

Awareness, Motivation, and Entrepreneurial Competence Among Women Entrepreneurs: Evidence from a Structural Equation Modelling Approach

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Abstract: Women entrepreneurship is increasingly recognised as a key pillar of inclusive and sustainable economic development, particularly in emerging economies where structural barriers limit women's participation in formal economic activities. Governments have introduced multiple startup support schemes aimed at encouraging women to engage in entrepreneurial ventures. However, limited empirical evidence explains how awareness of such schemes translates into entrepreneurial capability. Addressing this gap, the present study examines the relationship between awareness of startup support schemes, entrepreneurial motivation, and entrepreneurial competence among women entrepreneurs. Drawing on motivation theory and competence-based perspectives of entrepreneurship, the study proposes a mediation model in which entrepreneurial motivation acts as a psychological mechanism linking awareness and competence. Primary data were collected from 70 women entrepreneurs, and Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed using SmartPLS 4. The findings indicate that awareness of startup support schemes has a significant positive effect on entrepreneurial motivation and entrepreneurial competence. Entrepreneurial motivation partially mediates the relationship between awareness and competence. The model demonstrates moderate to substantial explanatory power, explaining 41.4% of the variance in entrepreneurial motivation and 71.9% of the variance in entrepreneurial competence. Predictive relevance was further established using PLSpredict. The study contributes to entrepreneurship and sustainability literature by integrating policy awareness, motivation, and competence into a unified explanatory framework and offers actionable policy implications for strengthening women-centric entrepreneurship initiatives.

Keywords: Women Entrepreneurship; Startup Awareness; Entrepreneurial Motivation; Entrepreneurial Competence; Sustainability; PLS-SEM.

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I. INTRODUCTION

Entrepreneurship is recognised as the primary engine of macroeconomic growth, job creation, and social transformation (Schumpeter, 1934; Audretsch, 2007). In the context of sustainable development, entrepreneurship is recognised as a crucial tool for promoting social inclusion, alleviating poverty, and advancing gender equality (Brush & Cooper, 2012). Women's entrepreneurship holds transformative potential; it not only empowers women economically but also enhances the resilience of households and local communities (World Bank, 2022). However, women entrepreneurs regularly face systemic structural, financial, and informational barriers that can impede their progress (Ahl & Marlow, 2012). Such barriers limit access to vital social networks, institutional capital, and formal support systems, thereby stifling the emergence and sustainability of female-led businesses.

To solve this issue, governments in developing economies are implementing various startup support mechanisms, including micro-financing, vocational training, and business incubation services (Shane, 2003). In Indian context, major initiatives like Startup India, Women Entrepreneurship Platform (WEP) are aimed at fostering an enabling ecosystem by reducing perceived risks and lowering the threshold for resource acquisition (NITI Aayog, 2023). However, the mere existence of these schemes does not guarantee success; Their effectiveness depends on the "awareness-to-action" pipeline. Although entrepreneurial intention and competence have been examined as separate variables in the literature (Bird, 1988; Boyatzis, 2008), there remains a significant empirical gap regarding how policy awareness translates into competence.

According to this study, awareness by itself is not enough to accelerate the growth of professional competence; it must be internalised through a psychological mechanism called entrepreneurial motivation. Motivation acts as the emotional and cognitive bridge that transforms knowledge of external support into actual business behaviour (Carsrud & Brännback, 2011). In the absence of high internal motivation, even well-funded policy interventions may fail to result in the acquisition of strategic skills or long-term venture sustainability (Shane et al., 2003). In order to help Indian women entrepreneurs go from necessity-based survival to opportunity-led growth, it is essential to comprehend this internalisation process.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

➤ *Awareness of Startup Support Schemes*

Awareness about startup support schemes means the extent to which entrepreneurs are informed about financial incentives, institutional and other technical support systems of

government and non-government organisations (Shane, 2003). This awareness among aspiring entrepreneurs plays a vital role in reducing informational asymmetry and enhancing the perceived feasibility of entrepreneurship (NITI Aayog, 2023). In the absence of such knowledge, even robust policies like *Startup India* or the *Mudra* scheme often fail to achieve their intended macroeconomic outcomes because the "informational filter" prevents potential beneficiaries from engaging with the state (Audretsch, 2007).

awareness is a critical constraint in case of women entrepreneurs as they frequently operate outside formal networks and lack access to traditional institutional channels (Ahl & Marlow, 2012). According to research, one of the greatest obstacles to admission is still a lack of knowledge about financial aid and registration procedures (World Bank, 2022). Therefore, awareness must be conceptualized as a multidimensional construct which include financial, regulatory, and incubation support that allows women to identify market opportunities and perceive entrepreneurship as a viable, supported career path (Brush & Cooper, 2012).

➤ *Entrepreneurial Motivation*

The internal and external factors that push people to start and maintain a business, such as the need for autonomy and psychological fulfillment, are referred to as entrepreneurial motivation (Bird, 1988). Motivation is particularly vital for women in emerging economies, because they often face socially constrained environments and higher perceived risks than men (World Bank, 2022). Startup support schemes act as an external stimuli which strengthen this motivation by providing a sense of institutional legitimacy and reducing the fear of failure (Shane et al., 2003).

According to existing research, being aware of assistance programs indicates a "supportive ecosystem," which strengthens a person's confidence in their capacity for entrepreneurship (Audretsch, 2007). In this framework, motivation acts as the psychological catalyst that transforms external information and resources into actual entrepreneurial behavior (Carsrud & Brännback, 2011)., policy awareness remains dormant and fails to translate into functional capability in the absence of this internal motive (Boyatzis, 2008). Therefore, Higher levels of entrepreneurial motivation are expected to positively correlate with greater awareness of startup support.

H1: Awareness of startup support schemes has a positive and significant influence on entrepreneurial motivation.

➤ *Entrepreneurial Competence*

The collection of organizational, strategic, and psychological skills needed to successfully manage and grow a

business is known as entrepreneurial competence (Boyatzis, 2008). These competencies consist of multidimensional skills, including opportunity recognition, risk management, resource coordination, and a high tolerance for ambiguity (Bird, 1988). Unlike inborn personality traits, these competencies are dynamic and evolve with ongoing education, intentional practice, and consistent participation in the entrepreneurial ecosystem (Shane, 2003). The development of these competencies is often accelerated among women entrepreneurs through exposure to external support systems, such as vocational training, technical and institutional support (World Bank, 2022).

➤ *Entrepreneurial Motivation and Competence*

Motivation is the main force that helps people build competence by encouraging them to keep trying, actively learn, and stay strong even when facing difficulties (Carsrud & Brännback, 2011). Entrepreneurs who are highly motivated are more willing to put in the mental and physical effort needed to learn difficult business tasks, try new ideas, and handle market challenges (Shane et al., 2003). In the case of women entrepreneurship, inner motivation like the desire for independence or to make a social impact helps to turn hidden potential into real business skills and better decision-making ability (Brush & Cooper, 2012).

H2: Entrepreneurial motivation has a significant positive effect on entrepreneurial competence

➤ *Awareness and Entrepreneurial Competence*

Awareness of startup support schemes not only affects mindset but also directly helps in building entrepreneurial

skills. When people know about these schemes, they are more likely to join government training programs, mentorship, and advisory services, which help them learn important skills (NITI Aayog, 2023). By reducing the lack of information, awareness helps entrepreneurs access useful resources like financial literacy and digital marketing training, which improve their abilities (Ahl & Marlow, 2012). So, the more an entrepreneur knows about available support, the better their technical skills and business decision-making become (Audretsch, 2007).

H3: Awareness of startup support schemes has a significant positive effect on entrepreneurial competence.

➤ *The Mediating Role of Entrepreneurial Motivation*

Drawing on classic psychological frameworks, this study suggests that external factors like awareness of government schemes affect outcomes like entrepreneurial skills mainly through internal factors like motivation. Motivation acts as a link that turns simple awareness into the energy needed to build skills (Shane, 2003). Without motivation, awareness remains just information and does not lead to real learning or long-term business success (Boyatzis, 2008). So, motivation helps to explain why and how awareness of support systems leads to better entrepreneurial performance.

H4: Entrepreneurial motivation mediates the relationship between awareness of startup support schemes and entrepreneurial competence.

• *Conceptual Model*

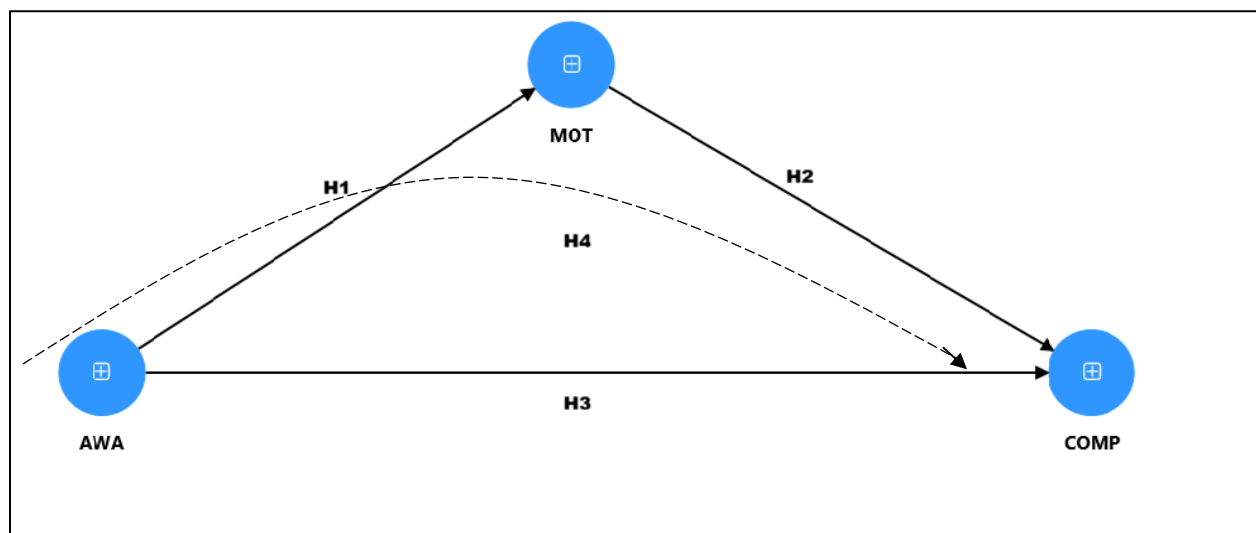


Fig 1: Conceptual Framework of the Study

III. MATERIALS AND RESEARCH METHODS

➤ Study Context and Data Collection

The study was conducted among women entrepreneurs operating in Kerala, India. Kerala was selected due to its active implementation of women-centric entrepreneurship initiatives and strong institutional support ecosystem. Data were collected using a structured questionnaire administered through both offline and online modes.

➤ Sampling Technique and Sample Size

A non-probability purposive sampling technique was employed due to the absence of a comprehensive sampling frame. A total of 70 valid responses were retained for final analysis, which satisfies the minimum requirements for PLS-SEM in exploratory research.

Table 1: Sample Profile of Respondents

| Demographic Variable | Category | Frequency (n) | Percentage (%) |
|---|--------------------|---------------|----------------|
| Age (years) | Below 25 | 2 | 2.9 % |
| | 25–40 | 17 | 24.3 % |
| | 40–55 | 35 | 50 % |
| | Above 55 | 16 | 22.9 % |
| | Total | 70 | 100 % |
| Marital Status | Married | 55 | 78.6 % |
| | Widow | 15 | 21.4 % |
| | Total | 70 | 100 % |
| Educational Qualification | Illiterate | 3 | 4.3 % |
| | SSLC | 34 | 48.6 % |
| | Plus Two | 25 | 35.7 % |
| | College Level | 8 | 11.4 % |
| | Total | 70 | 100 % |
| Duration of Membership in Kudumbashree | 1–8 years | 25 | 35.7 % |
| | 9–15 years | 24 | 34.3 % |
| | More than 15 years | 21 | 30 % |
| | Total | 70 | 100 % |
| Social Status | APL | 41 | 58.6 % |
| | BPL | 29 | 41.4 % |
| | Total | 70 | 100 % |

➤ Measures

The measurement items used in this study were formulated based on an extensive review of entrepreneurship, motivation, and competence literature and were contextually adapted to reflect government startup initiatives and women entrepreneurship in India. Given the policy-specific nature of startup support schemes, several items were framed to capture awareness of institutional programs and support mechanisms. All items were subjected to rigorous reliability and validity assessment using PLS-SEM.

Table 2: Measurement Items

| Awareness of Startup Support Schemes (AWA) |
|--|
| AWA1. I am aware of the Startup India Seed Fund Scheme (SISFS). |
| AWA2. I am aware of tax exemptions available to startups for up to three years. |
| AWA3. I am aware of the loan facilities available under the MUDRA scheme. |
| AWA4. I am aware of the process of obtaining DPIIT recognition as a startup. |
| AWA5. I am aware of incubation support facilities provided to startups. |

| |
|---|
| AWA6. I am aware of the loan facilities provided under the SVEP initiative. |
| AWA7. I am aware of skill training programs offered under SVEP. |
| AWA8. I am aware of the services provided by Micro Enterprise Consultants (MECs). |
| Entrepreneurial Motivation (MOT) |
| MOT1. Entrepreneurship offers the possibility of earning higher financial returns. |
| MOT2. Entrepreneurship is more attractive to me than working for a fixed salary. |
| MOT3. Availability of funds and loans motivates me to become an entrepreneur. |
| MOT4. Entrepreneurship gives me the freedom to make independent decisions. |
| MOT5. Entrepreneurship provides opportunities to learn new things. |
| MOT6. Entrepreneurship gives me mental satisfaction. |
| MOT7. I feel confident in my ability to succeed as an entrepreneur. |
| MOT8. Entrepreneurship helps me fulfil my self-actualisation needs. |
| MOT9. I am motivated by the responsibility involved in running a business. |
| MOT10. My willingness to take risks motivates me to engage in entrepreneurship. |
| Entrepreneurial Competence (COMP) |
| COMP1. I have a high tolerance for uncertainty and ambiguity in business situations. |
| COMP2. I am able to foresee future trends and plan my business activities accordingly. |
| COMP3. I can effectively coordinate the activities of different people involved in my business. |
| COMP4. I am willing to take higher risks to achieve higher business returns. |
| COMP5. I actively seek new business opportunities and challenges. |
| COMP6. I am capable of managing financial resources efficiently. |
| COMP7. I try to understand the root causes of problems before making business decisions. |
| Response scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. |

➤ *Data Analysis Technique*

PLS-SEM was employed using SmartPLS 4. Measurement model and structural model assessments were conducted following established guidelines. Bootstrapping with 5000 subsamples was used for hypothesis testing.

IV. RESULTS

➤ *Measurement Model Assessment*

Reliability, convergent validity, and discriminant validity were assessed.

Table 3: Reliability and Convergent Validity (Alpha, CR, AVE)

| | Cronbach's Alpha | Composite Reliability (rho_a) | Composite Reliability (rho_c) | Average Variance Extracted (AVE) |
|-------------------|-------------------------|--------------------------------------|--------------------------------------|---|
| Awareness | 0.828 | 0.834 | 0.87 | 0.459 |
| Competence | 0.845 | 0.871 | 0.885 | 0.533 |
| Motivation | 0.872 | 0.882 | 0.897 | 0.467 |

Table 4: Discriminant Validity (HTMT Values)

| | Awareness | Competence | Motivation |
|-------------------|------------------|-------------------|-------------------|
| Awareness | 0.678 | | |
| Competence | 0.752 | 0.73 | |
| Motivation | 0.643 | 0.784 | 0.683 |

➤ *Structural Model Results*

All hypothesized paths were statistically significant.

Table 5: Structural Model Results and Hypothesis Testing

| Hypothesis | Structural Path | β | t-value | p-value | Decision |
|------------|-------------------------|---------|---------|---------|-----------|
| H1 | Awareness → Motivation | 0.643 | 10.421 | <0.001 | Supported |
| H2 | Motivation → Competence | 0.511 | 5.179 | <0.001 | Supported |
| H3 | Awareness → Competence | 0.424 | 4.337 | <0.001 | Supported |

➤ *Mediation Analysis*

Entrepreneurial motivation partially mediates the relationship between awareness and competence.

Table 6 Structural Model Results and Hypothesis Testing(Mediation)

| Hypothesis | Indirect Path | Indirect Effect (β) | t-value | p-value | Mediation Type | Decision |
|------------|---|-----------------------------|---------|---------|-------------------|-----------|
| H4 | Awareness → Motivation → Competence | 0.329 | 4.78 | <0.001 | Partial mediation | Supported |

The mediating role of entrepreneurial motivation was examined using bootstrapping procedures. The indirect effect of awareness of startup support schemes on entrepreneurial competence through entrepreneurial motivation was found to be positive and statistically significant ($\beta = 0.329$, $p < 0.001$). As the direct effect of awareness on competence also remained significant, entrepreneurial motivation was found to partially mediate the relationship between awareness and entrepreneurial competence, thereby supporting H4.

➤ *Coefficient of Determination (R^2)*

Table 7: Coefficient of Determination (R^2)

| Endogenous Construct | R^2 | Adjusted R^2 | Interpretation |
|-----------------------------------|-------|----------------|-------------------------------|
| Entrepreneurial Motivation (MOT) | 0.414 | 0.405 | Moderate explanatory power |
| Entrepreneurial Competence (COMP) | 0.719 | 0.711 | Substantial explanatory power |

The explanatory power of the model was assessed using the coefficient of determination (R^2). Awareness of startup support schemes explained 41.4% of the variance in entrepreneurial motivation, indicating moderate explanatory power. Awareness and entrepreneurial motivation together explained 71.9% of the variance in entrepreneurial competence, demonstrating substantial explanatory power. These results suggest that the proposed model has strong predictive capability in explaining entrepreneurial competence among women entrepreneurs.

➤ *Predictive Relevance*

PLSpredict results confirm predictive relevance.

Table 8: Predictive Relevance Summary

| Construct | $Q^2_{\text{predict Range}}$ | Predictive Relevance |
|-------------------|------------------------------|----------------------|
| Motivation (MOT) | 0.008 – 0.321 | Moderate |
| Competence (COMP) | 0.119 – 0.412 | Moderate to High |

Predictive relevance of the proposed model was assessed using the PLSpredict procedure. The Q^2_{predict} values for all indicators of entrepreneurial motivation and entrepreneurial competence were positive, indicating that the model possesses predictive relevance. Furthermore, the PLS-SEM prediction errors (RMSE and MAE) were generally lower than those of the linear benchmark model, suggesting moderate to high predictive power. These findings confirm the model's capability to predict entrepreneurial motivation and competence beyond the estimation sample.

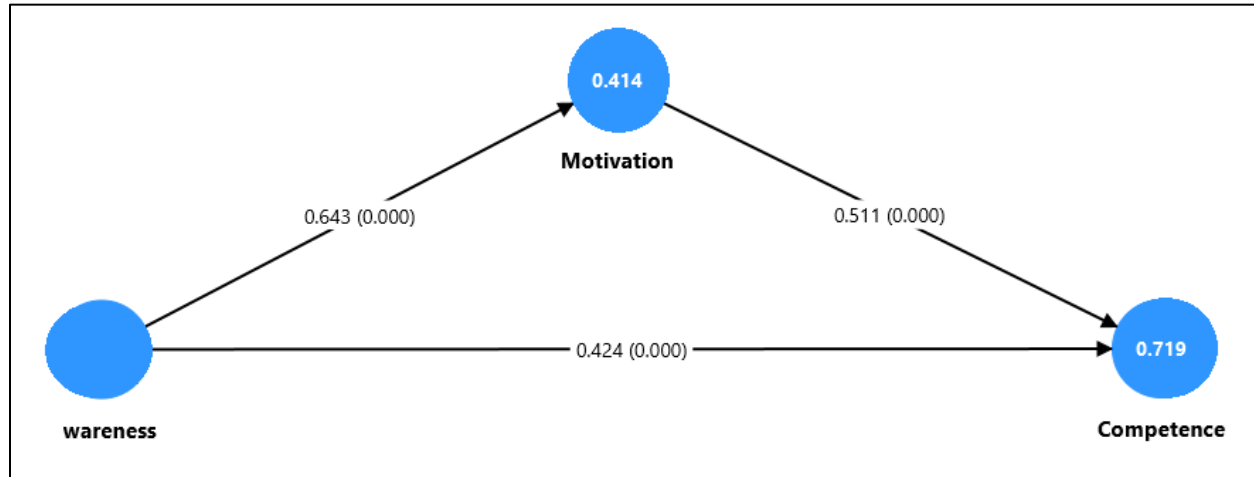
➤ *Final Structural Model*

Fig 2 : Structural Equation Model with Standardized Path Coefficients

V. DISCUSSION

This study set out to examine how awareness of startup support schemes influences entrepreneurial motivation and entrepreneurial competence among women entrepreneurs, with a particular focus on the mediating role of motivation. The findings provide strong empirical evidence that awareness of government-led startup initiatives is not merely informational in nature but plays a substantive role in shaping motivational orientations and capability development among women entrepreneurs.

The results reveal that awareness of startup support schemes has a significant and positive effect on entrepreneurial motivation. This finding aligns with institutional and resource-based perspectives, which argue that access to information about financial incentives, training programmes, incubation facilities, and advisory services reduces perceived uncertainty and increases the perceived feasibility of entrepreneurship. When women entrepreneurs are aware of schemes such as Startup India, MUDRA, and SVEP, they are better able to visualise entrepreneurial pathways, assess risks, and recognise entrepreneurship as a viable and rewarding career option. Awareness thus functions as an enabling condition that activates both intrinsic and extrinsic motivational drivers, including financial aspirations, autonomy, learning opportunities, and psychological satisfaction.

Entrepreneurial motivation, in turn, exhibits a strong and significant influence on entrepreneurial competence. This relationship highlights motivation as a critical internal driver that transforms intent into capability. Motivated entrepreneurs are more likely to engage in proactive learning, opportunity recognition, strategic planning, and resource coordination, which collectively enhance their competence. The findings support behavioural and self-determination perspectives, suggesting that motivation energises sustained effort,

experimentation, and adaptive decision-making—qualities essential for competence development in uncertain and resource-constrained entrepreneurial environments.

Importantly, the study finds that entrepreneurial motivation partially mediates the relationship between awareness of startup support schemes and entrepreneurial competence. This partial mediation indicates that awareness influences competence both directly and indirectly through motivation. The direct effect suggests that awareness itself enhances competence by enabling access to institutional resources such as training, mentoring, and financial support, which directly contribute to skill development. At the same time, the indirect pathway underscores motivation as a psychological mechanism through which awareness translates into deeper engagement, learning, and capability accumulation. This dual pathway reinforces the idea that policy interventions operate through both structural and behavioural channels.

The explanatory power of the model further strengthens the study's contributions. Awareness of startup support schemes explains a substantial proportion of variance in entrepreneurial motivation, while awareness and motivation together explain a large share of variance in entrepreneurial competence. These results indicate that policy awareness and motivation are central determinants of competence development among women entrepreneurs, rather than peripheral factors. Moreover, the predictive relevance analysis confirms that the model is capable of predicting entrepreneurial motivation and competence beyond the estimation sample, thereby enhancing the robustness and practical relevance of the findings.

From a sustainability perspective, the findings are particularly significant. Women entrepreneurship is increasingly recognised as a driver of inclusive economic growth, social equity, and sustainable livelihoods. However, structural barriers such as information asymmetry, limited

institutional access, and constrained social capital often inhibit women's entrepreneurial potential. By empirically demonstrating the role of awareness and motivation in competence development, this study provides evidence-based insights into how policy ecosystems can be designed to foster sustainable entrepreneurship outcomes.

Overall, the discussion highlights three key contributions. First, it establishes awareness of startup support schemes as a foundational antecedent of entrepreneurial motivation. Second, it positions motivation as a critical mediator linking policy awareness to competence development. Third, it underscores the importance of integrating psychological and capability-based perspectives into entrepreneurship policy research. Together, these insights advance understanding of how institutional interventions can translate into meaningful entrepreneurial outcomes for women.

VI. POLICY IMPLICATIONS

The findings of this study offer several important policy implications for promoting sustainable women entrepreneurship, particularly in emerging economies where government-led startup initiatives play a central role in entrepreneurial ecosystems.

First, policymakers should prioritise targeted and context-sensitive awareness campaigns. While numerous startup schemes and support mechanisms exist, their effectiveness is contingent upon entrepreneurs' awareness and understanding of these initiatives. Traditional information dissemination methods may not adequately reach women entrepreneurs, especially those operating at the grassroots level. Therefore, policymakers should adopt multi-channel communication strategies, including local institutions, self-help groups, digital platforms, and community-based organisations, to ensure that information about startup schemes is accessible, comprehensible, and relevant. Enhancing awareness is not merely an administrative task but a strategic intervention that can stimulate motivation and entrepreneurial engagement.

Second, the partial mediating role of entrepreneurial motivation suggests that awareness alone is insufficient. Policy interventions should be designed to actively stimulate motivational drivers alongside information provision. Training programmes and awareness workshops should incorporate motivational components such as success stories, peer learning, role models, and experiential learning activities that reinforce self-confidence, autonomy, and risk-taking propensity. By integrating motivational elements into policy delivery, programmes can move beyond compliance-oriented participation and foster deeper psychological engagement among women entrepreneurs.

Third, the strong influence of motivation on entrepreneurial competence highlights the need for sustained mentoring and capability-building initiatives. Policy makers

should strengthen mentoring systems that provide continuous guidance rather than one-time training interventions. Mentors can play a crucial role in translating motivation into competence by supporting opportunity recognition, strategic planning, financial management, and problem-solving. Structured mentoring networks, especially those involving experienced women entrepreneurs, can enhance learning outcomes and reduce dropout rates among early-stage ventures.

Fourth, incubation and advisory services should be tailored to address the specific challenges faced by women entrepreneurs. Competence development is not uniform across individuals, and policy programmes must account for differences in prior experience, education, and social context. Customised training modules focusing on strategic foresight, coordination skills, and financial management can enhance the effectiveness of support mechanisms. Additionally, integrating psychological resilience and uncertainty management into training curricula can further strengthen entrepreneurial competence.

Finally, from a sustainability standpoint, policymakers should recognise that women entrepreneurship contributes not only to economic growth but also to social inclusion and community development. By fostering awareness, motivation, and competence, startup policies can create long-term, self-sustaining entrepreneurial ecosystems that empower women and generate inclusive development outcomes. Continuous monitoring and evaluation of awareness and motivation levels among beneficiaries can help refine policy design and improve programme effectiveness over time.

VII. CONCLUSION

This study examined the relationships between awareness of startup support schemes, entrepreneurial motivation, and entrepreneurial competence among women entrepreneurs. By adopting a structural equation modelling approach, the study provides robust empirical evidence that awareness and motivation are central to competence development in entrepreneurship.

The findings demonstrate that awareness of government startup initiatives significantly enhances entrepreneurial motivation and competence. Women entrepreneurs who are informed about financial incentives, training programmes, incubation facilities, and advisory services are more motivated to engage in entrepreneurial activities and better equipped to develop the capabilities required for business success. Entrepreneurial motivation was found to partially mediate the relationship between awareness and competence, highlighting its role as a key psychological mechanism through which policy interventions translate into capability development.

The study contributes to entrepreneurship and sustainability literature by integrating institutional, motivational, and competence-based perspectives. It advances

understanding of how policy awareness influences entrepreneurial outcomes not only through direct resource access but also through internal motivational processes. By focusing on women entrepreneurs, the study addresses an important gap in entrepreneurship research and underscores the relevance of gender-sensitive policy design.

From a practical standpoint, the findings suggest that effective entrepreneurship policies must go beyond scheme formulation and emphasise awareness creation, motivational stimulation, and continuous capability development. Policies that successfully combine these elements are more likely to foster sustainable entrepreneurial ecosystems that empower women and contribute to inclusive economic growth.

Despite its contributions, the study has certain limitations. The cross-sectional design restricts causal inference, and future research could adopt longitudinal approaches to examine how awareness, motivation, and competence evolve. Additionally, future studies may explore the role of contextual moderators such as social capital, digital literacy, and regional institutional quality. Expanding the model to include entrepreneurial performance and sustainability outcomes would further enrich the understanding of women entrepreneurship.

In conclusion, this study highlights that awareness and motivation are not peripheral factors but fundamental drivers of entrepreneurial competence. Strengthening these dimensions through well-designed policies can play a vital role in advancing sustainable women entrepreneurship and inclusive development.

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