

# **UNLOCKING RURAL POTENTIAL: AN ANALYSIS OF GOVERNMENT SCHEMES SUPPORTING WOMEN ENTREPRENEURS IN INDIA**

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**Abstract-** This study examines the impact of key Indian government initiatives Start-Up India, Stand-Up India, and the Pradhan Mantri MUDRA Yojana (PMMY) on the promotion of rural women entrepreneurship, with emphasis on Tier II and III districts. Despite progressive policy intentions, evidence indicates a significant gap between design and execution. Challenges such as digital illiteracy, lack of awareness, limited collateral, and socio-cultural barriers persistently restrict women's access to these schemes. The research adopts a qualitative, secondary data-driven methodology, analyzing over 20 peer-reviewed articles, government reports, and field evaluations to assess scheme effectiveness and implementation gaps. The study finds that while MUDRA Yojana has the widest reach, especially through SHGs, Start-Up and Stand-Up India remain inaccessible for most rural women due to bureaucratic hurdles and

lack of handholding support. Recommendations include simplifying processes, building digital and financial literacy, localized outreach, and structured mentorship. The study contributes to the discourse on gender-inclusive policy reform, offering a replicable model for inclusive rural enterprise support in emerging economies.

**Keywords-** Rural Women Entrepreneurship, Government Schemes, MUDRA Yojana, Start-Up India, Stand-Up India, Financial Inclusion, Policy Implementation, SHGs

## **I. INTRODUCTION**

The importance of entrepreneurship in fostering inclusive economic growth is becoming more widely acknowledged, particularly in emerging nations like India where a sizable portion of the populace continues to live in poverty. Among these, rural women make up an important yet

underutilized group of prospective business owners. They have the potential to make a substantial contribution to community development and local economies. However, rural women frequently find it difficult to obtain the resources needed to launch and maintain companies because of institutional limitations, societal norms, and economic exclusion (Kishori & Sujatha, 2025).

In response, the Indian government has put in place a number of flagship programs, such as the Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India, and Start-Up India, to encourage women's entrepreneurship in rural areas. These programs seek to remove important obstacles such as underrepresentation in the formal sector, restricted business support, and difficulty obtaining credit. These programs are intended to bring entrepreneurship closer to the general public as part of India's larger mission of financial inclusion, gender equity, and rural empowerment (MSDE, 2020).

Launched in 2016, Start-Up India is a comprehensive program that provides entrepreneurs with cash support, incubation networks, tax incentives, and ease of registration. It offers unique incentives for women-led start-ups and rural entrepreneurs, although it is not limited to women or applicants from rural

areas. On the other hand, Stand-Up India specifically targets women and SC/ST business owners, mandating that all Indian banks provide at least one SC/ST borrower and one woman with loans between ₹10 lakh and ₹1 crore (Gopan & Singh, 2024). The MUDRA Yojana, which was introduced in 2015 and offers microcredit to non-corporate, non-farm small enterprises, many of which are owned by rural women, under three tiers: Shishu, Kishore, and Tarun, supports these initiatives.

Evidence indicates that the actual impact of these programs on rural women entrepreneurs is inconsistent and, frequently, negligible, despite the robust policy framework. According to reports, although these programs are in place in theory and have seen widespread distributions across the country, awareness, accessibility, and village-level execution continue to be significant issues (Chungkham et al., 2025). Furthermore, particularly for first-generation women entrepreneurs in rural areas, bureaucratic procedures, documentation requirements, and a lack of digital and financial literacy serve as deterrents.

It is also observed that many women who benefit from these schemes do so through Self Help Groups (SHGs) or informal channels rather than directly engaging with

formal institutions. As a result, the individual empowerment impact of schemes like Start-Up India and Stand-Up India may not be fully realized. Furthermore, post-loan support such as mentorship, marketing assistance, and technology training is largely missing, which limits the long-term viability of women-led enterprises. This paper critically examines the effectiveness of these government schemes in empowering rural women entrepreneurs. It aims to assess how well the schemes align with the realities of rural India, and whether they have succeeded in translating policy intentions into meaningful ground-level outcomes. The central objective of this study is: To assess the impact of government initiatives Start-Up India, Stand-Up India, and MUDRA Yojana on rural women entrepreneurs in India and identify gaps in their implementation, awareness, and accessibility.

To accomplish this, the study employs a qualitative secondary research methodology, examining peer-reviewed academic articles, government publications, and evaluations conducted in the field. The aim is to not only evaluate the policy framework but also to illuminate the voices and experiences of rural women engaged with these initiatives.

This research thus adds to the broader conversation surrounding rural development, women's empowerment, and the implementation of policies in India. It offers practical insights that could inform future policy improvements and strategies aimed at genuinely empowering rural women through entrepreneurship.

## **II. LITERATURE REVIEW**

In recent years, considerable attention has been paid to understanding the influence of government-sponsored financial and entrepreneurial schemes on rural women in India. The bulk of scholarly literature indicates that while schemes like Start-Up India, Stand-Up India, and MUDRA Yojana have been instrumental in policy discourse, their practical execution and grassroots accessibility remain uneven and fraught with limitations.

### **Start-Up India**

The Start-Up India scheme was launched to nurture innovation and entrepreneurship by offering tax exemptions, credit guarantees, and incubation support. However, several scholars argue that its urban and tech-centric orientation has made it relatively inaccessible to rural women (Biswas & Saha, 2025; Dhaker & Siroya, 2024). Sridevi (2023) observes that despite government outreach, most women-led start-ups continue to originate

from metropolitan areas, with rural women lacking awareness and technical capacity to benefit.

Naik and Patel (2022) note that although the scheme includes rural innovators in its vision, actual implementation has favored sectors like IT and biotech, leaving traditional rural industries (tailoring, dairy, food processing) under-supported. Srivastava (2025) further argues that the digital application process and lack of physical outreach centers alienate many potential rural women entrepreneurs.

#### Stand-Up India

Stand-Up India, initiated in 2016, mandates that each bank branch provide at least one loan to a woman or SC/ST borrower in the range of ₹10 lakh–₹1 crore. While conceptually robust, its execution poses serious challenges. According to Desai and Chaudhari (2024), bank officers are often reluctant to sanction loans due to concerns over repayment, particularly to first-time women entrepreneurs.

Raghuwanshi et al. (2025) highlight that the lack of collateral, low financial literacy, and bureaucratic hurdles discourage women from applying. Moreover, as Sharma and Gupta (2023) indicate, women often lack land or property in their name, which disqualifies

them from formal credit systems. In addition, Munda and Thangavel (2024) emphasize the absence of follow-up support and mentorship, which is critical for first-generation entrepreneurs.

#### MUDRA Yojana

The Pradhan Mantri MUDRA Yojana (PMMY) has had wider rural outreach due to its structure of offering microloans under three categories: Shishu, Kishore, and Tarun. According to Dutta (2018) and Gupta (2024), the Shishu loan (up to ₹50,000) has been particularly effective for rural women starting micro-businesses like tailoring, papad-making, or petty shops.

However, even within MUDRA, challenges persist. Waghmare (2024) and Satyanarayana (2024) document that digital illiteracy, lack of awareness, and difficulty in navigating documentation remain common complaints among rural women. Studies by Kumar et al. (2024) and Gopan & Singh (2024) also point to regional disparities in MUDRA loan disbursement, with states like Tamil Nadu and Maharashtra reporting higher utilization, while others lag significantly.

### III. COMPARATIVE STUDIES AND SYNTHESIS

Multiple comparative evaluations reveal that women often benefit from government schemes only when facilitated by

intermediaries like Self Help Groups (SHGs), NGOs, or community-based organizations. For instance, Srivastava (2025) finds that women participating in SHG federations are more likely to access MUDRA loans due to handholding and shared accountability. Awasthi et al. (2025) advocate for linking SHGs directly to Start-Up India and Stand-Up India frameworks.

According to the India Gender Report (2024), only 18% of rural women entrepreneurs surveyed were aware of more than one government scheme. Furthermore, less than 10% had directly applied for benefits without intermediary support, underscoring the critical role of information access. Research by Ravi (2023) also emphasizes the importance of local language outreach, on-ground facilitation, and simplified processes to increase participation.

While the policy intent is aligned with India's inclusive development goals, literature points to several implementation bottlenecks, including:

Lack of scheme-specific training for rural women

Digital exclusion

Absence of post-loan support

Banking system biases

Minimal representation of rural business models in scheme priorities

## Methodology

This research utilizes a qualitative exploratory approach, relying on secondary data to assess the impact of government initiatives specifically Start-Up India, Stand-Up India, and MUDRA Yojana on boosting rural women's entrepreneurship throughout India.

To gather pertinent information, the study analyzed sources such as:

- At least 20 peer-reviewed journal articles
- Government reports and white papers (including MSDE Annual Reports)
- Evaluation studies of the schemes from organizations like NITI Aayog, RBI, and SIDBI
- Research databases such as Google Scholar, SpringerLink, ResearchGate, and Indian Journals

## Selection Criteria

The academic literature was chosen based on the following criteria:

- Publication date (2020–2025)
- Relevance to rural women and entrepreneurship
- Focus on the specific schemes being investigated

Only studies that evaluated the effectiveness, accessibility, or implementation challenges of these government programs were included. Particular attention was given to regional studies (e.g., Tamil Nadu, Manipur, Gujarat) that provided localized insights into the outcomes of these initiatives.

### Analytical Framework

A thematic analysis method was employed to interpret the collected data. Several key themes aligned with the research objectives surfaced:

- Accessibility of government initiatives
- Challenges in financial inclusion
- Levels of awareness and digital preparedness
- Support after loans and sustainability of the schemes

These themes were cross-validated with various data sources to enhance the reliability and validity of the findings.

### Limitations

*This research is constrained by:*

- The lack of primary fieldwork
- The potential for publication bias toward reports of success in government programs

- Variable availability of regional data due to disparities in outreach and transparency at the state level

Despite these limitations, the study provides a thorough examination of the effectiveness of national schemes in influencing rural women entrepreneurs and highlights existing gaps between policy and practice.

### Scheme-wise Impact Analysis

This section provides a critical evaluation of three prominent government initiatives: Start-Up India, Stand-Up India, and Pradhan Mantri MUDRA Yojana (PMMY) and examines their implementation and effectiveness for women entrepreneurs in rural areas.

#### Start-Up India

Launched in 2016, Start-Up India aimed to promote innovation and entrepreneurship through tax incentives, reduced regulatory requirements, and funding access via the Fund of Funds. However, numerous studies suggest that its impact on rural women has been limited.

Naik & Patel (2022) contend that Start-Up India primarily benefits urban, tech-oriented sectors, with only 2.2% of registered start-ups in 2023 being established by women from rural or semi-urban backgrounds. Biswas & Saha (2025)

point out significant entry barriers for rural women, including digital registration processes, English-only platforms, and a lack of mentorship.

Furthermore, many rural women are engaged in informal, unregistered ventures (such as tailoring and food processing), making them ineligible for formal acknowledgment under Start-Up India. This disparity highlights a critical gap between policy intentions and practical realities.

#### Stand-Up India

Initiated in 2016, the Stand-Up India scheme requires every scheduled commercial bank to extend at least one loan to a woman or SC/ST borrower within the ₹10 lakh to ₹1 crore range. While it theoretically targets marginalized groups, its high loan amounts and formal procedural requirements limit accessibility for rural women.

Sharma & Gupta (2023) observe that many rural women lack the necessary collateral and financial documentation to meet qualification criteria. Desai & Chaudhari (2024) emphasize that bank officials often hesitate to approve high-value loans for women due to concerns over repayment risks and limited credit histories.

Although over 1.5 lakh women are reported to have benefited from the

scheme (MSDE, 2020), significant regional disparities exist. In areas where SHG networks or NGO activities are weak, participation is extremely low. Moreover, many women are unaware of the scheme or struggle to complete applications on their own (Raghuwanshi et al., 2025).

#### Pradhan Mantri MUDRA Yojana (PMMY)

Among the three schemes, MUDRA Yojana has achieved the greatest rural outreach. It offers micro-loans across three categories:

- Shishu: up to ₹50,000
- Kishore: ₹50,000 – ₹5 lakh
- Tarun: ₹5 lakh – ₹10 lakh

Gupta (2024) and Dutta (2018) note that the Shishu loan segment has particularly benefitted women entrepreneurs in industries such as dairy, papad-making, beauty services, and small retail shops. Notably, no collateral is needed, making it a viable option for rural women.

Nonetheless, Satyanarayana (2024) and Waghmare (2024) identify ongoing challenges:

- Women often depend on SHG leaders or NGOs to assist with loan applications.

- Digital illiteracy limits their ability to engage independently.
- There is a lack of post-loan monitoring and support, such as business development guidance.

Additionally, the average loan amount under MUDRA remains modest, which restricts potential for business growth.

#### IV. SCHEME-WISE ANALYSIS AND DISCUSSION

Scheme	Target Group	Loan Amount	Rural Reach	Key Barriers
Start-Up India	Innovators, entrepreneurs	Equity + tax benefits	Very Low	Digital divide, English-only portal, urban orientation
Stand-Up India	SC/ST & Women	₹10 lakh – ₹1 crore	Moderate	Collateral, documentation, low bank officer training
MUDRA Yojana	Micro-enterprises (informal)	₹50,000 – ₹10 lakh	High	Low post-loan support, awareness gaps

Table : Comparative Analysis of Government Schemes Targeting Rural Women Entrepreneurs

#### Cross-Cutting Challenges

Across all three schemes, the following systemic challenges persist:

Barrier	Details
Awareness	Most rural women are unaware of Start-Up or Stand-Up India (India Gender Report, 2024)
Documentation	KYC, business registration, PAN/GST requirements pose major hurdles
Digital Access	Internet connectivity, smartphone use, and English-based systems limit access
Bank-Level Biases	Loan officers show risk aversion to women-led proposals
Post-loan Support	Absence of mentorship, market linkage, or upskilling

Studies by Sridevi (2023) and Srivastava (2025) confirm that many women only succeed in accessing schemes when intermediaries like SHGs or NGOs assist throughout the process.



## V. CHALLENGES IN IMPLEMENTATION OF GOVERNMENT SCHEMES

Despite well-intentioned policies such as Start-Up India, Stand-Up India, and MUDRA Yojana, the actual impact on rural women entrepreneurs is hindered by persistent implementation challenges. These issues span across administrative, structural, socio-cultural, and technological dimensions.

### 1. Low Awareness and Information Dissemination

Many rural women are unaware of the very existence of schemes meant to support them. According to the *India Gender Report* (2024), less than 20% of rural women surveyed had heard of Start-Up India or Stand-Up India. Government outreach efforts remain concentrated in urban areas or are conducted digitally, which automatically excludes large sections of rural populations with limited internet access (Srivastava, 2025).

### 2. Digital and Financial Illiteracy

While Start-Up India and MUDRA Yojana emphasize simplified digital applications, many rural women lack the basic digital skills required to navigate online portals or mobile apps. Sridevi (2023) notes that loan forms, scheme details, and registration systems are largely in English, further alienating non-English-speaking rural users. Similarly, a lack of familiarity with formal banking systems,

documentation, and account management prevents women from independently engaging with these schemes (Desai & Chaudhari, 2024).

### 3. Bureaucratic Hurdles and Documentation

Most schemes require PAN cards, GST registration, business plans, or credit history documents that many rural women do not possess. Sharma and Gupta (2023) highlight that field-level implementation is often slowed down by local-level officials or bank managers unfamiliar with scheme protocols or hesitant to engage with women applicants. The bureaucratic complexity disproportionately affects women with lower literacy or mobility.

### 4. Collateral and Risk Aversion in Lending

Although schemes like MUDRA are designed to be collateral-free, field evidence shows that many banks still demand some form of security, especially for loans under Stand-Up India. As Naik and Patel (2022) explain, this often stems from traditional risk-averse banking practices and male-dominated banking environments, which undervalue women's entrepreneurship.

### 5. Lack of Post-Sanction Support

After loans are sanctioned, many rural women are left without further assistance. There's often no provision for:

Business mentoring

Market linkage

Digital training

Monitoring of enterprise progress

Raghuwanshi et al. (2025) argue that this absence of post-loan support causes many enterprises to stagnate or fail within a year, particularly in rural areas where ecosystem support is weak.

## 6. Gender Norms and Social Restrictions

Beyond administrative bottlenecks, deep-rooted gender roles continue to impede women's participation. Many women are discouraged from handling money, traveling alone, or engaging in "public" spaces like banks or district offices. According to Srivastava (2025), this socio-cultural resistance creates a silent barrier, even when schemes are available and accessible on paper.

## 7. Regional and Institutional Disparities

The implementation of schemes varies drastically from state to state. For example, states like Tamil Nadu and Maharashtra have high uptake due to strong SHG networks, whereas states like Bihar and Jharkhand lag behind (Kumar et al., 2024). In addition, Munda & Thangavel (2024) note that the presence (or absence) of active NGOs or panchayat support can heavily influence the success of these schemes in a particular region.

Challenge	Impact
Low awareness	Limits participation at the grassroots level
Digital/financial illiteracy	Excludes large rural female population
Documentation hurdles	Prevents access to formal application channels
Collateral demands	Disqualifies asset-less rural women from Stand-Up loans
No follow-up support	Leads to business failure and stagnation
Gender norms	Socially restricts participation in public financial systems
Regional variation	Uneven access based on geography and local institutions

## VI. RECOMMENDATIONS

Based on the analysis and challenges identified in the earlier sections, the following policy-level and grassroots-level recommendations are proposed to improve the effectiveness and accessibility of government schemes for rural women entrepreneurs in India:

### 1. Increase Scheme Awareness at the Grassroots Level

Launch targeted information campaigns through anganwadis, panchayats, and local SHG networks using regional languages.

Use community radio, mobile vans, and WhatsApp groups to disseminate scheme-related information in rural areas.

Include financial literacy and scheme awareness as modules in rural adult education programs.

## 2. Simplify the Application Process

Develop a single-window digital portal in multiple Indian languages with voice-based navigation for semi-literate users.

Introduce offline application support centers in each panchayat or block-level office with trained facilitators to assist women.

Reduce documentation requirements for low-ticket loans by integrating Aadhaar-based e-KYC and SHG certification.

## 3. Strengthen Digital and Financial Literacy

Collaborate with NGOs and SHGs to organize free digital training camps for women entrepreneurs.

Provide smartphones/tablets on subsidy under Digital India for verified rural businesswomen.

Introduce simplified video tutorials and helplines for bank procedures and online loan tracking.

## 4. Introduce Post-Loan Mentorship and Market Linkage

Mandate that every loan sanctioned under MUDRA or Stand-Up India be paired with a mentor from nearby business support networks.

Set up district-level incubation hubs and marketing centers focused on women-led rural enterprises.

Offer logistical support, branding assistance, and digital presence (e.g., listings on GeM or Mahila E-Haat).

## 5. Promote Cluster-Based Collective Models

Encourage group entrepreneurship among rural women through SHGs or cooperatives for dairy, handlooms, food processing, etc.

Link women's groups to MSME cluster schemes, common facility centers, and rural haats (markets).

## 6. Improve Banking System Sensitization

Conduct gender-sensitization training for loan officers, especially those handling Stand-Up India and MUDRA loans in rural branches.

Appoint women-centric business correspondents at the village level to build trust and improve outreach.

## 7. Enhance Monitoring and Transparency

Develop a real-time dashboard to track district-wise performance of women-beneficiary loans under government schemes.

Include feedback loops and grievance redressal mechanisms accessible via toll-free numbers or WhatsApp.

These recommendations aim to bridge the gap between policy and practice. By building awareness, simplifying access, and fostering an enabling environment, rural women can truly benefit from the government schemes meant to empower them.

## VII. CONCLUSION

Rural women in India possess significant entrepreneurial potential that, if properly supported, can drive inclusive economic development, reduce poverty, and promote gender equality. Government initiatives such as Start-Up India, Stand-Up India, and the Pradhan Mantri MUDRA Yojana were launched with the promise of bringing women, especially in rural and marginalized communities, into the entrepreneurial mainstream.

This paper assessed the design, implementation, and impact of these schemes and found a recurring pattern: while the policies are progressive in intent, their real-world reach and effectiveness remain limited. Rural women face a complex set of barriers including digital illiteracy, bureaucratic red tape, low awareness, gender norms, and lack of follow-up support—that prevent them from fully engaging with or benefiting from these schemes.

Among the three programs, MUDRA Yojana has demonstrated the widest grassroots penetration, particularly in small-scale, home-based businesses. However, even MUDRA remains constrained by regional disparities and lack of post-loan mentorship. Stand-Up India, although targeted specifically at disadvantaged groups, often proves too bureaucratic and complex for rural women without external assistance. Start-Up India, while transformative in urban centers, remains inaccessible for many rural entrepreneurs due to its digital-first orientation and emphasis on innovation sectors.

The analysis further highlights that successful scheme access is often mediated by Self-Help Groups (SHGs), NGOs, or local facilitators. These intermediaries fill the critical gap between policy and practice. However, reliance on third-party actors for scheme access reflects the need for systemic reform in outreach, application processes, and institutional responsiveness.

Moving forward, the government must adopt a multi-dimensional strategy that goes beyond credit delivery. This includes improving financial literacy, expanding digital infrastructure, building localized mentorship networks, and reforming administrative processes to be more inclusive and gender-sensitive. Strengthening accountability through better data tracking and community participation in monitoring will also be key to enhancing impact.

Empowering rural women entrepreneurs is not only a step toward individual economic freedom but also a national development imperative. When policies are aligned with grassroots realities, rural women can move from the margins of the economy to the forefront of India's growth story.

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