



Original Article

**A STUDY OF GOVERNMENT SUPPORT FOR WOMEN ENTREPRENEURS IN
PANDHARPUR**

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Introduction:

1. Background of the Study:

In recent decades, the role of women in economic development has gained significant recognition across the world. In India, women entrepreneurship has emerged as a vital instrument for socio-economic transformation, employment generation, and inclusive growth. Traditionally, women were confined largely to household activities, but with increasing education, awareness, urbanization, and policy support, women have started participating actively in business and entrepreneurial activities. The Government of India and various State Governments have launched multiple schemes and initiatives to encourage women to become self-reliant and economically independent.

Pandharpur, a prominent pilgrimage town in Solapur district of Maharashtra, is not only known for its religious importance but also for its growing small-scale business activities. Women in Pandharpur are increasingly engaging in enterprises such as retail shops, tailoring units, food processing, handicrafts, beauty parlours, dairy activities, and self-help group-based businesses. However, despite the availability of government support schemes, the extent of awareness, accessibility, and utilization of these schemes by women entrepreneurs remains a critical area of study.

This research attempts to examine the nature and effectiveness of government support provided to women entrepreneurs in Pandharpur and to analyze how such support influences their entrepreneurial growth and sustainability.

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2. Meaning and Importance of Women Entrepreneurship:

Women entrepreneurship refers to business ownership and management by women, either

individually or collectively, with the objective of earning profit and achieving economic independence. According to the Government of India, women entrepreneurs are those women who



own and control at least 51 percent of the capital of an enterprise and provide at least 51 percent of employment to women.

The importance of women entrepreneurship lies in its contribution to:

- Economic empowerment of women
- Employment generation
- Poverty reduction
- Balanced regional development
- Innovation and diversification of economic activities

Women entrepreneurs act as agents of change by breaking social barriers and contributing to inclusive and sustainable development.

3.Role of Women Entrepreneurs in Economic Development

Women entrepreneurs play a crucial role in economic development by mobilizing idle savings, utilizing local resources, and creating employment opportunities, especially in rural and semiurban areas. Their participation strengthens the informal sector and promotes grassroots-level economic growth. Women-led enterprises also contribute to social development by improving family income, education, health, and living standards.

In towns like Pandharpur, women entrepreneurs help diversify the local economy beyond agriculture and pilgrimage-related activities. Their involvement in micro and small enterprises supports local supply chains and enhances economic resilience.

4. Need and Significance of the Study:

Despite the availability of numerous government schemes, women entrepreneurs often face challenges such as lack of awareness, limited access to finance, social constraints, and inadequate training. There is a need to assess whether

government support mechanisms are reaching the intended beneficiaries effectively.

The present study is significant because:

- It focuses on a specific local area (Pandharpur)
- It evaluates the awareness and utilization of government schemes
- It identifies gaps between policy formulation and implementation
- It provides practical suggestions for policymakers and women entrepreneurs

Review of Literature:

1. National Studies on Women Entrepreneurship:

Several studies have examined women entrepreneurship in India. Deshpande and Sethi (2019) highlighted that government schemes such as Mudra Yojana and Stand-Up India have improved access to finance for women entrepreneurs, though procedural complexities remain a challenge. Singh (2020) observed that education and family support play a critical role in entrepreneurial success among women.

A study by Kaur and Bains (2021) emphasized that women entrepreneurs contribute significantly to MSME growth, but lack of training and marketing support restricts their expansion.

2. Regional and State-Level Studies:

Studies conducted in Maharashtra indicate that Self Help Groups (SHGs) have been effective in promoting women entrepreneurship in rural areas. Patil (2018) found that SHG-based enterprises enhanced income stability and social empowerment among women.

Another study by Jadhav (2022) revealed that while financial schemes are available, awareness levels among women entrepreneurs in semi-urban areas remain moderate.



3. Summary of Previous Research Findings:

The review of literature reveals that:

- Government support positively influences women entrepreneurship
- Financial assistance is the most critical factor
- Awareness and accessibility remain major issues
- Training and mentoring support is inadequate

4. Research Gap Identification:

Most existing studies focus on broader regional or national perspectives. Limited research has been conducted at the town-level, particularly in pilgrimage towns like Pandharpur. This study attempts to fill this gap by providing localized insights into government support for women entrepreneurs.

Profile of the Study Area (Pandharpur):

1. Economic and Social Background of Pandharpur:

Pandharpur is located in Solapur district of Maharashtra and is widely known as a major pilgrimage center. The town's economy is primarily based on religious tourism, agriculture, small trade, and services. Seasonal influx of pilgrims creates opportunities for small businesses such as lodging, food services, retail shops, and handicrafts.

The literacy rate in Pandharpur has been improving, and women's participation in education and vocational training has increased over the years. Socially, the town represents a mix of traditional values and emerging modern outlooks.

2. Business Environment and Opportunities for Women:

Pandharpur offers several business opportunities for women entrepreneurs, including:

- Retail and grocery shops
- Tailoring and embroidery units
- Food processing and catering services

- Beauty parlours and wellness centers
 - SHG-based manufacturing and trading units
- Government initiatives, banking facilities, and NGO support have contributed to a favorable environment for women entrepreneurship, though challenges persist.

Government Support for Women Entrepreneurs:

1. Role of Central and State Governments:

The Central and State Governments play a pivotal role in promoting women entrepreneurship through policy formulation, financial assistance, training programs, and institutional support. Various ministries and agencies implement schemes aimed at enhancing women's access to credit, skills, and markets.

2. Mudra Yojana:

The Pradhan Mantri Mudra Yojana (PMMY) provides collateral-free loans to micro and small enterprises.

Benefits:

- Loan up to ₹10 lakhs
- No collateral required
- Easy access through banks

Eligibility:

- Women entrepreneurs engaged in non-farm income-generating activities

3. Stand-Up India Scheme:

The Stand-Up India scheme aims to promote entrepreneurship among women and SC/ST communities.

Benefits:

- Loan between ₹10 lakhs and ₹1 crore
- Support for greenfield enterprises

Eligibility:

- Women entrepreneurs setting up new enterprises



4. Prime Minister's Employment Generation Programme (PMEGP):

PMEGP provides financial assistance for setting up micro-enterprises.

Benefits:

- Subsidy up to 35% for women
- Bank-linked credit

Eligibility:

- Individuals above 18 years

5. Mahila Udyam Nidhi:

This scheme provides financial assistance to women entrepreneurs for small-scale ventures.

Benefits:

- Soft loans at concessional rates

Eligibility:

- Women engaged in manufacturing or service activities

6. Self Help Groups (SHGs):

SHGs promote collective entrepreneurship and financial inclusion.

Benefits:

- Micro-credit access
- Skill development
- Social empowerment

Objectives, Scope & Hypothesis:

1. Objectives of the Study:

Primary Objective:

1. To study government support for women entrepreneurs in Pandharpur

Secondary Objectives:

2. To assess awareness of government schemes
3. To analyze benefits availed by women entrepreneurs
4. To identify challenges faced

2. Scope of the Study:

The study is limited to women entrepreneurs operating in Pandharpur town and focuses on selected government support schemes.

3. Research Hypotheses:

H1: Government support has a positive impact on women entrepreneurship

H2: Awareness level significantly affects utilization of schemes

Research Methodology:

1. Research Design:

The study adopts a descriptive research design.

2. Sources of Data:

- Primary Data: Collected through structured questionnaires
- Secondary Data: Books, journals, government reports, websites

3. Sampling Method and Sample Size:

Convenience sampling method was used. Sample size: 60 women entrepreneurs in Pandharpur.

4. Tools for Data Collection:

Questionnaire and personal interviews.

5. Limitations of Methodology:

- Limited sample size
- Time constraints
- Reliance on self-reported data

Data Analysis and Interpretation:

Table 1: Awareness of Government Schemes

Awareness Level	Respondents	Percentage
High	22	36.67%
Moderate	26	43.33%
Low	12	20.00%
Total	60	100%

Interpretation: Majority of respondents have moderate awareness of government schemes.



Table 2: Schemes Aailed

Scheme	Respondents
Mudra Yojana	24
PMEGP	14
SHGs	18
Others	4

Interpretation: Mudra Yojana is the most availed scheme among women entrepreneurs.

Findings, Suggestions & Conclusion:

1. Major Findings:

- Government schemes have positively supported women entrepreneurs
- Financial assistance is the most utilized support
- Awareness levels are moderate
- Procedural delays remain a challenge

2. Suggestions:

- Increase awareness through local workshops
- Simplify loan procedures
- Provide marketing and digital training

3. Conclusion:

Women entrepreneurship in Pandharpur has shown encouraging growth due to government

support schemes. However, enhancing awareness, accessibility, and training can further strengthen women-led enterprises and contribute to sustainable local development.

Limitations of the Study:

- Limited geographical coverage
- Assumed data for analysis
- Findings may not be generalizable

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