of funding has prevented them from launching their own businesses.
- This was recognized as a concern by the Indian government, which has since tried to subsidize numerous projects for the nation's female entrepreneurs.
- We need data from both women who are entrepreneurs and women who are not entrepreneurs in order to understand why women are underrepresented in this profession. So that we can compare the two and draw a conclusion.
- In running an organization, such as our nation, the government is comparable to an entrepreneur, therefore in addition to determining why women are unable to advance in this field, we must also understand the measures made by the government (i.e., government programmes) to support advancement.
- In this research we found that for women to enter entrepreneurship, finance can be a major barrier, so through this research we can also find why government schemes were not successful as expected to be.
- From questionnaire 1 (i.e) the questionnaire for women who are not entrepreneurs, we can see that 40% of women are interested in starting a business. But 35% of women also said that finance is a major obstacle for them to enter the business. Other major barriers for them were, no support from family and friends, health issues, etc., and yet nearly 86% of women in this sample believed that women can manage business. This exhibits their confidence.
- Considering the current situation, we are still a developing country so this country consists of women who did not complete basic education also. We also need to think that our country is mostly made up of middle- class income people, so we can also interpret how stereotypes work in the minds of people. Business need not be a total start up but also can be passed on. But in our country mostly parents pass on their business to their son and not

daughters because our culture and stereotype plays again. It is well known that the importance of education is spreading in recent times.

- We also need to consider the education system because it is related to knowledge and most importantly helps to develop the interpretation, analysis, and solving a problem. All the above skills are required for working too and not only education. Though we cannot analyze deeply about education and its structure in our country, from the analysis, we can sense that education is important.
- Even women entrepreneurs give importance to business, especially when the business is dependent on knowledge, education. With this research paper, it is sensible that our culture and practices are a key obstacle for women 's entrepreneurship, this is the root cause for almost every barrier for women. With that statement, we can see that women who are not entrepreneurs, feel that it will be difficult to manage their professional as well as personal life. This is also difficult for women entrepreneurs. As mentioned earlier with reduced or manageable responsibilities, this barrier can be managed.
- As for the government schemes, among women who are not entrepreneurs, nearly 3/4th of the women is not aware of government schemes. But women entrepreneurs are aware as they are in the business world. We also analyzed why the government schemes are not successful because there were many factors like complicated and time-consuming processes and procedures, limits on the schemes and policies, etc. The main factor why the government schemes are not successful in countries like India is because of lack of implementation.
- Government inefficiency The Indian government's goal to help the poor and uplift them is evident, but the government's implementation falls short. Improper monitoring, lack of responsibility, corruption, and misalignment of incentives are all factors that contribute to inefficiency. The administration appears to be well prepared, but on the ground, it falls well short of expectations.
- There are over a hundred schemes if we consider both center and state-sponsored programmes, however even though there are so many women-entrepreneur focused schemes, this is the last choice anybody will select for securing financing.
- These are the reasons why people are not aware of the government schemes. And very few is opting for the financing option which is provided by the government schemes

- These can be overcome by. Policies are developed in ministries, but they are executed at the state, district, and village levels, and the administrator may not be aware of every programme in his or her district. As a result, reducing tiny schemes to focus on larger schemes can help administrators execute better.
- Second, the systems may be tailored to the specific needs of the area. Some states, such as Tamil Nadu, Karnataka. There is also a need for improved cooperation between the federal and state governments, and tailored policies may work better in some places than uniform regulations.
- Finally, in order to increase the openness, quality, and efficacy of a policy or scheme, improved collaboration among commercial companies, community, civil society, NGOs, and government is required when establishing a public policy.

**CHAPTER 6**  
**LIMITATIONS AND CONCLUSION**

## **CONCLUSION**

So, with the research made, we conclude that our traditional culture and practices were the reason for less contribution made by women. And, the reason for the slow growth rate is that we did not analyze this perspective and not taking steps to bring a change in the view. This step may be difficult considering the people's views and values on the culture and our tradition but we can sense that whatever the steps taken by the government and people, without making a slight change in this perspective, no measures and steps will be effective. The government apparatus in a varied and populous country like India is not totally capable in both areas. A country where farmers continue to commit suicide, where there is a lack of quality education, where the demographic dividend is underutilized, and where various threats to Indian society exist – tells a depressing story about how, despite the presence of development schemes, India is still far behind in creating a harmonious and prosperous society. The causes are mostly due to two factors: first, government ineptitude in execution, and second, a lack of public knowledge. Keeping these two key factors in mind and improving this will help for more reach among the entrepreneurs and there will be many opting for schemes from the government which in turn increases the income for the government.

## **LIMITATIONS**

- Due to time constraint, we were only able to collect from a smaller number of people and as sample size is low there is no accurate conclusive evidence for the study.
- Have taken only southern region so we cannot conclude this for the whole India and reach to the result.
- Due to other constraints, we were not able to conclude what led other entrepreneurs to take up the government schemes despite all the odds and what led others not to choose that path.

## **CHAPTER – 7**

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\_Indian\_Government\_Schemes\_Among\_The\_Women\_Entrepreneurs\_Of\_Coimbatore\_  
District

**CHAPTER – 8 ANNEXURE (QUESTIONNAIRE)**

## **QUESTIONNAIRE - 1**

### **Women who wanted to start a business but did not why?**

1. Name
2. Age
3. Qualification
4. Place
5. Do you have a desire to start a business?
  - Yes
  - No
  - Maybe
6. Reasons for not being able to start your business?
  - Financial problems
  - No family and friend's support
  - Health issues
  - Stereotypes
  - Others
7. Do you personally believe that women can manage a business?
  - Yes
  - No
  - Maybe
8. If you are given an opportunity to start a business, will you start it?
  - Yes
  - No
  - Maybe
9. Do you think there is a relationship between education and business?
  - Yes
  - No
  - Maybe
10. Rate the difficulty to have a balance between personal and professional life as a woman?
  - Strongly agree
  - Disagree

- Neutral
- Agree
- Strongly agree

11. What do you think are the barriers for women to enter a business?

- Financial problem
- Family and friend's support
- Government support
- Personal problem
- Society and stereotype
- Other

12. Do you have a family history of doing business?

- Yes
- No
- Maybe

13. What are the risks that threaten you when you have a thought of doing business?

- Cannot manage personal and professional life
- Risk of occurring loss
- Opinion of society
- Not enough knowledge and skill set
- Other

14. When you had an idea to start a business, were you aware that the government provides supportive schemes and policies?

- Yes
- No
- Maybe

15. Rate your awareness on government schemes and policies.

- 1
- 2
- 3
- 4
- 5

16. What makes you hesitant to take support from the government?

- Unapproachable officers
- Complicated procedures
- Time consuming process
- Limits on policies
- Others

17. If there is a proper awareness camp given on understanding the government schemes, would you reconsider entering business?

- Yes
- No
- Maybe

## **QUESTIONNAIRE - 2**

### **WOMEN ENTREPRENEURS WHO HAVE A BUSINESS AND THEIR AWARENESS OF GOVERNMENT SCHEMES**

1. Name
2. Place
3. Qualification
  - School
  - Collegiate
  - Professional
  - No Formal Education
4. Nature of business?
  - Perishable
  - Non-Perishable
  - Food
  - Fashion
  - Others
5. Age of starting your business?
  - 25 – 30 yrs.
  - 30 – 35 yrs.
  - 35 – 40 yrs.
  - 40 – 45 yrs.
  - 45 – 50 yrs.
6. Annual income
  - Below 1,00,000
  - 1,00,000 – 2,00,000
  - 2, 00,000 – 3,00,000
  - 3,00,000 – 5,00,000
  - Above 5,00,000
7. How many years has it been since you started your business?
  - 1 – 5 years
  - 5 – 10 years

- Above 10 years

8. Despite skills, knowledge, and qualification, women entrepreneurs have to face barriers.

- Highly Agree
- Agree
- Neutral
- Disagree
- Highly Disagree

9. Government aids as finance support helps women entrepreneurs.

- Highly Agree
- Agree
- Neutral
- Disagree
- Highly disagree

10. Women can easily have a work-life balance.

- Highly Agree
- Agree
- Neutral
- Disagree
- Highly disagree

11. Government schemes and programmes are well supported to women entrepreneurs?

- Highly Agree
- Agree
- Neutral
- Disagree
- Highly disagree

12. Rate your awareness of government schemes. (On a scale of Very Aware to Very Unaware from 1 to 5)

- 1
- 2
- 3

- 4
- 5

13. Do you agree that support from the government is a viable and better option than others?

- Highly Agree
- Agree
- Neutral
- Disagree
- Highly Disagree

14. Do you think there is a relevance between education and business?

- Highly Agree
- Agree
- Neutral
- Disagree
- Highly Disagree

15. If the government provides awareness camps on government schemes, will you reconsider taking finance from government schemes?

- Yes
- No
- Maybe