

## A STUDY ON AWARENESS AND CHALLENGES OF GOVERNMENT SCHEMES AMONG SMALL BUSINESS WOMEN ENTREPRENEURS IN COIMBATORE CITY

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### ABSTRACT

This study explores the level of awareness and challenges faced by small business women entrepreneurs in Coimbatore regarding government support schemes. Women-led businesses are growing in various sectors, contributing significantly to local economies. Despite the availability of multiple Central and State Government schemes aimed at empowering women entrepreneurs such as MUDRA, Stand-Up India, Udyogini, and Mahalir Loan Scheme many women remain unaware of these programs or struggle to access them due to procedural and informational barriers. The research focuses on identifying the awareness levels, key challenges, and the effectiveness of these schemes. A structured questionnaire was used to collect primary data from selected women entrepreneurs in Coimbatore. The findings highlight a gap between the availability of government support and its reach among the target group. The study also provides suggestions to improve awareness, accessibility, and implementation of such schemes to better support women entrepreneurs.

**KEYWORDS:** Entrepreneurs, Government Schemes, Small Business, Awareness, Challenges

### INTRODUCTION

Women entrepreneurs are becoming an important part of economic development. By starting their own businesses, they help create jobs, support families, and add to the growth of their communities. In places like Coimbatore, Tamil Nadu, many women are running small businesses in areas such as textiles, food, and crafts. Even though the number of women entrepreneurs is rising, many still face challenges like lack of financial support, limited awareness of government schemes, and complex procedures. To help women succeed, both the Central and State Governments have introduced several schemes such as MUDRA, Stand-

Up India, Udyogini, and Mahalir Loan Scheme. This study aims to understand how aware women entrepreneurs in Coimbatore are about these schemes, what problems they face while trying to use them, and how the process can be improved to better support their growth.

## OBJECTIVES OF THE STUDY

- To know the awareness level of women entrepreneurs regarding Government schemes.
- To identify the factors encouraging women to become entrepreneurs.
- To study the challenges faced by women entrepreneurs.

## RESEARCH TECHNIQUES

To conduct this study, a combination of quantitative research techniques was used. A structured questionnaire served as the primary tool for collecting first-hand data from selected women entrepreneurs in Coimbatore. The research design is descriptive in nature, aiming to understand awareness levels and challenges faced in accessing government schemes. Convenience sampling was employed to select a sample of 65 respondents, ensuring accessibility and relevance to the study. Primary data was collected directly from participants, while secondary data was sourced from credible platforms such as government portals, academic journals, books, and online databases like Google Scholar and Shodhganga. The data collected was analyzed using statistical tools such as Percentage Analysis, Chi-Square Test, and Correlation Analysis to interpret the results and derive meaningful conclusions.

## REVIEW OF LITERATURE

**Ashwini, et al (2023) [1]** The study evaluated various policies supporting women entrepreneurs using the 6 A's framework—Availability, Accessibility, Affordability, Awareness, Adequacy, and Approach. The findings highlight that while the government has introduced several beneficial schemes, their success ultimately depends on how effectively individuals utilize them. The researchers emphasized that women entrepreneurs should actively engage with these initiatives rather than perceiving them as distant or inaccessible opportunities.

**Thirunarayanamy & Hemalatha (2022) [2]** The study states regarding incentive packages designed to support their business ventures. The research collected primary data from 550 respondents using a structured interview schedule. The data was analyzed using SPSS 20, employing statistical techniques such as ANOVA, chi-square analysis, and the T-test. The findings revealed that many women entrepreneurs had limited awareness of the available initiatives. To bridge this gap, the study recommended that the government and financial institutions organize regular workshops and seminars to improve awareness and accessibility of these programs.

## WOMEN ENTREPRENEURSHIP SCHEMES

- MUDRA Loan Scheme
- Udyogini Scheme
- Stree Shakti Yojana
- Stand-Up India e) Annapurna Scheme
- Dena Shakti Scheme
- Bhartiya Mahila Bank (BMB) h) Cent Kalyani Scheme
- Pradhan Mantri Rojgar Protsahan Yojana (PMRPY)
- Tamil Nadu State Government Schemes (NEEDS, TREAD, TN-RISE, Mahalir Loan Scheme)

## DATA ANALYSIS AND INTERPRETATION

**TABLE 1**

**TABLE SHOWING DIFFERENT AGE CATEGORIES OF SMALL BUSINESS WOMEN ENTREPRENEURS**

S.no	Particulars	No. of respondents	% of respondents
1.	Below 25 years	32	49.2%
2.	25-35 years	25	38.5%
3.	36-45 years	6	9.2%
4.	46-55	2	3.1%
5.	Above 55	0	0
6.	<b>TOTAL</b>	65	100

## INTERPRETATION

The table shows that the majority of respondents are young, with 49.2% below 25 years and 38.5% between 26-35 years. Only a small percentage belong to older age groups, with 9.2% in the 36-45 years category and 3.1% above 46 years. Notably, there are no respondents from the above 55 age groups, showing a complete absence of older participation. This indicates that most participants are under 35 years old.

**It was concluded that the majority, 49.2% of the respondents, belong to the age group of Below 25 years.**

**TABLE 2**

**TABLE SHOWING DIFFERENT TYPES OF BUSINESSES OF SMALL BUSINESS WOMEN ENTREPRENEURS**

S.no	Type of Business	No. of respondents	%Percentage
1	Retail	7	10.8%
2	Textiles	16	24.6%
3	Food processing	13	20%
4	Handicrafts	8	12.3%
5	Home-based business	15	23.1%
6	Others	6	9.2%
7	<b>TOTAL</b>	65	100%

### INTERPRETATION

The table represents the type of businesses in which respondents are engaged. The majority of respondents belong to the textiles sector (24.6%), followed closely by home-based businesses (23.1%) and food processing (20%). Other business types include handicrafts (12.3%), retail (10.8%), and others (9.2%).

**It was concluded that most of the women entrepreneur's, 24.6%, are involved in the textiles business.**

### FINDINGS OF SIMPLE PERCENTAGE ANALYSIS

- Most of the respondents (42.9%) are the age group of Below 25 years.
- Most of the respondents (49.2%) are Postgraduate.
- Most of the respondents are under textiles business (24.6%).
- Most of the respondents are experienced with less than one year (46.2%).
- Most of the respondents generate annual business revenue between 0 to 1 lakh (36.9%).
- Most of the respondents are aware of MUDRA Loan Scheme (43.2%).
- Most of the respondents haven't applied for government Schemes (73.8%).
- Most of the respondents came to know about these schemes through social media (38.8), friends and relative (38.8).

- Most of the respondents haven't applied for any schemes (13.6%).
- Most of the respondents have been prevented from applying due to a lack of awareness (56.5%).
- Most of the respondents have applied for schemes, and the main difficulty they faced is lengthy documentation process (36.8).
- Most of the respondents stated that government schemes are not easily accessible for women entrepreneurs (61.5).
- Most of the respondents stated that increasing awareness programs would improve accessibility (55.3%).

## FINDINGS OF CHI-SQUARE ANALYSIS

A Chi-Square test was conducted to examine the relationship between age and awareness of government schemes among small business women entrepreneurs. The test yielded a Chi-Square value of 7.951 with a p-value of 0.047, indicating a statistically significant association at the 95% confidence level. This suggests that awareness levels vary notably across different age groups.

## FINDINGS OF CORRELATION ANALYSIS

A Spearman's Rank Correlation was conducted to study the link between education level and awareness of government schemes. The result showed a weak positive correlation ( $\rho = 0.299$ ,  $p = 0.016$ ), indicating that higher education is slightly associated with better awareness. The relationship is statistically significant, suggesting education influences awareness to some extent.

## SUGGESTIONS

Awareness programs should be conducted more frequently to ensure that women entrepreneurs have access to complete and updated information about government schemes. The government should simplify the process of applying for financial and non-financial support so that more women entrepreneurs can benefit without facing too many challenges. Training and mentorship programs should be introduced to help women understand how to effectively use the schemes for their business growth. Future studies can explore the level of awareness in specific industries to see if certain business sectors have better access to government support than others. More focus should be given to improving digital accessibility, as many women entrepreneurs may not be fully aware of online resources that provide information on available schemes. Government agencies can collaborate with NGOs and business support organizations to improve outreach and ensure that even small-scale entrepreneurs can take advantage of the available schemes.

## CONCLUSION

The study highlights the key challenges and gaps in awareness faced by small business women entrepreneurs in Coimbatore regarding government schemes. Although numerous schemes are available to support women-led businesses, many remain unaware of them due to limited access to information and the

complexity of application procedures. These hurdles often discourage women from availing themselves of the benefits. To address this, there is a need for effective awareness programs, regular workshops, and financial literacy training. Support from banks, NGOs, and women entrepreneur groups can enhance access to schemes. Simplifying documentation, offering help centers, and promoting digital platforms would also improve accessibility. Mentorship and networking opportunities can further empower women, helping them gain confidence and knowledge to grow their businesses. By overcoming these barriers, the effectiveness of government initiatives can be improved, encouraging more women to become successful entrepreneurs and contribute to economic development

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