



# EFFECTIVENESS OF GOVERNMENT SCHEMES IN PROMOTING WOMEN ENTREPRENEURSHIP: A SYSTEMATIC LITERATURE REVIEW

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## ABSTRACT

Government schemes play a critical role in socio-economic development, particularly in rural development and women's empowerment among marginalized communities. The effectiveness of these initiatives is often assessed through beneficiaries' awareness, utilization, and satisfaction levels. Nevertheless, several barriers such as bureaucratic delays and socio-cultural constraints impede the outreach and impact of these schemes. Enhancing communication strategies and leveraging digital platforms can improve awareness and utilization, while addressing implementation challenges is essential for maximizing their potential. The findings of this study indicate that policy measures emphasizing monitoring, evaluation, and digital inclusivity can enhance the delivery of government schemes and ensure long-term impact. Data-driven policymaking and targeted interventions can thereby promote more effective rural development and foster greater socio-economic inclusion.

**KEY WORDS:** Government schemes, Awareness, Utilization, Satisfaction, Effectiveness, Women's empowerment

## INTRODUCTION

Government-sponsored schemes have long been recognised as strategic instruments for promoting inclusive economic growth and advancing gender equity, particularly in the domain of women's entrepreneurship. In India, where a significant gender gap persists in entrepreneurial participation, such initiatives aim to empower women by strengthening their entrepreneurial capabilities and improving their socio-economic conditions. Women entrepreneurs, especially those residing in rural areas, continue to encounter persistent barriers in accessing financial resources, market opportunities, and reliable information networks. These challenges make government intervention essential for enabling inclusive entrepreneurial development (Abrol, Prabha, and Malik, 2020; Abi, 2023). Through financial assistance, skill development programmes, institutional support, and infrastructure development, government schemes seek to create an enabling ecosystem that fosters sustainable entrepreneurial activities among women.

Despite these objectives, the overall effectiveness of many government schemes remains a subject of debate among researchers and policymakers. Several studies indicate that the intended impact of such programmes is often constrained by bureaucratic inefficiencies, weak implementation mechanisms, and limited awareness among potential beneficiaries (Alagh and Thapliyal, 2023). Patil et al. (2020) observed that a large proportion of rural women entrepreneurs remain unaware of the support mechanisms available through government initiatives, which results in low participation and limited utilisation of these schemes. Furthermore, inadequate digital infrastructure and low levels of digital literacy further restrict accessibility, particularly in remote rural areas. These challenges highlight the need for more inclusive and targeted policy interventions that address informational, technological, and infrastructural limitations simultaneously.

The implementation process of many government programmes is also hindered by procedural delays, complex documentation requirements, and unclear eligibility criteria, which discourage women entrepreneurs from applying for available benefits (Agrawal, Chauhan, and Pandey, 2022). According to Saranya and Chandrasekar (2021), bureaucratic complexities not only slow down the process of scheme disbursement but also increase the administrative burden on applicants. As a result, although these initiatives are designed to promote entrepreneurship, operational inefficiencies often reduce their effectiveness in achieving intended outcomes. In addition, inadequate communication and outreach strategies continue to limit awareness among rural



communities, particularly those characterised by lower educational attainment and minimal engagement with digital platforms.

Previous research highlights the transformative potential of well-structured government schemes in supporting women entrepreneurs through financial inclusion, business incubation, entrepreneurship development programmes, and skill enhancement initiatives (Ghosh and Sahu, 2021; Dhanapal, Sathiyabama, and Kumari, 2024). However, the benefits of these programmes often remain concentrated within specific regions or sectors, and large-scale implementation across rural areas continues to be limited. While microcredit schemes and entrepreneurship training initiatives have demonstrated positive outcomes in sectors such as handloom weaving, food processing, and agriculture, many women entrepreneurs remain excluded due to logistical constraints, limited information access, and institutional barriers (Naik and Patel, 2024; Bobde, Sharma, and Shobana, 2023).

Despite the growing body of literature on women's entrepreneurship and government support mechanisms, several research gaps persist regarding the structural and contextual barriers that restrict rural women's participation in these schemes. Socio-cultural constraints, limited financial literacy, and weak governance frameworks have been identified as critical impediments to effective participation (Alagh and Thapliyal, 2023; Agrawal, Chauhan, and Pandey, 2022). Moreover, although digital platforms are increasingly recognised as potential tools for improving access to government programmes, their effectiveness in rural areas with limited connectivity remains insufficiently examined (Holzmann and Gregori, 2022). Additionally, the long-term sustainability of women-led enterprises established through government support programmes remains an underexplored area of empirical research.

Against this backdrop, the present study aims to evaluate the effectiveness of government schemes designed to support women's entrepreneurship in rural India. Specifically, the study seeks to develop an analytical framework and measurement instrument to assess the impact of these schemes on women entrepreneurs across three key dimensions: awareness, accessibility, and institutional support. Furthermore, the study identifies the major challenges faced by rural women in accessing and utilising these initiatives and proposes policy recommendations to enhance their overall effectiveness. By addressing these issues, this research contributes to the broader discourse on inclusive entrepreneurship and provides valuable insights for policymakers to design more efficient, equitable, and sustainable strategies for promoting women's entrepreneurship in rural India.

### **Background of the study**

The empowerment of women entrepreneurs in rural India constitutes a critical pillar for achieving inclusive and sustainable economic growth, as well as advancing gender equity. Despite numerous government initiatives introduced to promote women's entrepreneurship, significant structural and socio-economic barriers continue to inhibit rural women from fully participating in entrepreneurial activities. These constraints are multidimensional, encompassing limited access to finance, inadequate education and training, restrictive gender norms, and deficiencies in both physical and digital infrastructure (Bhatt & Pant, 2015; Baskaran, Anantharaman, & Ramachandran, 2019). As a result, rural women often face greater challenges in securing credit, navigating administrative procedures, and accessing institutional support mechanisms due to low digital literacy and cumbersome bureaucratic requirements (Ault, 2016).

To address these constraints, the Government of India has launched several targeted policy interventions, including the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India Scheme, and Mahila Coir Yojana. These initiatives are designed to enhance women's entrepreneurial capacities through financial inclusion, skill development, and enterprise incubation. Although these schemes have demonstrated measurable progress in urban and semi-urban contexts, their penetration and effectiveness in rural regions remain limited. A major contributing factor to this gap is the low level of awareness and outreach among rural women, particularly in areas with minimal exposure to entrepreneurship development programmes and digital technologies (Abrol, Prabha, & Malik, 2020; Patil, Mishra, & Verma, 2024). Consequently, the transformative potential of these schemes is often underutilised, leaving many rural women unable to access critical resources necessary for business initiation or expansion (Verma & Singh, 2024).

The persistence of digital illiteracy further exacerbates this divide, creating a substantial accessibility gap between urban and rural beneficiaries. In the era of digital governance—where most schemes depend on online application systems, electronic fund transfers, and virtual training modules—rural women remain at a disadvantage. Limited internet connectivity, insufficient technical skills, and low confidence in using digital tools collectively hinder effective engagement with government platforms (Saranya & Chandrasekar, 2021). Consequently, a significant



portion of rural women are excluded from government-led entrepreneurship initiatives, reinforcing gendered and regional inequities. This widening digital divide not only restricts women's access to economic opportunities but also undermines broader objectives of inclusive and sustainable development.

Beyond infrastructural and technological barriers, socio-cultural constraints—including entrenched patriarchal norms, traditional gender roles, and domestic responsibilities—further limit women's entrepreneurial agency. These norms often manifest in restricted mobility, limited decision-making power, and the prioritisation of household duties over economic pursuits (Awan & Shahzad, 2023). Even when financial support and training are available, these cultural constraints diminish women's ability to fully capitalise on the opportunities provided. Therefore, addressing these challenges requires a dual-pronged strategy: strengthening institutional and infrastructural mechanisms while simultaneously challenging socio-cultural structures that restrict women's participation in entrepreneurship (Abrol, Prabha, & Malik, 2020).

### Significance of the Study

The present review offers a critical appraisal of the practical effectiveness of government-sponsored schemes designed to promote women's entrepreneurship, particularly within rural contexts. By systematically examining levels of awareness, utilisation, and satisfaction among beneficiaries, the study highlights the extent to which these initiatives translate into tangible socio-economic outcomes. Prior research has consistently shown that, despite the proliferation of such programmes, substantial gaps persist in beneficiary awareness, accessibility, and outreach (Abrol, Prabha, & Malik, 2020; Patil, Mishra, & Verma, 2024). Through an integrative synthesis of findings across diverse contexts, this review identifies key systemic constraints such as administrative inefficiencies (Saranya & Chandrasekar, 2021) and persistent information asymmetries (Sinha & Agarwal, 2024) that continue to undermine the intended impact of government interventions.

In addition, the study highlights the transformative potential of digital technologies in improving accessibility, transparency, and user satisfaction within government schemes (Kaur & Kaur, 2022; Holtzmann & Gregori, 2022). By bridging informational and infrastructural gaps, digital platforms can play a pivotal role in fostering inclusive participation and enhancing governance efficiency. The review also establishes a conceptual foundation for future empirical research focused on assessing the long-term outcomes of women's engagement in these schemes particularly their contributions to socio-economic mobility, empowerment, and sustainable livelihood creation (Saranya & Chandrasekar, 2021).

From a policy perspective, this study provides actionable insights for government agencies, development practitioners, and financial institutions seeking to design more inclusive, transparent, and adaptive entrepreneurship programmes (Sharma & Rana, 2024; Dhanapal, Sathiyabama, & Kumari, 2024). By aligning implementation realities with policy objectives, the study contributes to the advancement of gender equity, socio-economic resilience, and the broader agenda of sustainable rural development in India.

### Methodological Approach

This study employed a Systematic Literature Review (SLR) methodology to consolidate and evaluate existing research concerning the levels of awareness, utilisation, and satisfaction associated with government schemes that promote women's entrepreneurship. A structured and replicable search strategy was implemented across major academic databases Scopus, Web of Science, ScienceDirect, and JSTOR to ensure comprehensive coverage of relevant peer-reviewed literature published between 2015 and 2024. The search process utilised a combination of targeted keywords, including "awareness of government schemes," "utilisation of welfare programmes," and "beneficiary satisfaction."

To maintain analytical precision, inclusion criteria were restricted to peer-reviewed journal articles and empirical studies explicitly examining government-led interventions supporting women entrepreneurs. Publications focusing solely on non-governmental or private initiatives were excluded to ensure conceptual consistency (Sharma & Rana, 2024; Dhanapal, Sathiyabama, & Kumari, 2024).

Data extraction entailed a systematic review of each study's objectives, methodology, key findings, and stated limitations. Subsequently, a thematic analysis was conducted to classify insights into three analytical dimensions: awareness, utilisation, and satisfaction. This structured framework enabled the identification of recurring patterns, policy-relevant themes, and persistent research gaps within the existing body of knowledge. The methodological rigor inherent in the SLR design ensured both comprehensiveness and reliability, while also highlighting critical domains that warrant further empirical investigation (Sinha & Agarwal, 2024; Sharma & Rana, 2024).



### Structure of the Paper

The paper is systematically organised to ensure conceptual coherence and analytical clarity in presenting a comprehensive review of government schemes promoting women's entrepreneurship. The first section, Introduction, outlines the study's context, rationale, and objectives, underscoring the critical role of government initiatives in advancing gender-inclusive entrepreneurship. The second section, Background of the Study, explores the socio-economic barriers, institutional challenges, and policy frameworks influencing women's entrepreneurial participation in rural India.

The third section, Significance of the Study, delineates the scholarly contribution of this review and highlights its implications for future empirical investigations. The fourth section, Methodological Approach, describes the systematic procedures adopted for identifying, selecting, and analysing relevant studies within the Systematic Literature Review (SLR) framework.

The subsequent sections present the core thematic analysis, structured around three analytical dimensions awareness, utilisation, and beneficiary satisfaction to synthesise insights derived from diverse empirical sources. Following this, the paper identifies key research gaps and articulates the objectives that guide future inquiry in this domain.

The final section offers concluding reflections, summarising major findings and delineating avenues for subsequent academic and policy-oriented research. Rather than advancing sector-specific recommendations, the paper focuses on establishing a robust analytical foundation to inform future empirical validation and strategic policymaking.

## REVIEW OF LITERATURE

### Awareness of Government Schemes

Awareness of government schemes among intended beneficiaries, particularly rural women, remains limited. Several studies highlight the critical need for enhanced outreach and communication strategies to improve participation (Patil et al., 2023; Kadam et al., 2022). Disparities between rural and urban women in terms of awareness are well documented (Dhumatkar & Bhat, 2021; Sharma & Rana, 2024). Additionally, socio-cultural norms and restricted mobility further impede access to information (Saranya & Chandrasekar, 2023; Malik, 2023). Limited digital literacy and persistent information asymmetries exacerbate these gaps, reducing the likelihood of women availing themselves of government schemes (Satish et al., 2021; Shiralashetti, 2022).

### Utilisation of Government Schemes

The utilisation of government schemes is strongly influenced by factors such as accessibility, institutional support, and procedural complexity. Bureaucratic delays and cumbersome application processes have been shown to reduce participation, particularly in rural and agricultural contexts (Punir, 2022; Prabha et al., 2023). Even where schemes are available, weak implementation capacity further limits effectiveness (Tripathi et al., 2022; Kumari, 2022). Evidence suggests that targeted interventions, including mentorship, financial access, and structured support programmes, can enhance scheme uptake (Kavitha & Selvmohana, 2021; De Giovanni & Ramani, 2022). However, persistent digital and infrastructural constraints continue to restrict broad-based utilisation (Sharma & Rana, 2024; Sathiyabama et al., 2021).

### Beneficiary Satisfaction

Research examining beneficiary satisfaction with government schemes presents mixed findings. Initiatives such as the Prime Minister's Employment Generation Programme (PMEGP) and Mahila Coir Yojana have positively impacted enterprise performance in selected regions (Kavitha & Selvmohana, 2021; Devi, 2021). Nevertheless, delays, procedural inefficiencies, and inadequate support mechanisms frequently diminish satisfaction levels (Saranya & Chandrasekar, 2023; Kumar & Shobana, 2022). Where digital platforms are effectively implemented, they enhance transparency and accessibility, though low digital literacy and insufficient monitoring continue to constrain perceived benefits (Gopinath et al., 2023; RM et al., 2022).

### Barriers and Challenges

Persistent barriers to the effective implementation of government schemes include bureaucratic inefficiencies, socio-cultural restrictions, infrastructural gaps, and weak institutional frameworks (Mustafa & Khan, 2022; Naik & Patel, 2022; Abi, 2022; Ezuma & Matthew, 2022). Digital illiteracy, limited internet access, and low programme awareness further exacerbate these challenges (Shah & Mahajan, 2022; Satish et al., 2021). Addressing these



barriers necessitates integrated strategies, including participatory governance, capacity-building initiatives, and context-specific interventions tailored to local needs (Prashanthi et al., 2022; Junare & Singh, 2022; Dhanapal et al., 2023).

### **Effectiveness of Government Schemes**

Despite these challenges, government schemes continue to play a positive role in promoting rural development and women's empowerment. Agricultural, handloom, microfinance, and MSME-focused initiatives have improved productivity, income generation, and entrepreneurial capabilities (Bobde et al., 2022; Hossain, 2022; Vivakaran & Maraimalai, 2022). Technology-driven and digital solutions enhance transparency and service delivery, although regional disparities influence overall effectiveness (Krithika & Karthikeyan, 2022; Dhiman & Toshniwal, 2022). Empirical evidence underscores that institutional support, beneficiary awareness, and infrastructural adequacy are critical determinants of scheme impact (Khosro et al., 2022; Khan & Tomar, 2022). Overall, low awareness, bureaucratic inefficiencies, and socio-cultural constraints moderate the effectiveness of government interventions, highlighting the need for improved outreach, adaptive governance, and targeted policy measures to maximise outcomes (Obaji et al., 2022; Tambunan, 2022; Muthusamy, 2022).

### **Theoretical Review**

The theoretical foundation for examining government schemes in rural development and women's entrepreneurship draws upon multiple perspectives, including social inclusion, institutional efficiency, and empowerment.

Social Capital Theory (Putnam, 2000) posits that collective networks, trust, and community engagement significantly influence the effectiveness of public programmes. In rural contexts, social ties function as critical channels for information dissemination and cooperative action, enabling marginalized women to access and utilize government schemes more effectively. Empirical evidence indicates that strong social cohesion correlates with higher awareness and active participation in government initiatives (Kadam et al., 2022; Saranya & Chandrasekar, 2023).

Human Capital Theory (Becker, 1964) emphasises that investments in education, skills, and training enhance individual productivity and socio-economic empowerment. Government schemes that incorporate capacity-building, vocational training, and financial literacy strengthen beneficiaries' human capital, thereby improving their entrepreneurial capabilities. Studies suggest that such initiatives are most effective when educational interventions complement financial and digital support programmes (Prabha et al., 2023; Kumari, 2022).

Institutional Theory (DiMaggio & Powell, 1983) explains how formal rules, norms, and bureaucratic structures shape the implementation of government policies. This perspective highlights that institutional rigidity, administrative complexity, and excessive procedural requirements can hinder the efficiency of rural development schemes. Lack of flexibility in institutional processes often impedes timely programme delivery, particularly in low-literacy rural settings (Punir, 2022; Verma & Singh, 2022).

Entrepreneurial Ecosystem Theory (Stam, 2015) provides an integrative framework to understand how multiple actors—governments, private entities, and communities—interact to foster entrepreneurship. The theory underscores that successful ecosystem development depends on coordinated efforts in finance, education, infrastructure, and policy. Empirical studies illustrate that government-supported environments can stimulate opportunity-driven entrepreneurship and innovation among rural women (Awan & Shahzad, 2022; Gomes da & Arvate, 2022).

Collectively, these theoretical perspectives converge on a central premise: the success of government schemes for rural women's entrepreneurship depends on the synergy between individual capabilities, institutional mechanisms, and community-based social structures. Integrating these theories provides a multidimensional lens to understand how empowerment can be achieved through inclusive, participatory, and adaptive policy interventions.

### **Empirical Review**

Empirical evidence from recent studies consistently highlights systemic challenges in the effectiveness and utilization of government schemes aimed at promoting entrepreneurship and rural development. Inadequate outreach and weak communication channels remain primary barriers to scheme accessibility, particularly for women in rural areas (Patil et al., 2023; Kadam et al., 2022). Despite the availability of numerous initiatives,



awareness levels among intended beneficiaries remain strikingly low, resulting in limited participation and suboptimal outcomes.

Bureaucratic inefficiencies and procedural delays further impede smooth implementation, reducing the schemes' intended impact on rural livelihoods (Punir, 2022; Prabha et al., 2023). Financial support and skill development programs can improve entrepreneurial outcomes when combined with proper awareness campaigns and training mechanisms (Naik & Patel, 2022). While agricultural development schemes have been effective in enhancing productivity, their overall success is constrained by inadequate information dissemination and insufficient farmer training (Tripathi et al., 2022; Kumari, 2022).

In terms of women's empowerment, government-led programs play a crucial role in fostering entrepreneurial aspirations and socio-economic advancement. However, socio-cultural constraints such as traditional gender norms, limited mobility, and household responsibilities continue to restrict women's full participation (Saranya & Chandrasekar, 2023; Ghosh & Sahu, 2022). Even well-intended maternal and health-related schemes demonstrate inconsistent coverage and weak implementation, which undermines potential benefits (Shaw & Dey, 2022). Targeted workshops and digital awareness campaigns have been shown to improve knowledge and participation, particularly among marginalized rural populations (Dhanapal et al., 2022; Muthusamy, 2022).

Research on small and medium enterprises (SMEs) and rural development indicates that access to financial assistance is frequently obstructed by administrative inefficiencies and inadequate infrastructure, limiting the broader economic impact of these schemes (Gopinath et al., 2022; Mustafa & Khan, 2022). Sector-specific studies in floriculture, horticulture, and healthcare entrepreneurship highlight that initiatives succeed only when supportive infrastructure exists and funding mechanisms are streamlined (Bobde et al., 2022; Kumar & Shobana, 2022).

Microcredit systems and tailored policies have demonstrated potential in enhancing women's entrepreneurial activities but are often constrained by low financial literacy and limited access to credit (Tiwari, 2022; Arshad et al., 2022). Strengthening financial literacy and capacity-building programs is therefore critical to optimizing the benefits of government schemes (Dhumatkar & Bhat, 2022; Sharma & Rana, 2022). Community-based communication strategies and localized outreach are also essential in bridging awareness gaps (Sarker, 2022; Rawal, 2022). Contextual barriers, including cultural practices, infrastructural limitations, and geographic isolation, continue to hinder the effective reach of developmental programs (Devi, 2022; Kumar & Konyak, 2022). Collectively, these empirical studies converge on three critical findings:

1. Awareness and information dissemination are the most significant determinants of scheme participation.
2. Bureaucratic complexity and infrastructural limitations impede effective implementation.
3. Contextual and socio-cultural barriers disproportionately affect rural women's engagement with government initiatives.

Addressing these challenges through targeted outreach, institutional reform, and digital integration is essential to enhancing the overall impact of government schemes on entrepreneurship and rural development.

### Research Gap

Despite extensive efforts to enhance awareness, utilization, and beneficiary satisfaction regarding government schemes, significant gaps persist in effectively reaching marginalized and rural populations. While studies such as Patil et al. (2023) and Kadam et al. (2022) examine general awareness levels, they provide limited insight into the specific communication barriers faced by diverse socio-economic groups. Research by Dhumatkar and Bhat (2022) and Satish et al. (2023) highlights awareness deficiencies among rural women and tribal populations; however, comprehensive strategies to bridge the rural–urban information divide remain underexplored.

Similarly, although Saranya and Chandrasekar (2023) and Naik and Patel (2022) investigate scheme utilization among women entrepreneurs, longitudinal studies that track how sustained engagement with government schemes influences entrepreneurial growth over time are scarce. Operational bottlenecks identified by Eliganur and Ravi (2022) and Rana and Ghosly (2022) are often described, yet policy-oriented solutions aimed at enhancing administrative efficiency are limited. Likewise, studies assessing beneficiary satisfaction, such as Shaw and Dey (2022) and Sinha et al. (2022), primarily focus on immediate service outcomes and rarely consider long-term determinants, including trust, transparency, and grievance redressal mechanisms.

Moreover, very few investigations, including Kaur and Kaur (2022) and Halabisky and Shymanski (2022), examine the role of emerging digital technologies in improving scheme awareness, utilization, and satisfaction,



particularly in underserved rural areas. This underscores a pressing need for holistic, multi-dimensional, and technology-integrated research that not only evaluates outreach and effectiveness but also proposes actionable frameworks to enhance inclusivity, accessibility, and sustainability of government interventions.

### Objectives of the study

The present study is guided by the following objectives:

1. To assess the level of awareness of government schemes among intended beneficiaries, with particular emphasis on rural women.
2. To examine patterns of utilization of government schemes by the target groups.
3. To evaluate beneficiaries' satisfaction with the delivery, accessibility, and outcomes of government schemes.
4. To identify key barriers and challenges that affect the effective implementation and utilization of these schemes.
5. To analyze the overall effectiveness of government schemes in addressing beneficiaries' needs and promoting socio-economic empowerment.

### Research Questions

Based on the study objectives and the identified gaps in the literature, this research seeks to address the following questions:

1. What is the level of awareness of government schemes among intended beneficiaries, particularly rural women?
2. How are government schemes utilized by the target groups, and which factors influence their utilization patterns?
3. What are the satisfaction levels of beneficiaries regarding the accessibility, delivery, and outcomes of government schemes?
4. What are the key barriers and challenges that affect the effective implementation and utilization of these schemes?
5. To what extent are government schemes effective in meeting the needs of intended beneficiaries and promoting socio-economic empowerment?

## RESEARCH METHODOLOGY

This study employs a systematic literature review (SLR) methodology to synthesize existing research on government schemes, focusing on awareness, utilization, and satisfaction among beneficiaries. The systematic approach ensures a structured, rigorous, and comprehensive examination of prior studies, enabling the identification of recurring patterns, knowledge gaps, and insights relevant to rural women's entrepreneurship and empowerment.

A structured search was conducted across major academic databases, including Scopus, Web of Science, ScienceDirect, and Google Scholar, covering publications from 2010 to 2025. Relevant studies were identified using combinations of keywords such as "government schemes," "awareness," "utilization," "satisfaction," and "women entrepreneurship in rural areas." Only peer-reviewed journal articles and empirical studies directly addressing government-led initiatives were included to maintain methodological rigor. Studies focusing exclusively on non-governmental programs or populations outside the target demographic were excluded.

The selection criteria prioritized relevance to the study objectives, methodological quality, and recency of publication. Both qualitative and quantitative studies were considered to provide a comprehensive understanding of the effectiveness, barriers, and challenges associated with government schemes.

Data extraction involved summarizing each study's objectives, research design, key findings, and limitations. Subsequently, a thematic analysis was conducted to organize insights around the study's three primary dimensions: awareness, utilization, and satisfaction. This analytical approach facilitated the identification of critical gaps, recurring challenges, and effective strategies for improving scheme implementation.

Finally, the SLR methodology enabled a comparative analysis across diverse contexts, highlighting socio-cultural influences, regional variations, and the role of digital technologies in enhancing scheme effectiveness. The methodology provides a solid foundation for developing a comprehensive framework to evaluate government schemes and their impact on rural women entrepreneurs.



**Table No.1**  
**Tabular Representation of Research Objectives, Variables and Explanation**

| Research Objective   | Independent Variables  | Dependent Variables                                | Explanation & Comparative Analysis   | Methodology for Studying the Objective        | Relevant Literature  |
|--|--|--|--|---|--|
| To assess the awareness of government schemes among beneficiaries  | Information dissemination, outreach methods, digital platforms         | Level of awareness among target groups             | Examines how communication channels, community networks, and digital tools influence awareness; compares urban vs. rural populations | Surveys, interviews, and literature analysis  | Patil et al. (2020); Kadam et al. (2024); Dhumatkar & Bhat (2024); Dhanapal et al. (2024)          |
| To examine the utilization patterns of government schemes by the target groups                                   | Accessibility of schemes, eligibility criteria, infrastructure support | Extent of scheme utilization                       | Evaluates how beneficiaries engage with schemes; identifies patterns and barriers in adoption  | Case studies, empirical surveys               | Saranya & Chandrasekar (2024); Naik & Patel (2020); Eliganur & Ravi (2024)                         |
| To evaluate the satisfaction levels of beneficiaries with government schemes                                     | Scheme delivery efficiency, timeliness, grievance redressal            | Beneficiary satisfaction levels                    | Analyzes satisfaction with service delivery, bureaucratic efficiency, and scheme outcomes; compares sectors                          | Structured questionnaires, interviews         | Shaw & Dey (2024); Sinha et al. (2024); Desai & Chaudhari (2024)                                   |
| To identify the barriers and challenges affecting the effective implementation and utilization of these schemes  | Bureaucratic inefficiency, socio-cultural norms, digital literacy      | Limitations in scheme adoption and impact          | Highlights operational, social, and technological constraints; compares policy intention vs. ground reality                          | Qualitative analysis, focus group discussions | Kumar & Konyak (2024); Kavitha & Menon (2023); Abi (2023)  |
| To analyze the overall effectiveness of government schemes in addressing the needs of the intended beneficiaries | Awareness, accessibility, training, financial support                  | Socio-economic empowerment, entrepreneurial growth | Synthesizes evidence on scheme impact; evaluates long-term outcomes and policy relevance   | Mixed-method approach, thematic review        | Gopinath et al. (2017); Gabriel Gomes da & Cunha Paulo Arvate (2021); Halabisky & Shymanski (2023) |



**Table 2. Key Findings of Empirical Review**

| S.No | Research Objective                                  | Key Empirical Insights  | Representative Studies (Year)  |
|------|---|---|--|
| 1    | Assess awareness of government schemes              | Many rural women and marginalized groups remain unaware of available schemes due to poor outreach and limited communication channels.   | Patil et al. (2020); Kadam et al. (2024); Dhumatkar & Bhat (2024)                  |
| 2    | Examine utilization patterns of schemes             | Utilization is often low due to bureaucratic delays, complex procedures, and lack of localized support.   | Punir (2022); Prabha et al. (2020); Naik & Patel (2023)                            |
| 3    | Evaluate satisfaction levels                        | Beneficiaries express moderate satisfaction; gaps exist in service delivery, grievance redressal, and transparency.   | Shaw & Dey (2010); Sinha & Agarwal (2024); Dhanapal et al. (2024)                  |
| 4    | Identify barriers and challenges                    | Socio-cultural norms, low digital literacy, infrastructural limitations, and institutional inefficiencies hinder scheme effectiveness.  | Saranya & Chandrasekar (2024); Kumar & Konyak (2024); Halabisky & Shymanski (2023) |
| 5    | Analyze overall effectiveness of government schemes | Schemes positively impact entrepreneurial growth and socio-economic empowerment when awareness, accessibility, and support structures are addressed, though long-term sustainability remains underexplored. | Eliganur & Ravi (2024); Rana & Ghoslya (2022); Ghosh & Sahu (2021)                 |

### Research Design

This study adopts a comprehensive review-based research design to critically examine the effectiveness of government schemes aimed at promoting entrepreneurship and rural development. It synthesizes findings from existing theoretical and empirical studies, focusing on three core dimensions: awareness, utilization, and beneficiary satisfaction. The design evaluates peer-reviewed literature to assess recurring challenges, including inadequate outreach, bureaucratic inefficiencies, limited digital and financial literacy, and complex application procedures. By integrating theoretical frameworks and empirical evidence, the study identifies critical research gaps and develops a holistic understanding of government scheme effectiveness, providing insights for policy enhancement and strategic interventions.

### Literature Search Strategy

A systematic and structured literature search was conducted to identify relevant academic studies on government schemes, entrepreneurship, and rural development. Databases including Scopus, Google Scholar, JSTOR, ScienceDirect, and PubMed were searched using Boolean operators and keyword combinations such as “government schemes,” “entrepreneurship development,” “rural development,” “scheme utilization,” and “beneficiary satisfaction.” Retrieved studies were screened and categorized thematically under awareness, utilization, satisfaction, and implementation barriers, ensuring a comprehensive overview of the research landscape.

### Inclusion and Exclusion Criteria

Inclusion criteria targeted studies focusing on government schemes related to rural development, entrepreneurship, or women’s empowerment, providing empirical or theoretical insights on awareness, utilization, or satisfaction. Publications between 2013 and 2025 in reputable, peer-reviewed journals or official reports were prioritized. Exclusion criteria eliminated studies unrelated to these domains, non-peer-reviewed sources, outdated publications, or works lacking empirical or theoretical depth. Research with highly localized contexts or incomplete focus on the key dimensions was also excluded to maintain generalizability.

### Data Collection and Screening

Data collection followed a systematic multi-stage screening process. Initially, titles and abstracts were reviewed to exclude irrelevant studies. Full-text reviews were then conducted to evaluate methodological rigor, relevance, and depth of insight. Only studies meeting the selection criteria and providing robust evidence on government scheme impact were retained. The final dataset included peer-reviewed journal articles, conference proceedings, and official research reports published between 2013 and 2025.



### Data Extraction and Synthesis

Key information related to awareness, utilization, satisfaction, and implementation barriers was systematically extracted from the selected studies. Variables such as scheme type, target population, geographic focus, and reported outcomes were categorized thematically. Comparative analysis across regions, beneficiary groups, and sectors identified recurring challenges and variations in scheme effectiveness. The synthesis integrated theoretical perspectives and empirical findings, highlighting research gaps and informing evidence-based recommendations for policy and practice improvement.

### Quality Assessment

Each study underwent a rigorous quality assessment to ensure credibility, reliability, and relevance. Criteria included methodological rigor, sample size, alignment with study objectives, and publication quality, with preference given to Scopus-indexed journals. Studies were further evaluated for transparent data collection, logical structure, and sound analytical frameworks. Methodological limitations and inconsistencies were documented to maintain transparency and ensure balanced, evidence-based conclusions.

### Data Analysis and Interpretation

A qualitative thematic analysis was conducted to identify patterns, emerging trends, and research gaps related to awareness, utilization, beneficiary satisfaction, and implementation barriers. Key findings include limited awareness, bureaucratic delays, socio-cultural constraints, and digital literacy gaps. The analysis linked results to the study's objectives, highlighting systemic issues, successful practices, and contextual variations, thereby providing actionable insights for improving policy design, administrative efficiency, and grassroots-level implementation.

### Reporting and Dissemination

Findings were presented in a structured narrative format, supplemented with tabular summaries of empirical patterns and thematic insights. Conclusions offer practical recommendations to enhance accessibility, implementation, and impact of government schemes, particularly for marginalized rural populations. Dissemination strategies include academic journal publications, conference presentations, policy dialogues with government agencies, and digital platforms to ensure accessibility for researchers, practitioners, and policymakers.

## FINDINGS AND DISCUSSION

1. What is the level of awareness of government schemes among intended beneficiaries, particularly rural women? The review indicates that awareness of government schemes among rural women remains moderate to low. Limited communication channels, insufficient outreach, and the absence of locally contextualized dissemination strategies contribute to this gap (Kadam et al., 2024; Dhumatkar & Bhat, 2024). Social networks and community organizations emerge as critical mediators, helping disseminate information and encourage participation, aligning with Social Capital Theory (Putnam, 2000). Although digital platforms have potential for expanding awareness, rural beneficiaries often face challenges related to digital literacy and access, limiting the effectiveness of technology-based interventions (Halabisky & Shymanski, 2023). Overall, insufficient awareness remains a key barrier to equitable engagement with government schemes.

2. How are government schemes utilized by the target groups, and what factors influence their utilization patterns? Utilization patterns of government schemes vary across regions and sectors. Rural women and entrepreneurs frequently encounter bureaucratic complexities, unclear eligibility criteria, and limited institutional support, which reduce effective participation (Naik & Patel, 2023; Bobde et al., 2023). In sectors such as agriculture and SMEs, inadequate infrastructure and administrative inefficiencies further restrict scheme uptake (Kumar & Konyak, 2024). These findings highlight that accessibility, socio-economic context, and support mechanisms significantly influence utilization, emphasizing the need for simplified procedures, targeted training, and localized facilitation to enhance engagement.

3. What are the satisfaction levels of beneficiaries regarding the delivery and outcomes of government schemes? Beneficiary satisfaction exhibits significant variability, largely dependent on program design, delivery efficiency, and outcome effectiveness. Timely financial assistance and skill development programs enhance satisfaction (Saranya & Chandrasekar, 2024; Sharma & Rana, 2024). Conversely, procedural delays, lack of transparency, and inadequate grievance redressal mechanisms reduce perceived effectiveness (Shaw & Dey, 2020; Panakaje, 2023). These findings suggest that improving administrative efficiency, fostering transparency, and establishing responsive feedback systems are essential to strengthen satisfaction and trust among beneficiaries.



4. What are the key barriers and challenges that affect the effective implementation and utilization of these schemes?

Empirical evidence highlights multidimensional barriers to effective implementation. Structural challenges including bureaucratic delays, complex documentation, and weak monitoring limit accessibility (Patil et al., 2020; Eliganur & Ravi, 2024). Socio-cultural norms, gender-based restrictions, and limited mobility further restrict rural women’s participation in entrepreneurial activities (Ghosh & Sahu, 2021; Zhen & Zhang, 2018). Additionally, gaps in digital skills, financial literacy, and infrastructure exacerbate inequities in program reach and utilization (Dhanapal et al., 2024; Osunmuyiwa & Ahlborg, 2022). Addressing these barriers requires integrated strategies, including policy reforms, capacity-building interventions, and technology-enabled solutions.

5. How effective are government schemes in meeting the needs of intended beneficiaries and promoting socio-economic empowerment?

Government schemes have demonstrated a positive but uneven impact on socio-economic empowerment. Programs targeting women entrepreneurs, SMEs, and agricultural development have contributed to skill enhancement, financial inclusion, and livelihood improvement (Desai & Chaudhari, 2024; Anand & Swaniti Initiative, 2021; Kumar & Konyak, 2024). However, long-term empowerment is often limited by low awareness, procedural inefficiencies, and misalignment between scheme objectives and local needs (Kadam et al., 2024; Saranya & Chandrasekar, 2024). Evidence suggests that combining community-based support, capacity-building initiatives, and digital access can enhance scheme effectiveness, highlighting the importance of holistic, inclusive, and technology-integrated approaches for fostering sustainable rural entrepreneurship.

**Table No.3**

**Findings and Discussion Based on Research Questions**

| Research Question   | Key Findings / Results  | Representative Studies (Year)   | Discussion / Interpretation  |
|---|---|---|--|
| 1. What is the level of awareness of government schemes among intended beneficiaries, particularly rural women?                         | Awareness remains low among rural women and marginalized communities; social networks and community engagement significantly influence awareness levels.                | Patil et al. (2020), Kadam et al. (2024), Dhumatkar & Bhat (2024), Saranya & Chandrasekar (2021)  | Despite targeted schemes, low outreach, limited communication channels, and literacy gaps hinder awareness. Community-based interventions and digital platforms could enhance scheme visibility. |
| 2. How are government schemes utilized by the target groups, and what factors influence utilization patterns?                           | Utilization is inconsistent; factors include bureaucratic complexity, lack of financial literacy, infrastructure limitations, and localized socio-cultural constraints. | Naik & Patel (2021), Bobde et al. (2023), Kumar & Shobana (2023), Gopinath et al. (2017)          | Effective utilization depends on simplified procedures, supportive infrastructure, and localized guidance. Tailored programs and microcredit facilities improve engagement.                      |
| 3. What are the satisfaction levels of beneficiaries with the delivery and outcomes of government schemes?                              | Beneficiaries report moderate satisfaction; gaps exist in responsiveness, timeliness, and grievance redressal.  | Shaw & Dey (2010), Sinha et al. (2024), Singh & Bansal (2020)                                     | Satisfaction improves when schemes are transparent, timely, and accessible. Continuous monitoring and feedback mechanisms enhance trust and program legitimacy.                                  |
| 4. What are the key barriers and challenges affecting the effective implementation and utilization of these schemes?                    | Key barriers include lack of awareness, bureaucratic inefficiencies, socio-cultural norms, and insufficient digital access.   | Eliganur & Ravi (2024), Rana & Ghoslya (2023), Kaur & Kaur (2022), Halabisky & Shymanski (2023)   | Multi-dimensional challenges require integrated strategies, including capacity building, digital interventions, policy simplification, and local engagement.                                     |
| 5. How effective are government schemes in addressing the needs of the intended beneficiaries and promoting socio-economic empowerment? | Schemes have potential to enhance empowerment, entrepreneurship, and rural development, but effectiveness varies by region, sector, and community engagement.           | Prabha et al. (2020), Saranya & Chandrasekar (2021), Dhanapal et al. (2024), Verma & Singh (2024) | Effectiveness is maximized when programs are contextually adapted, inclusive, and combined with skill development, financial literacy, and digital access initiatives.                           |



## Implications

### 1. Policy Implications

The findings highlight the urgent need for policy reforms to improve the reach, effectiveness, and equity of government schemes. Policymakers should prioritize simplifying application procedures, minimizing bureaucratic delays, and establishing transparent monitoring and grievance redressal mechanisms. Programs targeting rural women and marginalized communities must incorporate socio-cultural considerations and local context-specific strategies (Saranya & Chandrasekar, 2024; Patil et al., 2020). Additionally, integrating digital platforms with traditional outreach methods can enhance awareness, accessibility, and timely utilization of schemes (Halabisky & Shymanski, 2023; Sharma & Rana, 2024).

### 2. Administrative and Implementation Implications

Implementing agencies should focus on capacity-building and skill development for both beneficiaries and field-level staff. Strengthening local support mechanisms, such as community facilitators or advisory centers, can bridge gaps in awareness and utilization (Dhanapal et al., 2024; Naik & Patel, 2023). Furthermore, enhancing interdepartmental coordination and employing data-driven monitoring tools can reduce procedural inefficiencies and ensure the timely delivery of benefits (Eliganur & Ravi, 2024; Desai & Chaudhari, 2024).

### 3. Socio-Economic Implications

Effective execution of government schemes has the potential to foster socio-economic empowerment, particularly among women and rural entrepreneurs. By improving awareness, access to financial resources, and entrepreneurial support, these initiatives can contribute to income generation, livelihood diversification, and broader community development (Kumar & Konyak, 2024; Anand & Swaniti Initiative, 2021). Addressing persistent barriers such as digital literacy gaps, infrastructural constraints, and gender-based social norms is crucial to ensuring equitable and sustainable benefits.

### 4. Research and Academic Implications

The study underscores the need for further empirical and longitudinal research to assess the sustained impact of government schemes on entrepreneurial growth and socio-economic empowerment (Kadam et al., 2024; Saranya & Chandrasekar, 2024). Employing mixed-method approaches and evaluating technology-enabled interventions can generate actionable insights for evidence-based policymaking. Comparative studies across regions and sectors can also identify best practices and scalable models for inclusive development.

### 5. Technology Integration Implications

Digital platforms, mobile applications, and social media campaigns have significant potential to enhance awareness, utilization, and satisfaction among beneficiaries (Halabisky & Shymanski, 2023; Dhiman & Toshniwal, 2022). Investments in digital literacy programs and ICT-enabled service delivery can overcome information asymmetry, particularly in remote rural areas. Moreover, technology can facilitate real-time monitoring, feedback collection, and adaptive policy adjustments, thereby improving the overall efficiency and inclusivity of government schemes.

## CONCLUSION

This review highlights the critical role of government schemes in fostering socio-economic development, particularly among marginalized and rural populations. While numerous initiatives exist to support rural development, entrepreneurship, and women's empowerment, their overall effectiveness is often constrained by persistent challenges such as low awareness, bureaucratic inefficiencies, and implementation gaps.

The findings indicate that many beneficiaries remain unaware of available programs or encounter difficulties in accessing them due to complex procedures and limited support. These challenges underscore the need for targeted outreach strategies, simplified application processes, and the integration of digital platforms to enhance service delivery and beneficiary engagement. Additionally, robust monitoring, data collection, and impact assessment frameworks are essential to ensure that schemes remain adaptive, accountable, and responsive to evolving community needs.

Addressing these challenges through inclusive policy design, localized delivery mechanisms, and multi-stakeholder collaboration can significantly strengthen the effectiveness, equity, and sustainability of government interventions. By implementing such approaches, policymakers and practitioners can ensure that government



schemes serve as powerful instruments for empowerment, economic upliftment, and sustainable development in India and other comparable developing contexts.

#### **Conflicts of Interest**

All authors declare that they have no conflicts of interest. There are no personal, financial, professional, or other relationships that could be perceived to influence the outcomes of this research.

#### **Informed Consent**

This study is a systematic literature review and did not involve primary data collection from human participants. Therefore, informed consent from participants was not required. All data used in this study were obtained from previously published research, which had complied with ethical standards of their respective institutions.

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#### **Author Contributions**

Dr. S. Saranya: Conceptualization, Methodology, Literature Review, Data Curation, Analysis, Visualization, Writing – Original Draft Preparation, Writing – Reviewing and Editing, Validation. Dr. K. Chandrasekar: Supervision.

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#### **Ethical Approval**

This research is a systematic review based solely on existing, publicly available literature and did not involve human or animal subjects, primary data collection, or experimental intervention. Hence, ethical approval was not required.

#### **Competing Interest**

The authors declare no competing financial, institutional, or personal interests that could have influenced the content or conclusions of this paper.

#### **Data Availability**

The study is based entirely on secondary data obtained from peer-reviewed academic sources. No new primary data were generated or analyzed. Supplementary references and materials can be made available by the corresponding author upon reasonable request.

#### **AI Usage Disclosure**

The authors confirm that no generative AI tools (e.g., ChatGPT, Gemini, Claude) were used to draft or write the substantive content of this manuscript. Only standard spelling, grammar, and formatting tools in Microsoft Word were used. All analytical, theoretical, and critical writing is original and authored by the researchers.

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