

A STUDY OF GOVERNMENT POLICIES AND SCHEMES THAT EMPOWERING THE WOMEN ENTREPRENEURS: AN OVERVIEW OF CHHATTISGARH STATE

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ABSTRACT

Women are one of the most important factors who can help in increasing the acceleration of economic development of a nation. In current scenario women entrepreneurship is very important for economic growth of India. Women constitute almost 50% population of our state Chhattisgarh and play a very strategic role in the development of society as well as development of economy in general. Women play a central role in the development of agriculture, industry, service sector, socio-culture etc., creating a civilized society. Nature has especially given women the power of reproduction, but their socioeconomic status is very poor and the incidence of poverty is only among women. Strengthening women is the only solution to all questions.

The Government of India and Chhattisgarh has implemented various support programs and initiatives to promote and empower women entrepreneurs in the state. These programs aim to address the unique challenges and barriers faced by women-owned businesses, and to create a more conducive environment for their growth and success. With this background, the paper strives to highlight the state of entrepreneurship in Chhattisgarh with focus on women entrepreneurs, and Government policies and schemes that empowering the Women Entrepreneurs that bringing them into the mainstream of development. This Study is Purely Theoretical. The Study is based on secondary data sources. The necessary information about the Women Empowerment Schemes in Chhattisgarh and its various components are collected from exploratory articles, papers, books, journals, magazines and Internet Source or related topic. The information needed for the study was gathered via Google Scholars, Research Gate, and Science Direct.

Keywords: *Women entrepreneurs in Chhattisgarh, government policies and schemes, Micro, Small and Medium Enterprises (MSMEs).*

Introduction

An entrepreneur is a person (or group of people) who spots an opportunity, collects the appropriate materials, develops something, and ultimately bears responsibility for the success of the Business. Both entrepreneurship and entrepreneurial spirit are equally important: an entrepreneur is the person who starts the company, but entrepreneurship is the way in which this is achieved. Entrepreneurs have a strong drive for success.

Entrepreneurship amongst women is a recent phenomenon. When enterprises are decided and controlled by women, they not only increase economic growth but also bring many other desirable results. In India, being a female entrepreneur is a difficult journey because families and society do not encourage aspiring businesswomen. With the financial and educational backing from the Indian and state government, women are excelling in every industry. Women are still unable to launch their own enterprises due to social, cultural, and financial obstacles, despite the efforts of our country to promote women's rights. The absence of an entrepreneurial climate is the primary problem.

Jawahar Lal Nehru, the first Prime Minister of India, realized that "when women move forward, families, villages and nations move." Currently, it is estimated that women are about 10% of the total entrepreneurs in India and this percentage is increasing every year. If prevailing trends continue, it is not unlikely that in another five years, women will comprise about 20 percentage of the entrepreneurial force in India. According to Pooja Nayyar (2007), Women entrepreneurship is a recent phenomenon in India and in this process, there are various problems. Development of women entrepreneurship is a strategy of empowerment that supports profitable enterprises that give families a stable income and a good standard of living. Entrepreneurship is an important source of income. In addition to creating new jobs, entrepreneurs also serve others. Organizational, corporate, and societal management issues have multiple answers. Still, they make up a small percentage of all businesses. Women Entrepreneurs often face gender-specific obstacles when establishing and expanding businesses, including discriminatory property, marriage and inheritance laws and/or cultural practices, and to formal fundraising methods. There is a lack of access, particularly mobility and lack of access. Entrepreneurs can contribute significantly to the existence of economic wells in their families and communities, combat poverty and strengthen the role of women. This will contribute to the growth of the country. As a result, governments and other development agencies are actively encouraging female entrepreneurs through a variety of programs, incentives, and promotional efforts.

Education has empowered woman to a large extent and where women are educated, empowerment has happened the fastest. It has enabled women to take decisions about marriage, parenthood and careers. Education has also created awareness about opportunities outside of marriage, giving her financial independence and reducing her dependence on 'the man in her life' be it father or husband. It has also enabled her to make her choice regarding pregnancy and the right of abortion of an unwanted child. Health is another area where the woman suffers. Most women have neither the time nor the mind set or facilities to go in for health care. Rural women, specially, have no access to even such a basic health care facility as a toilet in their homes. Women's health is, therefore, a priority for government policies, with Central government initiating programs like 'Beti Bachao, Beti Padhao' and 'Janani Shishu Suraksha Karyakaram etc.State government has also implemented many Schemes and Institutions for the upliftment , development and enhancement of women empowerment through education, health and economic means but due to lack of awareness many don't get the benefit. This paper aims to highlight these different schemes of state government.

Financial services are essential for the poor to manage their funds and improve their living environment. Governments and other organizations have always played an important role in expanding women's rights in all progressive cultures. Policies are usually characterized as a defined

set of actions that influence decision-making and achieve the desired outcome. National and state governments have continued reforms and have enacted new policies to meet the needs of women entrepreneurs and meet the needs of society.

Research Methodology

This is a qualitative policy-analysis study based on: (a) primary official policy documents (e.g., the State Women Entrepreneurship Policy 2023–28 PDF released by the Industries Department), (b) scheme pages and portals (MyScheme, official WCD/industries pages), and (c) secondary literature including government reports and recent news on state initiatives. The approach maps the policy instruments (credit, fiscal incentives, training, institutional support), examines eligibility and benefit design, and synthesises likely implementation challenges based on scheme features and broader literature on women’s entrepreneurship in India. Key online sources consulted are cited throughout.

Scope of the Study

Study is limited to the data available from website and secondary data collected from various channels.

Objectives of the Study

- Map major central and state policies/schemes available to women entrepreneurs in Chhattisgarh.
- Offer policy and programmatic recommendations to improve access, scale, and sustainability of women-led enterprises.
- To examine the obstacles faced by women entrepreneurs.

Literature Review

Ms. Yogita Sharma (2013) The study has been an attempt to generate awareness and to understand meaning, rationale for diversification. An extensive literature review is done on women entrepreneur. At the end some major problems faced by Indian women entrepreneurs, success stories of Indian women entrepreneurs, factors influencing women entrepreneurship and steps taken by the government for upliftment of Indian women entrepreneurs.

Pruthvi Raj B.S (2018) The aim of this study was to access how the women entrepreneurship is rising in India through government support and to reach this data to motivate and inspire the other women to come up with their own ideas to become entrepreneurs with the facilities provided. Technically women entrepreneurship is nothing but women who organize and manages the organization with prosperous decisions by handling the uncertain risks that may occur in future. Here the paper is prepared to provide knowledge about the women entrepreneur’s and the kind of assistance from the government of India and from Indian banks. The Data has been collected from the articles and websites. This study is an attempt to create awareness challenges faced, successful women entrepreneur and the government assistance to achieve progress. There are many women entrepreneurs in India who are running their respective organizations in a successful way like Indu jain, kiran mazumdar shaw , Indra nooyi , vandana luthra ,Naina lal kidwai etc.

Subathra C. & Sindhu P. (2021) The research paper focuses on the analysis of Indian Government policies on women entrepreneurship and also to analyze those policies which are adequate for the growth of women entrepreneurship. Main reasons for women to become an entrepreneur, the institutions that are serving the women, to put their views into action are also included in this study. On the basis of this study some suggestions are given to encourage spirit of women entrepreneurship to become a successful entrepreneur.

S. Saranya & K. Chandrasekhar (2023) This research focuses on policies that the Indian government put in place to assist female entrepreneurs and identifies those that are most effective for them. This study's main goal is to evaluate the effectiveness of every initiative put in place in rural areas to support women who want to become entrepreneurs. Based on an assessment of the effectiveness of government programs for women who have choose to pursue entrepreneurship with government funding, this will be determined.

Dr. M. Selladurai (2024) his paper focused to make a clear study on the awareness level amongst women entrepreneurs under numerous government schemes which are readily available to encourage and empower the women community in their entrepreneurial activities. With the assistance taken from both quantitative surveys and qualitative interviews, the research compiled with various advanced statistical tools and techniques to gather the data from the wide range of women respondents in Thoothukudi regional area. The findings will contribute valuable insights into the current state of awareness among women entrepreneurs in Thoothukudi regarding government schemes.

Obstacles in the path of Women Entrepreneurs in India

1. Socio-cultural and gender-norm barriers

- Traditional gender roles still expect women to prioritise household and family responsibilities over business. For example, a study in Chhattisgarh found that cultural & societal expectations significantly affect how women manage work–life balance in entrepreneurship. [European Economic Letters](#)
- Mobility, networking and visibility are constrained: women may find it harder to travel, attend business events, meet suppliers or customers. Broad India-based research shows restricted mobility is a major barrier. [Journal of Marketing & Social Research+1](#)
- Gender stereotypes: The idea that business/entrepreneurship is “male-domain” can discourage women from starting or expanding ventures. [Science Publishing Group](#)
- Family/social lack of support: Lack of family cooperation or social acceptance can reduce women’s ability to focus on business. One study lists “lack of social and family cooperation” as a constraint. [IJaar](#)

2. Financial access and resources

- Limited access to formal credit: Women often lack collateral, or banks view them as higher risk, which restricts access to loans or institutional finance. [Science Publishing Group+1](#)
- Working capital & cash-flow issues: For small ventures especially, lack of sufficient funds to scale up or to manage everyday operations is a hurdle. [IJaar](#)
- Awareness of support schemes: Even when government schemes exist, many women may be unaware or find it difficult to navigate the process. For example, broader India research finds “awareness gap regarding government schemes” as an obstacle. [Journal of Marketing & Social Research](#)

3. Lack of training, experience, skills & market exposure

- Business/managerial skills: Many women entrepreneurs may not have had prior exposure or training in areas like finance, marketing, operations, technology. For example, “lack of entrepreneurial skills” is listed as a major challenge. [Jaz India+1](#)
- Limited market exposure and networks: Women may operate in traditional sectors, be less able to access high-growth markets, or lack connections to bigger value-chains. [IJHSSM+1](#)
- Digital/technological gaps: In the evolving economy, ability to adopt digital tools, marketing channels, online platforms is important — and women may lag in this. [JIER](#)

4. Business environment, regulatory & infrastructural challenges

- Registration/licensing and bureaucratic hurdles: The process of starting and formalising a business may be complex, which can dissuade women. [IJaar](#)
- Infrastructural constraints: In more remote or tribal areas of Chhattisgarh, infrastructure (roads, connectivity, electricity, etc) may be weaker, making business operations harder.
- Sectoral segregation: Women often are concentrated in low-growth, low-visibility sectors (handicrafts, retail, services) rather than in manufacturing/technology. This limits scale. [IJHSSM](#)

5. Work–life balance, personal constraints & confidence

- Balancing domestic responsibilities with running a business: This dual burden can slow growth or even prevent scaling up. The Chhattisgarh study emphasised this. [European Economic Letters](#)
- Self-confidence, risk-aversion: Some studies point to women being less risk-taking, or having lower confidence in claiming their space. For instance: limited self-confidence and decision-making ability as barriers. [Journal of Marketing & Social Research](#)
- Time constraints: Because of household duties, childcare, etc., women may have less “business-time” or flexibility to operate.

6. Market competition & scaling issues

- Women-owned enterprises may face intense competition in saturated markets, often with less capacity to differentiate, brand, or scale. [Journal of Marketing & Social Research](#)
- Access to larger value chains or export markets may be limited, restricting growth potential.

Schemes for Promotion and Development of Women Entrepreneurs of Chhattisgarh (Schemes Initiated by Central Government)

1. Pradha Mantri Mudra Yojana Scheme for Women

Mudra (Micro Units Development Refinance Agency) loans will be provided as part of Pradhan Mantri Mudra Yojana (PMYY) disks. To help women fund business companies, the system offers loan orders between Rs. 50,000/- to Rs. 10,00,000/-. The loan is offered under three different categories: Shishu – loan amount up to Rs. 50,000/- for businesses setting up operations · Kishore – loan amount from Rs. 50,001 to Rs. 5,00,000/- for established enterprises seeking extra funds · Tarun – loan amount from Rs. 5,00,001 to Rs. 10,00,000/- for well-established businesses fulfilling loan eligibility conditions Features of the scheme.

2. Udyogini Scheme

One of the significant concerns of the Government of India is to empower the Indian women and make them Atma Nirbhar. Hence, the government launched the Udyogini scheme to provide financial assistance to budding women entrepreneurs in underdeveloped and rural areas of India.

Moreover, this scheme empowers poor women entrepreneurs to start businesses with financial assistance. Under this scheme, beneficiaries can avail business loans to start businesses in different sectors. The government has directed financial institutions to offer interest-free business loans to women from various sections of society. This initiative helps financially disadvantaged women become entrepreneurs. This effort mainly helps uneducated rural women.

3. Cent- Kalyani Scheme

The Cent Kalyani scheme is meant for women who run micro, small, or medium businesses. The MSME Act of 2006 describes these businesses, which may be new or already in business. Women who work in the service and manufacturing industries can benefit. It includes women who work in daycare, salons, boutiques, tailoring, handloom weaving, food processing, the clothing industry, and other jobs. It can also help doctors, chartered accountants, teachers, engineers, and people learning an art or craft. The Cent Kalyani Scheme helps women who want to start their businesses overcome all the financial hurdles they face. All female business owners, regardless of the size of their organization, have the opportunity to receive the financial assistance they require to launch their company successfully. The main goal of the Cent Kalyani scheme is to help small and medium-sized

businesses run by women entrepreneurs by giving them money. It motivates women to start their companies or expand the people who already own and work.

4. Orient Mahila Vikas Scheme

This program is open to any woman who owns more than half of a business. Despite this option being offered at all central banks, SBI has the highest percentage of the loan market that utilizes this program. Women who apply for loans of more than Rs. 2 lakhs can receive a discount of up to 0.50percent. In addition, women should have been included in programs that assisted people in starting their businesses. The State Bank of India is the principal organization in charge of this program. The State Finance Corporation and the Small Industries Development Bank of India also run similar programs (SIDBI). TREAD (Trade Related Entrepreneurship Assistance and Development) and Entrepreneurship Development Programme participants can get training and rewards (EDPs).

5. Credit Guarantee Fund Scheme

The Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGMSE) was launched by the Government of India to make available collateral-free credit to the micro and small enterprise sector. Both the existing and the new enterprises are eligible to be covered under the scheme. The Ministry of Micro, Small and Medium Enterprises and Small Industries Development Bank of India (SIDBI), established a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the Credit Guarantee Fund Scheme for Micro and Small Enterprises. The scheme was formally launched on August 30, 2000 and is operational with effect from 1st January 2000.

6. Mahila Samridhi Yojna

Loans under Mahila Samridhi Yojana (MSY) are provided through State Channelizing Agencies (SCAs), Regional Rural Banks (RRBs) and Nationalized Banks to the target group. Loan under this scheme is provided to Safai Karamchari and Scavenger and their dependants for projects with a maximum project cost up to Rs.1,00,000/- for small and petty trade/business and sundry income generating activities. Loan under the scheme is provided up to 90% and balance 10% provided by the State Channelizing Agencies (SCAs) in the form of loan, subsidy or from any other available source of funds.

7. Women Enterprise Development Scheme

The government of India, through NITI Aayog, has started an initiative called the Women Entrepreneurship platform that brings together women entrepreneurs and sponsors willing to support them, all in one place. These are just a handful of the best schemes to help ambitious female entrepreneurs take the first step toward financial empowerment. The scheme provides financial assistance to women entrepreneurs for taking up business ventures. Existing businesses will also be eligible for expansion, modernization, and diversification: term loan assistance, a maximum of 75percent of the project cost. Project cost should not exceed Rs.15

lakhs, including working capital. The promoter's contribution will be 25 percent of the project cost. Skilled woman entrepreneurs in the age group of 18-50 years; the applicant has to be engaged in any viable income-generating activity, including small business trade, etc

8. Rastriya Mahila Kosh

The Rashtriya Mahila Kosh (RMK), or National Credit Fund for Women (NCFW), is an Indian government program that provides for the credit requirements of low-income, non-asset-holding women working in the informal economy. The autonomous body formed under the aegis of the Ministry of Women and Child Development provides micro-credit through Micro Financing Institutions (MFIs) for various activities, including the setting up of micro-enterprises.

9. Viklang Mahila Vikas Yojana

It has been observed that everyone looks with sympathetic eyes at the disabled individual. Nevertheless, times have changed, and people's attitudes have shifted because the Indian government currently implements numerous initiatives for the disabled and crippled. The Pradhan Mantri Viklang Loan Yojana is one among them. This loan is sometimes referred to as the handicapped self-employment loan program. Loans are made available by the National Handicapped Finance and Development Corporation through select nationalised banks.

10. The Stand -UP India Scheme

The Standup India scheme promotes entrepreneurship among women and scheduled castes and tribes. The scheme is anchored by the Department of Financial Services (DFS), Ministry of Finance, Government of India. Stand-Up India Scheme facilitates bank loans between Rs 10 lakh and Rs 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise. This enterprise may be in manufacturing, services, or the trading sector.

11. Mahila Udyam Nidhi Scheme

The Mahila Udyam Nidhi Scheme was launched by Punjab National Bank and is geared towards supporting Small Scale Industries (SSI). The goal of the scheme is to promote modernisation and technological advancement in these small scale industries by providing easy loans. The maximum loan amount sanctioned under this scheme is ₹10 lakhs and the borrower gets 10 years to repay the loan. That includes a moratorium period of up to 5 years. To avail the loan you can fill up the form and submit it to the nearest Punjab National Bank branch. Many other banks like SBI also provide similar schemes.

12. Aajeevika–National Livelihood Mission

Supports women for kitchen gardening or even farming in groups/ setting up producer companies, etc. / piloting of new good practices / training.

13. Village Entrepreneurship Start-up Programme

To provide incubation services to village entrepreneurs.

(Schemes Initiated by State Government)

14. Mahtari Vandan Yojana

In a major boost to women empowerment in Chhattisgarh, The Prime Minister Shri Narendra Modi today launched the Mahatari Vandana Yojana and disbursed the first instalment under The Scheme. The scheme has been launched in Chhattisgarh to provide financial assistance of Rs 1000 per month to eligible married women of the state as monthly DBT. It has been envisioned to ensure economic empowerment of women, provide them financial security, promote gender equality and strengthen the decisive role of women in the family. The scheme will provide benefits to all eligible married women of the state who are above 21 years of age as of January 1, 2024. Widows, divorced, and deserted women will also be eligible for this scheme. Around 70 lakh women will benefit from the scheme.

15. Shakti Swaroopa Yojana

Promotion of self-employment and empowerment among widowed and divorced women. Free of cost education to women who are interested to study after Standard XII. Eligible beneficiaries: Women should belong to BPL family and between 18 - 50 years of age. In case, the women in Above Poverty Line (APL), then the annual family salary should not exceed Rs 60,000.

16. Women SHG Formation

Formation of women Self Help Groups (SHGs). Providing SHG concept management training and selection of income generating activities. Activity related training also provided.

17. Chhattisgarh Mahila Kosh

Skill development of women Self Help Groups (SHGs) and loan disbursement @ 3% per annum simple interest. First loan amount to be sanctioned is Rs 50,000 and second Rs 2 lakh.

18. Mukhyamantri Silai Machine Sahayta Yojana

One sewing machine per beneficiary. Eligible beneficiaries: Female registered labour between 26 – 60 years of age.

19. Chief Minister's sewing machine scheme for unorganized sector

One sewing machine per beneficiary. Eligible beneficiaries: Female registered labour above 18 years of age.

20. Swalambhan Yojana

Widow, divorced women and unmarried women more than 35 years of age are provided training free of cost for any income generating activity like manure production, bee keeping, sewing, kadhai, weaving, computer training TALLY etc. Financial assistance also provided.

21. Saksham Yojana

Widow, divorced women and unmarried women more than 35 years of age of BPL family are provided loan of Rs 1 lakh with interest rate of 6.5% per annum.

22. Minimata Swawlambhan Yojana

Promotion of self-employment Rs 1.5 lakh @ 4%. If instalments (Rs 1542) repaid on time till 3 years then the beneficiary gets Rs 1,12,500 as incentive for Self-Employment. Eligible beneficiaries: SC with an annual income of less than Rs 81,000 in rural areas and Rs 1,03,000 in urban areas.

23. Shakti Swaroopa Yojana

Promotion of self-employment and empowerment among widowed and divorced women by giving 15% subsidy or Rs 30,000 (maximum of the two) through bank. Vocational training/skill development training is also provisioned free of cost. Eligible beneficiaries: Women should belong to BPL family and between 18 - 50 years of age. In case, the women in Above Poverty Line (APL), then the annual family salary should not exceed Rs 60,000.

24. Chhattisgarh Startup Challenge

Chhattisgarh Startup Challenge is a new scheme launched by Government of Chhattisgarh for the entrepreneurs to promote the startup culture in the state. Under this scheme, the state government is offering several incentives for the startup entrepreneurs to promote the startup culture in the state. The government extending its full support to develop the enabling ecosystem for the startup business. In this scheme, interested candidates can submit any kind of idea whether it is just an idea, prototype, validated in market or an existing business with revenue on Startup Challenge website. The state government also organizes boot camps across all 27 districts in the state for identifying the potential start-up idea which can be incubated and turned into a successful business. The government provides support for nurturing the startup idea and also provides support in developing the business plan, building a prototype, market testing of the product, service, and funding. The government also aims at nurturing startup companies which are much closer to the local environment. Under this scheme, Preference will be given to startup in priority sectors, healthcare, animal husbandry and value addition of core sector products.

25. Sanchar Kranti Yojna (CG-SKY)

This is the biggest mobile distribution scheme in the country. Under this, about 45 lakh women will be provided mobiles by the Chhattisgarh government. At the college level, 5 lakh phones will be distributed to the students by the state government. This will boost

participative governance, women empowerment and financial inclusion. Women self-help groups will find new markets easily and get financial independence. It will also open up a whole new world of information which will no doubt help improve digital literacy among girls. The distribution of these mobile phones is currently underway.

Implementation Challenges & Gaps

1. **Awareness & outreach:** Policies and funds exist on paper, but rural, tribal and low-literacy women often lack awareness of eligibility, application procedures, and programme locations. Effective outreach (local language, panchayat-level facilitation) is essential.
2. **Procedural and documentation barriers:** Even when loans are available, formal credit requires documentation, collateral (unless explicitly waived), business plans, and credit history—barriers for first-time women entrepreneurs.
3. **Access to markets and value chains:** Credit and training are insufficient if enterprises cannot access reliable buyers, input markets, or aggregation facilities. Market linkage remains a bottleneck.
4. **Skills-to-market alignment:** Training programmes sometimes focus on production skills without integrating business, digital finance, bookkeeping, and market-intelligence content needed to run sustainable enterprises.
5. **Monitoring & evaluation (M&E):** While policy defines incentives and loan ceilings, publicly available M&E frameworks and disaggregated outcome data (by gender, district, tribal status) are limited—making impact assessment difficult.

Discussion: What the Policy Can Achieve — and What It Needs

The 2023–28 policy gives Chhattisgarh a strategic instrument to raise women’s entrepreneurial activity beyond micro-level handicrafts and petty retail into manufacturing and services with higher value-add. The defined loan caps and stated fiscal incentives can encourage banks and investors to support women-led ventures.

However, converting policy into sustained entrepreneurial success demands a pipeline approach: (a) pre-startup awareness and ideation support; (b) skills + business training tailored to local value chains; (c) access to timely and appropriately sized credit with simplified processes; (d) market linkages (e.g., government procurement, e-marketplaces, institutional buyers); and (e) post-loan handholding (mentoring, digital payments, records). Without this continuum, many women will access micro-loans but remain trapped in low-margin activities. The success examples of SHG-led institutional supply (e.g., anganwadi food production pilots) point to the importance of public procurement as a scaling route.

Policy Recommendations

1. Simplify credit access for first-time women entrepreneurs

- Use the Chhattisgarh Mahila Kosh as a trust/catalyst to run a state credit guarantee sub-fund that eases bank lending without collateral.
- Create “one-page” business plan templates and rapid appraisal criteria for loans up to the specified caps (₹10k–₹50 lakh tiers). cgwcd.gov.in+1

2. District-level Women Enterprise Cells (WECs)

- Set up WECs (within district industry offices or with the District Women & Child Development office) to provide a single-window for information, application support, training schedules, and market-linkage facilitation.

3. Local market-linkage & procurement quotas

- Institutional contracts (anganwadis, government canteens, hospitals, schools) should reserve a share for women-led SHGs/cooperatives meeting quality standards—expanding pilots like the Raigarh anganwadi initiative. [The Times of India](#)

4. Tailored capacity-building with business incubation

- Partner with local technical institutes, agri-extension services, and Startup India / state incubation centres to deliver sector-specific incubation (food processing, garments, digital services) that includes marketing, packaging, and digital commerce modules. [Startup India](#)

5. Digital & financial literacy drives

- Expand digital payments, bookkeeping, and GST-lite support so enterprises can integrate into formal value chains and access larger buyers.

6. Robust M&E & data transparency

- Publish disaggregated data (number of applications, loans sanctioned/amount, sector, survival/repayment rates) annually to assess what works and for whom. Use this to refine targeting to tribal and remote regions

Conclusion -

To make all provided schemes successful in empowering women, it is very necessary that they should participate in large number in open assembly (Gram Sabha, Gram Panchayat, Nagar Palika, Nagar Nigam etc.) and voice their preferences and concerns regarding the implication of government schemes. In a nutshell the examination of women's entrepreneurship in tandem with government initiatives aimed at spearheading transformation reveals a complex environment characterized by advancements as well as enduring obstacles. The report recognizes the progress made in empowering women entrepreneurs, but it also emphasizes the need for more intersectional, inclusive, and long-lasting support systems that are suited to a range of socioeconomic situations. Furthermore, Equal

access to participation and decision making of women in social, political and economic life of the nation should be ensured. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office should be availed with proper implementation of of all schemes and policies of Indian Government. Strengthening legal systems aimed at elimination of all forms of discrimination against women. Changing societal attitudes and community practices by active participation and involvement of both men and women through channels line CSR wing of corporate and various NGO.

Chhattisgarh's State Women Entrepreneurship Policy (2023–28) and related state schemes represent an important step in creating a structured enabling environment for women-led enterprises—especially notable for the explicit loan ceilings and institutional commitments. To translate policy into measurable empowerment, the state must focus on simplifying credit, building district-level facilitation, linking production to institutional markets, and strengthening capacity building that leads to scale and sustainability. Combining state-level instruments with central programmes (MUDRA, Stand-Up India, Startup India) and SHG-based market innovations can create a resilient pathway for women entrepreneurs across Chhattisgarh's diverse districts.

Women empowerment could be achieved if their economic and social status is improved. A empowered woman is more powerful to face the challenges of life, to overcome the inequalities, she can realized her full identity and powers in all spheres of life.

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