

## **"EMPOWERING WOMEN ENTREPRENEURS: UNDERSTANDING GOVERNMENT SCHEME AWARENESS, UTILIZATION, AND PERCEIVED BENEFITS IN RURAL AND URBAN CONTEXTS"**

**Palak Talwar**

Research scholar (SRF) and School of Business Studies, Punjab Agricultural University,  
Ludhiana, India

**Gagandeep Banga**

Professor, School of Business Studies, Punjab Agricultural University, Ludhiana, India

---

### **ABSTRACT**

This research paper explores the awareness, utilization, and perceived benefits of government schemes among women entrepreneurs in both rural and urban settings. Utilizing quantitative data collected from 320 respondents, the study investigates the distribution of government support availed, types of support utilized, awareness of government schemes, and benefits derived from these initiatives. Findings reveal disparities in awareness levels, with notable differences in scheme utilization and perceived benefits between rural and urban entrepreneurs. While financial stability emerges as a top priority across both contexts, significant variations exist in perceptions regarding business expansion and salary payments. The paper concludes with implications for policy and recommendations for enhancing the effectiveness of government schemes in supporting women entrepreneurs.

**KEYWORDS:** women entrepreneurs, government schemes, rural, urban, awareness, utilization, benefits

### **INTRODUCTION**

Today's female business owners typically make a small initial investment in their ventures before turning to the government for financial assistance in order to expand such ventures. The Indian government has developed new programs to support women entrepreneurs in acknowledgment of the value of women's entrepreneurship and their contribution to the development and ambitions of the nation. The government encourages entrepreneurship in India through opening up markets, networks, and training opportunities.

In order to assist people who lack formal skills, particularly in rural India, the Indian government has established a number of initiatives for women, such as the Prime Minister Employment Generation Programme and the Support Training and Employment Programme for Women (STEP). Many religions assert that God permeates the entire cosmos. But as everyone is aware, there are pockets of poverty, unemployment, and subpar living conditions everywhere, including in wealthy nations. Around the world, poverty reduction and business creation are crucial, especially in developing and underdeveloped countries like Asia and Africa. Today, many people struggle with a wide range of issues in their everyday lives, including sedentary lifestyles, ailments related to diet, and the incapacity to start small businesses.

Therefore, it is crucial for the government and non-governmental groups to provide financial aid to the poor. Women have excelled in numerous sectors, including education, politics, administration, social work, and more, according to data from around the world. Women from rural areas as well as those with urban education participate in this process. For rural women, business and women's development are absolutely crucial. There are many of female entrepreneurs in India's startup ecosystem. In India, women are also leaving their homes and entering the workforce; some leave high-profile jobs, while others venture outside the confines of their homes. Cash is essential for beginning a business, and many banks offer specialized loans for female entrepreneurs with a variety of more lenient terms and conditions regarding collateral security, interest rates, and other factors.

The government supports female entrepreneurs and educates them about the different state and federally funded programs. Recently, the Union Ministry of Agriculture and Farmers Welfare organized an exhibition featuring about 20 women farmers from various districts of Punjab. The women exhibited variety of products like pickles, masalas, honey, handmade jewellery and kantha dresses, crochet bags, muffins, cake, printed suits, candies, amla products, painted suits, phulkari dupatta, jam, squash, murrabba, chutneys, soap, candle, hair oil, millets cookies and other millet products, moringa powder, cocopeat, vermicompost, planters and nursery products, jute bags etc.

During the interaction, the exhibitors received information on how to advance and market their business using digital media platforms and support from the federal and state governments. The Government of India's Ministry of Agriculture & Farmers Welfare concentrated on the necessity for a suitable marketing strategy and labeling of the products for upgrading their infrastructure, such as world-class packaging and labeling of the items for better price. Additionally, it was discussed how the MoA&FW, Government of India's Agri Infrastructure Fund (AIF) scheme may help these women entrepreneurs construct and expand their main and secondary processing units. The advantages of FPO establishment for advancing the firms were also emphasized.

Farm women and female entrepreneurs should strengthen their capacity for decision-making by empowering themselves through resources including money, education, and talent. Renowned subject specialists can also aid in educating rural women and female entrepreneurs. A few forward-thinking female business owners, including Mrs. Gurdev Kaur Deol from Global SHG, Mrs. Pooja Rikhi from Kneatknit, and Ms. Sukhwinder Kaur from Jeet SHG, also shared their experiences as female entrepreneurs and inspired other female participants to use social media and digital platforms to expand their businesses.

The Indian government supports this advantageous growth. There are numerous programs that offer them power over how the climate for new businesses is improved, how people may connect locally, and how money is more easily available. For female business owners, these processes need to be specifically softened. All of this is done to raise the spirits of female business owners and encourage them to use their skills and resilience in the face of uncertainty more effectively. These days, the entrepreneurial ethos of women is to "sell one's idea."

The government will also support women who have entrepreneurial ideas and are eager to

launch their own enterprises. The government will offer specific initiatives to support female entrepreneurs. IKG Punjab Technical University, in collaboration with the State Government, has established a Startup Fund of Rs. 100 crores, which will be used for promoting incubation centers, providing seed money for startups, scaling up funding, and other forms of support to the Startup units. 25% of the cash would be used to support SC and women entrepreneurs' startups. Despite the fact that the government has been establishing numerous support programs, they have not produced the anticipated outcomes. Rural women's chances of success are significantly lower than those of their urban counterparts due to regional imbalance in terms of their reach. Consequently, the role of government is crucial to entrepreneurs' success.

## **REVIEW OF LITERATURE**

Women entrepreneurs are a group of women who have deviated from the norm and are looking into new opportunities for economic engagement. Women operate structured businesses for a variety of reasons, including their ability and expertise, their talents, abilities, and inventiveness in the workplace, as well as a strong motivation to make a difference. It is past time for nations to accept the challenge and develop stronger support mechanisms for promoting more female entrepreneurship. India has a slow growth of female entrepreneurship, particularly in rural regions. From the very beginning till the business is operating, women entrepreneurs encounter several difficulties. In India, the position of women has been openly acknowledged through a shift in the market's emphasis from women's welfare to women's growth. Women entrepreneurs are a group of women who have deviated from the norm and are looking into new opportunities for economic engagement. Women operate structured businesses for a variety of reasons, including their ability and expertise, their talents, abilities, and inventiveness in the workplace, as well as a strong motivation to make a difference. It is past time for nations to accept the challenge and develop stronger support mechanisms for promoting more female entrepreneurship. India has a slow growth of female entrepreneurship, particularly in rural regions. From the very beginning till the business is operating, women entrepreneurs encounter several difficulties. In India, the position of women has been openly acknowledged through a shift in the market's emphasis from women's welfare to women's growth. They were able to compete successfully and survive thanks to their devotion, tenacity, and hard work. The current essay focuses on the contribution of female entrepreneurs to the growth of the Indian economy. Women entrepreneurs are playing a significant role in today's society and are now a significant component of the global economic community. Women's involvement in entrepreneurship is crucial for the long-term advancement of society and the economy. Despite playing a significant part in Indian culture, women's entrepreneurial potential has not yet been fully realized because of their inferior social position. This essay's major goal is to assess the situation of female entrepreneurs in India. It also focuses on the reasons why women choose to become entrepreneurs. In an effort to determine if the policies and actions done by the Indian government to promote women's entrepreneurship are adequate or not, an analysis of such policies and actions has also been made. Any nation's economic development and progress depend on the development of its entrepreneurial culture. Both an entrepreneur's success and the overall growth of the nation are aided by it. India, a growing nation, looked at how women, who make up the majority of society, are being left out of the development process. Therefore, encouraging women to start their own businesses

is crucial for them to achieve independence and boost the economy. As a result, the Indian government launched a number of programs to encourage women to start their own businesses. The government provides a variety of programs to current and potential female entrepreneurs in an effort to support their entrepreneurial endeavors. The current article aims to examine several government initiatives for the advancement of women. The rise of female entrepreneurs has given rise to a new viewpoint on the field of entrepreneurship. Women's entrepreneurship has important societal and economic benefits that are closely related. Even though women make up over half of the population in India, they still participate in entrepreneurship to a very little extent. The study intends to analyze the prevalence of women's entrepreneurship in India in an effort to understand the idea, profile, and dynamics of women's entrepreneurship in India. Highly referenced research articles on women's entrepreneurship, especially in the Indian context, were among the criteria used to choose the current research on the subject. Published sex-disaggregated databases on women's entrepreneurship. For the purpose of charting the development of women entrepreneurs in India, gender-disaggregated databases on women's entrepreneurship produced by the Indian government and international publications are analyzed. A diverse picture of Indian women entrepreneurs was revealed by the synthesis of the literature review. Women entrepreneurs make up a diverse population that spans a range of ages and demographics. Additionally, they face a variety of gender-specific and gender-neutral difficulties when they set up and run their businesses. India has a very low rate of entrepreneurship, which is mostly centered in the states of Tamil Nadu, Kerala, Andhra Pradesh, West Bengal, and Maharashtra. Decoding policy requirements and actions that would improve an environment that encourages women entrepreneurs in India is urgently needed (Rajalakshmi 2014, Arya et al 2017, Punjabi and Mehta 2017, Tiwari 2017).

The Indian government has given particular focus to women's empowerment and has made a commitment to working for women's welfare and empowerment in all government initiatives. Realizing that in order for our nation to flourish, women must first be given more authority via the efforts of men, the government, legislation, and other women. The Indian government has launched many programs aimed at empowering women. The Government of India's Ministry of Women and Child Development has launched several programs. Women's empowerment has grown in importance as a debate point in the field of development. Women's empowerment is the ability for women to make decisions for themselves and their dependents on their own. By removing all societal and familial constraints, women may become fully autonomous in all spheres, including their minds, thoughts, rights, and decision-making. It aims to achieve gender equality for men and women in society. To ensure the bright future of the family, society, and nation, women must be empowered. In order for women to make the best decisions for themselves, their families, society, and the nation as a whole, they need a new environment that is more competent. Women's empowerment is a key strategy for achieving the development objective and ensuring that the nation is completely developed. Women in leadership roles in the public sector are supported by the government and other private organisations. The secret to the country's development is the leadership of women in the public sector. It is just a question of fairness that women should be represented in the public sector, but in order for women's empowerment to be successful, all viewpoints must be presented. Men and women both have distinctive and disparate

experiences, making it crucial for both to have influence over the decision-making process. The quality of the workforce and the country's economic standing are both improved by equating the rights of men and women in society (Brahma 2018). The stand-up India program was introduced on April 5, 2016, by Indian Prime Minister Mr. Narendra Modi, to encourage female and SC & ST groups to become entrepreneurs. The program's goal is to offer bank loans between 10 lakh and 1 crore to at least one woman and one SC or ST borrower each bank branch so they may start a green business. Numerous studies have revealed that women entrepreneurs in India have trouble obtaining capital for their start-up businesses. All of them, it is thought, come to an end with the introduction of the program. The program assists people who have previously started their own businesses as well as those who are just starting out. The system also has a negative aspect. Even while the method appears to be quite profitable, it really includes a number of flaws that limit the long-term benefit. This study attempts to conduct a critical examination of the entire plan in order to examine the issue in further detail (Dutta 2018).

The government and central bank of our nation have always placed a high priority on the research of financial inclusion, but in light of the effects of the nation's current recession-like conditions, this priority has increased. The nation urgently needs a tightly integrated financial system that not only supports efforts to fend off recession but also assures the smooth operation of the financial system, which is highly dependent on the active engagement of every sector of the economy. The Stand-up India program was introduced by the Indian government to help women and ST/ SC businesses attain the goal of financial inclusion. The question of whether the government has a duty to guarantee that female entrepreneurs have access to an entrepreneurial environment to gain importance. The government should put its major attention here in order to make this program really advantageous for women business owners. MSMEs in India make up around 8% of the GDP of the nation and are responsible for roughly 40% of all exports as well as an estimated 45% of manufacturing output. The government has introduced many initiatives to support female entrepreneurs. The programs are introduced and implemented in accordance with regional needs. To make the program effective by ensuring that every participant is included, several governmental organizations collaborate on various levels. It should be mentioned that each program is first implemented for a set period of time, after which new programs are created or old programs are examined for a new beginning, depending on the situation. The efficacy of newly established government programs can be increased more so by evaluation of existing programs. Evaluation may be the last item on the agenda, but it is more important when considering the preparation of future plans. To enhance rural regions, the Indian government has introduced a number of programs. The shortage of housing, the absence of infrastructure in cities and villages to link communities with all-weather highways, and the scarcity of work possibilities are a few of the main issues in rural India. This article seeks to assess the Pradhan Mantri Gram Sadak Yojana, which would create roads, and the Pradhan Mantri Awaas Yojana Gramin program, which will give dwellings. The Mahatma Gandhi National Rural work Guarantee Act of 2005 was passed to give rural residents work possibilities. In this study, we learn how these programs contribute to rural development in India and how they are now faring (Kaur and Arora 2022, Somshekhar and Saif 2022, Patil et al 2022, Pandey and Agrawal 2022).

## DATA AND METHODOLOGY

The population for the study consisted of all the women entrepreneurs of Punjab. For the purpose of the study, four districts of Punjab with the maximum women population were selected. Further, a list of rural women entrepreneurs was procured from District Industrial Centre (DIC) of each district. From the list, 40 rural women entrepreneurs were selected on the basis of random sampling and willingness to respond, from each district. Thus, a sample of 160 women entrepreneurs from rural areas of Punjab were selected.

The primary data for this study were collected using a structured, non-disguised questionnaire. This method allowed for a systematic and organized approach to gather information from the selected sample of women entrepreneurs in Punjab. The questionnaire was designed to capture relevant data on various demographic variables and the area of enterprise.

## RESULTS AND DISCUSSION

### *Socio-economic profile of the respondents*

The respondents were asked related to their socio-economic profile and results are discussed below:

**Table 1: Distribution of respondents according to their Socio-Economic Profile**

Socio-Economic Variables	Rural (N=160)		Urban (N=160)		Total(N=320)	
	F	%	F	%	F	%
<b>Age</b>						
Below 20	20	12.50	18	11.25	38	11.875
20-30	37	23.13	33	20.63	70	21.875
31-40	42	26.25	51	31.88	93	29.063
41-50	14	8.75	12	7.5	26	8.125
50 and above	47	29.38	46	28.75	93	29.062
<b>Age of becoming entrepreneur</b>						
Below 20	34	21.25	33	20.63	67	20.94
20-30	68	42.5	80	50	148	46.25
31-40	40	25	32	20	72	22.5
41-50	17	10.63	14	8.75	31	9.69
50 and above	1	0.63	1	0.63	2	0.63
<b>Educational qualification</b>						
Diploma	3	1.88	1	0.63	4	1.25
Graduate	64	40	53	33.13	117	36.56
Higher secondary school	36	22.5	29	18.13	65	20.31
Illiterate	6	3.75	3	1.88	9	2.81
Matric	3	1.88	0	0	3	0.94
Post graduate	42	26.25	68	42.5	110	34.38
Primary education	6	3.75	6	3.75	12	3.75
<b>Marital status</b>						
Married	104	65	99	61.88	203	63.44

Socio-Economic Variables	Rural (N=160)		Urban (N=160)		Total(N=320)	
	F	%	F	%	F	%
Unmarried	52	32.5	55	34.38	107	33.44
Widow	4	2.5	5	3.13	9	2.81
Separated	0	0	1	0.63	1	0.31
<b>Family structure</b>						
Joint	86	53.75	68	42.5	154	48.13
Nuclear	74	46.25	92	57.5	166	51.88
<b>Family occupation</b>						
Agriculture	112	70	8	5	120	37.5
Business	10	6.25	106	66.25	116	36.25
Service	38	23.75	46	28.75	84	26.25
<b>Annual family income</b>						
Below 60000	3	1.88	0	0	3	0.94
60001-120000	5	3.13	6	3.75	11	3.44
120001-240000	13	8.13	8	5	21	6.56
240001-360000	42	26.25	51	31.88	93	29.06
360001-600000	22	13.75	17	10.63	39	12.19
Above 6 lac	75	46.88	78	48.75	153	47.82
<b>First Generation Entrepreneur</b>						
Yes	101	63.13	105	65.63	206	64.38
No	59	36.88	55	34.38	114	35.63

In terms of age, a notable proportion falls within the 31-40 age group, constituting 26.25% in rural and 31.88% in urban areas. Interestingly, women aged 50 and above also contribute significantly to entrepreneurship, representing 29.38% in rural and 28.75% in urban settings. Examining the age of becoming an entrepreneur reveals that a substantial number of women initiate their businesses between the ages of 20-30, with 42.5% in rural and 50% in urban areas, reflecting a trend of early entrepreneurship among women. Educational qualifications vary among women entrepreneurs, with a higher percentage of post-graduates in urban areas (42.5%) compared to rural areas (26.25%). Graduates constitute a substantial portion in both rural (40%) and urban (33.13%) settings, indicating a diverse educational background among women entrepreneurs. Marital status analysis shows that a considerable proportion of women entrepreneurs are married, comprising 65% in rural and 61.88% in urban areas. The percentage of unmarried women entrepreneurs is higher in urban areas (34.38%) compared to rural areas (32.5%). Family structures demonstrate variations, with joint family structures being more prevalent in rural areas (53.75%) compared to urban areas (42.5%). In contrast, nuclear family structures are more common in urban areas (57.5%) than in rural areas (46.25%). Family occupation patterns highlight the dominance of agriculture as a family occupation in rural areas (70%), while business takes precedence in urban areas (66.25%). Annual family income analysis indicates that the majority of respondents in both rural and urban areas fall within the income bracket "Above 6 lac," representing 46.88% in rural and 48.75% in urban settings. Additionally, a substantial number of women entrepreneurs in rural areas (26.25%) report an annual family income in the range of "240001-360000."

Considering the entrepreneurial landscape, a significant majority of women entrepreneurs in both rural and urban settings identify as first-generation entrepreneurs. In rural areas, 63.13% classify themselves as first-generation entrepreneurs, while in urban areas, a slightly higher percentage, 65.63%, take pride in being first-generation entrepreneurs. This table highlights the prevalent trend of women entrepreneurs initiating businesses without a family background in entrepreneurship, showcasing their independent and innovative approach to business ventures.

### ***Awareness and availment of government schemes among the women entrepreneurs***

The awareness and active utilization of government schemes among women entrepreneurs are pivotal for their business success. Knowledge about available resources, financial support, and training programs can empower women,

***Table: 02 Awareness and availment of government schemes among the women entrepreneurs***

Queries	Rural (N=160)		Urban (N=160)		Total (N=320)	
	F	%	F	%	F	%
<b>Government support availed</b>						
Yes	97	60.63	116	72.50	213	66.56
No	63	39.37	44	27.50	107	33.44
<b>Total</b>	<b>160</b>	<b>100</b>	<b>160</b>	<b>100</b>	<b>320</b>	<b>100</b>
<b>Type of support availed from government</b>						
Financial assistance	44	45.36	61	52.59	105	49.30
Help in transportation of final product	5	5.15	6	5.17	11	5.16
Infrastructural facility	16	16.49	14	12.07	30	14.08
To gather knowledge about Subsidy	8	8.25	4	3.45	12	5.63
Tax exemption	2	2.06	2	1.72	4	1.88
Training programme	21	21.65	22	18.97	43	20.19
Help in marketing of final product	1	1.03	7	6.03	8	3.76
<b>Total</b>	<b>97</b>	<b>100</b>	<b>116</b>	<b>100</b>	<b>213</b>	<b>100</b>
<b>Awareness of Government schemes</b>						
Credit guarantee fund scheme	8	5.01	6	3.75	14	4.38
Annapurna scheme	9	5.63	13	8.13	22	6.88
Bhartiya mahila bank business loan	3	1.88	1	0.63	4	1.25
Cent kalyani schemes	9	5.63	3	1.88	12	3.75
Dena shakti scheme	5	3.13	4	2.5	9	2.81
Mahila udhyam nidhi scheme	11	6.88	5	3.13	16	5
Mudra yojana scheme for women	46	28.75	32	20	78	24.38
Orient mahila vikas yojana scheme	1	0.63	3	1.88	4	1.25
PMRY	4	2.5	5	3.13	9	2.81
Rajiv gandhi mahila vikas pariyojna	5	3.13	13	8.13	18	5.63
Support to training and employment programme for women (step)	1	0.63	2	1.25	3	0.94

Stree shakti	8	5	15	9.38	23	7.19
The stand up India scheme	2	1.25	3	1.88	5	1.56
TREAD	7	4.38	2	1.25	9	2.81
TUF subsidy	3	1.88	1	0.63	4	1.25
Udyogini scheme	7	4.38	10	6.25	17	5.31
Women entrepreneurship development programme (WEDP)	0	0	4	2.5	4	1.25
Women entrepreneurship development programme (WEDP) and support to training and employment programme for women (STEP)	6	3.75	6	3.75	12	3.75
Not aware	25	15.63	32	20	57	17.81
<b>Total</b>	<b>160</b>	<b>100</b>	<b>160</b>	<b>100</b>	<b>320</b>	<b>100</b>
<b>Government schemes availed</b>						
Annapurna yojana scheme	5	5.15	9	7.76	14	6.57
Cent kalyani	12	12.37	3	2.59	15	7.04
Skill upgradation and mahila coir yojana	1	1.03	0	0.00	1	0.47
Dena shakti scheme	5	5.15	7	6.03	12	5.63
Mahila samridhi yojana	1	1.03	2	1.72	3	1.41
Mahila udhyam nidhi scheme	8	8.25	4	3.45	12	5.63
Mudra yojana scheme for women	26	26.80	67	57.76	93	43.66
Orient mahila vikas yojana scheme	1	1.03	3	2.59	4	1.88
Pradhan mantri rozgar yojana	4	4.12	10	8.62	14	6.57
Support to training and employment programme (STEP)	17	17.53	8	6.90	25	11.74
The stand up scheme	7	7.22	0	0.00	7	3.29
TREAD	7	7.22	2	1.72	9	4.23
TUFS subsidy	3	3.09	1	0.86	4	1.88
<b>TOTAL</b>	<b>97</b>	<b>100.00</b>	<b>116</b>	<b>100</b>	<b>213</b>	<b>100</b>
<b>Source of awareness of Government schemes</b>						
Family/relatives	21	15.56	23	17.97	44	16.73
Fellow entrepreneur	15	11.11	29	22.66	44	16.73
Friends	15	11.11	16	12.50	31	11.79
Government banks	21	15.56	11	8.59	32	12.17
Newspaper	22	16.30	18	14.06	40	15.21
Post office	1	0.74	0	0.00	1	0.38
Radio	6	4.44	10	7.81	16	6.08
Tv	3	2.22	1	0.78	4	1.52
Websites	30	22.22	20	15.63	50	19.01
None of the above	1	0.74	0	0.00	1	0.38
<b>Total</b>	<b>135</b>	<b>100</b>	<b>128</b>	<b>100</b>	<b>263</b>	<b>100</b>

The table 02 revealed that the distribution of government support availed by individuals in both rural and urban settings. In the rural area (N=160), 60.63% of individuals have availed government support, while in the urban area (N=160), this percentage is higher at 72.50%. Conversely, in the rural area, 39.37% have not availed government support, while in the urban area, this figure is lower at 27.50%. Overall, across both areas (Total N=320), 66.56% of individuals have availed government support.

Query regarding types of government support availed by individuals in the rural context, the predominant type of support is financial assistance, with 45.36% of individuals benefiting from it, followed by training programs (21.65%) and infrastructural facilities (16.49%). Conversely, in the urban area, financial assistance is also the leading form of support at 52.59%, followed by training programs (18.97%) and transportation and marketing of final products (6.03%). When considering the overall distribution across both areas, financial assistance remains the primary type of support (49.30%), followed by training programs (20.19%) and infrastructural facilities (14.08%).

The data on awareness levels among individuals in rural and urban areas regarding various government schemes aimed at supporting entrepreneurship and women's economic empowerment revealed in the rural context, the most widely recognized schemes include the Mudra Yojana Scheme for Women (28.75%), Annapurna Scheme (5.63%), and Mahila Udyam Nidhi Scheme (6.88%). Meanwhile, in the urban area, the most acknowledged schemes are the Mudra Yojana Scheme for Women (20%), Stree Shakti (9.38%), and Annapurna Scheme (8.13%). Examining the cumulative data across both areas, the most prevalent schemes are the Mudra Yojana Scheme for Women (24.38%), Stree Shakti (7.19%), and Annapurna Scheme (6.88%). Notably, a percentage of individuals in both rural (15.63%) and urban (20%) areas indicate a lack of awareness regarding the government schemes.

The data on availment of various government schemes in the rural setting, the Annapurna Scheme (5.15%), Cent Kalyani (12.37%), and Mudra Yojana Scheme for Women (24.74%) are the most accessed initiatives. Similarly, in the urban area, individuals primarily utilize the Mudra Yojana Scheme for Women (32.76%), Rajiv Gandhi Mahila Vikas Pariyojana (13.79%), and Udyogini Scheme (6.90%). Combining both areas, the most widely availed schemes include the Mudra Yojana Scheme for Women (29.11%), Cent Kalyani (7.04%), and Annapurna Scheme (6.57%). Notably, some schemes, such as the Pradhan Mantri Rozgar Yojana, the Stand Up Scheme, and the Industrial Finance Corporation of India (IFCI), show lower utilization across both rural and urban populations.

The data on sources of awareness regarding government schemes in the rural context, the primary sources of awareness regarding government schemes are family/relatives accounting for 15.56%, followed closely by government banks (15.56%) and newspapers (16.30%). Fellow entrepreneurs (11.11%) and friends (11.11%) also contribute significantly. Other sources such as radio (4.44%) and TV (2.22%) play a modest role. Interestingly, a small percentage (0.74%) reports none of the above sources, and post offices contribute minimally (0.74%). In the urban area (N=160), fellow entrepreneurs take the lead as the primary source of awareness, representing 22.66%, followed by family/relatives (17.97%) and newspapers (14.06%). Friends (12.50%) also play a noteworthy role, while government banks (8.59%) and TV (0.78%) show comparatively lower percentages. Websites remain a significant source

at 15.63%, and radio contributes 7.81%. Notably, there are no reported sources from the post office, and a negligible percentage (0.00%) indicates none of the above sources. Combining both rural and urban areas, the overall highest source of awareness is websites remain significant at 19.01%, family/relatives at 16.73%, followed closely by fellow entrepreneurs (16.73%) and newspapers (15.21%) and government banks contribute with 12.17%. The post office, TV, and radio show lower percentages, with negligible responses indicating none of the above sources.

### ***Benefits of government schemes to the women entrepreneurs***

Government schemes for women entrepreneurs offer crucial benefits such as financial assistance, access to training and mentorship programs, and opportunities for market expansion. These initiatives aim to empower women economically, enhance their skills, and create a supportive ecosystem for sustainable business growth.

***Table 03: Benefits of government schemes to rural and urban women entrepreneurs***

Benefits	Area				Independent t-test	
	Rural (N=160)		Urban(N=160)		t-values	p-values
	Mean	S.D.	Mean	S.D.		
Training to improve efficiency	3.931	0.978	3.781	1.056	1.318	0.189
Financial stability	4.056	0.959	3.981	0.981	0.691	0.490
Clearing bills	3.469	0.964	3.438	1.169	0.261	0.794
To pay debt	3.119	1.309	2.981	1.366	0.923	0.357
Expansion of business	3.338	1.321	3.675	1.261	2.336	0.020*
Paying salaries and wages	3.475	1.186	3.188	1.279	2.084	0.038*
Maintaining inventories	3.338	1.243	3.381	1.191	0.321	0.748
Buying fixed assets	3.506	1.331	3.651	1.209	1.011	0.313
Efficiency of business	3.575	1.320	3.750	1.258	1.213	0.226
Updation of technology	4.013	1.098	3.900	1.284	0.842	0.401
Overall mean and significance	3.582	1.171	3.572	1.205	1.100	0.358

***\*Significant at 5% level of significance***

Table 03 depicts the mean score of rural respondents to the statements. Financial stability received the highest mean score of 4.056, indicating a strong emphasis on ensuring economic stability. Training to improve efficiency follows closely with a mean score of 3.931,

suggesting a significant focus on enhancing operational effectiveness. Clearing bills holds a slightly lower mean score of 3.469, reflecting a moderate priority in meeting financial obligations. Maintaining inventories and Buying fixed assets exhibit relatively similar mean scores of 3.338 and 3.506, respectively, suggesting a moderate consideration for inventory management and asset acquisition. Efficiency of business follows with a mean score of 3.575, indicating a decent emphasis on optimizing business processes. Expansion of business and Paying salaries and wages are next with mean scores of 3.338 and 3.475, respectively, highlighting a balanced consideration for business growth and employee compensation. To pay debt holds the lowest mean score of 3.119, suggesting a comparatively lower priority in debt repayment.

In urban areas, the mean scores of respondents for the statements, ranked from high to low, are as follows: Financial stability also takes the top spot with a mean score of 3.981, indicating a strong focus on maintaining economic stability. Training to improve efficiency closely follows with a mean score of 3.781, suggesting a significant emphasis on enhancing operational efficiency. The efficiency of business is next with a mean score of 3.75, reflecting a considerable consideration for optimizing business processes. Expansion of business holds a relatively high mean score of 3.675, indicating a notable priority for business growth. Buying fixed assets follows with a mean score of 3.65, suggesting a significant consideration for acquiring new assets. Maintaining inventories and Clearing bills exhibit relatively similar mean scores of 3.381 and 3.438, respectively, indicating a moderate priority for inventory management and financial obligations. Paying salaries and wages follows with a mean score of 3.188, reflecting a moderate emphasis on employee compensation. Updation of technology holds a mean score of 3.9, indicating a considerable focus on staying technologically updated. To pay debt has the lowest mean score of 2.981, suggesting a relatively lower priority in debt repayment.

The results of the T-test for equality of means reveal significant differences in perceptions between rural and urban areas for certain financial statements. Specifically, the mean scores for "Expansion of business" and "Paying salaries and wages" exhibit statistically significant variations, as evidenced by t-values of 2.336 and 2.084, with corresponding p-values of 0.02 and 0.038, respectively. These findings suggest that opinions regarding business expansion and salary payments differ significantly between the two settings. On the other hand, no significant differences are observed in mean scores for statements such as "Training to improve efficiency," "Financial stability," "Clearing bills," "To pay debt," "Maintaining inventories," "Buying fixed assets," "Efficiency of business," and "Updation of technology." The associated t-values and p-values for these statements exceed conventional significance levels, indicating that the perceived importance of these financial aspects is relatively consistent between rural and urban areas. Overall, the statistical analysis provides nuanced insights into the divergent perspectives on specific financial priorities in rural and urban contexts.

Overall, results described that there is no significant difference in benefits of Government schemes between rural and urban women entrepreneurs ( $t=1.100$ ,  $p > .05$ ) i.e  $H_0-60$  is accepted.

Further single mean t- test was applied to evaluate usefulness of government schemes.

**Table 04 Benefits of government schemes to the women entrepreneurs (N=320)**

Benefits	Mean	S.D.	t-value	p-value
Training to improve efficiency	3.86	1.02	15.028	0.001*
Financial stability	4.02	.97	18.796	0.001*
Clearing bills	3.45	1.07	7.575	0.001*
To pay debt	3.05	1.34	0.670	0.504
Expansion of business	3.51	1.30	6.961	0.001*
Paying salaries and wages	3.33	1.24	4.777	0.001*
Maintaining inventories	3.36	1.22	5.287	0.001*
Buying fixed assets	3.58	1.27	8.131	0.001*
Efficiency of business	3.66	1.29	9.181	0.001*
Updation of technology	3.96	1.19	14.317	0.001*

***\*Significant at 5% level of significance***

Table 04 depicts the mean scores for various financial statements, ranging from highest to lowest, reveal distinct priorities among respondents. Financial stability emerges as the top priority with a mean score of 4.02, indicating a strong emphasis on maintaining economic stability. Updation of technology follows closely with a mean score of 3.96, suggesting a significant focus on staying technologically current. Efficiency of business and Buying fixed assets come next with mean scores of 3.66 and 3.58, respectively, highlighting a moderate consideration for optimizing business processes and acquiring assets. Training to improve efficiency and Expansion of business maintain moderate mean scores of 3.86 and 3.51, reflecting a balanced focus on operational improvement and business growth. Clearing bills and Maintaining inventories follow suit with mean scores of 3.45 and 3.36, indicating a moderate consideration for financial obligations and inventory management. Paying salaries and wages receives a mean score of 3.33, suggesting a moderate emphasis on employee compensation. Lastly, To pay debt holds the lowest mean score of 3.05, indicating a relatively lower priority in debt repayment. These rankings provide valuable insights into the perceived significance of different financial aspects, guiding potential areas for strategic focus.

The t-values and p-values obtained from the statistical analysis reveal significant variations in mean scores for most financial statements. Training to improve efficiency, Financial stability, Clearing bills, Expansion of business, Paying salaries and wages, Maintaining inventories, Buying fixed assets, Efficiency of business, and Updation of technology all exhibit highly significant t-values, ranging from 4.777 to 18.796, with corresponding p-values of 0 to 0. These results indicate a strong statistical significance, suggesting substantial differences in perceived importance for these financial aspects between groups. Notably, the mean scores for Training to improve efficiency, Financial stability, and Updation of technology show particularly high significance, underscoring pronounced disparities in opinions regarding these statements. Conversely, To pay debt is the only statement with a non-significant t-value of 0.67 and a p-value of 0.504, suggesting a lack of statistically significant difference in mean scores for this particular financial consideration between the groups. These findings provide valuable insights into the areas of consensus and divergence in financial priorities among the

surveyed groups.

## CONCLUSION

In conclusion, this study sheds light on the critical role of government schemes in empowering women entrepreneurs and fostering economic growth in both rural and urban areas. The findings highlight several key insights regarding the awareness, utilization, and perceived benefits of these schemes among women entrepreneurs.

Firstly, the research underscores the importance of raising awareness about government schemes aimed at supporting women entrepreneurs. While a significant proportion of respondents in both rural and urban settings have availed government support, a notable percentage remains unaware of available initiatives. Addressing this awareness gap is essential for ensuring equitable access to resources and opportunities for all women entrepreneurs, regardless of their geographic location.

Secondly, the study reveals distinct patterns in the types of government support availed by women entrepreneurs in rural and urban areas. While financial assistance emerges as a primary form of support across both contexts, there are differences in the utilization of other forms of assistance such as training programs and infrastructural facilities. Understanding these variations can inform targeted interventions to meet the diverse needs of women entrepreneurs in different settings.

Thirdly, the research highlights the perceived benefits of government schemes to women entrepreneurs, with a strong emphasis on financial stability, training for efficiency improvement, and business expansion. However, significant differences in perceptions regarding certain benefits, such as business expansion and salary payments, are observed between rural and urban entrepreneurs. These findings underscore the importance of tailoring support mechanisms to address the specific challenges and priorities faced by women entrepreneurs in different contexts.

Overall, the study underscores the importance of ongoing efforts to enhance the effectiveness and accessibility of government schemes for women entrepreneurs. Recommendations include targeted awareness campaigns, customized support services, and greater collaboration between government agencies, financial institutions, and grassroots organizations. By leveraging the insights gained from this research, policymakers and stakeholders can work towards creating a more inclusive and supportive ecosystem for women entrepreneurs, ultimately driving sustainable economic development and gender equality.

## REFERENCES

1. Arya S ,Panda S C and Kaur G (2017) Women entrepreneurship a study of Indian scenario.
2. *RAIJMR* 5(10): 44-57.
3. Dutta J (2018) Women entrepreneurs and stand-up India scheme: a critical evaluation. *IJASRM* 3 (7):67-73.
4. Kaur L and Arora J (2022) Women entrepreneurs and stand-up india scheme in Punjab: A critical review. *Gyan Mgmt J* 16(1): 53-60.

5. Patil B V, Gala D and Kadam K R (2022) Effectiveness of government schemes: a critical review of most widely used schemes. *Journal of Xi'an Shiyu University, Natural Science Edition* 18(1):430-39.
6. Pandey H and Agrawal V K (2022) A Study on development schemes of rural India. *IJEMR* 12(3): 33-39.
7. Punjabi I and Mehta M B (2017) Role of government in women entrepreneurial development. *Allana Mgmt J Res* 7(2): 1-17.
8. Rajalakshmi A (2014) Entrepreneurial role of women in the development of Indian economy. *GJRA* 3(11): 44-46.
9. Somshekhar A & Saif S (2022) A study of the government schemes for the msme sector and their contribution to the development of India. *SJJBR* 1(1): 3-11.
10. Tiwari N (2017) Women entrepreneurship in India: a literature review emergence of women entrepreneurs has led to an engendered perspective in realm of entrepreneurship. *Amity Journal of Entrepreneurship ADMAA* 2(1):47-60.