



EXAMINING THE AWARENESS IN UTILIZATION OF GOVERNMENT SCHEMES AMONG WOMEN ENTREPRENEURS IN COIMBATORE CITY-AN OUTLOOK

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Abstract

Women entrepreneurs play a crucial role in the economic development of a nation, contributing to innovation, employment generation, and social progress. In India, the government has introduced various schemes to support and empower women entrepreneurs by providing financial assistance, skill development programs, and market access. However, the extent of awareness and utilization of these schemes among women entrepreneurs remains a significant concern. This study examines the level of awareness, accessibility, and challenges faced by women entrepreneurs in Coimbatore City regarding government schemes. The research adopts a quantitative approach, utilizing surveys and interviews with women entrepreneurs to assess their knowledge and utilization of government initiatives. The findings highlight gaps in awareness, barriers to access, and factors influencing the effective utilization of these schemes. The study also suggests strategies to enhance awareness and improve the outreach of government programs to ensure greater participation of women in entrepreneurship.

Keywords: Women Entrepreneurs, Government Schemes, Awareness, Utilization, Coimbatore, Entrepreneurship Development, Financial Assistance, Skill Development.

Introduction

Women entrepreneurship is a vital force driving economic growth, employment opportunities, and social transformation. In India, government initiatives play a crucial role in fostering women-led businesses by providing financial aid, skill development programs, and market opportunities. However, the success of these initiatives depends largely on the level of awareness and accessibility among women entrepreneurs.

Coimbatore, known as the "Manchester of South India," has a thriving entrepreneurial ecosystem, with a significant presence of women entrepreneurs across industries such as textiles, manufacturing, and services. Despite the availability of various government schemes, their utilization remains a challenge due to factors like lack of awareness, bureaucratic hurdles, and limited access to resources. This article aims to examine the awareness levels and utilization of government schemes among women entrepreneurs in Coimbatore City. Some of the schemes provided by the Government of Tamil Nadu are a) Annapurna schemes b) Mudra

yojana scheme for women c) Dena shakti scheme d)Stree sakti yojana scheme e)Bharathiya mahila bank business loan f)Cent Kalyani scheme g)Women enterprise development scheme etc.

Review of Literature

1.Kumari & Singh (2024) explored how social media campaigns and digital literacy programs have improved the utilization of government schemes, especially among younger women entrepreneurs. These digital interventions have enabled women to not only access financial support but also engage in capacity-building and networking opportunities.

2.Jain & Shah (2023) observed that women's access to financing is often constrained by patriarchal structures, where male family members have control over household finances, further limiting women's ability to apply for government loans or support schemes.

3.Nair & Soni (2023) highlighted that urban women with access to the internet and professional networks tend to be more aware of government initiatives than their rural counterparts, where access to information remains limited.

Statement of The 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 entrepreneurs about the government-initiated schemes for the growth of women entrepreneurs in the Coimbatore district.

Objectives of The Study

- To assess the impact of government schemes on the business operations and growth of women entrepreneurs.
- To ascertain the satisfaction level of schemes and barriers faced by women entrepreneur regarding their schemes.

Limitations of The Study

- This study is limited to the Coimbatore district of Tamil Nadu.
- The questionnaire was used to gather the data, and the results may differ depending on the respondents.
- The research is only focused on female participants, not males.
- The study largely is based on the perception of the respondents.

Scope of The 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. In order 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. Making use of a variety of platforms to reach a wider population, such as women's networks, community organizations, and local media. Analyze the state of usability of these programmes for women entrepreneurs across various locations, businesses, and socioeconomic backgrounds.

Research Gap

The research gap in examining the awareness and utilization of government schemes among women entrepreneurs in Coimbatore City lies in the lack of region-specific studies that explore the unique barriers and enablers influencing their engagement with these schemes. While some research exists on government schemes for women, there is limited focus on Coimbatore, and few studies analyze the gap between awareness and actual utilization. Additionally, gender-specific challenges, the role of local institutions, the impact of digital platforms, and the tangible effects of these schemes on business growth are often overlooked. This research can fill these gaps by providing a detailed understanding of the factors influencing women entrepreneurs' participation and suggesting improvements to enhance the accessibility and effectiveness of government initiatives.

Research Methodology

This study has been conducted among the residents those who are belong to the Coimbatore District of Tamil Nadu, India. In this study Snowball sampling technique is used to collect the data from the women entrepreneurs. The researcher has undertaken a quantitative type of research. The study covers only the entrepreneurial women in the Coimbatore city. In this study convenient sampling technique has been used and focused on a systematic way of collecting data. The sample size is the measure of the number of individual samples used in an experiment. The sample size of this study is 150.

ANALYSIS

Simple Percentage Analysis

Age group (in years)

Age	Frequency	Percent
20-30	57	38.0
30-40	49	32.7
40-50	40	26.7
Above 50	4	2.7
Total	150	100.0

Percent



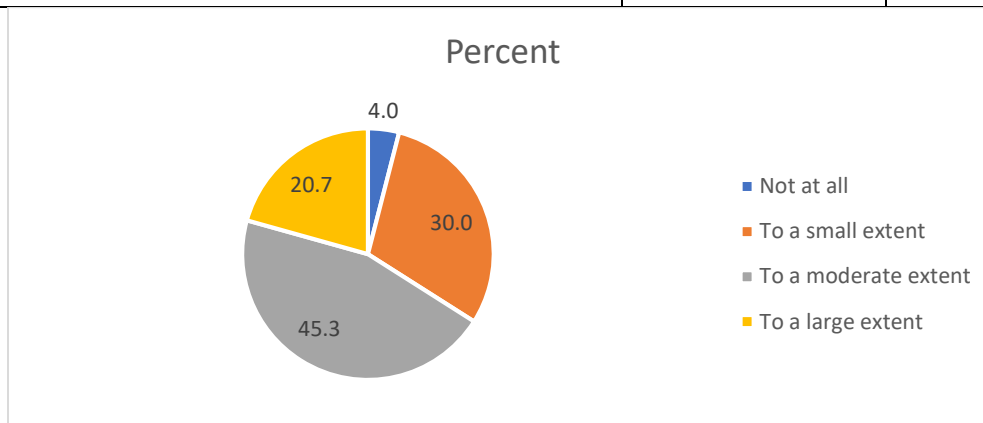
Interpretation:

This table reveals that the highest percentage of respondents belong to the age group of 20-30 years (38.0%), followed by 30-40 years (32.7%). The age group of 40-50 years constitutes 26.7% of the respondents, while the lowest percentage (2.7%) falls in the above 50 years category.

Most (38.0%) of the respondents belong to the age group of 20-30 years.

Impact of Government Support on Job Creation and Employment Opportunities

Impact of Government Support on Job Creation and Employment Opportunities	Frequency	Percent
Not at all	6	4.0
To a small extent	45	30.0
To a moderate extent	68	45.3
To a large extent	31	20.7
Total	150	100.0



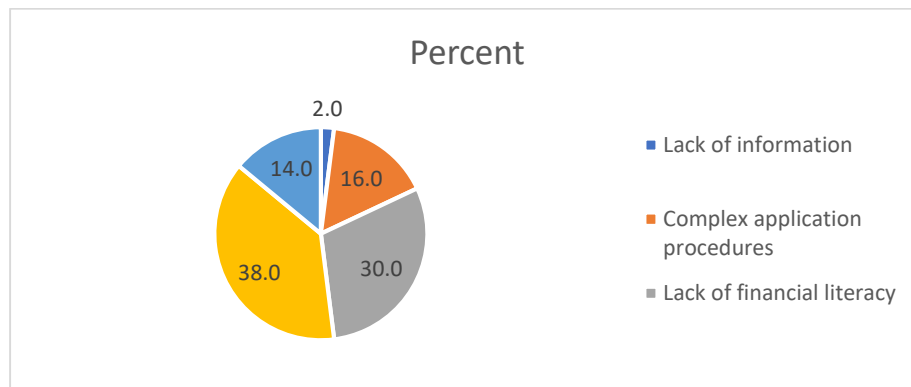
Interpretation:

This table reveals that the highest percentage of respondents believe that government support impacts job creation and employment opportunities to a moderate extent (45.3%), followed by 30.0% who feel the impact is to a small extent. A smaller percentage (20.7%) believe the impact is to a large extent, while the lowest percentage (4.0%) feel there is no impact at all.

Most (45.3%) of the respondents believe that government support impacts job creation and employment opportunities to a moderate extent.

Key Challenges in Accessing and Utilizing Government Schemes

Key Challenges in Accessing and Utilizing Government Schemes	Frequency	Percent
Lack of information	3	2.0
Complex application procedures	24	16.0
Lack of financial literacy	45	30.0
Lack of access to technology	57	38.0
Discrimination / Gender bias	21	14.0
Total	150	100.0



Interpretation:

This table reveals that the highest percentage of respondents face challenges in accessing and utilizing government schemes due to a lack of access to technology (38.0%), followed by 30.0% who cite a lack of financial literacy. A smaller percentage (16.0%) find complex application procedures to be a challenge, while 14.0% experience discrimination or gender bias. The lowest percentage (2.0%) of respondents identify a lack of information as a challenge.

Most (38.0%) of the respondents consider a lack of access to technology as the key challenge in accessing and utilizing government schemes.

CHI-SQUARE ANALYSIS

Age group and familiarity with government schemes designed to support women entrepreneurs

Hypothesis No.1

Null Hypothesis (H_0): There is no significant relationship between age group and familiarity with government schemes designed to support women entrepreneurs

Alternative Hypothesis (H_a): There is a significant relationship between age group and familiarity with government schemes designed to support women entrepreneurs

Age group and familiarity with government schemes designed to support women entrepreneurs

Crosstab						
Count						
		Familiarity with Government Schemes Designed to Support Women Entrepreneurs				
		Not at all familiar	Slightly familiar	Moderately familiar	Very familiar	Extremely familiar
Age	20-30	3	16	14	14	10
	30-40	4	13	15	8	9
	40-50	1	7	14	10	8
	Above 50	0	2	0	1	1
Total		8	38	43	33	28
						150

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7.016 ^a	12	.857

Likelihood Ratio	8.347	12	.757
Linear-by-Linear Association	.530	1	.466
N of Valid Cases	150		

a. 8 cells (40.0%) have expected count less than 5. The minimum expected count is .21.

Source: Computed from Primary data

Interpretation:

This table reveals that the Pearson Chi-Square value is 7.016 with a significance value of 0.857, which is greater than the standard significance level of 0.05. This indicates that there is no statistically significant relationship between age group and familiarity with government schemes designed to support women entrepreneurs. Thus, the null hypothesis (H_0) is accepted, and the alternative hypothesis (H_a) is rejected, confirming that age group does not significantly influence familiarity with government schemes designed to support women entrepreneurs.

Hypothesis No.2

Educational Qualification and sources of information on entrepreneurship and government support programs

Null Hypothesis (H_0): There is no significant relationship between educational qualification and sources of information on entrepreneurship and government support programs

Alternative Hypothesis (H_a): There is a significant relationship between educational qualification and sources of information on entrepreneurship and government support programs

Educational Qualification and sources of information on entrepreneurship and government support programs

Crosstab							
Count							
		Sources of Information on Entrepreneurship and Government Support Programs					Total
		Newspaper	Television	Radio	Social media	Government websites	
Educational Qualification	SSLC	0	2	5	1	3	11
	HSC	6	19	8	8	4	45
	Under graduate	10	17	14	16	11	68
	Post graduate	3	4	4	4	11	26
Total		19	42	31	29	29	150

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	22.616 ^a	12	.031
Likelihood Ratio	22.045	12	.037
Linear-by-Linear Association	2.869	1	.090

N of Valid Cases	150	
a. 6 cells (30.0%) have expected count less than 5. The minimum expected count is 1.39.		

Source: Computed from Primary data

Interpretation:

This table reveals that the Pearson Chi-Square value is 22.616 with a significance value of 0.031, which is less than the standard significance level of 0.05. This indicates that there is a statistically significant relationship between educational qualification and sources of information on entrepreneurship and government support programs. Thus, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_a) is accepted, confirming that educational qualification significantly influences the sources of information on entrepreneurship and government support programs.

Conclusion

The study reveals significant gaps in awareness, accessibility, and effectiveness of government schemes for women entrepreneurs in Coimbatore City. While mentorship, financial stability, and market reach are crucial for growth, dissatisfaction persists in areas like business expansion and technology access. Education influences access to information, while income affects the perceived socio-economic impact. Better awareness leads to greater empowerment, highlighting the need for improved information dissemination. To maximize the impact, policies should be more tailored, processes simplified, and financial aid enhanced, along with stronger training, digital access, and networking opportunities for sustainable business growth.

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