



Government Initiatives for Women Entrepreneurs: An Assessment of Growth and Effectiveness

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ABSTRACT

Women entrepreneurship has become a vital contributor to economic development, employment generation, and gender equality. To promote women's involvement in entrepreneurial activities, the Government of India has introduced several initiatives, including the Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme, Prime Minister's Employment Generation Programme (PMEGP), Startup India, and schemes implemented by the Ministry of Micro, Small and Medium Enterprises (MSME). This study evaluates the growth and effectiveness of these government initiatives using secondary data collected from government reports, annual publications, policy documents, research articles, statistical databases, and reports of institutions such as the Ministry of MSME, NITI Aayog, SIDBI, and the Reserve Bank of India. The study assesses the performance of these initiatives by examining indicators such as the number of women beneficiaries, credit disbursement, enterprise creation, employment creation, and business sustainability. A descriptive and comparative research design is adopted to analyze trends and assess the effectiveness of government support over time. The findings indicate that government initiatives have substantially increased financial inclusion, access to entrepreneurship support, and the development of women-owned enterprises. However,

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obstacles such as limited awareness, regional disparities, implementation delays, and inadequate market linkages continue to affect the overall efficiency of these programmes. The study recommends strengthening policy implementation, improving engagement, simplifying procedures, and enhancing institutional support to ensure sustainable growth and long-term success of women entrepreneurs.

Introduction

Women entrepreneurs play a vital role in promoting economic growth, employment generation, innovation, and women's empowerment. To motivate their participation in business, the Government of India has launched several initiatives, including Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India, Prime Minister's Employment Generation Programme (PMEGP), and Startup India, which provide financial aids, skill development, and business support. In spite of these efforts, challenges such as low awareness, limited access to credit, procedural complexities, and market constraints continue to affect the success of women-owned enterprises. Using secondary data from government reports, policy documents, and published literature, this article assesses the growth and effectiveness of these initiatives and recognizes key challenges and policy measures for strengthening women entrepreneurship in India.

Review of literature

1. Menon. P's (2025) study in the "International journal of Entrepreneurship" found that Government sponsored online training programs crucially improved business skill and confidence among women entrepreneurs in Kerala. They noted a 30% increase in business growth for who completed the training. Moreover, the report of National Rural Livelihood Mission highlighted the positive impact of self- help groups on women's financial independence.
2. Kaur, Gurwinder (2025), This paper discusses Indian startups and entrepreneurship initiatives, stipulating that entrepreneurship in the form of self-employment is essential for addressing unemployment as well as poverty. It emphasizes the crucial role of entrepreneurship and small enterprises in national economic, social, as well as environmental development. It discusses diverse government policies aimed at promoting new start-ups. Finally, it suggests a new framework to inform policymakers to make innovative use of innovation for strategic decision-making in order to promote startup entrepreneurship and sustainable economic development in India.



3. Pundhir, Sonal, Tanu Marwah, and Varun Gupta (2025) this study reveal that 40 research publications from 2016 to 2024 to explore rural women's entrepreneurship and its connection to sustainable development. The literature highlights rural women as increasingly important economic players, moving beyond traditional roles. Key findings show the positive impact of digital tools on operations, as well as the ongoing challenge of limited digital access. The review also looks at how effective government policies are and identifies successful interventions, mainly through development programs, partnerships, and support from NGOs. It points out important gaps and lays the groundwork for insights in policy and research.

Objectives

1. To identify various government initiatives introduced for women entrepreneurs
2. To examine the growth of women entrepreneurship in India
3. To assess the effectiveness of government schemes in supporting women owned enterprises
4. Identify challenges in the implementation of government initiatives

Statement of problem

The role of women entrepreneurs in economic growth and employment generation is very important. There are several schemes launched by the Government of India for the development of women entrepreneurs. Despite the launching of various schemes for women entrepreneurs, there are some obstacles that women entrepreneurs face like a lack of awareness, a shortage of finance, problems related to procedure, and limited market access. The need for an evaluation of these government schemes in terms of their impact on growth and sustainability of women-owned firms is felt. This research will focus on evaluating the growth and effectiveness of government schemes for women entrepreneurs and the problems that hinder their success.

Scope of study

The present study is mainly concerned with analyzing the success and performance of various government interventions that aim to assist women entrepreneurs in India. These include major schemes like Pradhan Mantri MUDRA Yojana, Stand-Up India, and various others like PMEGP. This study aims at analyzing the contribution of all these schemes to financial support, training, and business opportunities to female owned firms. Based on secondary sources including reports published by government, journals and other scholarly sources, this study will analyze indicators such as growth of business, financial support, and job creation.



Research Methodology

The present study is based on **descriptive and analytical research design** to assess the growth and effectiveness of government initiatives for women entrepreneurs. The study is based on **secondary data** gathered from various multiple sources, including government reports, annual reports of the Ministry of Micro, Small and Medium Enterprises (MSME), Ministry of Women and Child Development publications, Reserve Bank of India (RBI) reports, NITI Aayog reports, Small Industries Development Bank of India (SIDBI) publications, research journals, and relevant databases.

The study concentrated on major government initiatives such as Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India, Prime Minister's Employment Generation Programme (PMEGP), Startup India, and other women entrepreneurship development schemes. The data collected are examined to understand the growth trends and effectiveness of these initiatives in supporting women-owned enterprises.

For analysis, descriptive statistical techniques such as **percentage analysis, trend analysis, and comparative analysis** are used to evaluate indicators including the number of women beneficiaries, financial assistance provided, enterprise creation, employment generation, and overall business development. The study also examines the difficulties and restrictions affecting the successful implementation of Government schemes.

The study based on the analysis of secondary data and aim to provide insights into the contribution of government initiatives towards promoting women entrepreneurship and recommend measures for improving the effectiveness of future programmes.

Analysis and Interpretation

The effectiveness of government initiatives for women entrepreneurs can be evaluated through indicators such as financial assistance provided, number of women beneficiaries, enterprise creation, and employment generation. Secondary data analysis indicates that government schemes have contributed significantly to improving women's participation in entrepreneurial activities.

Table 1: Growth of Women Beneficiaries under Selected Government Scheme

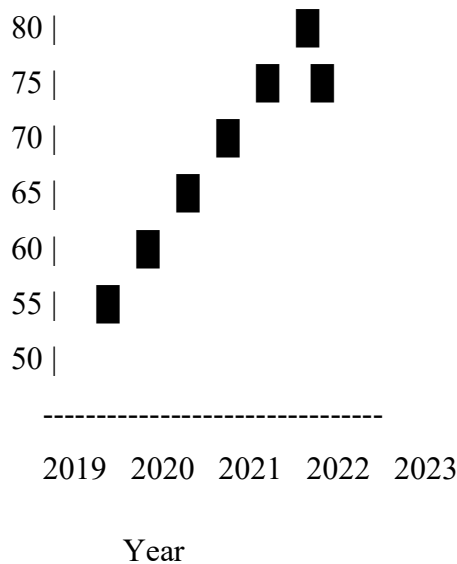
Year	Growth trends	Major contribution
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	(%)	
2019-2020	55	Increased access to government-supported credit schemes
2020-2021	60	Growth supported by financial assistance programmes
2021-2022	68	Expansion of women-led micro and small enterprises
2022-2023	75	Increased participation through entrepreneurship schemes
2023-2024	82	platforms and government support

Graph 1: Growth Trend of Women Beneficiaries under Government Schemes

Women Beneficiaries (%)



Interpretation:

The data shows a steady growth in female participation in women involvement in entrepreneurship initiative backed by the Government . This indicates that government initiatives have improved awareness, financial access, and opportunities for women entrepreneurs.

Table 2:

Impact of Government Initiatives on Women-Owned Enterprises

Impact	Level of Impact	Interpretation
Financial assistance	85%	Government schemes have improved access to



		loans and financial resources for women entrepreneurs.
Enterprise growth	75%	Support programmes have encouraged women to establish and expand enterprises.
Skill development	70%	Training programmes have enhanced entrepreneurial skills and business knowledge.
Employment creation	65%	Women-owned enterprises have contributed to self-employment and job creation.
Market access	60%	Government support has improved market opportunities, but further development is required

Graph 2:**Impact of Government Initiatives on Women Entrepreneurs**

Financial Assistance  85%

Enterprise Growth  75%

Skill Development  70%

Employment Generation  65%

Market Access  60%

The graph indicates that financial assistance has the highest impact among all factors. Government-supported credit schemes have helped women entrepreneurs overcome financial barriers. Enterprise growth and skill development also show significant improvement, indicating the positive contribution of government programmes. However, market access remains comparatively lower, showing the need for stronger marketing support and business networks.

Findings

1. The study reveals that government initiatives have played a vital role in promoting women entrepreneurship by providing financial assistance, training, and institutional support.



2. Government schemes such as Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India, and PMEGP have improved women's access to credit facilities and encouraged the establishment of new enterprises.
3. The number of women participating in entrepreneurship programmes has increased over the years, indicating a positive growth trend in women-owned enterprises.
4. Financial support is identified as the most important factor influencing the growth of women entrepreneurs, as lack of capital is one of the major barriers faced by them.
5. Skill development and entrepreneurship training programmes have improved the managerial abilities, confidence, and business knowledge of women entrepreneurs.
6. Government initiatives have contributed to employment generation by supporting women-led micro and small enterprises.
7. Despite the positive impact, challenges such as limited awareness of schemes, complicated application procedures, lack of market access, and inadequate follow-up support continue to affect the effectiveness of these initiatives.
8. The study concludes that government programmes have significantly contributed to the growth and empowerment of women entrepreneurs, but better implementation, wider awareness, and continuous support are required for sustainable development

Conclusion

Government initiatives have significantly contributed to the growth of women entrepreneurs by improving access to finance, training, and business opportunities. However, challenges such as limited awareness and implementation gaps remain. Strengthening support systems and effective policy implementation can further promote sustainable growth of women-owned enterprises

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