

AN ANALYSIS OF AWARENESS LEVELS TOWARDS GOVERNMENT SCHEMES FOR WOMEN ENTREPRENEURS IN THOOTHUKUDI DISTRICT

Dr. M. Selladurai

Assistant Professor,

Department of Commerce (CS & AF), SRM Institute of Science and Technology, Kattankulathur, Tamil Nadu, India

Email: m.selladurai@gmail.com

ORCID ID: <https://orcid.org/0000-0003-4855-833X>

Abstract

Entrepreneurs play a crucial role in economic growth, acting as the engine that drives innovation, job creation and overall prosperity. A rising percentage of women are following their goals to become entrepreneurs and be successful in their business endeavours as the Indian start-up industry grows. Women's entrepreneurship is essential to society's advancement and growth in the economy. Significant business and economic growth in the nation has resulted from the growing number of women pursuing business ownership. The Government worldwide implements various schemes to support and empower women in starting and scaling businesses. The Indian government carries out a number of programs to help achieve this goal. For women entrepreneurs many government and non-government organizations they are providing training, economic development, merchandising and loan disbursement. According to the last NSS survey in India we have 60.84 million Micro Small and Medium Enterprises (MSME's) out of them only 20.37% MSMEs were owned by women. This paper focused to make a clear study on the awareness level amongst women entrepreneurs under numerous government schemes which are readily available to encourage and empower the women community in their entrepreneurial activities. With the assistance taken from both quantitative surveys and qualitative interviews, the research compiled with various advanced statistical tools and techniques to gather the data from the wide range of women respondents in Thoothukudi regional area. The findings will contribute valuable insights into the current state of awareness among women entrepreneurs in Thoothukudi regarding government schemes.

Keywords: *Women entrepreneurs, Government schemes, Awareness, Women empowerment, Entrepreneurship, Strategies and Policies, Government support*

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INTRODUCTION

In India women are vital to every family, yet historically, they were reliant on men. In the past men have discriminated against women in the male-dominated society. In comparison to previous generation, Women nowadays possess greater education, bolder and more assertive. One major measure of women's success in the economy is their employment status. The Indian government implemented a number of measures toward the end of the 19th century, such as globalization, privatization, and economic liberalization, which significantly changed the country's economic landscape. Women entrepreneurs are growing significantly in the modern era. It is indisputable that women entrepreneurs play a critical role in advancing the nation's economy and advancement. But getting the money and resources they need to launch and grow their businesses can be difficult for women entrepreneurs. The implementation of government schemes targeted at assisting female entrepreneurs is essential in establishing an environment that is favourable to their involvement in business activities. While India acknowledges the vital role that female entrepreneurs play in promoting social and economic development. A significant barrier frequently exists in the form of information and availability of resources. Creating a healthy atmosphere for women entrepreneurs in becoming more and more important as the Thoothukudi district works to empower its people and diversify its economy. Nonetheless, obstacles still exist in the terms of guaranteeing sufficient knowledge and application of government schemes intended to assist women-

owned businesses. In this research paper, the researcher made a study on the awareness level towards various government schemes of young budding women entrepreneurs located in Thoothukudi district. The study will assess the public's knowledge of government schemes, the factors influencing public knowledge, and the impact that public awareness has on the success of female entrepreneurs.

SCOPE OF THE STUDY

For the economic and social development, women are at the forefront of it. They have become the pillars of the nation in an industrialized society. Now women are entered into various fields like manufacturing, trading and service activities. This study is focused to analyse Evaluate the awareness level about the existence and details of the government scheme for women entrepreneur in Thoothukudi district. Also, it deals with Socio economic background; various problems faced, and make suitable suggestions based on the suggestion of the analysis.

RESEARCH METHODOLOGY

In this research work both primary and secondary data gathered from various sources has been used. The questionnaire has been distributed to gather data about the awareness level of women entrepreneurs in Thoothukudi district. Secondary data such as several websites, government reports and articles have been considering, composing and clearing up the topic of the research. The research was made under convenience sampling method to get adequate information. The data were gathered from total of 50 women entrepreneurs in Thoothukudi region. Hence the sample size is 50. Utilize statistical tool such as Excel, SPSS and Jamovi for quantitative data analysis.

OBJECTIVES

- To evaluate the general awareness level regarding government schemes aimed at supporting women entrepreneurs in Thoothukudi district.
- To look into the best ways for the Thoothukudi district's women entrepreneurs to obtain information about government programs.
- To give suitable suggestion to increase the awareness level regarding government schemes for women entrepreneurs on the basis of the study.

REVIEW OF LITERATURE

According to **M.Mahendran, R. Rajan Babu (2015)** "Schemes and financial support available to women entrepreneurs in Tamil Nadu's Nagapattinam District." The financial assistance institutions and programs available to women entrepreneurs in Tamil Nadu were examined in this study, along with the awareness and understanding of these schemes among these entrepreneurs. The majority of female entrepreneurs, the study found, are ignorant of the numerous government programs.

Sathiyabama P, Velmurugan R (2019) "A study on women entrepreneurs in the Coimbatore district's knowledge about Indian government schemes" This study determined the degree of awareness among female entrepreneurs in the Coimbatore area of government initiatives and provided appropriate recommendations to increase their knowledge. According to the study's findings the majority of women entrepreneurs are aware of the Mudura Yojana Scheme for Women, the Annapurna Scheme, the Industrial Finance Corporation of India's Scheme of Interest Substitution for Women Entrepreneurs, etc. The government should conduct frequent awareness campaigns through activities like camps and advertisements.

ANALYSIS AND INTERPRETATION

In order to find the awareness level towards various government schemes for women entrepreneurs in Thoothukudi cross tabulation between awareness about the schemes with variables like age, marital status, educational qualification etc.

Table showing Socio Demographic Profile of the respondents

Variable	Category	Frequency	Percent
Age	21 - 30	14	25.9%
	31 - 40	25	46.3%
	41 - 50	8	14.8%
	Above 50	7	13%
Marital Status	Married	35	64.8%
	Unmarried	12	22.2%
	Widow	7	13%
Educational Qualification	Illiterate	5	9.3%

Below SSLC	2	3.7%
SSLC	1	1.9%
HSC	3	5.6%
Undergraduate	34	63%
Postgraduate	9	16.7%

Table showing details about the Business of the respondents

Variable	Category	Frequency	Percent
Business type	Sole proprietorship	48	88.9%
	Partnership	1	1.9%
	Family Business	5	9.3%
Reason for selecting business	Unemployment	1	1.9%
	Self Interest	31	57.4%
	Less education	2	3.7%
	Additional Income	14	25.9%
	Training	0	0
	Poverty	6	11.1%
Source of Capital	Own capital	28	51.9%
	Barrowed capital	26	48.1%
Monthly profit	Less than 10,000	14	25.9%
	10,000 - 20,000	30	55.6%
	20,000 - 30,000	8	14.8%
	More than 30,000	2	3.7%
First generation	Yes	49	90.7%
	No	5	9.3%

Interpretation

From the above table majority of 88.9% of women entrepreneur's business type is sole proprietorship. Because of self-interest (57.4%) and for additional income (25.9%) majority of women entrepreneurs choose to do entrepreneurship. 51.9% of the respondents started their business with their own capital and 48.1% of the respondents started their business with barrowed capital. Majority of 55.6% of the respondent's monthly profit is Rs.10,000-Rs.20,000. 25.9% of the respondent's monthly profit is below Rs.10,000. Majority of 90.7% of the respondents are first generation entrepreneurs.

Relationship between the Awareness level about the Government Scheme and Education of the respondents

Correlations			
		Education	Awareness
Education	Pearson Correlation	1	.321*
	Sig. (2-tailed)		.018
	N	54	54
Awareness	Pearson Correlation	.321*	1
	Sig. (2-tailed)	.018	
	N	54	54

Interpretation:

The majority of female entrepreneurs, or 70.4%, may be aware of government programs and training available. The Pearson correlation coefficient from the table above is 0.321. The range of the correlation coefficient is -1 to 1. A correlation of 0.321 suggests a favourable association. The respondents' education level and their awareness of the government program for female entrepreneurs have a somewhat good link. It implies that as education rises, so does knowledge of programs and opportunities for training that support female entrepreneurs.

Table showing the respondents familiar with the Schemes provide by the Government for Women Entrepreneurs

Factors	Heard					Total
	Never Heard	about this scheme	Vague idea	Good awareness	Excellent knowledge	
Mahila Samriddhi Yojana	11	32	10	1	0	54
	20.4	59.3	18.5	1.9	0	100
Trade Related Entrepreneurship Assistance and Development	47	3	4	0	0	54
	87.0	5.6	7.4	0	0	100
Pradhan Mantri Mudra Yojana	49	4	1	0	0	54
	90.7	7.4	1.9	0	0	100
Stand-Up India / Mahila E-Haat	23	28	3	0	0	54
	42.6	51.9	5.6	0	0	100
Credit Guarantee Scheme for Micro and Small Enterprises	48	5	0	1	0	54
	88.9	9.3	0	1.9	0	100
Mahilar Loan by Tamil Nadu Mercantile Bank	50	3	1	0	0	54
	92.6	5.6	1.9	0	0	100
Annapurna Scheme	9	44	1	0	0	54
	16.7	81.5	1.9	0	0	100

Interpretation

From the above table 59.3% of the respondents Heard about Mahila Samridhi Yojana Scheme.11% of the respondents never heard about this scheme.10% of the respondents Have vague idea on this scheme and none of the respondents have good knowledge about this scheme. 87.0% of the respondents never heard about Trade Related Entrepreneurship Assistance and Development.5.6% of the respondents heard about this scheme, 7.4% of the respondents have vague idea on this scheme and none of the respondents have no good awareness and excellent knowledge about the scheme.

90.7% of the respondents never heard about Pradhan Mantri Madura Yojana scheme. 7.4 % of the respondents heard about this scheme, 1.9% of the respondents have vague idea on this scheme and none of the respondents have no good awareness and excellent knowledge about the scheme.

42.6% of the respondents never heard about Stand-up India scheme.51.9% of the respondents heard about this scheme, 5.6% of the respondents have vague idea on this scheme and none of the respondents have no good awareness and excellent knowledge about the scheme.

88.9% of the respondents never heard about Credit guarantee scheme for micro and small enterprises. .9.3% of the respondents heard about this scheme, 1.9% of the respondents have good awareness on this scheme and none of the respondents have no vague idea and excellent knowledge about the scheme.

92.6 of the respondents never heard about Mahilar loan by TMB .5.6% of the respondents heard about this scheme, 1.9% of the respondents have vague idea on this scheme and none of the respondents have no good awareness and excellent knowledge about the scheme.

16.7% of the respondents never heard about Annapurna scheme.81.5% of the respondents heard about this scheme,1.9% of the respondents have vague idea on this scheme and none of the respondents have no good awareness and excellent knowledge about the scheme. Hence most of the respondents have no good awareness and excellent knowledge about the schemes for women entrepreneurs.

Relationship between the Confident level of the Eligibility Criteria of the Scheme and Education Level of the respondents

Correlations			
		Education	Confident eligibility criteria
Education	Pearson Correlation	1	.209
	Sig. (2-tailed)		.129
	N	54	54
Confident eligibility criteria	Pearson Correlation	.209	1
	Sig. (2-tailed)	.129	
	N	54	54

Interpretation

Majority of 72.9% of the respondents have no confidence on the eligibility criteria and benefits of the scheme. From the above table Pearson Correlation Coefficient is 0.209 it is a weak positive correlation. However, the correlation is weak, suggesting that the relationship is not very strong or reliable.

Table showing the details of Time spend by Women Entrepreneur to know about the Government Schemes and ever they applied before

Variable	Category	Frequency	Percent
Time spends by the women entrepreneur to know about the scheme	1-10%	49	90.7%
	10-20%	2	3.7%
	20-30%	0	0
	Not even try	3	5.6%
	More than 30%	0	0
Ever they applied before	Yes	4	7.4%
	No	50	92.6%

Interpretation

From the above table 92.6% of the respondents have never applied before for any government schemes for women entrepreneurs. 90.7% of the respondents spend only 1-10% of time to know about the scheme. They have to spend more time to get knowledge about the schemes for women entrepreneurs. If they spend more time, they will get more aware about the government scheme. Then many of the women entrepreneurs will come forward to apply for it.

Table showing the reasons for Not Applying for Government Schemes

Factor	Category	Frequency	Percentage
Reason for not applying for Government Scheme	Lack of awareness	51	94.4%
	Complex on application process	25	46.3%
	Limited access to information	36	66.7%
	Distrust in government process	40	74.1%
	Financial literacy	16	29.6%

Interpretation

From the above table 51 respondents i.e., 94% of the respondents say lack of awareness is the reason for not applying for government scheme. Second reason is 74.1% of the respondents have distrust in government process. Both the people and the government should take steps to create awareness to know about the scheme.

Relationship between the confident level to Successfully Navigate the Application Process to Receive benefits from the Government Scheme and the Awareness level of the respondents

Correlations			
		Confident on application process	Awareness
Confident on application process	Pearson Correlation	1	.818**
	Sig. (2-tailed)		.000
	N	54	54
Awareness	Pearson Correlation	.818**	1
	Sig. (2-tailed)	.000	
	N	54	54

Interpretation

The Pearson correlation coefficient in the table above is 0.818, which is quite near to 1. The data indicates a robust positive correlation between the two variables. This suggests that as respondents' awareness grows, so does their confidence in completing the application process and obtaining benefits from the government program.

Table showing the Communication Channel which is suitable for Raising Awareness about Government Schemes

Rank	Social Media	TV Ad	Print Media	Women's Group	Mobile Apps	Total
I	16	5	0	32	1	54
II	6	29	12	6	1	54
III	12	14	15	12	1	54
IV	17	6	19	3	9	54
V	3	0	8	1	42	54
Total	54	54	54	54	54	270

Based on the above details the following analysis is made

Garett Scores

The proper Garett ranking formula is used to calculate the ranks. The Garett table value is then determined using the Garett ranks.

Percent Position = $100 (R_{ij} - 0.5) / N_j$

R_{ij} - Rank given for i^{th} item by the j^{th} sample respondents

N_j - Total Ranks given by the j^{th} sample respondents.

Percent Position and Garett Value

$100 (R_{ij}-0.5)/N_j$	Calculated value	Garett value
$100 (1-0.5) / 5$	10	75
$100 (2-0.5) / 5$	30	60
$100 (3-0.5) / 5$	50	50
$100 (4-0.5) / 5$	70	40
$100 (5-0.5) / 5$	90	25

Calculation of Garett Score

Factors	Rank Scale value	I	II	III	IV	V	Total Score	Garrett Mean Score	Mean Rank
	x	75	60	50	40	25			
Social media	f	16	6	12	17	3	54	53.98	3
	fx	1200	360	600	680	75	2915		
Television Advertisement	f	5	29	14	6	0	54	56.57	2
	fx	375	1740	700	240	0	3055		
Print Media	f	0	12	15	19	8	54	45	4
	fx	0	720	750	760	200	2430		
Collaboration with Women's Group	f	32	6	12	3	1	54	64.91	1
	fx	2400	360	600	120	25	3505		
SMS & Mobile apps	f	1	1	1	9	42	54	29.54	5
	fx	75	60	50	360	1050	1595		

Interpretation

From the above table the factors are ranked accordingly as per respondent's choice. It shows majority of the respondents feels that "Collaboration with women's group" is the best communication channel which is suitable for raising awareness about government schemes so it has been ranked first. "Television advertisement" become the second important channel for raising awareness about the government scheme being ranked second followed by "Social media" being ranked as third suitable channel "Print media" being ranked fourth and "SMS and Mobile apps" is considered as the least factor as a communication channel for raising awareness about the government scheme, has been ranked fifth.

FINDINGS

- 63% percent of the respondents are undergraduate students, 66% percent are married women, and 46% percent of the respondents are in the 31-40 age group.
- The majority of the respondent's (88.9%) business type is sole proprietorship.

3. 57.4% of the respondents select to do business because of their self-interest and 25.9% of the respondents for their additional income.
4. The majority of the respondent's (56.6%) monthly profit is from Rs.10,000 to Rs.20,000 and 90.7% of the respondents in this study are falls under first-generation entrepreneurs category.
5. The respondents' education level and their awareness of the government promotional schemes for women entrepreneurs have a moderate positive correlation (0.321).
6. Most of the respondents from this study area have no proper awareness and proper knowledge about the schemes for women entrepreneurs.
7. The majority of 90.7% of the respondents spends only 1-10% of the time to know about the government scheme for women entrepreneurs. 92.6% of the respondents have never applied before for any scheme. 94.4% of the respondents not applied of any schemes because of lack of awareness and 74.1% of the respondents not applied because of distrust in government process.
8. There is very strong positive correlation (0.818) between the confident level to successfully navigate the application process to receive benefits from the government scheme and the awareness level of the respondents
9. Majority of the respondents ranked "Collaboration with women's group" is the best communication channel which is suitable for raising awareness about government schemes so it has been ranked first.

SUGGESTIONS

1. To increase the awareness level towards the government schemes for women entrepreneurs organise regular workshops, campaign, seminars and training sessions in collaboration with NGOs, local authorities and other self-help groups to educate women entrepreneurs about government scheme.
2. Providing incentives or rewards for women entrepreneurs who actively participate in awareness programs or refer other to participate, thereby creating a multiplier effect in spreading awareness.
3. Organizing mobile van campaigns to travel to different parts of Thoothukudi district and disseminate information about government schemes directly to women entrepreneurs.
4. Government should provide easy way to access the help lines or help desk to support applicants to get clear knowledge about the schemes for women entrepreneurs. Government should consolidate and simplify the application process and ensure ease to access for women entrepreneurs.
5. Establish dedicated information dissemination channels tailored to reach women entrepreneurs. Utilize collaboration with women's group, television/radio advertisement, community centres and social media to spread awareness about government scheme.
6. A continuous effort should be made to motivate, inspire, encourage, cooperate, and awaken the women entrepreneurs in Thoothukudi region.
7. Women entrepreneurs who are planning to improve their business or women's who are having the plan to do business in future have to spend more time to get more knowledge about the government schemes and to improve their financial literacy.

CONCLUSION

In conclusion, this study highlighted the extent of knowledge regarding the various government schemes intended for supporting women entrepreneurs in the Thoothukudi district, providing valuable insights into the effectiveness of communication channels and proposing practical suggestions for raising awareness. Lastly, the recommendations made by this study provide effective ways to raise awareness of government programs for female entrepreneurs. The development and prosperity of women-led businesses may be supported by policymakers and local government by enhancing communication channels, encouraging cooperation among those involved and simplifying application procedures.

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