

## **GOVERNMENT SCHEMES – SPECIAL REFERENCE TO COIMBATORE DISTRICT**

**Corresponding Author:**

**Sathya.P,  
2/92 Senkuttai thottam,mathanaicken palayam,  
K,N.palayam(post),  
Palladam-641658**

## **GOVERNMENT SCHEMES – SPECIAL REFERENCE TO COIMBATORE DISTRICT**

**Dr.D.Shanmugavadivel, M. Com., MBA ,PGDCA., M.Phil.,SET.,Ph.D Assistant Professor ,  
Department of Commerce, Dr.N.G.P. Arts and Science College, Coimbatore  
Sathya.P, Third Year B.Com., Dr.N.G.P. Arts and Science College, Coimbatore**

### **ABSTRACT**

The study looks at the level of government scheme awareness among women entrepreneurs in Coimbatore district. The Indian government supports women entrepreneurs through a number of schemes. The purpose of this study is to find out how used these entrepreneur's are to achieve these goals. The study's recognition of areas in need of development can help form programs to raise awareness and make sure Coimbatore women entrepreneurs' enterprises are able to take advantage of government support for their enterprises.

### **INTRODUCTION**

In the modern day, when the world is beginning to see the importance of women entrepreneurs, people must recognize the worth of these individuals. Governments worldwide have recognized the value of women participating in the business sector and have implemented various initiatives and programs to assist them in reaching their dreams of becoming entrepreneurs. The schemes, which support women in business, provide mentorship and training opportunities and financial support plans. The Indian government, acknowledging the value of women's entrepreneurship and their part in the development and future of the country, has started new programs to assist women entrepreneurs. Governmental programs for training and development can help women entrepreneurs gain the skills and knowledge necessary to run their businesses successfully.

### **STATEMENT OF PROBLEM**

Communication channels used by the government may not reach new users, particularly in rural areas or among those less familiar with technology. Government schemes that provide financing, guidance, and support to women entrepreneurs play an essential role in assisting them to commence, develop, and successfully manage their companies. Many women entrepreneurs are unaware of the various schemes that are available to them, which limits their access to opportunities and resources that could greatly improve the success of their business efforts. Therefore, the purpose of this study is to evaluate the level of knowledge among women

the Coimbatore district.

## **SCOPE OF STUDY**

Measure the depth of women entrepreneurs' knowledge about government programs that support the growth of their businesses and personal development. Identify the specific methods that women entrepreneurs are most familiar with, least familiar with, or neither. To support and help these businesses meet the challenges and take advantage of the opportunities to improve their efficiency and competitiveness, the government can use the survey results to research policy and design suitable strategies and measures for raising awareness.

## **OBJECTIVES FOR THE STUDY**

- To ascertain the awareness on government schemes available for women entrepreneurship.
- To identify the benefits of the schemes provided by the government.
- To understand the issues that faced by the women entrepreneurs government schemes.

## **LIMITATION OF THE STUDY**

- This study is limited to the Coimbatore district of Tamil Nadu.
- The research is only focused on female participants, not males.

## **RESEARCH METHODOLOGY**

### **RESEARCH DESIGN**

Research design is said to be the systematic approach of studying a research problem.

### **SAMPLING TECHNIQUE**

Convenient sampling method is used in the study.

### **SAMPLE SIZE**

The study was conducted with a sample size of 120 respondents.

### **AREA OF THE STUDY**

Area of the study covers the people related to Women Entrepreneurs of Coimbatore.

- Simple Percentage analysis
- Chi square analysis
- Ranking analysis
- Weighted average analysis

## **SOURCE OF DATA COLLECTION**

The present study is based on a survey conducted in Coimbatore city with the help of both primary data, secondary data.

## **REVIEW OF LITERATURE**

**Sathiyabama P. and Velmurugan R. (2019)** have published a research paper on a study on the awareness of Indian government schemes among the women entrepreneurs of Coimbatore district; International Journal of Scientific & Technology Research, in their study ascertained the awareness of government schemes available for women entrepreneurs. According to their study, they have found that only a few women are benefited. The state government must consistently implement a monitoring system to expand its beneficiaries.

**Mohd Iran and Umme Aiman (2019)** have published a research paper on women's Entrepreneurship and the Current Scenario in India, their study identified that government assistance for the promotion of entrepreneurship, carrying out family business, raising family standard of living and innovativeness induces women to prefer entrepreneurship profession.

**Mandeep Kumar (2015)** has published a research paper on Rural Women Entrepreneurs: Some Concerns and Importance. International Journal of All Research Education and Scientific Methods in his study observed that socio cultural barriers, dearth of financial assistance, low risk-bearing ability, unavoidable family responsibilities, and high cost of production, stiff competition, and shortage of raw materials, inefficient marketing, and illiteracy are the challenges faced by women entrepreneurs.

**CHI- SQUARE****RELATIONSHIP BETWEEN AREA OF RESIDENCE AND HAVE YOU  
HEARD OF ANY GOVERNMENT PROGRAMS OR SCHEMES  
SPECIALLY DESIGNED TO SUPPORT WOMEN ENTREPRENEURS?**

CATEGORY	NO	YES	TOTAL
RURAL	17	43	60
URBAN	11	49	60
TOTAL	28	92	120

**CHI SQUARE ANALYSIS**

CATEGORY	NO	YES	TOTAL
RURAL	14	46	60
URBAN	14	46	60
TOTAL	28	92	120

**P-VALUE** = 0.195321**INTREPRETATION**

The above table reveals that, calculated p-value is 0.195321 are not significant. The calculated p-value is more than the 5% (0.05) level of significance. So, the null hypothesis is accepted. Hence, there is no significance difference between the area of residence and have you heard of any government programs or schemes specially designed to support women entrepreneurs.

## LEVEL OF SATISFACTION

<b>SCHEMES</b>	<b>Highly satisfied (5)</b>	<b>Satisfied (4)</b>	<b>Neutral (3)</b>	<b>Dissatisfied (2)</b>	<b>Highly dissatisfied (1)</b>	<b>Total</b>	<b>Mean score</b>
<b>ANNAPURNA SCHEMES</b>	24 120	34 136	28 84	24 48	10 10	120 398	3.31
<b>MUDRA YOJANA SCHEME</b>	12 60	37 148	38 114	34 68	9 9	120 399	3.33
<b>DENA SHAKTI SCHEME</b>	12 60	28 112	41 123	31 62	8 8	120 365	3.04
<b>STREE SAKTHI YOJANA SCHEME</b>	14 70	37 148	29 87	32 64	8 8	120 377	3.14
<b>BHARATHIYA MAHILA BANK BUSINESS LOAN</b>	26 130	28 112	40 120	20 40	6 6	120 408	3.4
<b>CENT KALYANI SCHEME</b>	13 65	25 100	34 102	27 54	21 21	120 342	2.85
<b>WOMEN ENTERPRISE DEVELOPMENT SCHEME</b>	43 215	33 132	24 72	13 26	7 7	120 452	3.77

(Source: Primary data)

## INTERPRETATION

The above table shows the level of satisfaction toward women entrepreneurs on government schemes. The highest mean score is women enterprise development scheme (3.77).

- The study found that, calculated p-value is 0.195321 are not significant. The calculated p-value is more than the 5% (0.05) level of significance. So, the null hypothesis is accepted. Hence, there is no significance difference between the area of residence and have you heard of any government programs or schemes specially designed to support women entrepreneurs.
- The study found that the level of satisfaction toward women entrepreneurs on government schemes. The highest mean score is women enterprise development scheme (3.77).

## SUGGESTIONS

- For rural women entrepreneurs, the primary problem that they deal with is a lack of motivation. They should attend a variety of programs focused on entrepreneurs to generate fresh ideas for growing their company.
- The education level of rural women entrepreneurs is low. They lacked awareness of business opportunities. With the help of social media and mobile devices, they can update themselves.
- Women entrepreneurs have to balance their lives with work and home; they should take care of their families at the same time. Sometimes it will cause them stress, depression, tension, and other health problems. They can overcome their stress and depression by doing some virtual things.
- Without taking a risk, they won't be successful in business. One of the most important parts of an entrepreneurial success technique is the ability to take risks.
- Rural women entrepreneurs must learn from the success stories of successful women businesses to increase their capacity to take risks.
- Rural women entrepreneurs should have independence and be able to follow the business techniques and strategies of successful entrepreneurs to increase their self-confidence.
- Government programs can also be made more accessible by improving the application process, establishing clear guidelines, and providing support.
- The development of networking opportunities and mentorship initiatives will promote a community that is encouraging and facilitates the exchange of knowledge, which will raise awareness and improve the use of available resources.

In my study area explores the analysis of awareness of government schemes among women entrepreneurs in Coimbatore district. It can be concluded that women entrepreneurs are only aware of some government schemes like the Mudrayojana Scheme for Women, the Cent Kalyani Scheme, the Annapurna Scheme, and Stree Shakthi. It is clear that very few women are benefiting from these programs. Women entrepreneurs have to play a dual role on managing family and business commitments, lack of confidence on women's ability, lack of social contacts, lack of appreciation by the family, low level of family support and male dominance are major social problems faced by them which will affect the women entrepreneur's growth. So it is essential to promote a supportive and encouraging entrepreneurial community and raise women entrepreneurs' awareness of government programmes.

## REFERENCE

1. **Elizabeth Rani R (2021)**.Issues and challenges of women entrepreneurs in Micro, Small and Medium Enterprises (MSMEs) of Tamilnadu. International Journal Disaster Recovery and Business Continuity Vol.12, No.1, (2021), pp.425\_435.
2. **Joji Abey and Velmurugan (2020)**. Obstacles Mentioned by the Rural Entrepreneurs in Central Districts of Tamilnadu. Journal of Critical Reviews, 7(3), 230-232.