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## Women entrepreneurs' perception towards government schemes that enable the business

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### Abstract

This study aims to explore the perception of women entrepreneurs towards the Government Schemes and financial assistance available to them. The participation of women's startups significantly impacted economic growth and social development. The total number of women entrepreneur establishments was 8,050,819. Of these 5,243,044 establishments, approximately 65.12% were in rural areas, while the remaining 2,807,775 establishments, accounting for 34.88%, were in urban areas. It examines the effectiveness of schemes for women-led startups and the unique challenges faced by Women entrepreneurs in India. The research utilizes primary and secondary data sources including reports, Journals, Research papers, databases, and interviews with women entrepreneurs. The Findings highlight that while numerous schemes have been launched to support women entrepreneurs, the effectiveness and reach of these initiatives vary across regions. Furthermore, the study undergoes the importance of continuous evaluation and adaptation of these schemes to meet the evolving needs of women entrepreneurs. The research concludes with recommendations to enhance the accessibility and impact of government initiatives, thereby empowering more women to pursue entrepreneurship and contribute to nation-building. By providing insights into the current landscape of women-led startups in India and the effectiveness of government support, this study will be valuable for young entrepreneurs, students, researchers, and policymakers interested in fostering an inclusive and dynamic entrepreneurial ecosystem.

**Keywords:** Women entrepreneurs, economic growth, social development, policy evaluation, entrepreneurial ecosystem confirm

### Introduction

New businesses are seen as crucial for economic expansion and the creation of jobs, and governments around the world have implemented various schemes and policies to foster their development. Indian women, in particular, are making significant strides in the corporate and entrepreneurial realms, breaking through societal barriers and leveraging their intellect to achieve remarkable success in entrepreneurship. Indian women-led businesses have demonstrated that female business owners can achieve comparable levels of success as their male counterparts, with a notable increase in recognition from prestigious institutions like the Department of Public Instruction, Indian Institute of Technology (IIT), from 2018 to 2022, marking a 915% rise in the number of institutions with at least one female director. (From 3050 in 2018 to 30.97k in 2022). The Indian government has launched initiatives such as the New Year scheme, Starter Pe India, and Pradhan Mantri Mudra Yojana, designed to empower women entrepreneurs by providing them with physical support, skill development opportunities, and avenues to expand their businesses. Women entrepreneurs are active across various sectors, including technology, fashion, healthcare, education, e-commerce, personal care, food and beverage, real estate, healthtech, and edutech.

### The majority of women entrepreneurs or sole proprietors

A recent study by Bain and Company found that approximately 19% of women-owned enterprises employ a significant number of people. This study also revealed that women entrepreneurs are more agile and adaptable to change, and they possess a higher emotional intelligence, according to the research. By accelerating the quality and quantity of entrepreneurship among women, it is estimated that 150-170 million jobs could be created by 2030.

### The involvement of young people in business

Data indicates that about 58% of female entrepreneurs were between the ages of 22 and 30 when they initiated their ventures, and 35% of them had a co-founder. Women entrepreneurs represent about one-third of all entrepreneurs globally.

### Government support for women entrepreneurs

1. India is dedicated to promoting the sustainable growth of women entrepreneurs as a means to achieve balanced development within the country. The government is committed to enhancing women's entrepreneurship in India through the creation of initiatives, the establishment of supportive networks and communities, and the formation of partnerships within the startup ecosystem. The Indian government has implemented several measures to back women entrepreneurs, including skill enhancement programs like the Mahila Coir Yojana under the Ministry of Micro, Small and Medium Enterprises, which offers a two-month training program in coir industry, a monthly stipend of 3000, and encouragement to set up core units through the PMEGP scheme, which focuses on empowering women in coir-producing regions by expanding entrepreneurial opportunities. The Mahila Samridhi Yojana, under the Ministry of Social Justice and Empowerment, provides microfinance with interest rebates to women from disadvantaged backgrounds. It offers financial assistance up to ₹140000 to eligible women, with the scheme available to those with a family income below 3 lakhs per year.
2. Women Entrepreneurship Platform (WEP), initiated by Niti Aayog, serves as an aggregator providing resources, services, and partnerships for women entrepreneurs. It offers support in areas such as networking, financial assistance, incubation, mentorship, and marketing. The platform is open to both existing and aspiring women entrepreneurs.
3. Trade-related entrepreneurship assistance and development (TREAD): scheme under the Ministry of micro, small, and medium enterprises provides a Government grant covering 30% of the project cost to NGOs for promoting women entrepreneurship, with the remaining 70% financed by lending agencies. NGOs can use grants for training, marketing tie-ups, and capacity building. Eligible NGOs must have 3 years of experience, infrastructure, and expertise in supporting women entrepreneurs and self-help groups (SHGs).
4. Support to training and employment programmes for women, under the Ministry of Women and Child Development, aims to equip women with the skills for employability and entrepreneurship. It Provides training to help women become self-employed or secure jobs. The program is open to women aged 15 and above across India.
5. Mudra Yojana for women / Mahila udhyami Yojana, under the ministry of finance, provides collateral-free loans of up to ₹10lakh to women entrepreneurs in non-corporate, nonfarming businesses, with flexible repayment terms of 3 to 5 years. The scheme supports small-scale businesses such as artisans, weavers, and service centers, enabling women to start, expand and modernize their Ventures. Eligible women must be between 18 and 65 years old.
6. Stand-up India scheme, managed by SIDBI, provides loans between ₹10 lakh and ₹1 crore to SC/ST and women entrepreneurs for setting up greenfield enterprises in manufacturing, service agri-allied activities, or trading. At least 51% of non-individual enterprises must be owned by SC/ST or women entrepreneurs. The scheme is available to first-time entrepreneurs 18 and above who are not in default with any bank or financial institution.
7. Nai Roshni-scheme, under the Ministry of minority affairs, aims to empower minority women by providing them with knowledge and skills to engage with government systems, banks, and institutions. Through NGOs, civil societies, and government institutions, the program offers training in areas like leadership, financial literacy, health, legal rights, and digital literacy. It is available to women from minority communities and rural areas.
8. Mahila Shakti Kendra(MSK) Scheme, under the Ministry of Women and Child Development, aims to empower rural women through community participation by providing them access to government services and entitlements. It focuses on training and capacity building to enhance their social economic well-being. The scheme is available to rural women across India.
9. Nari Shakti Puraskar, under the Ministry of Women and Child Development, recognizes eminent women and institutions for their contributions to women's empowerment. Annually, 20 awards are conferred on International Women's Day with institutional and individual categories each carrying a certificate and cash prize. These awards are open to Indian institutions and individuals with eligibility criteria including a minimum of 5 years of work in the relevant field and being above 30 years of age for individual awards.
10. Women scientist scheme offers fellowship for women scientists aged 27- 57, who had career breaks to return to research or self-employment. It provides research grants and opportunities in basic or applied sciences, societal interventions, and intellectual property rights.
11. The BIRAC Tie Winner Awards, provide seed funding of INR 5 lakhs, mentorship, and accelerator program opportunities to 15 selected women entrepreneurs in life sciences, biotech, or pharma. Eligible applicants must be Indian citizens, one of the promoters of a company less than 10 years old, and the principal investigator of the proposed project.
12. BIRAC Regional Techno-Entrepreneurship Centre (East & Northeast) offers support such as techno-commercial resource assessments, capacity building for rural women entrepreneurs, and various regional events and workshops. Eligibility is limited to citizens from Assam, Bihar, Chhattisgarh, Jharkhand, Manipur, Meghalaya, Odisha, Sikkim, Tripura, and West Bengal.
13. The credit Guarantee Scheme for Micro and Small Enterprises provides credit facilities with varying interest rates based on the amount and region, specifically targeting women, micro-enterprises, and Northeast units. Eligibility includes new and existing micro and small enterprises in manufacturing or service sectors, excluding agriculture.
14. Mahila Samridhi Yojana provides training and micro-credit to Self Help Groups of women, covering up to INR 1,500 per month in training costs and a stipend of INR 1,000, with post-training credit of up to INR 1 lakh

- at 7% interest. Eligibility is based on income limits of INR 98,000 for rural and INR 1.20 lakhs for urban areas.
15. The Bharatiya Mahila Bank (BMB), inaugurated in 2019 and merged with SBI in 2017, offers business loans up to ₹20 crores to women entrepreneurs at a 10.15% interest rate or more, with collateral-free loans up to ₹1 crore under CGTMSE cover.
  16. The Annapurna scheme provides loans of up to ₹50,000 to women for setting up food catering units. The interest rate varies by bank, and a guarantor is required. The loan is repayable in 36 monthly installments with a one-month grace period.
  17. The Stree Shakti Package is available to women who own at least 50% of a business and have participated in state-sponsored Entrepreneurship Development Programs (EDPs). This scheme offers a loan exceeding ₹2 lakhs with a 0.5% discount on interest rates. Additionally, tiny sector units can obtain loans of up to ₹5 lakhs without any security requirements.

### Review of literature

1. Saranya S and Chandrasekar R (2023) <sup>[1]</sup> investigate the effectiveness of Indian government policies supporting rural female entrepreneurs. They evaluate how these initiatives help women start businesses with government funding. Their research builds on previous studies that show how these programs can promote gender equality and economic development in rural areas. They emphasize the need for better outreach to ensure women know about these resources. The study also finds that while there are many initiatives, their impact is often limited due to local implementation problems.
2. Ravi Singh and Durgesh Kumar Dubey (2023) <sup>[4]</sup> explore how government schemes and digital platforms empower Indian women entrepreneurs. They highlight the challenges women face, like limited access to resources and digital literacy, but also emphasize the opportunities digital startups offer. The authors argue that while government initiatives like Stand-Up India and Mahila e-Haat are crucial, more needs to be done to improve access to these programs. Amita Pathania's (2022) study explores the challenges and opportunities facing women entrepreneurs in India. Despite government initiatives, women still face limited funding, lack of mentorship, and societal barriers. Pathania calls for more inclusive policies to address these challenges. Technology can empower women entrepreneurs by providing access to wider markets, reducing costs, and offering support through online communities. To foster a more inclusive ecosystem, Pathania recommends increasing awareness of government schemes, improving access to funding, providing targeted mentorship and training programs, and addressing cultural and societal biases. By implementing these measures, India can create a more favorable environment for women-led startups to thrive and contribute to the country's economic growth.
3. Ravi Singh and Durgesh Kumar Dubey (2023) <sup>[4]</sup> explore how digital startups empower women entrepreneurs in India. They highlight the role of digital media in reducing gender bias and providing opportunities for women to start businesses with low investment. Government schemes like Digital India and Startup India support women entrepreneurs, but challenges like low awareness and digital literacy persist. The study recommends increased digital literacy programs, simplified access to government schemes, and inclusive policies to ensure equitable opportunities for women entrepreneurs.
4. Ramya SS, Indumathi D, Usman FS, and Sruthikadevi M. (2023) <sup>[9]</sup> provide an extensive overview of women entrepreneurship in India, focusing on the challenges and government schemes designed to support women entrepreneurs. The authors emphasize the crucial role played by the Micro, Small, and Medium Enterprises (MSMEs) sector in driving India's economic growth, especially for women in rural areas. Despite the barriers women face, such as balancing household responsibilities and limited access to resources, they have made significant strides in gaining economic independence through MSMEs. Government initiatives like Stand-Up India and Mudra Yojana have been pivotal in providing financial and entrepreneurial support, but challenges like societal norms and limited access to entrepreneurial opportunities remain. The study also highlights the need for further empowerment through training, skill development, and financial inclusion, particularly for rural women.
5. Cardella *et al.* (2020) <sup>[10]</sup> analyze research on women entrepreneurship, finding significant growth since 2006. It identifies the field as multidisciplinary, covering topics like education, social entrepreneurship, socio-cultural context, economic impact, social inclusion, and policy implications. The study contributes to theoretical frameworks and highlights the need for continued research and policy development to support women entrepreneurs.
6. Khan *et al.* (2024) <sup>[11]</sup> explore the role of government credit schemes in supporting women entrepreneurs in India. They highlight the growing presence of women in entrepreneurship and the importance of government initiatives in supporting their success. The study's empirical analysis reveals factors influencing the effectiveness of these schemes, including affordability, support, concessions, accessibility, and interest rates. The findings suggest that government credit schemes must address these factors comprehensively to effectively support women entrepreneurs.
7. Goswami and Subherwal (2024) <sup>[14]</sup> emphasize the M/o MSME's efforts to empower women entrepreneurs in India. It highlights the government's commitment to gender equality and the positive impact of various initiatives. The study reveals the growth of women-managed MSMEs and calls for the creation of supportive ecosystems to sustain their contributions.
8. Dr. Reeti Gupta's (2024) <sup>[14]</sup> study analyzes the women entrepreneur's challenges in India. It highlights the disproportionate contribution of women to the economy and the obstacles they encounter, including limited access to finance, training, and societal barriers. The study emphasizes the impact of the COVID-19 pandemic and advocates for creating a supportive ecosystem, enhancing access to finance, and developing targeted policies to empower women entrepreneurs.
9. Sundarakumar *et al.* (2024) <sup>[16]</sup> examine the influence of government initiatives on women's entrepreneurship in India, focusing on the mediating role of access to information. The study reveals that government

policies, while effective, have varying impacts across different sectors. Women entrepreneurs in services benefit more than those in manufacturing due to information barriers. The study highlights the crucial role of information in enhancing the effectiveness of government initiatives. It calls for targeted policies and improved information dissemination to ensure equitable benefits for women entrepreneurs across sectors.

10. Dr. Palsapure and Dr. Mathew's (2024) study examines the critical role of women street vendors in India's economic development. It highlights their contributions to local economies and the challenges they face, including limited resources, discrimination, and regulatory barriers. The study emphasizes the need for policies and support to address these challenges, empower women vendors, and promote gender equality. By addressing these issues, societies can tap into the entrepreneurial potential of women and drive sustainable, inclusive development.

**Statement of the problem**

Half of the global workforce consists of women. The role and duties of women within the household, alongside their impact on economic growth and societal change, are essential. The inquiries raised for the present study issue include:

- How effective are Government initiatives aimed at supporting women Entrepreneurs?
- How does the Government facilitate the advancement of women Entrepreneurs?

The Government has implemented various programs to motivate women Entrepreneurs.

**Objectives**

- To analyze various government schemes available to female entrepreneurs.
- To understand the role of government schemes.
- To study the effectiveness and Reach of government schemes for women entrepreneurs
- To analyze the impact of the schemes and policies among women entrepreneurs.

**Research methodology**

This research focuses on how women business owners view government programs, adopting a descriptive approach that combines both original and existing data. To collect original data, structured surveys are used, including Likert scales, multiple-choice options, and ranking systems, with a total of 100 participants chosen randomly. Existing data is sourced from various publications, reports, academic articles, and digital repositories. The analysis process involves statistical methods such as calculating percentages, conducting chi-square tests, applying Garrett's ranking, one-way ANOVA, examining correlations, calculating weighted averages, and determining standard deviations. These techniques are employed to explore and understand the perspectives of women business owners regarding government assistance programs, ensuring a thorough investigation of their opinions.

**Limitations of the study**

- The data is collected from 100 women entrepreneurs, which may not represent the broader population of women entrepreneurs across India, thus limiting the

generalizability of the study.

- The study was conducted within a specific time frame, which may have restricted the depth of insights and could have provided more detailed findings with extended research time.
- The study focuses only on entrepreneurs who are aware of government schemes, leaving out the perceptions of those who may not be aware, which might affect the comprehensiveness of the results.
- Personal biases or varying levels of awareness about government schemes among the respondents may influence the accuracy of the findings.

**Data analysis and interpretation**

**Table 1:** Age classification of respondents

Age group	Frequency	Percentage
Below 25	27	27%
25–35	31	31%
35–45	22	22%
45 and above	20	20%

**Interpretation**

The majority of the respondents (31%) fall into the 25–35 age group, indicating that a large proportion of women entrepreneurs are in the early to mid-stages of their careers. 27% of respondents are below 25, which suggests a growing trend of younger women entering entrepreneurship. 22% of respondents are in the 35–45 age group, reflecting more experienced entrepreneurs, while 20% are 45 and above, representing seasoned entrepreneurs with significant experience.

**Table 2:** Awareness of government schemes for women entrepreneurs

Schemes	Frequency
Mudra Yojana	50
Mahila Udyam Nidhi Scheme	58
Women Entrepreneurship Platform (WEP)	47
Udyogini Scheme	45
Annapurna Scheme	22
Stand-Up India	31
Trade-Related Entrepreneurship Assistance and Development (TREAD)	26
Other (Please Specify)	36

**Interpretation**

The table indicates that Mudra Yojana and Mahila Udyam Nidhi Scheme are the most recognized government schemes among women entrepreneurs, suggesting effective outreach and support. Women Entrepreneurship Platform (WEP) also has significant awareness, while schemes like Udyogini and Stand-Up India are moderately known. However, Annapurna and TREAD have lower visibility, indicating a need for increased promotion and accessibility. The presence of several other schemes highlights diverse entrepreneurial needs that may not be fully met by these programs.

**Statistical analysis**

To examine the relationship between women entrepreneurs' experiences and their perceptions of government initiatives.

**Hypothesis**

**Null Hypothesis (H<sub>0</sub>):** There exists no correlation between

the experiences of women entrepreneurs and their views on government initiatives.

**Alternative Hypothesis (H1):** There is a correlation between the experiences of women entrepreneurs and their perceptions of government initiatives.

**Table 3:** Presentation of the chi-square test for the association between women entrepreneurs' experiences and their perceptions of government initiatives

**Chi-square test**

	Value	df	Asymp. Sig(2-sided)
Pearson Chi-square	3.000E2	297	.440
Likelihood Rtatio	274.306	297	.823
N of valid cases	100		

a. 400 cells (100.0%) have an expected count less than 5. The minimum expected count is 19.

**Table 4:** Showing one-sample test for significant changes in entrepreneurial activities

**One sample test**

	Test value = 0					
	t	df	Sig (2 tailed)	Mean difference	95% confidence interval of the difference	
					Lower	Upper
Changes	26.477	99	.000	2.070	1.91	2.23

**Inference**

Since, the p-value (0.000) is less than the significance level (usually 0.05). This means the null hypothesis is rejected, and there is a significant difference between the sample mean of changes (2.070) and the test value (which is 0).

To analyze the distribution of women entrepreneurs by location and their familiarity with eligibility criteria for government schemes.

**Table 5:** Showing frequency distribution of women entrepreneurs by location and challenges faced regarding familiarity with eligibility criteria Challenges

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1.0	1.0	1.0
('Eligibility Criteria:' NOT')	26	25.7	25.7	48.5
('Eligibility Criteria:' SOME')	22	21.8	21.8	70.3
('Eligibility Criteria:' VERY')	30	29.7	29.7	100.0
TOTAL	101	100.0	100.0	

**Inference**

The data shows that women entrepreneurs are nearly evenly split between urban (51.5%) and rural (47.5%) areas, indicating that entrepreneurship is widespread across locations. However, a significant challenge they face is a lack of familiarity with government schemes—25.7% are not familiar with eligibility criteria, while 21.8% have only some familiarity, leaving nearly half of the respondents with limited knowledge. This highlights a need for better communication and outreach efforts to ensure more women entrepreneurs, especially in rural areas, can access and benefit from government programs.

**Conclusion**

The research paper has explored the perceptions of women entrepreneurs towards various government and non-government schemes aimed at fostering business growth. The study reveals that while numerous schemes are available to support women entrepreneurs, awareness and accessibility remain key challenges. Many women entrepreneurs express positive attitudes toward the potential of these initiatives but often face difficulties in navigating

**Inference**

Since the p-value (0.440) is less than the level of significance (0.05), the null hypothesis is accepted. Therefore, [there is/is not] a significant association between women entrepreneurs' experiences and their opinions on government schemes.

To analyze whether the changes in entrepreneurial activities are significantly different from the expected norm.

**Hypothesis**

- **Null hypothesis (Ho):** There is no significant change in entrepreneurial activities (the sample mean is equal to the population mean).
- **Alternative hypothesis (H1):** There is a significant change in entrepreneurial activities (the sample mean is different from the population mean).

**Hypothesis**

- **Null hypothesis (Ho):** There is no significant change in entrepreneurial activities (the sample mean is equal to the population mean).
- **Alternative hypothesis (H1):** There is a significant change in entrepreneurial activities (the sample mean is different from the population mean).

the bureaucratic processes involved in obtaining benefits. Furthermore, factors such as financial literacy, access to mentorship, and networking opportunities are critical in determining the effectiveness of these schemes.

The findings underscore the importance of enhancing outreach and support systems to ensure that more women are informed and empowered to take full advantage of the available resources. Tailored training programs that focus on financial management, along with simplified procedures for accessing funds, can significantly improve the participation rate of women entrepreneurs in such schemes. Ultimately, for women-led businesses to thrive and contribute to the broader economy, continuous effort is required from policymakers, financial institutions, and business associations to bridge the gap between policy provisions and actual implementation. This study suggests that with more targeted support and streamlined processes, these schemes can play a pivotal role in empowering women entrepreneurs and fostering sustainable business growth.

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