

## Atmanirbhar Bharat and Self-Reliance Schemes for Women Entrepreneurship Development in India: Problems and Prospects

ARATI SHRIRANG MULE

Research Scholar

Department of Economics, Vivekananda Mahavidyalaya, Aurangabad.

Email : draratimule@gmail.com

**Abstract:** India's Atmanirbhar Bharat (Self-Reliant India) initiative represents a significant push toward economic self-sufficiency, particularly in fostering women's entrepreneurship. This study evaluates various schemes introduced under Atmanirbhar Bharat, specifically aimed at supporting women entrepreneurs, and analyzes both the challenges and potential these programs present. Findings from a comprehensive review and survey among women entrepreneurs indicate that while these initiatives have created new avenues for financial and business support, many women still face challenges, such as limited access to funding, lack of business networks, and socio-cultural constraints. The study concludes with recommendations for enhancing the effectiveness of Atmanirbhar Bharat schemes to achieve a more inclusive and resilient economy.

**Key Words:** Atmanirbhar Bharat, women entrepreneurship, self-reliance, India, economic development.

### 1. INTRODUCTION:

The Atmanirbhar Bharat initiative, launched by the Government of India in 2020, aims to create a self-reliant nation through economic reforms and strategic investments. One of the critical areas of focus within this mission is empowering women entrepreneurs, providing them with opportunities to contribute to economic growth and gain financial independence. Women's entrepreneurship, although increasing, still faces significant challenges in India. This research investigates the impact of Atmanirbhar Bharat schemes on women entrepreneurs, analyzing both the problems and prospects that influence their entrepreneurial journey.

### 2. OBJECTIVES :

- To examine the effectiveness of Atmanirbhar Bharat schemes in promoting women's entrepreneurship.
- To identify key challenges faced by women entrepreneurs in accessing and benefiting from these schemes.
- To suggest strategies for improving scheme accessibility and enhancing the entrepreneurial ecosystem for women in India.

### 3. LITERATURE REVIEW :

A review of recent literature reveals that women entrepreneurs play an essential role in economic development, fostering job creation and contributing to GDP growth (Sharma & Kumar, 2021). Research highlights that access to credit, training, and market opportunities is critical for women entrepreneurs, yet they often face barriers due to gender biases, limited resources, and lack of support (Sen & Bose, 2020). While some studies acknowledge the potential of Atmanirbhar Bharat schemes, gaps remain in understanding how these schemes translate into actual benefits for women, especially in rural and semi-urban areas.

### Key Concepts

- **Atmanirbhar Bharat:** A government initiative aimed at promoting self-reliance through structural reforms, focusing on local production and economic resilience.
- **Women Entrepreneurship:** The process through which women engage in the creation, management, and growth of business ventures.

## Gaps in Literature

While extensive literature exists on women's entrepreneurship, few studies provide an in-depth examination of how Atmanirbhar Bharat schemes specifically address challenges unique to women. Additionally, there is limited research on the long-term prospects of these schemes for sustainable growth.

## 4. METHODOLOGY :

The study adopts a mixed-method approach, combining quantitative surveys and qualitative interviews with women entrepreneurs across different states in India. Data was collected from 300 women entrepreneurs, with respondents selected from various sectors, including manufacturing, services, and agriculture. Statistical analysis was used to evaluate the impact of Atmanirbhar Bharat schemes on business growth and financial performance, while qualitative insights explored personal experiences and perceived challenges.

### Data Collection Methods

- **Surveys:** Structured questionnaires were distributed to gather demographic information, awareness of schemes, and benefits received.
- **Interviews:** Semi-structured interviews provided insights into the challenges and opportunities experienced by women entrepreneurs.

### Sample Distribution

Respondents were selected from urban, semi-urban, and rural regions to ensure a comprehensive view of the issues faced by women entrepreneurs across geographical divides.

## 5. RESULTS :

### Awareness and Accessibility of Atmanirbhar Bharat Schemes

Data shows that 65% of respondents are aware of schemes under Atmanirbhar Bharat, yet only 40% have been able to access benefits. Reasons cited for lack of access include complicated application processes and limited local support.

Awareness of Schemes	Percentage (%)
Aware	65%
Not Aware	35%

Accessibility to Benefits	Percentage (%)
Accessed Benefits	40%
Unable to Access	60%

### Financial Challenges

Financial challenges were prominent, with 58% of respondents reporting difficulties in obtaining loans or grants under the schemes. Only 25% stated that they had successfully secured financial support, indicating a need for simplified financial aid procedures.

Financial Support	Percentage (%)
Secured Support	25%
Faced Difficulties	58%
No Attempt	17%

### Social and Cultural Barriers

Respondents highlighted social and cultural challenges, particularly in rural areas, where traditional gender roles limit women's involvement in business. These challenges were reported by 45% of rural respondents, underscoring the importance of awareness programs and community support to encourage women's participation in entrepreneurship.

## Growth Opportunities and Prospects

Despite challenges, 72% of women entrepreneurs reported optimism about the long-term potential of their businesses under Atmanirbhar Bharat. Respondents from urban areas and established industries expressed more confidence, indicating a more significant impact on businesses with existing market connections.

## 6. DISCUSSION :

The results illustrate that while Atmanirbhar Bharat schemes have created new opportunities, their reach and effectiveness remain limited by various factors. The complex application process and lack of localized support make it challenging for many women to access benefits. Social and cultural barriers further inhibit the participation of women, particularly in rural areas. These findings are consistent with previous research (Singh & Verma, 2022), which highlights the need for improved support structures for women entrepreneurs.

### Comparison with Existing Literature

These findings align with studies by Chatterjee & Banerjee (2021), which emphasize that despite government initiatives, women face systemic barriers that hinder their entrepreneurial success. However, the optimism shown by many respondents in this study aligns with Sharma (2020), who suggests that governmental reforms have the potential to foster an inclusive entrepreneurial ecosystem, provided access and implementation are improved.

### Implications and Limitations

The study's findings underscore the need for more accessible financial support systems, simplified procedures, and increased community-based support programs to aid women in entrepreneurial ventures. Limitations include a lack of sector-specific analysis, which could further refine the understanding of scheme effectiveness across industries.

## 7. CONCLUSION :

Atmanirbhar Bharat has made significant strides toward promoting women's entrepreneurship in India, yet more work is needed to achieve true inclusivity and effectiveness. Key challenges such as limited access to financial support, social constraints, and administrative hurdles prevent women entrepreneurs from fully benefiting from these schemes. For Atmanirbhar Bharat to realize its potential in promoting sustainable economic growth, especially for women, the government must prioritize simplifying access, enhancing financial literacy, and addressing socio-cultural barriers.

## 8. RECOMMENDATIONS

- 1. Simplify Scheme Accessibility:** Streamline application procedures and provide clear guidelines in local languages to facilitate access for women entrepreneurs.
- 2. Expand Financial Support:** Increase the availability of low-interest loans and grants specifically designed for women-owned small and medium enterprises.
- 3. Community Awareness Programs:** Conduct awareness campaigns at the community level to promote the importance of women's entrepreneurship.
- 4. Skill Development and Mentorship:** Establish mentorship programs and skill-building workshops to empower women entrepreneurs, particularly in rural areas.

## REFERENCES:

- Sharma, P., & Kumar, N. (2021). Women entrepreneurship and economic growth: An empirical study of Atmanirbhar Bharat. *International Journal of Entrepreneurship Development*, 45(2), 112-129.
- Sen, R., & Bose, A. (2020). Challenges and opportunities for women entrepreneurs in India. *Journal of Business Studies*, 33(4), 89-98.
- Singh, M., & Verma, T. (2022). Gender-specific barriers in Indian entrepreneurship: A regional analysis. *Indian Journal of Social Sciences*, 29(1), 56-74.
- Chatterjee, S., & Banerjee, K. (2021). Policy initiatives for inclusive growth: The case of Atmanirbhar Bharat. *South Asian Economic Review*, 24(2), 45-60.
- Sharma, R. (2020). Empowering women entrepreneurs in India: A study of government schemes. *Journal of Development Policy*, 12(3), 78-94.