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Effectiveness of Government Schemes in Promoting Women Entrepreneurship in Uttar Pradesh: A Review of ODOP, PMEGP, PMMY, PMKVY and DAY-NULM

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Abstract: Women entrepreneurship has come to the fore as a prime source of inclusive economic growth, employment and socio-economic empowerment. The Government of India and Government of Uttar Pradesh have implemented various policy measures to encourage entrepreneurial development among women, such as the One District One Product (ODOP) programme, Prime Minister's Employment Generation Programme (PMEGP), Pradhan Mantri Mudra Yojana (PMMY), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM). This review paper critically explores the targets, implementation mechanisms, women-specific provisions, and the effectiveness of these schemes. It synthesises the evidence in this area from government reports and the latest empirical research. The review reveals that financial assistance, women's skill development, Entrepreneurship training, Market linkage, and institutional support have played a significant role in enhancing women's access to entrepreneurial opportunities, but the impacts of these schemes depend on the design of the entrepreneurship programmes, the quality of implementation, awareness of the beneficiaries, and access to complementary support services. Limited awareness, procedural complexity, market access, lack of post-training support, and institutional coordination are recurring issues that are reported in the literature as factors that limit the sustainability of women's businesses in the long-term. Plus, the previous studies have largely focused on examining individual schemes separately, and there's a limited comparative analysis of the contribution of these schemes to women entrepreneurship in Uttar Pradesh. These areas of research are identified, and the need for an integrated policy approach that merges financial inclusion, capacity building, market development, and institutional support for making government interventions more effective in supporting sustainable women entrepreneurship is underlined.

Keywords: Women entrepreneurship, Government schemes, ODOP, PMEGP, PMMY, PMKVY, DAY-NULM, Uttar Pradesh, Entrepreneurship development.

Introduction

Inclusive economic growth, employment creation, innovation, and social change have become key pillars of women entrepreneurship. What's interesting is that it's well known as a way to encourage women's economic empowerment and to enhance their role in economic development. Women entrepreneurs are women who start, organize, and operate business enterprises and take entrepreneurial risks(Dhilon & Dalal, 2025; Rashmi, 2016; Sharma, 2013). Women entrepreneurship is a growing field in India, with the Government of India definition of a women-owned enterprise as one where 51% of the ownership is held by women and 51% of the employees are women.

Research in the area shows that women entrepreneurship plays a positive role in reducing poverty, household income, employment generation, innovation, and inclusive economic growth (Khalsa & Habibullah, 2025; Agarwal & Lenka, 2018; Franzke, 2022). Women entrepreneurs also help in increasing productivity and workforce participation, and in developing the region, especially the MSME sector, which has been a major industry contributor to the industrial output, exports, and employment in India (Rashmi, 2016). But Women entrepreneurs are still underrepresented in entrepreneurial activities because of a lack of financial, institutional, technological, and socio-cultural support to initiate and expand enterprises.

Actually, women entrepreneurship also helps to realize the United Nations Sustainable Development Goals (SDGs) by supporting SDG 5 (gender equality) by creating jobs, SDG 8 (decent work and economic growth) through innovation, SDG 9 (industry, innovation and infrastructure) through financial inclusion, and SDG 10 (reduced inequalities) through women's economic empowerment. Though, as reported in previous studies, lack of funding, lack of entrepreneurial skills, lack of market linkages, technology gap, and social constraints continue to constrain women entrepreneurs (Nair, 2020; Roja & Sunitha, 2025; Zhang, 2025).

In response to these challenges, the Government of India and Government of Uttar Pradesh have launched various initiatives for promoting entrepreneurship such as One District One Product (ODOP), Prime Minister's Employment Generation Programme (PMEGP), Pradhan Mantri Mudra Yojana (PMMY), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), and Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM). These schemes support women entrepreneurs through financial aid, entrepreneur development, skill development, market linkage and institutional support. Still, it has been suggested that these programmes are only effective if implemented, the beneficiaries are aware of them, institutional coordination exists, and there is access to complementary support services (Agarwal & Lenka, 2018; Khalsa & Habibullah, 2025; Shivakumar, 2020).

While there are several literature studies that have focused on the specific government initiatives, there isn't much comparative evidence of the effectiveness of those initiatives in fostering women entrepreneurship in Uttar Pradesh. This review paper aims to fill this gap by critically synthesizing the objective, implementation mechanism, achievements, challenges, and women-specific provisions of ODOP, PMEGP, PMMY, PMKVY, and DAY-NULM, which will help in understanding their contribution towards women entrepreneurship and suggest future research directions.

Why Government intervention is necessary

Structural barriers to women entrepreneurship aren't sufficiently overcome by market forces, and this is where government intervention is key for women entrepreneurship promotion. Three main arguments for government intervention were identified in the existing literature, namely, correcting market failures in access to finance, overcoming social and institutional barriers, and pursuing broader economic and social development goals (Agarwal & Lenka, 2018; Khalsa & Habibullah, 2025; Zhang, 2025). Women entrepreneurs often face institutional credit constraints because of the lack of collateral, financial exclusion, investor bias, and awareness of financial avenues, and require institutional support in the form of collateral-free loans, credit guarantees, subsidies, and micro-finance programmes (Rashmi, 2016; Dhilon & Dalal, 2025; Franzke, 2022). In addition to financial constraints, the continuous gender norms, family responsibilities, mobility constraints, and narrow business networks, along with unequal institutional opportunities, remain a hindrance to the entrepreneurial participation and enterprise growth of women (Roja & Sunitha, 2025; Tiwari, 2020). As a result, governments have a vital role in entrepreneurship training, skill development, mentoring, market access, and in creating an enabling policy environment to improve the entrepreneurial capacities and competitiveness of women (Yadav, 2021; Sharma, 2013; Dhilon & Dalal, 2025). it's also important to note in the literature that women's entrepreneurship isn't only a welfare measure but also a tool for economic growth, innovation, employment creation, social inclusion, and gender equality (Nair, 2020; Agarwal & Lenka, 2018; Zhang, 2025). In line with this, governments have launched integrated policy measures, such as financial support, capacity building programmes, institutional support and market facilitation, to boost women's entrepreneurship and support sustainable and inclusive economic development.

The necessity for this Review.

There are numerous studies on individual schemes, and few studies that compare schemes.

Objectives of Review Paper

- Map the major government schemes supporting women entrepreneurship.
- Compare their objectives and delivery mechanisms on common terms.
- Identify constraints that recur across schemes rather than within any single one.
- Locate the research gaps that scheme-specific studies have left unaddressed.

Government schemes supporting women entrepreneurship.

One District One Product (ODOP) Programme

The One District One Product (ODOP) Programme was initiated by the Government of Uttar Pradesh in 2018 to boost district-specific products, save the traditional industries and bring inclusive development of the economy of the region. The programme is designed with the premise that each district possesses its own distinct product, often with historical, cultural and economic significance, which can be fostered to boost local industry, nurture entrepreneurship, create jobs, and boost the competitiveness of Micro, Small and Medium Enterprises (MSMEs), artisans and local producers (Government of Uttar Pradesh, 2024; Ministry of MSME, 2024).

The approach of ODOP is full, which involves financial support, business development support like skill development, technology upgradation, infrastructure development, branding, packaging, quality improvement, digital marketing, market linkages, and export promotion. It also facilitates the use of Common Facility Centres (CFCs), trade fairs, exhibitions, buyer-seller meets and e-commerce platforms for enhancing product quality, production capacity, and competitiveness in the market (Government of Uttar Pradesh, 2024).

Women entrepreneurs are a significant group of beneficiaries of the programme. While not exclusively aimed at women, ODOP offers financial support, product-specific skills training, advanced toolkits, design and packaging support, branding, market linkages, and opportunities in exhibitions and digital marketing. These programs primarily cater to women entrepreneurs involved in handicrafts, handloom weaving, embroidery, food processing, and other traditional businesses to enhance their business skills and market opportunities (Government of Uttar Pradesh, 2024).

Studies conducted so far demonstrate the impact of ODOP on entrepreneurship development, MSME growth, rural industrialization, job creation, and reviving traditional industries. It has enhanced market access, value-chain integration, skills, and income generation based on product specialization and product branding. There are, however, concerns about its effectiveness, such as limited awareness, the lack of infrastructure, unequal access to finance, low digital literacy, marketing concerns, implementation issues, etc. that still persist. what's more, the impact of the programme on women entrepreneurs is still not empirically available, and further investigation on the role of the programme in supporting the entrepreneurship of women and sustainability of women entrepreneurship in Uttar Pradesh is required.

Critical Literature Review

This is because the One District One Product (ODOP) programme has proven to be a localized development strategy that can promote the development of a district product, support micro, small and medium enterprises (MSMEs), preserve traditional industries and improve the economic development of the region. Previous research consistently has pointed out that ODOP has been found to be a driver for entrepreneurship, employment creation, rural industrialisation and value chain integration in Uttar Pradesh (Patel, 2025; Tiwari, 2024; Kanujiya & Sahni, 2026). The programme also helps in branding, market linkages, export promotion and digital marketing, which in turn enhances the economic identity of the districts and promotes balanced regional development (Chaturvedi & Saxena, 2025; Chowdhary & Milan, 2024).

These are encouraging results, but the current evidence is small and weak. Studies tend to be descriptive analyses, conceptual discussions, or case studies in particular areas; however, without empirical rigor. Researchers state that job conditions, skill development, empowerment of artisans and preservation of traditional crafts are improved (B, 2025; Chaudhary & Singh, 2026; Kanujiya & Sahni, 2026), but they rarely evaluate long-term entrepreneurship sustainability, enterprise competitiveness, business growth or innovation. The programme's impact on entrepreneurial development in the long term as a result of the programme is therefore not fully understood.

Another theme is that the effectiveness of ODOP isn't product promotion alone, but rather via the integrated support of institutions. Research indicates that entrepreneurship support programs, such as financial aid, training, branding, digital platforms, and market linkages, collectively impact entrepreneurial performance (Patel, 2025; Chaturvedi & Saxena, 2025). But the lasting issues of limited infrastructure, digital literacy, training, access to finance, lack of marketing support, and awareness among beneficiaries are still limiting the outcomes of the programme (Tiwari, 2024; Chaudhary & Singh, 2026; Kanujiya, 2025). The findings suggest that the implementation quality is important to programme effectiveness.

One of the drawbacks in the present literature is the absence of direct evidence on women entrepreneurs under the ODOP programme. The majority of the studies focus on more general government entrepreneurship programs, including MUDRA and Stand-Up India, instead of analyzing the impact of women-specific measures in ODOP (Bharanitharan, 2024; Choudhary, 2025; Gawande & Kotkar, 2024). As a result, the programme's impact on women's entrepreneurial empowerment, business sustainability and socioeconomic growth is yet to be investigated.

In general, from the literature, it's known that ODOP is a potential strategy in promoting entrepreneurship in the region and the area. Though, there are still gaps in the research on its long-term effectiveness, implementation quality, digital inclusion, and specific impact on women entrepreneurs, specifically in Uttar Pradesh. Future research may be conducted using strong empirical and comparative techniques to determine if there's long-term entrepreneurial development, in addition to the economic benefits of ODOP.

Prime Minister's Employment Generation Programme (PMEGP)

The Prime Minister's Employment Generation Programme (PMEGP) was launched by the Government of India on 15 August 2008 under the Ministry of Micro, Small and Medium Enterprises (MSME) under the Rural Employment Generation Programme (REGP) and Prime Minister's Rozgar Yojana (PMRY). it's a flagship credit-linked subsidy scheme, which aims to create micro enterprises in the non-farm sector (MSME) with an objective to promote self-employment and sustainable employment opportunities (KVIC, 2023; ITD, 2023). The Khadi and Village Industries Commission (KVIC) is the Nodal Agency for the implementation of the scheme, whereas the State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and participating Banks are the nodal agencies at the State level. PMEGP gives financial aid in the shape of margin money subsidy for setting up the new micro enterprise, and for upgradation of PMEGP and MUDRA units. The top limit on the project cost under the scheme is ₹50 lakh for manufacturing and ₹20 lakh for business/service sector. Let me tell you, higher subsidy rates and lower beneficiary contribution are available to women and special category beneficiaries like scheduled tribes (ST), scheduled castes (SC), other backward classes (OBCs), minorities, ex-servicemen, persons with disabilities, transgender persons and beneficiaries of aspirational, hilly and border districts to promote inclusive entrepreneurship. The objective of PMEGP is to stimulate the micro-enterprise segment, promote entrepreneurship among the first generation and create sustainable employment opportunities, both in rural and urban areas (MSME, 2023; KVIC, 2023).

Although PMEGP is instrumental in fostering the self-employment of people and in empowering women entrepreneurs, there's clear evidence that it's highly dependent on design, access, and implementation. Critically examine Prime Minister's Employment Generation Programme (PMEGP).

The current literature has identified the Prime Minister's Employment Generation Programme (PMEGP) as one of the flagship credit-linked subsidy schemes that support the process of self-employment and micro-enterprise creation by providing financial assistance and Entrepreneurship Development Programme (EDP) training.

Critical Literature Review

PMEGP has been consistently found to create jobs and businesses by enhancing access to institutional finance for new and existing entrepreneurs (Sajna & Dharmaraj, 2024; Deepakumari & Savithri, 2024). The empirical findings show that PMEGP has achieved positive results in relation to enterprise development and utilization of loans. Sajna and (Dharmaraj, 2024) revealed that majority of the beneficiaries were using the sanctioned loans for productive activities, repaying their loan on time, and were satisfied with the scheme. The study further noted that EDP training and proper monitoring have a positive impact on repayment behaviour and business performance. Likewise, Deepakumari and Savithri (2024) found that training under PMEGP further increased the entrepreneurial skills of the women entrepreneurs and suggested the expansion of awareness programmes, making the training more accessible, and offering pre-entrepreneurial assistance to women to boost their participation in entrepreneurship.

Still, there are a number of implementation issues highlighted in the literature that impact on the effectiveness of the scheme. The consistency in reporting is in the area of loan sanctions and loan amounts, which are perceived as being inadequate and subject to delay. The recurring ones are loan sanctions, loan amounts which are perceived as inadequate and subject to delay, and approval delay. Besides, findings from earlier studies suggest that barriers to awareness, training and business support services remain as challenges for the women entrepreneurs, thereby undermining the potential of the programme over time. The results indicate that financial assistance isn't enough and has to be reinforced by efficient implementation of the loan, on-time delivery of credit, continual capacity building and post-loan support.

It is also observed that most of the studies on PMEGP are conducted in specific geographical areas like Kerala and Tiruchirappalli and the major focus of the PMEGP studies is on the loan repayment behavior, characteristics of the beneficiaries or training outcome. Less research has been done to assess the long term effects of the programme on women's business development, sustainability of enterprises and economic empowerment. what's more, there's limited comparative evidence on PMEGP in comparison with other entrepreneurship schemes of the Government. Lack of empirical research on effectiveness of PMEGP in promoting women entrepreneurship especially in the context of Uttar Pradesh is highlighted in these gaps.

Pradhan Mantri Mudra Yojana (PMMY)

The Government of India launched the Pradhan Mantri Mudra Yojana (PMMY) on 8 April 2015 to promote collateral-free institutional credit for the non-corporate, non-farm micro and small enterprises. The scheme will look to create employment opportunities, encourage self-employment and entrepreneurship, promote financial inclusion and encourage the “funding the unfunded” segment by disbursing loans through banks, Non-Banking Financial Companies (NBFCs) and Microfinance Institutions (MFIs). PMMY will provide financial assistance to an eligible repeat borrower in four categories (Shishu (₹ up to 50,000), Kishore (₹ 50,001 -₹ 5 lakh), Tarun (₹ 5 -₹ 10 lakh) and Tarun Plus (₹ 10 -₹ 20 lakh)) depending on the stage of the enterprise.

Since its launch, PMMY has become one of the biggest entrepreneurship financing schemes in India, having disbursed ₹33.64 lakh crore through 53.31 crore loan accounts. The scheme covered 5.46 crore loan accounts and released a loan amount of ₹5.42 lakh crore during FY 2024–25; Uttar Pradesh had the highest disbursement among all states. PMMY plays a crucial role in supporting women entrepreneurship and financial inclusion, as evidenced by the fact that women make up a large share of loan accounts, with 67% of all loan accounts since the launch of the scheme and 59.81% of loan accounts during FY 2024-25. Still, some of the studies conducted have found a lack of awareness, a delay to the procedures, insufficient loan sizes for expanding their businesses, and inadequate post-loan support, which can impact the long-term sustainability of women-owned businesses.

Critical Literature Review

The current body of literature singles out Pradhan Mantri Mudra Yojana (PMMY) as one of the key policy measures for financial inclusion and entrepreneurship development through collateral-free credit facilities for micro and small businesses. The evidence is a consistent link between PMMY and enhanced access to formal finance, especially for those who struggle to access it otherwise, by providing loans in three stages (Shishu, Kishore, and Tarun). The scheme has been effective in the financial inclusion of women entrepreneurs, which are a significant number of beneficiaries. on top of that, empirical evidence indicates that PMMY has helped in enterprise creation, income generation, employability, and economic empowerment of women (Kumar, 2018; Agarwala, 2022).

Despite these successes, the literature suggests that credit isn't enough to guarantee the sustainable development of enterprises. There are several studies that also support that providing financial support along with business development services, mentoring, entrepreneurship training, and financial capability support has a higher chance of achieving positive business outcomes (Abebe & Kegne, 2023; Soemitra, 2022; Jaiganesh, 2025). What's more, researchers have noted ongoing implementation issues such as documentation procedures, lack of awareness, lack of financial knowledge, lengthy application processes and unequal access for the poorest women entrepreneurs. These constraints negatively affect the programme's ability to facilitate the long-term growth of businesses and the sustainability of businesses (Danifel.S, 2025; Parida & Pradhan, 2020).

Overall, the literature indicates that PMMY has a strong impact on financial inclusion and the entrepreneurship of women by increasing the availability of institutional credit. The existing studies, however, are largely about loan outreach, financial inclusion, and credit utilization, and comparatively fewer studies are available that focus on loan utilization in the long term, long-term sustainability of the enterprises, and the overall impact of PMMY and other government entrepreneurship schemes. It shows that there's a need for more empirical studies on the effectiveness of PMMY in sustainable women entrepreneurship, especially in the context of Uttar Pradesh.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

The Ministry of Skill Development and Entrepreneurship (MSDE), India's flagship skill development scheme, the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), was launched in 2015 for providing free and industry-relevant skill training to improve employability and entrepreneurship. Its first three phases have trained over 1.37 crore youths, and PMKVY 4.0 (2022-2026) seeks to build a skilling ecosystem that's flexible, technology-driven, and demand-led, catering to the changing needs of the labour market (MSDE, 2023).

PMKVY 4.0 focuses on industry-related training, On-the-Job Training (OJT), digital learning, and reskilling/ upskilling for lifelong learning. The programme provides for Short-Term Training (STT), Recognition of Prior Learning (RPL) and Special Projects for difficult geographical scenarios or communities that are marginalized. It also supports the training of new technologies like Artificial Intelligence (AI), Industry 4.0 and digital skills to facilitate employability and entrepreneurial skills (MSDE, 2023).

The scheme is particularly focusing on women, the Scheduled Tribes (ST), the Scheduled Castes (SC) and other disadvantaged groups with regard to access to skill training, wage employment and self-employment. PMKVY has successfully digitalized the skill development process through the Skill India Digital platform, which has made it easier and more transparent to access the registration, counselling, training, assessment, certification and post-training tracking process of the skilling ecosystem (MSDE, 2023).

Critical Literature Review

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) has become the most significant skill development initiative in India, aimed at boosting employability, entrepreneurship, and the overall readiness of the workforce for the employment market by providing skill training in an industry-oriented manner. The findings of the literature review clearly show the positive impact of PMKVY on the beneficiaries in terms of their technical skills, communication skills, entrepreneurial awareness, and employability. The studies by (Prasad & Nagdeo, 2023; N & Shekhar, 2025; Joshi & Pandey, 2021) indicate that the scope of the PMKVY isn't limited to wage employment but is also extended to entrepreneurial thinking through transfer of entrepreneurial knowledge and innovation skills to the trainees.

Relevance of training to local labour market needs was identified as a major strength in the literature and PMKVY has focused on providing short-term industry-relevant training, certification and decentralised implementation through District Skill Committees. plus, research shows that the delivery of effective training has a positive impact on the readiness, confidence, and entrepreneurial skills of the workforce (Amin, 2025; Balakrishnan & Senthilkumar, 2025; Behera, 2024). Still, several studies have cited problems such as low quality of trainers, lack of good industry linkages, lack of training adapted to new technologies, and lack of adequate infrastructure as factors that lower the effectiveness of the programme.

While PMKVY has played a significant role in skill development and employability, there's a dearth of evidence on its impact on business performance and enterprise development. (Prasad and Nagdeo, 2023) reported that PMKVY did not show a significant effect on business capital accumulation, but it did have an impact on entrepreneurial ideas and self-confidence. Likewise, (Amin, 2025; Bisaria, 2026) found that while beneficiaries' employability skills and confidence increased, this did not necessarily lead to increased employment, enterprise development or continued improvement of their incomes. The shortcomings and needs of placement support and post-training mentoring continue to be a recurring challenge for the sustainability of programmes.

Literature on women entrepreneurship views suggests that PMKVY has enhanced the access of women and disadvantaged groups to skill development, thereby enhancing entrepreneurial capability and participation in the workforce. But challenges are still being observed in the accessibility of programmes, the lack of customization in the training process, institutional limitations and the lack of post-training assistance for marginalized women (Chakraborty & Sameem, 2025; Chauhan, 2024). In general, the literature suggests that PMKVY could be more successful in terms of human capital development and entrepreneurial capacity enhancement, rather than in terms of business growth. Future studies should thus focus on the long-term effects of PMKVY on women entrepreneurship performance, sustainability of business and its convergence with other Government entrepreneurship schemes, most notably the entrepreneurship schemes in Uttar Pradesh.

Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)

The National Urban Livelihoods Mission (NULM) was launched by the Government of India on 23 September 2013 with the aim of eradicating urban poverty through sustainable livelihoods. The mission was renamed as Deendayal Antyodaya Yojana-National Urban Livelihoods Mission, under the Ministry of Housing and Urban Affairs in 2015. The mission will work to ensure that the urban poor and vulnerable are less poor and vulnerable, through the encouragement of self-employment, skilled wage employment, community institutions and financial inclusion, as well as support for urban street vendors and shelters for the urban homeless.

DAY-NULM follows an integrated livelihood approach, which involves Self-Help Groups (SHGs) of urban poor, strengthening community institutions, market-oriented skill training, access to institutional credit and support of the establishment of micro-enterprises. The mission also works towards financial literacy, capacity building, market linkages, and entrepreneurship development, using City Livelihood Centres and other institutional mechanisms. What's interesting is to ensure inclusive urban development, special emphasis is given to women, scheduled tribes (STs), scheduled castes (SCs), minorities and persons with disabilities.

DAY-NULM offers opportunities for women entrepreneurs through the organization of SHGs, entrepreneurship training, bank linkage, interest subsidy and financial assistance for individual and group enterprises. The mission includes the participation of women as agents of economic development and aims to boost their entrepreneurial skills by providing them with ongoing institutional support, better access to finance and markets.

DAY-NULM has developed a sound institutional structure for livelihood promotion, but the Mission Document isn't so much about analysing the outcomes of the programme, but rather strategies for implementation. Hence, there's limited empirical evidence regarding its longer-term effects on the sustainability of enterprises, expansion of business ventures and women entrepreneurship, which poses a need to investigate the matter further, especially with respect to Uttar Pradesh.

Critical Literature Review

The Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) is dedicated to addressing the problem of urban poverty by encouraging women and other members of the target groups to engage in self-employment, skill development, and institutional support. What's interesting is that there is, however, little direct empirical evidence on its effectiveness, as most studies are on self-help groups (SHGs), microfinance, and the rural counterpart, DAY-NRLM, and not DAY-NULM. The specific contribution of the programme to the entrepreneurship of urban women, therefore, is still not well understood.

The findings of existing studies indicate that access to institutional support, financial inclusion, and SHGs' participation have a positive impact on women's entrepreneurial participation. (Choragudi, 2025) pointed out that urban livelihood programmes must be flexible and adaptable, and (Yong, 2025) argued that entrepreneurship requires more than just financial support; it also relies on networking, institutional support, and access to resources. In the same way, (Ghosh, 2023; Deshpandey, 2024). Here's what we found (2024): SHGs have a positive impact on economic participation, self-employment and access to credit. Still, the majority of studies measure the short-term economic results through cross-sectional approaches and offer little evidence of the longer-term sustainability of enterprises and business growth. There are also reports in the literature on the positive impact of SHGs on financial inclusion and women's decision-making power, but increased economic empowerment does not mean increased social empowerment. By the way, (kumar, 2021) suggested that SHGs help to enhance financial independence but failed to have a strong impact on ingrained gender norms.

What's more, recent research underscores the importance of implementing more than just credit with mentoring, financial education, market linkages and ongoing institutional support, as this will have a greater impact on entrepreneurial performance.

Although these were positive results, there were certain constraints that were present. The existing studies are mostly based on case studies in specific locations and mostly on the involvement of SHG and DAY-NRLM, which limits the generalizability of their findings for urban settings. Some other problems reported in the studies include poorest women being excluded, lack of awareness, paperwork issues, and heavy workload of the members of SHG. Thus, there isn't compelling evidence to assess the effectiveness of DAY-NULM directly, especially in Uttar Pradesh. Future studies must consider the long-term effects of the programme on the sustainability of businesses, competitiveness, digital inclusion and effectiveness of implementation, so as to understand the programme's role in supporting sustainable women's entrepreneurship in the city.

Comparative Study of the Schemes

Dimension	ODOP	PMEGP	PMMY	PMKVY	DAY-NULM
Scheme Type	State Government (Uttar Pradesh)	Central Government	Central Government	Central Government	Central Government
Primary Objective	Promote district-specific products, traditional industries, and exports	Let me tell you, promote self-employment through credit-linked subsidy	Improve access to collateral-free institutional credit	Develop employability and entrepreneurial skills	Promote sustainable urban livelihoods and poverty reduction
Primary Support Mechanism	Product development, branding, training, market linkage	Credit-linked subsidy, bank loan, EDP training	Collateral-free loans	Skill training and certification	SHGs, skill development, credit linkage, self-employment support
Target Beneficiaries	Artisans, MSMEs,	First-generation entrepreneurs	Micro and small	Youth, trainees, aspiring	Urban poor women,

	producer clusters		entrepreneurs	entrepreneurs	SHGs, street vendors
Financial Support	Loan facilitation and financial assistance	High	High	No	Moderate
Skill Development	Product-specific training	Entrepreneurship Development Program	No	High	Moderate
Market Linkage	High(branding, exhibitions, exports, e-commerce)	Limited	Limited	Limited	Moderate
Women-specific Support	Training, Modern Toolkit, product promotion, market access	Higher subsidy and only 5% beneficiary contribution	High participation of women borrowers	Inclusion through skill development	SHG-based collective entrepreneurship
Major Strength	Product specialization and value-chain development	Enterprise creation	Financial inclusion	Human capital development	Livelihood promotion through SHGs
Major Limitation	Uneven district capacity and digital readiness	Loan approval delays and documentation	Credit alone may not ensure income growth	Placement mismatch and limited enterprise outcomes	Uneven implementation across components

Comparative evidence shows that ODOP, PMEGP, PMMY, PMKVY and DAY-NULM are complementary and not competing measures as they focus on different aspects of women entrepreneurship. PMEGP and PMMY are aimed mainly at financial inclusion by enabling access to institutional credit, while PMKVY's emphasis is on developing skill sets and certifying the entrepreneurs. But, DAY-NULM focuses on strengthening livelihoods through the formation of SHGs and other community-based organizations, while ODOP works on a place-based approach, which involves encouraging product innovation through branding, technology upgradation, market linkages and export promotion (Kaur, 2023; Malik, 2023; Chaudhary & Singh, 2026).
PMEGP is the most detailed scheme for enterprise creation as it combines credit-linked subsidy, bank loan and Entrepreneurship Development Programme (EDP) training. The scheme is especially appealing for first-generation women entrepreneurs (Kaur, 2023) as the women beneficiaries are eligible for higher subsidy rates and are required to contribute only 5% of the project cost. PMMY has, however, led to a far greater level of access to formal finance for women through collateral-free loans, and has become one of the largest providers of institutional finance for women's micro-enterprises. Research shows, however, that access to finance can't single-handedly ensure long-term income improvement in the absence of business development services (Jakhar, 2025).

Unlike finance-oriented schemes, PMKVY isn't just about human capital development but it has been designed to impart skill training, skill certification and entrepreneurship training/capacity building in the industry. The programme has multiple benefits in terms of employability and entrepreneurial readiness; however, previous research indicates that lack of strong industry linkages, mismatch on job placements and lack of adequate post-training support is a reason for the limited impact of the programme on enterprise creation in the long term (Malik, 2023). Likewise, DAYNULM works on the basis of collective entrepreneurship by forming SHGs among the urban poor women and linking them with credit, promoting their livelihood and making them self-employed. The programme has been able to mobilize women in large numbers, with evidence showing that implementation isn't very uniform across the states and the components of the programme (Barman & Saloi, 2020; Kalra, 2026).

Here's what we found the difference is that, unlike the other schemes, ODOP focuses on product specialization and not on general entrepreneurship promotion. ODOP supports the competitiveness of traditional industries through product-specific skill development, branding, Common Facility Centres, exhibitions, digital marketing and export promotion, which are integrated. But, research shows that its success relies on the institutional capacity, digital readiness, and additional financial and marketing assistance provided at the district level (Yadav, 2024; Chaudhary & Singh, 2026).

The literature as a whole indicates that none of the schemes have sufficient scope to cover all the barriers of women businessmen. PMEGP is most useful for enterprise creation, PMMY is useful for financial inclusion, PMKVY for developing entrepreneurial skills, DAY-NULM for promotion of livelihoods through SHGs and ODOP for market-oriented development of traditional industries. As regards sustainable women entrepreneurship, the most critical finding from the comparative literature is that it's more likely to be achieved by a "credit-plus" approach as compared to any single intervention, which is a combination of three elements: financial assistance, entrepreneurship training, and institutional support and market linkage (Jakhar, 2025; Zhang, 2025; Chaudhary & Singh, 2026).

Research Gap

The existing literature has shown that there are some important gaps in the literature which need to be addressed in the context of government initiatives to promote women entrepreneurship in India. While previous research has consistently recognized the role of policy support in boosting women's access to finance, skills, and entrepreneurial opportunities, the evidence is descriptive rather than evaluative and is fragmented and uneven across schemes (Agarwal & Lenka, 2018; Franzke, 2022; Khalsa & Habibullah, 2025). The majority of studies describe government programs or barriers to women entrepreneurs, with few studies measuring the long-term impact of Government interventions in terms of enterprise survival, income growth, innovation, employment creation or business growth (Khalsa & Habibullah, 2025; Shivakumar, 2020; Zhang, 2025; Cooke & Xiao, 2020).

A second major gap relates to the predominance of scheme-specific research. Most of the existing studies have focused on reviewing individual programmes like PMEGP, PMMY, PMKVY, Stand-Up India, or SHG-based livelihood schemes and have limited efforts in comparing the objectives, the implementation and the outputs of various entrepreneurship schemes. So, there's limited comparative data on the complementarity of various government interventions to tackle women entrepreneurs' financial, skill, and market-related difficulties, especially in Uttar Pradesh where the state-level One District One Product (ODOP) programme is being implemented along with some of the key government schemes (Agarwal & Lenka, 2018; Kaur & Arora, 2022; Singh & Raghuvanshi, 2012; Tiwari, 2020).

It is also suggested in the literature that the research has focused mainly on issues related to access to credit, whereas less attention has been devoted to the interaction effect of financial support with entrepreneurship training and mentoring, market linkages, institutional support, and innovation. While several studies have indicated that finance alone isn't enough to make entrepreneurs successful and identified the need for an integrated support system, there has been limited empirical research on these credit-plus arrangements (Yadav, 2021; Nair, 2020; Dhilon & Dalal, 2025; Roja & Sunitha, 2025; Zhang, 2025).

Another notable limitation is the lack of context-sensitive and intersectional research. While the importance of the dimensions of entrepreneurial outcomes as shaped by caste, class, religion, rural-urban location and first-generation entrepreneurship have been acknowledged in previous studies, these haven't been studied empirically to date (Franzke, 2022; Khalsa & Habibullah, 2025; Tomer, 2025). Similarly, women entrepreneurs' outcomes of innovation, adoption of technology, digital entrepreneurship, enterprise growth and sustainability in the long run have received little research attention (Nair, 2020; Roja & Sunitha, 2025; Tomer, 2025).

Given this, the present review aims to compare and synthesize five government schemes: One District One Product (ODOP), Prime Minister's Employment Generation Programme (PMEGP), Pradhan Mantri Mudra Yojana (PMMY), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), and Deendayal Antyodaya

Yojana-National Urban Livelihoods Mission (DAY-NULM). This review will help in understanding the government initiatives, implementation, gender-specific measures, strengths, and weaknesses, and also have an overview of the priorities for future research and policy making.

Future Research Directions

Future studies should go beyond mere descriptive studies of government programmes and try to use more rigorous, comparative and longitudinal methods to assess the effectiveness of the programmes in encouraging the entrepreneurship of women. Existing research indicates that access to finance or participation in a scheme isn't the only outcome to be measured at the end of the loan period, but long-term outcomes should also be measured including enterprise survival, enterprise growth, earning income, creation of innovation and employment (Agarwal & Lenka, 2018; Khalsa & Habibullah, 2025; Zhang, 2025). In addition, further research needs to be undertaken to explore the interaction between financial support and entrepreneurship training and mentoring, market linkages and institutional support in an integrated credit-plus approach (Yadav, 2021; Nair, 2020; Roja & Sunitha, 2025). on top of that, comparative analysis on state/district level needs to be conducted to understand the differences in programme implementation and effectiveness, especially in the case of Uttar Pradesh. Future research needs to incorporate caste, class, regional and gender norms as context variables in developing frameworks for understanding the interventions that work, for whom, and under which conditions (Cooke & Xiao, 2020; Tomer, 2025; Franzke, 2022).

Policy Implications

Here's what we found the results of this review indicate that a more holistic approach is needed to support and encourage women entrepreneurship, involving a policy action that goes beyond simply providing financial support but also takes a gender responsive view. The existing evidence suggests that entrepreneurship training and mentoring, market linkages, digital support, and institutional guidance complement financial access and enhance the effectiveness of government schemes (Khalsa & Habibullah, 2025; Yadav, 2021; Zhang, 2025). Because of this, it's necessary to strengthen convergence of these schemes (ODOP, PMEGP, PMMY, PMKVY and DAY-NULM) and streamline administrative procedures, enhance awareness, outreach and timely access to credit by policymakers. also, policy interventions need to tackle social and institutional obstacles-such as child care responsibilities, mobility issues, and gender-based discrimination-using context specific and inclusive implementation strategies. Long term impacts and effectiveness of policy should also be assessed through continuous monitoring and impact evaluation in scheme design (Agarwal & Lenka, 2018; Franzke, 2022; Nair, 2020).

Conclusion

Various government initiatives have played a significant role in advancing the agenda of women entrepreneurship in India, thereby creating financial inclusion, entrepreneurial abilities, market access and socio-economic empowerment of women. But these programmes don't always work as well as they should due to ongoing implementation problems. Increase awareness, streamline administration, improve institutional coordination and expand market support to boost long-term government initiative effectiveness. This review offers a conceptual underpinning for the further empirical study of the effectiveness of the Government schemes for women entrepreneurship, especially in Uttar Pradesh.

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