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AN EXTENSIVE REVIEW OF WOMEN'S INCLUSIVENESS IN ENTREPRENEURSHIP: THE ROLE OF GOVERNMENT SCHEME

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ABSTRACT----------
This paper presents a comprehensive review of women's inclusiveness in entrepreneurship, with particular emphasis on the role of government schemes in empowering women entrepreneurs. It examines key barriers faced by women in accessing these schemes, including financial, technological, managerial, and marketing challenges. The review further explores how these dimensions of inclusiveness influence the performance, growth, and sustainability of women-led enterprises across different regional and sectoral contexts. Drawing on a synthesis of empirical research and policy evaluations, the study identifies significant gaps in the design and implementation of government programs. While notable progress has been made, findings reveal that structural inequalities and institutional inefficiencies continue to limit equitable access for women entrepreneurs, particularly in rural and marginalized communities. The paper underscores the need for more targeted, integrated, and gender-responsive interventions to enhance outreach, digital literacy, access to credit, mentorship, and market linkages. Additionally, it highlights future research directions, emphasizing the importance of intersectionality and longitudinal studies to evaluate long-term program effectiveness. By offering actionable recommendations and a theoretical framework, this review contributes to the policy discourse on inclusive entrepreneurship and provides valuable insights for stakeholders seeking to build a more equitable and sustainable entrepreneurial ecosystem for women.

KEYWORDS: *Women Entrepreneurs, Government Schemes, Inclusiveness, Financial Inclusion, Technological Inclusion, Managerial Inclusion, Marketing Inclusion.*----------

INTRODUCTION

Inclusive economic growth and entrepreneurship have increasingly become central pillars in achieving social equity and sustainable development, particularly for marginalized groups such as women, minorities, and rural communities. These groups have historically encountered systemic barriers in accessing the financial, technological, and institutional resources necessary to initiate and scale entrepreneurial ventures. Inclusive entrepreneurship, therefore, serves as a strategic mechanism to address disparities associated with gender, socio-economic status, and geographical location by expanding equitable access to financial services, digital tools, markets, and managerial support.

The nexus between inclusive growth and entrepreneurship has gained significant scholarly attention as researchers and policymakers recognize both the transformative potential and persistent challenges confronting marginalized entrepreneurs. Among the foundational elements of inclusive entrepreneurship, financial inclusion plays a critical role in enabling underserved individuals especially women to access essential financial services such as credit, savings instruments, and formal banking. However, gendered inequalities in education, property rights, mobility, and social norms continue to impede women's access to these resources, reinforcing their exclusion from formal economic participation.

The rapid emergence of digital financial innovations, including mobile banking, online payment systems, and fintech platforms, has introduced new pathways for entrepreneurial financing. These technologies offer opportunities to bypass traditional barriers, yet disparities persist owing to limited digital literacy, inadequate technological infrastructure, and socio-cultural constraints, especially in rural and underserved areas. Parallel to financial access, technological inclusion has also emerged as a powerful enabler of entrepreneurship. Digital platforms and information and communication technologies (ICTs) allow women to overcome geographic isolation, engage with diversified markets, enhance business operations, and drive innovation. Nonetheless,

unequal access to digital tools, slow internet penetration, and gender-based technological exclusion continue to hinder widespread adoption and impact.

Managerial inclusion constitutes another essential dimension of entrepreneurial empowerment. Access to training programs, mentorship networks, and business development services strengthens women's managerial capabilities and enhances the sustainability of their ventures. Although incubators, accelerators, and government-sponsored capacity-building initiatives aim to address these gaps, challenges related to outreach, affordability, scale, and contextual relevance often limit their effectiveness. Similarly, marketing inclusion has emerged as a crucial determinant of enterprise growth. Leveraging digital marketing, community-based promotion, and socially conscious branding enables marginalized entrepreneurs to reach diverse customer segments and build competitive business identities. Yet, effective marketing requires an understanding of local socio-cultural contexts and the capacity to tailor strategies, skills that many marginalized women lack due to limited exposure and training.

This review synthesizes the evolving body of literature on inclusive entrepreneurship across four central dimensions financial, technological, managerial, and marketing inclusion. By integrating theoretical insights with empirical evidence, the study offers a comprehensive assessment of the current state of inclusiveness within entrepreneurial ecosystems. It highlights significant progress, identifies persistent structural challenges, and underscores emerging gaps that warrant policy and scholarly attention. The review ultimately emphasizes the role of innovation, institutional support, and inclusive policy design in fostering equitable entrepreneurial environments where women and other marginalized groups can fully participate and prosper in a rapidly changing global economy.

Background of the Study

Inclusive entrepreneurship has increasingly been recognized as a critical catalyst for economic development, particularly in societies where marginalized and underserved populations struggle to participate fully in the entrepreneurial landscape. In many developing economies, entrenched barriers such as limited access to education, formal financial services, technology, markets, and institutional support continue to inhibit the entrepreneurial potential of women, rural communities, and socio-economically disadvantaged groups. These constraints not only suppress individual economic mobility but also reinforce longstanding cycles of poverty and social exclusion. Conversely, when inclusive entrepreneurship is systematically supported, it can significantly enhance economic empowerment, generate local employment, strengthen community resilience, and contribute to broader socio-economic progress.

In the Indian context, the imperative for inclusive entrepreneurship is especially pronounced. Although numerous government schemes and policy interventions aim to foster entrepreneurial activity, women and disadvantaged communities remain underrepresented within the entrepreneurial ecosystem. The Global Gender Gap Report (2023) highlights persistent disparities in women's access to financial services, business ownership opportunities, and economic participation. Deep-rooted social norms, gendered patterns of resource allocation, and limited access to collateral-based credit have historically restricted women's entrepreneurial engagement. These challenges are further magnified in rural regions, where infrastructural deficiencies, lower literacy rates, and cultural norms create additional barriers to business development and economic advancement.

Amid these structural challenges, recent technological advancements particularly in digital financial inclusion offer promising avenues for expanding entrepreneurial opportunities. Innovations such as mobile banking, digital payment systems, and e-commerce platforms have begun to transform access to finance and markets, especially in geographically isolated or underserved regions. However, adoption remains uneven due to limited digital literacy, inadequate internet infrastructure, and socio-cultural resistance to technology use, particularly among women. Consequently, digital inclusion has increasingly emerged as a foundational pillar in designing entrepreneurship support programs that cater to marginalized groups.

Beyond financial and technological access, managerial inclusion plays a vital role in strengthening the entrepreneurial capabilities of disadvantaged populations. Research consistently indicates that women and marginalized entrepreneurs often lack access to managerial training, mentorship networks, and professional ecosystems that are essential for sustaining and scaling enterprises. Despite the expansion of incubators, accelerators, and government-sponsored capacity-building initiatives, these programs frequently fail to reach rural women or address the contextual barriers they face. Therefore, managerial inclusion must extend beyond traditional skill development to incorporate broader ecosystem-building efforts and the cultivation of entrepreneurial mindsets.

Marketing inclusion has also become increasingly important in shaping entrepreneurial success. By leveraging inclusive marketing strategies such as digital outreach, community-centered promotion, and context-sensitive branding marginalized entrepreneurs can expand their consumer base and strengthen their market positioning. Yet, limited knowledge of marketing strategies and restricted access to mainstream or global markets continue to constrain their growth potential.

Against this backdrop, the present study examines the interconnected roles of financial, technological, managerial, and marketing inclusion in shaping entrepreneurial outcomes among marginalized groups. By synthesizing existing literature, the study identifies the key challenges faced by these entrepreneurs and explores how inclusive growth frameworks can help address such barriers. The overarching aim is to generate actionable insights into how government policies, institutional mechanisms, and technological innovations can collectively foster a more inclusive entrepreneurial ecosystem one that enhances opportunities for women, rural communities, and other disadvantaged populations within India's rapidly evolving economic landscape.

Significance of the Study

This study is significant for its potential to advance women's empowerment through entrepreneurship by critically evaluating the inclusiveness of government schemes. It examines how these initiatives help women overcome structural barriers related to finance, technology, managerial skills, and market access. Beyond promoting gender equality and economic autonomy, empowering women entrepreneurs contributes to broader socio-economic development, particularly in rural and underdeveloped regions. By identifying gaps in current interventions, the study provides evidence-based recommendations to enhance the design, accessibility, and effectiveness of government programs, ensuring that they better support women's entrepreneurial participation across diverse sectors and contexts.

Moreover, the research highlights the wider socio-economic impact of inclusive entrepreneurship. Effective integration of women into entrepreneurial ecosystems can generate employment, alleviate poverty, diversify local economies, and strengthen community resilience. The study offers practical insights for policymakers, development practitioners, NGOs, and other stakeholders, equipping them with actionable knowledge to design and implement targeted interventions. By emphasizing how government policies, institutional mechanisms, and technological innovations can collectively foster inclusive entrepreneurship, the research contributes to building sustainable, equitable, and resilient economic ecosystems that benefit both women and marginalized communities.

Statement of the Problem

Despite growing global and national attention to gender equality and women's economic empowerment, the participation of women in entrepreneurship particularly within the framework of government-supported schemes remains limited and uneven. In India, while numerous initiatives aim to foster women's entrepreneurial activity, persistent structural and institutional barriers continue to impede meaningful participation, especially among rural and marginalized populations. These challenges encompass restricted access to financial capital, inadequate technological resources, limited managerial skills, and constrained entry into local and global markets. Consequently, many women entrepreneurs are unable to realize their full economic potential, leading to missed opportunities for individual advancement and broader socio-economic development.

Although government schemes are designed to enhance women's participation in entrepreneurship, there is a noticeable lack of comprehensive empirical evidence regarding their effectiveness in addressing the multidimensional nature of inclusion. Most prior studies focus on isolated aspects such as financial access or training programs without examining how financial, technological, managerial, and marketing barriers interact to shape entrepreneurial outcomes. This fragmented understanding limits policymakers' ability to identify systemic gaps and implement targeted reforms. Addressing this research gap, the present study investigates the inclusiveness of government schemes by exploring the interplay of key dimensions of inclusion and identifying factors that enable or constrain women's entrepreneurial engagement. The study aims to generate actionable insights for improving policy design and program delivery, ultimately contributing to a more equitable and responsive entrepreneurial ecosystem for women, particularly those from rural and marginalized communities.

Methodological Approach

This study adopts a qualitative research methodology to examine the inclusiveness of government schemes targeting women entrepreneurs, focusing on four dimensions: financial, technological, managerial, and marketing inclusion. A qualitative approach is particularly suited to capturing the nuanced, context-specific experiences and perceptions of stakeholders while exploring the complex socio-economic, cultural, and institutional factors that

shape women's entrepreneurial participation. The research design integrates multiple qualitative data sources to ensure a comprehensive understanding. An extensive review of scholarly literature, policy documents, and national and international case studies establishes the theoretical foundation for inclusive entrepreneurship. This is complemented by semi-structured interviews with women entrepreneurs, policymakers, and subject-matter experts to gather firsthand insights into the effectiveness, accessibility, and limitations of existing government initiatives. Additionally, focus group discussions with women entrepreneurs from diverse socio-economic and geographic contexts provide rich data on shared experiences, perceived barriers, and gaps in program outreach and impact.

In addition to primary qualitative data, the study draws on secondary sources such as government reports, program evaluations, and statistical databases to contextualize findings and identify broader trends in inclusive entrepreneurship. All qualitative data are analyzed using thematic analysis, enabling the identification of recurring patterns, key enablers, and critical barriers affecting the inclusiveness and impact of government-led programs. By triangulating insights across literature, interviews, focus groups, and secondary data, the study ensures methodological rigor and depth. The resulting analysis informs the development of a holistic framework for evaluating and enhancing inclusiveness in policy design and implementation. Ultimately, the study aims to contribute to both academic discourse and practical policymaking by offering evidence-based recommendations that strengthen women's economic empowerment and promote sustainable, inclusive development.

Structure of the Paper

This paper is structured to provide a comprehensive examination of the inclusiveness of government schemes for women entrepreneurs. It begins with the Introduction, which presents the study's focus, contextual background, and the challenges women face in accessing and benefiting from government-led entrepreneurship initiatives. The Introduction also includes the statement of the problem and clearly defines the research objectives, emphasizing four key dimensions: financial, technological, managerial, and marketing inclusion. The Literature Review follows, synthesizing both theoretical and empirical studies on women's entrepreneurship and the effectiveness of public interventions. By critically evaluating factors such as barriers to finance, digital access, managerial capability, and market integration, and drawing on national and international case studies, the review develops a conceptual framework and identifies the research gaps addressed in this study.

The Methodological Approach section outlines the qualitative research design and justifies the use of multiple data sources, including semi-structured interviews, focus group discussions, and secondary data analysis. The thematic analysis technique is described as the primary method for synthesizing qualitative findings. The Findings and Discussion section presents the empirical results, highlighting challenges women face in engaging with government schemes—such as financial exclusion, limited digital literacy, inadequate managerial support, and restricted market access—and interprets these results in light of the conceptual framework. This is followed by the Policy Implications and Recommendations section, which proposes evidence-based strategies to enhance inclusiveness, including improved access to capital, digital and managerial capacity-building, context-specific interventions, and broader ecosystem support. Finally, the Conclusion summarizes the study's key insights, reflects on their broader implications for women's empowerment and inclusive economic development, and emphasizes contributions to academic research and policy design.

Literature Review

Inclusive economic growth and entrepreneurship have attracted considerable scholarly interest, particularly in relation to government interventions, financial inclusion, digital technologies, and institutional support for marginalized populations. Numerous studies have examined how public programs promote women's entrepreneurship, yet challenges in achieving equitable resource distribution persist (Rashi Alagh & Thapliyal, 2023). Panakaje (2023) identified enduring educational and economic disparities despite targeted upliftment efforts. Agrawal, Chauhan, and Pandey (2022) emphasized the role of social welfare policies in improving benefit transfers and reducing corruption, underscoring the importance of governance in inclusive development. Similarly, Osunmuyiwa and Ahlborg (2022) highlighted the need for targeted interventions such as equitable access to energy to support women's entrepreneurship in low-income contexts. Anand and the Swaniti Initiative (2021) argued for a stronger technological and infrastructural foundation to foster inclusivity, while Singh (2019) emphasized the need for inclusive strategies across industries to achieve sustainable growth.

At the international level, studies have explored regional disparities and their effects on entrepreneurial access. Pilkova and Rehak (2017) investigated entrepreneurship among senior citizens, whereas Bhatt and Pant (2015) revealed regional disparities in financial access that hinder equitable development. The importance of microcredit

and financial education for women entrepreneurs has been extensively studied by Abosede, Julius, and Babatunde (2013), Hall et al. (2012), Koloma (2021), and Ajide (2019). Goel and Madan (2019), along with Marchese (2014), similarly emphasized the value of microfinance in empowering women. Digital tools and technologies have emerged as critical enablers of inclusion. Kimmitt and Munoz (2017), using Sen's capability approach, argued that supportive institutional structures can enhance financial access. Fan and Zhang (2017) demonstrated that improved financial inclusion reduces credit constraints. Qureshi (2020) examined the role of mobile money and ICTs in promoting financial access in underdeveloped regions. In the same vein, Holzmann and Gregori (2022), and Wellalage and Hunjra (2020), emphasized how digital platforms help entrepreneurs overcome operational constraints. Kummitha (2019) linked digital entrepreneurship to smart city development, highlighting technology's role in inclusive innovation.

However, barriers to digital adoption persist. Orser, Riding, and Li (2019) identified gendered obstacles to ICT adoption among women entrepreneurs. Baskaran, Chandran, and Ng (2019) stressed the need for supportive ecosystems such as incubators and innovation hubs—for fostering women-led enterprises. George, Merrill, and Schillebeeckx (2021) noted that inclusive innovation strategies can shape public policy and improve livelihoods. Ljubotina (2020) added that nurturing entrepreneurial talent is vital for inclusive growth. Despite institutional support, Nwankwo and Kanyangale (2020) explored why SMEs in Nigeria often fail, and Camisón-Haba et al. (2019) outlined success factors in scaling tech-based firms. The psychological dimensions of entrepreneurship have also garnered attention. Stewart and Roth (2007) focused on entrepreneurs' achievement orientation, while Busenitz and Barney (1997), and Begley and Boyd (1987), explored how cognitive biases and risk preferences shape entrepreneurial decisions. These studies reveal how psychological and behavioral factors intersect with broader economic and institutional dynamics.

Gender and social impact are central themes in contemporary entrepreneurship literature. Rosca et al. (2020) showcased the leadership of women in social enterprises, particularly in developing countries. Drori et al. (2018) explored how cultural factors such as gendered language affect women's access to financial intermediaries. Ratten (2017) advocated for gender-neutral marketing approaches, reflecting evolving gender norms in entrepreneurial ecosystems. Market orientation and strategic entrepreneurship have also been explored. Hakala (2011) recommended integrating entrepreneurial, technological, and learning orientations to improve firm performance. Morrish, Miles, and Deacon (2010) highlighted the value of strong entrepreneur–customer relationships. Similarly, Jones and Rowley (2011) proposed a conceptual model of entrepreneurial marketing that incorporates market, innovation, and customer orientations tailored for SMEs.

Social entrepreneurship has emerged as a powerful vehicle for inclusive growth. Mathew, McMillen, and Mullen (2010) showed how innovation within social enterprises contributes to long-term value creation. Ault (2016) compared the inclusive potential of for-profit versus nonprofit models, demonstrating the role of institutional structures in shaping entrepreneurial outcomes. Dolan and Rajak (2016) offered a critical perspective, suggesting that inclusive marketplaces in Africa may inadvertently reproduce socio-economic hierarchies. Hall et al. (2012), in their analysis of Bottom of the Pyramid (BOP) policies, concluded that integrated approaches addressing both social and economic concerns are most effective, even if they result in slower short-term growth. Collectively, the literature reveals that inclusive entrepreneurship is multidimensional, shaped by intersecting financial, technological, institutional, psychological, and cultural factors. Although considerable progress has been made in documenting barriers and enabling mechanisms, there remains a need for integrated frameworks that assess how public interventions interact across these dimensions particularly in the context of women's entrepreneurship in developing countries like India.

Financial inclusion has emerged as a critical enabler of inclusive economic growth, particularly for marginalized groups. The proliferation of digital financial services including mobile banking, fintech applications, and e-wallet platforms has broadened access to financial products and services for underserved populations. Ozili (2021) emphasized the transformative role of digital finance in overcoming traditional access barriers, while Sarma and Pais (2011) noted that persistent constraints such as low financial literacy, inadequate infrastructure, and entrenched socio-cultural norms especially those affecting women and minority communities continue to impede full financial inclusion. Similarly, Sanderson, Mutandwa, and Le Roux (2018) stressed that improvements in income, education, and regulatory frameworks are necessary to reduce systemic financial exclusion.

Several regional studies provide critical insights into these disparities. Demirgüç-Kunt and Klapper (2012), focusing on Africa, and Fungáčová and Weill (2015), examining China, highlighted the need for targeted policy reforms to ensure equitable financial access. Sarma (2008, 2012) developed the Index of Financial Inclusion (IFI)

to assess three dimensions access, usage, and quality providing a structured method to evaluate and compare financial inclusion levels across contexts. However, scholars have also cautioned against assuming that financial inclusion automatically translates into positive outcomes. Mader (2018) questioned whether increased access to financial services always benefits vulnerable populations, pointing instead to risks such as indebtedness and financial exploitation. Dev (2006) and Morgan and Pontines (2014) recommended inclusive financial systems that balance broad access with macroeconomic stability. Ozili's work (2020, 2018) further explored demand- and supply-side theories of financial inclusion while recognizing challenges including cybersecurity risks.

In the Indian context, government-led initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), the National Rural Livelihood Mission (NRLM), and Financial Literacy Counseling Centers (FLCCs) have attempted to close inclusion gaps (Subbarao, 2009; Paramasivan & Ganeshkumar, 2013; Arun & Kamath, 2015). Complementary measurement tools, including indices by Cámara and Tuesta (2014) and Gupte et al. (2012), have provided data to refine policy and program implementation. Despite these innovations, global and regional studies consistently report ongoing challenges. Triki and Faye (2013), Demirgüç-Kunt and Hu (2015), and Khera et al. (2021) noted that transaction costs, infrastructural limitations, and literacy gaps disproportionately affect women and rural users. Similar barriers are echoed in regional studies by Bagli and Dutta (2012), Durai and Stella (2019), Wang and Guan (2017), and Barajas et al. (2020), all of which argue for context-sensitive policy solutions that address local financial, cultural, and technological ecosystems.

Technological integration has played a pivotal role in supporting financial and entrepreneurial inclusion. Agyekum et al. (2022), Bui and Do (2022), and Astuti et al. (2021) linked digital technologies to SME development and human capital growth in Southeast Asia. Ibtasam et al. (2019) and Islam et al. (2024) highlighted the significance of social norms and technology incentives in enabling access for marginalized women. During the COVID-19 pandemic, digital finance became a resilience tool, as demonstrated by Kumari (2022) and Ribeiro et al. (2019). Likewise, Zulqarnain et al. (2023) and Zheng et al. (2017) examined the interplay between digital adoption and inclusive organizational development. Beyond finance, digital and managerial capabilities were found to be central to inclusive entrepreneurship. Holzmann and Gregori (2022), Wellalage and Hunjra (2020), and Kummitha (2019) positioned ICT tools as foundational for sustainable enterprises and smart city development. Orser et al. (2019), Hamburg and Bucksch (2017), and Ljubotina (2020) emphasized the need for inclusive entrepreneurial ecosystems, particularly those supporting women and underrepresented groups.

Managerial competence and inclusive marketing have also emerged as crucial themes. Research by Nwankwo and Kanyangale (2020), Camisón-Haba et al. (2019), Kulchina (2017), Lyngsie and Foss (2017), and Iddrisu et al. (2012) explored how marketing strategies, gender-responsive management education, and institutional mentoring influence SME performance.

In conclusion, the reviewed literature highlights the multi-dimensional nature of financial inclusion and its synergy with digital and managerial strategies. Despite notable advancements, structural and socio-cultural barriers remain persistent, particularly for women and rural entrepreneurs. A holistic, context-specific approach one that integrates digital innovation, inclusive finance, ecosystem support, and policy reform is essential for advancing equitable entrepreneurial outcomes.

FACTORS OF INCLUSIVENESS OF GOVERNMENT SCHEMES

Factors	Sources
Financial Inclusion	Gupte, R., Venkataramani, B., & Gupta, D., 2012; Chakraborty, R., & Abraham, R., 2023; Dev, S. M., 2006; Leeladhar, 2005; Sundaram & Sriram (2008); Ramji (2009); Grant, 2023; Fareed Reynaud & Mabel Reynaud (2017); Yaya Koloma (2021); Jonathan Kimmitt & Pablo Munoz's (2017).
Technological Inclusion	Prodan,I., 2007; Feldman, 1994; Venkatraman, N., & Lee, C. H., 2004; Carree, M. A., & Thurik, A. R., 2005; Byers, T. H., 2011 ; Venkataraman (2004); Rothwell & Zegveld, 1982; Miller, D. (2011) & Miller (1983; Drucker, P. F. (2002); Patrick Holzmann & Patrick Gregori (2022).
Managerial Inclusion	**Kutzhanova et al. (2009)** Zeng & Honig, 2016; Henry et al., 2005; Sousa, Carmo & Gonçalves (2019); Saitova & Di Mauro (2023); Stewart & Roth (2001); Brockhaus, R. H. (1980); Ljubotina, P. (2020); Briga Hynes & Richardson (2007); Begley, T. M., & Boyd, D. P (1987).
Marketing Inclusion	Arolkar, A. V. 2012; Rosalind Jones& Rowley, (2011); Khmar, K., 2018; Deacon and Harris, (2011); Ratten, V. (2017); Jochen Kluve, Susana Puerto & David Robalino (2017); Federico Del Giorgio Solfa & MaríaSol Sierra's (2016); Morrish, Miles &Deacon (2010); Rosalind Jones & Jennifer Rowley (2011).

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Theoretical Review

This study draws upon an integrative theoretical framework that synthesizes key concepts from social inclusion, gender empowerment, entrepreneurship, institutional theory, and the capability approach. These perspectives collectively offer a robust foundation for analyzing the inclusiveness of government schemes aimed at women entrepreneurs and understanding the multifaceted challenges and opportunities they face in accessing economic resources and support systems.

1. Social Inclusion Theory

Social Inclusion Theory emphasizes the need to integrate marginalized groups such as womeninto mainstream social and economic systems by ensuring equitable access to opportunities, rights, and resources. In the context of women's entrepreneurship, this theory supports the development of government policies that eliminate economic, cultural, and institutional barriers preventing women's participation in entrepreneurial ecosystems. Government initiatives, under this framework, act as instruments for extending financial services, facilitating market entry, and providing training to historically excluded populations.

2. Gender Equality and Empowerment Theory

Gender Equality and Empowerment Theory centers on reducing gender-based disparities in access to economic resources, decision-making authority, and leadership opportunities. Within entrepreneurship, this theory highlights how inclusive government schemes can foster women's economic agency by addressing systemic constraints, enabling access to credit and business training, and promoting self-reliance. Empowered women not only improve their personal and family welfare but also generate broader social and economic multiplier effects within their communities.

3. Resource-Based View (RBV)

The Resource-Based View (RBV) posits that access to valuable, rare, and inimitable resources leads to sustained competitive advantage. For women entrepreneurs, key resources include financial capital, technology, market access, and strategic networks. Government schemes that provide specialized financial products, digital tools, and managerial capacity-building align with RBV principles by closing gendered resource gaps. These interventions help women overcome structural disadvantages and enhance the viability and scalability of their enterprises.

4. Institutional Theory

Institutional Theory examines how both formal institutions (laws, regulations, policies) and informal institutions (social norms, cultural beliefs) shape organizational behavior and individual opportunities. Women entrepreneurs often operate within institutional environments that are shaped by gender norms and systemic biases. Government schemes, viewed through this lens, function as institutional mechanisms designed to shift norms, eliminate discrimination, and create more inclusive ecosystems for women's economic participation.

5. Entrepreneurship Theory

Entrepreneurship Theory focuses on the traits, behaviors, and environmental conditions that facilitate entrepreneurial success. This includes elements such as innovation, opportunity recognition, and risk-taking. Government programs aimed at women entrepreneurs typically address these dimensions by offering access to incubators, mentorship, skill development, and funding opportunities. Such initiatives foster entrepreneurial capabilities and enhance women's ability to contribute to local and national economies through enterprise creation.

6. Capability Approach

The Capability Approach, introduced by Amartya Sen, frames development in terms of individuals' freedoms to pursue lives they value. In entrepreneurship, this theory moves beyond resource provision to emphasize the expansion of real, substantive freedoms. Government schemes that invest in women's training, education, and confidence-building improve their capabilities, empowering them not just to access resources, but to convert those resources into meaningful economic and social outcomes.

7. Integrative Perspective

Together, these theoretical lenses offer a multidimensional framework for evaluating how government initiatives support women's entrepreneurship. By examining financial, technological, managerial, and marketing inclusion through these perspectives, the study identifies key constraints and success factors within current policy frameworks. The integration of these theories facilitates a comprehensive understanding of inclusiveness in entrepreneurship and offers a foundation for designing more equitable and impactful interventions that align with women lived realities and aspirations.

Empirical Review

This empirical review synthesizes prior research on the inclusiveness of women in entrepreneurship, with a particular focus on government schemes designed to support and uplift women entrepreneurs. The reviewed studies examine the multifaceted factors influencing women's participation in entrepreneurship and evaluate the challenges and outcomes associated with government interventions. The findings offer valuable insights into how such programs shape entrepreneurial engagement among women and their broader socio-economic impacts.

1. Financial Inclusion and Access to Credit

A consistent theme in the literature is the critical role of financial inclusion in enabling women's entrepreneurship. Gupte et al. (2012) and Chakraborty and Abraham (2023) identify limited access to formal credit and financial services as a persistent barrier, especially for rural women. Microfinance initiatives, subsidies, and low-interest government loans have shown promise in bridging this gap. Leeladhar (2005) and Sundaram and Sriram (2008) document the positive outcomes of such schemes, demonstrating that financial access can significantly empower women to initiate and expand businesses, thereby improving household livelihoods.

2. Technological Inclusion and Digital Transformation

The integration of technology into women's entrepreneurial activities is also widely documented. Scholars such as Prodan (2007), Byers (2011), and Venkataraman (2004) argue that access to digital platforms, tools, and e-commerce solutions enhances competitiveness. Government initiatives that offer digital training, ICT tools, and e-commerce infrastructure help women overcome geographic and logistical barriers. Studies by Miller (2011) and Rothwell and Zegveld (1982) suggest that such empowerment enables market expansion, both locally and globally, thereby narrowing the gender digital divide.

3. Managerial Inclusion and Skill Development

Women entrepreneurs frequently encounter gaps in managerial capacity and business acumen. Research by Kutzhanova et al. (2009) and Zeng and Honig (2016) shows that training programs, incubators, and mentorship networks offered through government schemes can effectively bridge these gaps. Stewart and Roth (2001) and Ljubotina (2020) emphasize that such initiatives not only build entrepreneurial competencies but also foster confidence and decision-making ability crucial components of long-term entrepreneurial success.

4. Marketing Inclusion and Business Visibility

Marketing and visibility remain critical constraints for women-led businesses. Arolkar (2012), Jones and Rowley (2011), and Ratten (2017) highlight challenges related to limited access to marketing networks, branding knowledge, and visibility platforms. Government programs that fund trade fairs, provide advertising grants, and facilitate networking events have improved market access and consumer reach. Morrish et al. (2010) find that these initiatives directly contribute to increased sales, competitiveness, and brand development among women entrepreneurs.

5. Impact of Government Schemes on Women Entrepreneurs

Specific schemes such as the *Stand-Up India* initiative have demonstrated significant potential in supporting women-led enterprises, particularly in sectors like agriculture, textiles, and services (Koloma, 2021; Kimmitt & Munoz, 2017). These programs enhance women's access to finance, training, and markets. However, several studies also report challenges including low awareness, bureaucratic hurdles, and accessibility issues that diminish the schemes' effectiveness and inclusivity.

6. Regional and Socioeconomic Variations

The effectiveness of government interventions varies by geography and socioeconomic context. Reynaud and Reynaud (2017) and Dev (2006) observe that urban women benefit more from entrepreneurship schemes due to better infrastructure, access to information, and institutional proximity. In contrast, rural women face compounded barriers including inadequate information dissemination, poor connectivity, and socio-cultural resistance. Sundaram and Sriram (2008) call for region-specific and demographically sensitive policy designs to ensure broader and more equitable outreach.

7. Barriers to Inclusiveness

Despite numerous interventions, systemic barriers continue to restrict women's participation in entrepreneurship. Studies by Henry et al. (2005) and Stewart and Roth (2001) identify patriarchal norms, gendered labor expectations, and limited familial support as persistent hindrances. These socio-cultural factors often blunt the impact of government schemes, reinforcing the need for more holistic approaches that simultaneously address societal norms and institutional shortcomings.

8. Long-Term Impact and Sustainability

Short-term successes of government programs are well documented, but questions remain regarding their long-term sustainability. Miller and Carree (2005) and Carree and Thurik (2005) stress the importance of longitudinal tracking to determine whether initial benefits lead to enduring entrepreneurial growth. Long-term success, they argue, requires not only startup support but continued access to mentorship, capacity-building, and enabling environments.

The body of empirical literature affirms that government schemes can play a transformative role in enhancing women's access to financial, technological, managerial, and marketing resources. Nonetheless, structural barriers such as regional disparities, cultural norms, and programmatic inefficiencies persist. Addressing these challenges requires policy innovation, continuous support systems, and inclusive frameworks that are responsive to the diverse needs of women entrepreneurs across India.

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Table No.1
Key Findings of Empirical Review

S.No	Research Objective	Key Empirical Insights	Representative Studies
1	Analyze the extent to which government schemes promote inclusiveness for women entrepreneurs	Government schemes are often underutilized by women entrepreneurs due to lack of awareness, access, and supportive infrastructure. Programs that provide financial, technological, and managerial support have shown positive outcomes, particularly in urban settings.	Rani & Mishra (2022), Alagh et al. (2019), Negruşa et al. (2025)
2	Investigate barriers and challenges hindering women entrepreneurs from accessing government schemes	Barriers include socio-cultural constraints (gender biases), limited financial literacy, and bureaucratic challenges. Rural women face more difficulties in accessing government schemes due to logistical and informational barriers.	Osunmuyiwa & Ahlborg (2021), Qureshi (2020), Gupta & Misra (2020)
3	Explore the relationship between inclusiveness factors (financial, technological, managerial, marketing) and the success of women-led businesses	Financial support and technological training have the most significant impact on business growth and sustainability. Women entrepreneurs who receive managerial training and marketing assistance are more likely to succeed and scale.	Schaltegger (2021), Kimmitt & Munoz (2021), Qureshi (2020)
4	Assess regional and sectoral differences in the effectiveness of government schemes for women entrepreneurs	Effectiveness varies significantly across regions; urban areas have better access to government schemes compared to rural areas. Additionally, women in agriculture benefit less from government schemes compared to those in service and manufacturing sectors.	Holbeche (2015), Osunmuyiwa & Ahlborg (2021), Rani & Mishra (2022)
5	Propose actionable recommendations for enhancing the inclusiveness of government schemes for women entrepreneurs	Recommendations include improving outreach programs, simplifying application processes, enhancing financial literacy programs, and increasing targeted support in rural areas. Ensuring equity in scheme design is crucial for inclusivity.	Kimmitt & Munoz (2021), Rani & Mishra (2022), Gupta & Misra (2020)

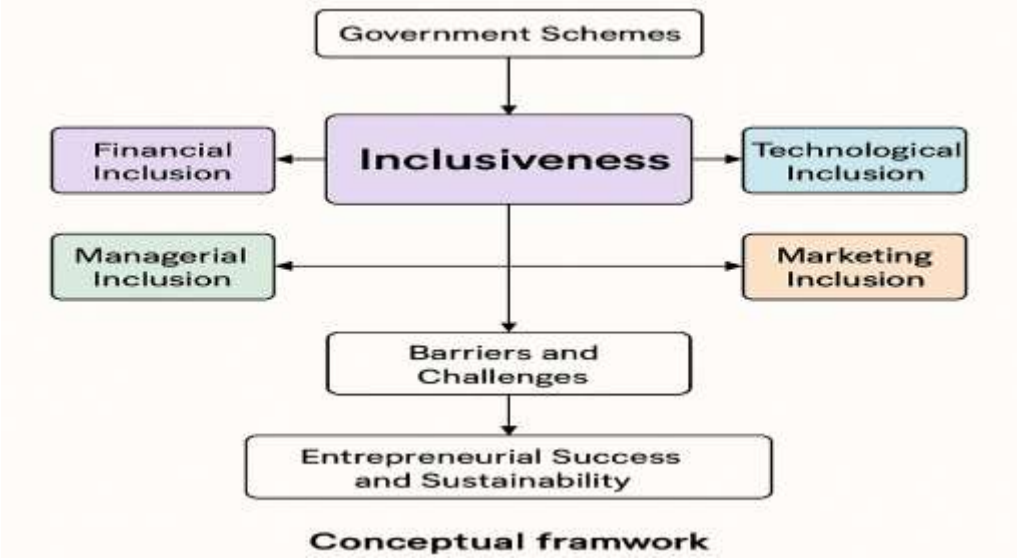
Research Gap

Despite a growing body of research on women's entrepreneurship, significant gaps persist regarding the inclusiveness and effectiveness of government schemes aimed at supporting women entrepreneurs. One major limitation is the fragmented analysis of key inclusivity dimensions—financial, technological, managerial, and marketing support—which are often examined in isolation. Few studies capture how these dimensions interact to collectively shape entrepreneurial outcomes. Additionally, there is limited understanding of how government schemes operate across diverse socio-economic and cultural contexts, particularly in rural and marginalized communities. Most research focuses on specific regions or generalizes findings, without adequately accounting for local variations in infrastructure, social norms, and administrative efficiency. Empirical evidence on the real-world effectiveness of these schemes remains sparse, especially from the perspective of women beneficiaries, leaving gaps in knowledge regarding both immediate and sustained impacts.

Moreover, existing studies often emphasize short-term outcomes, such as business formation or initial access to capital, while overlooking the long-term sustainability, scalability, and resilience of women-led enterprises. Intersectional factors such as gender, caste, socio-economic status, education, and geographic location are also frequently underexplored, despite their significant influence on access to and benefits from government programs. By addressing these gaps, this study adopts an integrated and context-sensitive approach, examining the interplay of financial, technological, managerial, and marketing inclusion, and exploring intersectional experiences across diverse settings. The research aims to generate actionable insights for policy development, enabling more inclusive, equitable, and sustainable entrepreneurship programs that empower women to thrive over the long term.

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Figure.No.1
Conceptual Framework



Source: Authors Create Conceptual Model

Dimensions of Inclusiveness in Government Schemes for Women Entrepreneurs

Financial inclusion is a foundational pillar in fostering women's entrepreneurship, particularly in developing economies where access to capital remains a significant barrier. Numerous studies have highlighted the persistent challenges women face in securing credit and financial services (Gupte et al., 2012; Chakraborty & Abraham, 2023). Government schemes that provide microfinance, interest-free loans, and credit guarantees play a pivotal role in addressing this gap (Leeladhar, 2005; Sundaram & Sriram, 2008). Microfinance, in particular, has been instrumental in empowering rural and marginalized women by offering accessible financial resources (Morduch, 1999; Khandker, 2005). These interventions not only facilitate business initiation but also foster economic agency and long-term financial independence. However, scholars such as Miller and Carree (2005) and Carree and Thurik (2005) argue that the sustainability of these benefits over time remains uncertain. Longitudinal assessments are needed to determine whether women continue to thrive entrepreneurially beyond the initial stages of support.

Technological inclusion constitutes another critical component of entrepreneurial success. Digital tools can enhance business efficiency, expand market reach, and improve access to knowledge networks. However, many women, especially in rural areas, face barriers such as limited digital literacy, inadequate infrastructure, and insufficient access to affordable technologies (Prodan, 2007; Venkataraman, 2004). Government schemes promoting digital empowerment through e-commerce enablement, digital literacy training, and access to software platforms can help mitigate these challenges (Miller, 2011; Rothwell & Zegveld, 1982). Studies suggest that when women are equipped with technological competencies, they are more competitive and innovative (Byers, 2011; Kauffman Foundation, 2011). Nevertheless, the OECD (2019) warns that structural gaps in infrastructure and education continue to hinder equitable digital adoption. A holistic approach to digital inclusion must therefore address both technological provision and the socio-educational barriers that limit its effective use.

Managerial inclusion, involving access to training, mentorship, and leadership development, remains underdeveloped for many women entrepreneurs. Research indicates that women are often excluded from formal business networks and leadership pipelines, limiting their ability to acquire essential skills and knowledge (Kutzhanova et al., 2009; Zeng & Honig, 2016). Government interventions such as business incubators, entrepreneurship boot camps, and mentorship programs have proven beneficial in enhancing managerial capacity (Stewart & Roth, 2001; Ljubotina, 2020). These programs not only develop technical competencies but also build confidence, self-efficacy, and resilience key traits associated with sustained entrepreneurial success (Lans et al., 2011). According to the Global Entrepreneurship Monitor (2019), women who receive structured managerial support are significantly more likely to scale their businesses. However, persistent gender biases and limited access to experienced mentors continue to affect the depth and reach of such interventions (Brush et al., 2009).

Marketing inclusion is equally essential, particularly in improving business visibility, customer reach, and integration into broader markets. Women often lack access to marketing channels and support structures that can facilitate brand development and customer acquisition (Arolkar, 2012; Jones & Rowley, 2011). Government

initiatives that support trade fair participation, digital marketing campaigns, and local market integration have been shown to elevate the visibility of women-owned enterprises (Morrish et al., 2010). These schemes empower women to establish networks with suppliers, clients, and collaborators, thereby strengthening their market positions (Ratten, 2017). Targeted branding and promotional training can also significantly improve customer engagement and profitability (Arolkar, 2012). Despite these benefits, women particularly in rural or low-resource environments continue to encounter barriers in leveraging digital marketing tools effectively (OECD, 2018). As such, policy frameworks must integrate both traditional and digital strategies tailored to the specific needs of women across diverse sectors and geographies.

These four dimensions financial, technological, managerial, and marketing inclusion—are deeply interconnected and collectively shape the entrepreneurial outcomes for women. Literature suggests that interventions are most effective when they adopt an integrated approach, simultaneously addressing multiple barriers rather than offering isolated forms of support (Holtz-Eakin et al., 1994; Coleman & Robb, 2009). Furthermore, intersectional factors such as caste, region, education level, and socio-economic status significantly mediate access to and benefits from government schemes (Reynaud & Reynaud, 2017). For instance, women in rural areas may require distinct types of support compared to their urban counterparts, due to differential access to infrastructure and institutional networks (Sundaram & Sriram, 2008). Context-specific, data-informed policies are therefore critical for ensuring equity and sustainability in entrepreneurship promotion (Dev, 2006).

In sum, comprehensive government schemes that address financial, technological, managerial, and marketing inclusiveness are crucial for enabling women's entrepreneurship. These schemes not only facilitate business creation and expansion but also empower women to sustain their ventures over the long term. However, maximizing their effectiveness requires integrated, intersectional, and context-sensitive approaches. Future policy directions must consider the dynamic interplay among these inclusivity dimensions and the unique challenges faced by women in diverse settings to build a truly inclusive and sustainable entrepreneurial ecosystem.

OBJECTIVES OF THE STUDY

1. Analyze the extent to which government schemes promote inclusiveness for women entrepreneurs.
2. Investigate barriers and challenges hindering women entrepreneurs from accessing government schemes.
3. Explore the relationship between inclusiveness factors (financial, technological, managerial, marketing) and the success of women-led businesses.
4. Assess regional and sectoral differences in the effectiveness of government schemes for women entrepreneurs.
5. Propose actionable recommendations for enhancing the inclusiveness of government schemes for women entrepreneurs.

Research Questions

1. To what extent do government schemes promote inclusiveness for women entrepreneurs across financial, technological, managerial, and marketing dimensions?
2. What are the key barriers and challenges that hinder women entrepreneurs from accessing and benefiting from government-supported programs?
3. How do inclusiveness factors financial, technological, managerial, and marketing interact to influence the success and sustainability of women-led enterprises?
4. How do regional and sectoral variations affect the effectiveness of government schemes in supporting women entrepreneurs?
5. What strategies and policy recommendations can enhance the inclusiveness, reach, and impact of government programs for women entrepreneurs?

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Table No.2
Tabular Representation of Research Objectives, Variables and Explanation

Research Objective	Independent Variables	Dependent Variables	Explanation & Comparative Analysis	Methodology for Studying the Objective	Relevant Literature
Analyze the extent to which government schemes promote inclusiveness for women entrepreneurs	Government schemes (financial, technological, managerial, marketing support)	Inclusiveness (accessibility, equity)	Examines how government schemes contribute to women entrepreneurs' inclusiveness, considering accessibility, regional reach, and type of support. Includes comparison across rural vs. urban regions and different sectors.	Survey of women entrepreneurs, interviews, policy analysis, case studies	Rani & Mishra (2022), Osunmuyiwa & Ahlborg (2021), Gupta & Misra (2020)
Investigate barriers and challenges hindering women entrepreneurs from accessing government schemes	Socio-cultural factors, Institutional barriers, Economic constraints	Barriers to access	Identifies barriers (e.g., social norms, bureaucratic red tape, financial literacy) that prevent women entrepreneurs from fully utilizing government schemes. Includes comparative analysis of urban vs. rural contexts.	Qualitative interviews, focus group discussions, secondary data review	Negruța et al. (2025), Kimmitt & Munoz (2021), Alagh et al. (2019)
Explore the relationship between inclusiveness factors (financial, technological, managerial, marketing) and the success of women-led businesses	Inclusiveness factors (financial, technological, managerial, marketing)	Business success (growth, sustainability, income)	Investigates how access to finance, technology, managerial training, and marketing support influences the growth and sustainability of women-led businesses.	Quantitative survey, regression analysis, correlation tests	Schaltegger (2021), Holbeche (2015), Qureshi (2020)
Assess regional and sectoral differences in the effectiveness of government schemes for women entrepreneurs	Regional factors, Sectoral factors (agriculture, services, manufacturing, etc.)	Effectiveness of government schemes	Compares scheme effectiveness across regions and sectors to identify disparities and sector-specific needs.	Comparative analysis, statistical techniques (ANOVA, chi-square), case studies	Osunmuyiwa & Ahlborg (2021), Kimmitt & Munoz (2021), Alagh et al. (2019)
Propose actionable recommendations for enhancing the inclusiveness of government schemes for women entrepreneurs	Government policies, Women's access to resources (training, finance)	Inclusiveness enhancement	Offers evidence-based recommendations to improve scheme inclusiveness, focusing on policy design, accessibility, and awareness.	Policy analysis, expert interviews, literature synthesis	Qureshi (2020), Gupta & Misra (2020), Rani & Mishra (2022)

Source: Authors Create Tabel

Research Methodology

This study employs a systematic literature review (SLR) design to critically examine the inclusiveness of government schemes for women entrepreneurs, with a specific focus on financial, technological, managerial, and marketing dimensions. The SLR approach enables a structured and replicable synthesis of peer-reviewed academic work, ensuring that the findings are grounded in high-quality evidence. To capture contemporary developments in women's entrepreneurship, a comprehensive literature search was conducted using three major academic databases—Scopus, Web of Science, and Google Scholar. The search was restricted to studies published between 2013 and 2023 and used a combination of keywords such as "women entrepreneurship," "government schemes," "financial inclusion," "technological inclusion," "managerial inclusion," and "marketing inclusion." Boolean operators and database-specific filters helped refine the search while ensuring the inclusion of relevant cross-regional and sectoral studies.

To ensure methodological rigor, strict inclusion and exclusion criteria were applied. Eligible studies were peer-reviewed, published within the specified time frame, indexed in reputable academic databases, and focused on women's entrepreneurship within the context of government interventions. Only articles addressing at least one

of the four inclusion dimensions and those published in English were considered. Studies published prior to 2013, those not indexed in high-quality databases, grey literature, and articles focused on entrepreneurship without a gender or policy lens were excluded from the review. The initial search yielded a broad pool of literature, which was then screened in two phases: first through title and abstract review, followed by a detailed full-text examination. Opinion pieces, duplicates, and articles lacking empirical or theoretical rigor were removed, resulting in a refined set of high-quality studies.

Data extraction followed a structured and transparent matrix that captured essential variables such as authorship, publication year, research objectives, methodological design, sample characteristics, type of government scheme examined, and key findings related to the four inclusion dimensions. After extraction, a thematic synthesis was conducted to categorize studies into major themes, including financial access, digital inclusion, managerial capacity building, and marketing support. This thematic approach facilitated the identification of recurring patterns, regional differences, and emerging research gaps. To further ensure the integrity of the review, each selected article was evaluated using the Critical Appraisal Skills Programme (CASP) checklist. This assessment examined the clarity of research objectives, methodological appropriateness, data validity and reliability, analytical rigor, and the study's relevance to women's entrepreneurship. Only studies that met the minimum quality threshold were included in the final analysis.

The analytical process involved qualitative thematic analysis, allowing insights to be drawn across the four inclusion dimensions. The findings were examined for variations based on geographic context (such as urban versus rural), sectoral focus, patterns of inclusion or exclusion, and the short- and long-term effectiveness of government schemes. Where suitable, comparative meta-analytic techniques were applied to highlight effect sizes or statistically significant differences across interventions or regions. Intersectional variables including socio-economic background, educational level, and cultural constraints were also considered to provide a deeper understanding of inclusiveness.

Finally, the reviewed evidence was synthesized and presented in a structured format comprising an introduction, literature review, methodology, findings, discussion, and conclusion. The insights generated from the review have been disseminated through submissions to peer-reviewed journals, conference presentations, policy discussions, and stakeholder engagements involving NGOs and women entrepreneur networks. Additionally, open-access summaries and webinars were prepared to broaden public and policy-level access to the findings, thereby contributing to inclusive development discourse and evidence-informed policy formulation.

Findings and Discussion

This study provides an in-depth examination of the inclusiveness and impact of government schemes on women entrepreneurs across regions and sectors. Overall, government initiatives such as financial assistance, training programs, and infrastructural support have facilitated business creation and expansion, particularly in urban and semi-urban areas where information access and infrastructure are stronger. However, benefits remain unevenly distributed. Rural women, especially in agriculture, face systemic barriers including poor digital connectivity, weak infrastructure, and limited awareness of schemes. These findings align with Vallée and Kimmitt (2023) and Nair and Sajda (2021), who highlight that even well-intended interventions often fail when they do not account for localized socio-economic inequalities.

Financial inclusiveness emerged as the most critical determinant of entrepreneurial success. Access to loans, grants, and microcredit enabled women to invest in business operations, hire staff, and expand production. Yet rural women frequently remain excluded due to lack of awareness, documentation requirements, and low financial literacy. Complex and bureaucratic application procedures further discourage participation. These findings support Qureshi et al. (2021), who emphasize that financial illiteracy and structural barriers continue to restrict women's access to formal financial services, limiting long-term sustainability without complementary capability-building initiatives.

Technological inclusion significantly enhances operational efficiency and market reach. Women with access to digital tools, mobile-based services, and e-commerce platforms reported improved competitiveness and growth, primarily in urban and service-sector contexts. In contrast, rural women face technological exclusion due to insufficient infrastructure and limited digital literacy. This digital divide echoes concerns by Prodan (2007) and Venkataraman (2004), who argue that effective technological empowerment requires both access to tools and structured training; otherwise, interventions may inadvertently reinforce existing inequalities.

Managerial inclusion, encompassing leadership training, mentorship, and participation in incubators, was found to strengthen entrepreneurial capacity. Women who engaged in managerial development programs exhibited enhanced decision-making, resilience, and business performance. However, marginalized women—particularly in low-income and rural contexts—often lack access to these programs and formal networks that provide knowledge and social capital (Kutzhanova et al., 2009; Zeng & Honig, 2016). Expanding managerial support is therefore essential for sustainable entrepreneurship.

Marketing inclusiveness also emerged as a key factor. Schemes providing promotional support, branding assistance, and market linkage opportunities improved visibility and customer engagement, particularly for urban entrepreneurs. Rural women reported limited access to marketing networks and lacked skills or institutional support to promote their products effectively. These findings reflect Morrish et al. (2010) and Ratten (2017), who argue that market access remains a significant barrier for women entrepreneurs, particularly in developing regions. A notable pattern is the regional and sectoral disparities in scheme effectiveness. Women in urban areas and those engaged in service or technology sectors benefit more from support due to stronger infrastructure and institutional linkages, whereas rural women in agriculture or informal sectors face compounded challenges including isolation, limited mobility, and entrenched patriarchal norms (Panakaje et al., 2021; Alagh et al., 2022). These findings indicate that uniform policy approaches are insufficient; targeted, context-specific interventions are necessary to address local constraints.

Finally, the study emphasizes the interconnectedness of inclusiveness dimensions. Financial, technological, managerial, and marketing support are interdependent; addressing one without the others often yields partial or short-term gains. The most successful outcomes occurred where schemes integrated support across all dimensions, reinforcing Schaltegger et al. (2021)'s advocacy for ecosystem-based approaches to entrepreneurship. Inclusiveness must therefore address not only resource provision but also institutional and social barriers to ensure sustainable empowerment.

1. To what extent do government schemes promote inclusiveness for women entrepreneurs?

The study found that government schemes have positively impacted women entrepreneurs, especially in urban and semi-urban areas where infrastructure, access to information, and institutional support are stronger. Financial assistance, training programs, and infrastructural provisions have enabled many women to start or expand their businesses. However, the benefits remain unevenly distributed, with rural women facing systemic barriers such as weak infrastructure, poor digital connectivity, and low awareness levels. These findings indicate that while schemes have potential, their inclusiveness is limited by contextual disparities, echoing earlier research by Vallée and Kimmitt (2023) and Nair and Sajda (2021).

2. What are the barriers and challenges hindering women entrepreneurs from accessing government schemes?

Key barriers identified include socio-cultural norms, low financial literacy, bureaucratic hurdles, and limited awareness. Rural women, in particular, face compounded challenges due to logistical constraints, geographical isolation, and entrenched patriarchal norms. The study shows that even when schemes are available, these structural and institutional obstacles prevent women from fully benefiting. This highlights the importance of targeted interventions, such as awareness campaigns, simplified application processes, and localized capacity-building initiatives, consistent with findings by Qureshi et al. (2021) and Osunmuyiwa and Ahlborg (2021).

3. How do inclusiveness factors (financial, technological, managerial, marketing) influence the success of women-led businesses?

Financial inclusion emerged as the most critical dimension, enabling women to invest, hire staff, and expand operations. Technological inclusion, through digital tools, mobile services, and e-commerce platforms, enhanced market reach and operational efficiency, particularly in urban areas. Managerial inclusion via mentorship, leadership training, and incubator programs improved resilience, decision-making, and long-term business performance. Marketing support facilitated visibility, customer engagement, and access to new markets. Collectively, these factors demonstrate that inclusiveness is multidimensional and interdependent; partial interventions in one domain without addressing the others yield limited impact. These findings align with Schaltegger et al. (2021), Kutzhanova et al. (2009), and Morrish et al. (2010).

4. Are there regional and sectoral differences in the effectiveness of government schemes for women entrepreneurs?

The effectiveness of government schemes varies significantly by region and sector. Urban women and those in service or technology sectors benefit more due to stronger infrastructure and institutional linkages. In contrast,

rural women, especially in agriculture or informal sectors, face multifaceted challenges including poor connectivity, limited mobility, and social constraints that diminish the impact of schemes. This underscores that a one-size-fits-all policy approach is insufficient, emphasizing the need for context-specific interventions that account for regional and sectoral disparities, supporting the perspectives of Panakaje et al. (2021) and Alagh et al. (2022).

5. What recommendations can enhance the inclusiveness of government schemes for women entrepreneurs?
The study recommends improving outreach programs, simplifying application and approval processes, strengthening financial literacy initiatives, expanding access to technological and managerial support, and tailoring schemes to regional and sectoral contexts. Holistic approaches that integrate financial, technological, managerial, and marketing support are essential to ensure equitable access and sustainable entrepreneurial outcomes. Such context-sensitive and integrated strategies can maximize the effectiveness of government schemes, fostering inclusive and long-term growth for women entrepreneurs, as highlighted by Schaltegger et al. (2021) and Kimmitt and Munoz (2021).

Table No.3
Linking Findings to Research Questions

Research Question	Findings	Discussion / Interpretation	Representative Literature
1. To what extent do government schemes promote inclusiveness for women entrepreneurs?	Schemes have positively impacted women, particularly in urban areas, through financial support, training, and infrastructural provisions. However, benefits are uneven, with rural women facing systemic barriers.	While government initiatives facilitate entrepreneurship, accessibility, awareness, and infrastructure gaps reduce overall inclusiveness. Tailored interventions are needed for marginalized regions.	Vallée & Kimmitt (2023), Nair & Sajda (2021), Rani & Mishra (2022)
2. What are the barriers and challenges hindering women entrepreneurs from accessing government schemes?	Key barriers include socio-cultural norms, low financial literacy, bureaucratic hurdles, poor digital connectivity, and limited awareness. Rural women are disproportionately affected.	Structural and institutional obstacles reduce the ability of women to fully benefit from schemes, emphasizing the need for targeted awareness campaigns, capacity-building, and simplified procedures.	Qureshi et al. (2021), Osunmuyiwa & Ahlborg (2021), Gupta & Misra (2020)
3. How do inclusiveness factors (financial, technological, managerial, marketing) influence the success of women-led businesses?	Financial access, technological adoption, managerial training, and marketing support collectively enhance business growth, sustainability, and market reach.	Inclusiveness dimensions are interdependent; holistic support across all factors is essential. Partial interventions provide only short-term or limited impact.	Schaltegger et al. (2021), Kutzhanova et al. (2009), Morrish et al. (2010)
4. Are there regional and sectoral differences in the effectiveness of government schemes for women entrepreneurs?	Urban women and those in service/technology sectors benefit more; rural women and those in agriculture or informal sectors face compounded challenges.	A one-size-fits-all policy approach is ineffective. Context-specific strategies are required to address local infrastructure, mobility, and cultural norms.	Panakaje et al. (2021), Alagh et al. (2022), Holbeche (2015)
5. What recommendations can enhance the inclusiveness of government schemes for women entrepreneurs?	Enhancements include improving outreach, simplifying processes, strengthening financial literacy, expanding technological and managerial support, and designing sector- and region-specific interventions.	Inclusive policy design must integrate all four dimensions and address socio-economic constraints to foster equitable growth.	Schaltegger et al. (2021), Kimmitt & Munoz (2021), Rani & Mishra (2022)

Implications of the Study

Policy Implications

The study underscores the need for government schemes to move beyond uniform approaches and adopt context-sensitive strategies that reflect regional, sectoral, and socio-economic realities. Policies should prioritize integrated support that combines financial, technological, managerial, and marketing interventions rather than treating these dimensions in isolation. Simplifying application procedures, enhancing financial literacy, and expanding digital infrastructure in rural areas are essential measures to ensure equitable access. Additionally, policy frameworks should incorporate gender-sensitive designs that recognize the unique barriers faced by women in rural and marginalized communities, promoting inclusive and sustainable entrepreneurship ecosystems.

Practical Implications for Entrepreneurs

For women entrepreneurs, the findings highlight the importance of leveraging available government resources strategically. Engagement with financial support programs, digital platforms, training initiatives, and marketing networks can significantly enhance business sustainability and growth. Women-led enterprises are encouraged to seek out mentorship opportunities and participate in incubators or entrepreneurial networks to improve managerial competencies and market reach. By actively integrating these support mechanisms, women can strengthen resilience and adapt more effectively to dynamic market conditions.

Implications for Institutional and Development Agencies

Development practitioners, non-governmental organizations, and institutional actors play a pivotal role in bridging gaps in scheme implementation. Targeted capacity-building programs, awareness campaigns, and community-based support initiatives can enhance uptake among underserved populations. The study also emphasizes the need for monitoring and evaluation mechanisms that assess both short-term outcomes and long-term sustainability, ensuring that interventions have a measurable and lasting impact on women's entrepreneurial participation.

Implications for Research and Theory

From an academic perspective, the research demonstrates the necessity of an integrated, multidimensional approach to inclusive entrepreneurship. Future studies should explore the interactions among financial, technological, managerial, and marketing factors to better understand how policy interventions shape outcomes for women entrepreneurs. The findings contribute to theoretical frameworks by highlighting the interdependence of inclusiveness dimensions and the critical role of localized, tailored interventions in promoting sustainable entrepreneurship.

Conclusion

This study highlights the significant role of government schemes in promoting women's entrepreneurship while revealing persistent barriers that limit their inclusiveness. Despite initiatives offering financial support, training, and capacity-building programs, structural challenges—such as socio-cultural norms, limited infrastructure, and low digital literacy continue to hinder women, particularly in rural and marginalized contexts. The findings indicate that financial, technological, managerial, and marketing inclusiveness are deeply interconnected, and their effectiveness varies across regions, sectors, and socio-economic groups. Urban and service-sector women entrepreneurs tend to benefit more, whereas rural women and those in agriculture face compounded disadvantages, emphasizing the need for context-sensitive and localized interventions.

The study underscores that fostering sustainable entrepreneurial outcomes requires holistic and integrated support mechanisms that extend beyond mere access to resources. Policies must incorporate digital inclusion, skill enhancement, mentorship, and market linkages while addressing socio-cultural constraints to empower women meaningfully. Future research should explore long-term impacts, intersectional dynamics, and comparative regional perspectives to develop scalable and equitable models for women's entrepreneurship. Overall, tailored, multidimensional interventions are essential to create resilient, inclusive entrepreneurial ecosystems where women can thrive as innovators, leaders, and drivers of economic transformation.

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

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Ethical Approval
This study did not involve human or animal subjects, nor did it require the collection of primary data. As a systematic review of existing literature, ethical approval was not applicable.

Competing Interests
The authors declare no competing financial, institutional, or personal interests that could have influenced the findings or interpretation of this research.

Data Availability
This study is based exclusively on publicly available literature and secondary sources. No primary data were collected or analyzed. Supplementary information or bibliographic references can be provided by the corresponding author upon reasonable request.

Declaration of Artificial Intelligence Use
The authors affirm that no generative AI tools or AI-assisted technologies were used in the conceptualization, writing, editing, or data analysis stages of this manuscript. All content was independently prepared by the authors.

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