



A Study on Awareness and Impact of Various Government Schemes Available for the Women Entrepreneurs in Coimbatore District.

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INTRODUCTION

INTRODUCTION OF THE STUDY

Women Entrepreneurs are represented as innovative Entrepreneurs who has creative thinking and capable of establishing and running business activity with confident, generation employment opportunities to others and economically independent by accepting their business risks. Women becomes Entrepreneurs either by chance of accepting challenges or force by family income or by creation for passion. The general inbuilt qualities for Women Entrepreneurs are desire to do something new, risk taker, coordinator, supervisor and capacity of contribution to both family and social life).

Presently, the emergence of Women Entrepreneurs in India has been significantly increases and considered as the major part in financial progress and economic development in our country.

STATEMENT OF THE PROBLEM

Both Central and State Governments have introduced various novel schemes for the development of WEs. The success of a scheme could be measured by ascertaining the level of utilization by the beneficiaries. Women entrepreneurs are utilizing only selected schemes promoted by the Government. The reason behind low level of utilization of Government schemes may be the ignorance of women entrepreneurs.

OBJECTIVES OF THE STUDY

- To study on awareness and impact of various government schemes available for the women entrepreneurs in Coimbatore district.
- To identify the socio-economic profile of the women entrepreneurs
- To ascertain the awareness on various Government schemes available for women entrepreneurs
- To understand various entrepreneurial training programmes taken by women entrepreneurs.

SCOPE OF THE STUDY

- The study confined to Coimbatore district.
- This study focuses on awareness and impact of various government schemes available for the women entrepreneurs in Coimbatore district.
- The present research work will be useful to women entrepreneurs and government. The study may help the government to understand how far women entrepreneurs are aware of the schemes promoted by it.

LIMITATIONS OF THE STUDY

- The study restricts itself within Coimbatore district.
- The study assumes that the information was given by the women entrepreneurs without any bias.
- The study is done based on the opinions of the sample taken at random, the size of which is 50.

RESEARCH DESIGN

Research design is a conceptual structure within which research should be conducted. Thus the preparation of such a design facilitates research to be as

efficient as possible and will yield max information.

TYPE OF RESEARCH

The research was of descriptive design; aim to procure a clear, complete and accurate description of the situation. Descriptive research design is a type of research design that aims to obtain information to systematically describe a phenomenon, situation, or population.

TYPE OF SAMPLING

In this study, sampling techniques was used for the survey was convenience sampling. Convenience sampling is a type of non-probability sampling that involves the sample being drawn from that part of the population that is close to hand.

SIZE OF THE SAMPLE

The sample taken in this study is 50. Data was collected from 50 women entrepreneurs of Coimbatore.

AREA OF THE STUDY

The area of this study is Coimbatore.

METHOD OF DATA COLLECTION

The study basically uses primary and secondary data. The study depends mainly on the primary data and secondary data namely the text books, journals, newspapers, magazines and internet.

PRIMARY DATA

Primary data means data which is fresh collected data. Primary data mainly been collected through personal interviews, surveys etc. Well structured questionnaire has been used for the collection of primary data from the respondents.

INTERVIEW SCHEDULE DESIGN:

A good care was taken by the researcher to design the schedule. All the objectives were taken into consideration while designing the handout. More of the closed and few ended questions were asked for the survey.

SECONDARY DATA

Secondary data means the data that are already available. Generally speaking secondary data is collected by some organizations or agencies which have already been processed when the researcher utilizes secondary data; the process of secondary data collection and analysis is called desk research.

TOOLS USED FOR ANALYSIS

The commonly used statistical tools for analysis of collected data is Percentage analysis .

Percentage analysis

Percentage analysis test is done to find out the percentage of the response of the response of the respondent. In this tool various percentage are identified in the analysis and they are presented by the way of Bar Diagrams in order to have better understanding of the analysis.

$$\text{Percentage of respondents} = \frac{\text{Number of respondents}}{\text{Total respondents}} \times 100$$

REVIEW OF LITERATURE

[1]. FarrWherton and Brunetto (2007)

Their study have ascertained that knowledgeable WEs keep an eye on Government schemes to develop links to utilize these opportunities efficiently to develop their business.

[2]. Singh and Beival (2008)

Their study have revealed that the Government may formulate different strategies and plans for Wes, but there is a gap between intent and execution.

[3]. Rizvi and Gupta (2009)

Their study have argued that government supported advancement activities help only urban and middleclass female members due to their information access and level of education.

ORGANIZATIONAL PROFILE

INTRODUCTION OF WOMEN ENTREPRENEURS IN INDIA

Women entrepreneurs and their increasing presence in India have significantly influenced the social and economic demographics of the country. The participation of women in the labour force has helped millions of families to pull out of poverty and has led to job creation.

Role of Women in India's Economy

In India 20.37% of women are MSME owners which account for 23.3% of the labour force. They are considered to be the backbone of the economy. According to McKinsey Global,

Women-led Business Impact

Women-led businesses provide a great impetus to the economy. India has 432 million working-age women and 13.5 –15.7 million women-owned businesses that provide direct employment to 22–27 million people.

ORGANIZATIONS PROMOTING WOMEN ENTREPRENEURSHIP IN INDIA

ROLE OF WOMEN ENTREPRENEUR

Economic contribution: Women's economic activities contribute directly to growth and efficiency in dealing with informal business problems and poverty reduction is one of the main issues for policy makers

i) Capital formation: Entrepreneurs mobilise the idle savings of the public through the issue of industrial securities . Investment of public savings in industry results in productive utilisation of national resources. The rate of capital formation increases, which is essential for rapid economic growth.

TRAINING PROGRAMMES OFFERED BY GOVERNMENT

Make in India Skill India –Kaushal Bharat Kushal Bharat

The aim of this programmes is to monitor and provide training programmes for skill development among people by the year 2022 and focuses on the activity like like carpenters, cobblers, blacksmiths, nurses, tailors, etc) .

The Federation of Indian Women Entrepreneurs (FIWE)

FIWE is a National Level Non-Governmental Organization established in 1999 and registered under Indian Societies Act of 1860. It is one of India's leading institution for entrepreneurship empowerment and development of women and youth.

DATA ANALYSIS AND INTERPRETATION

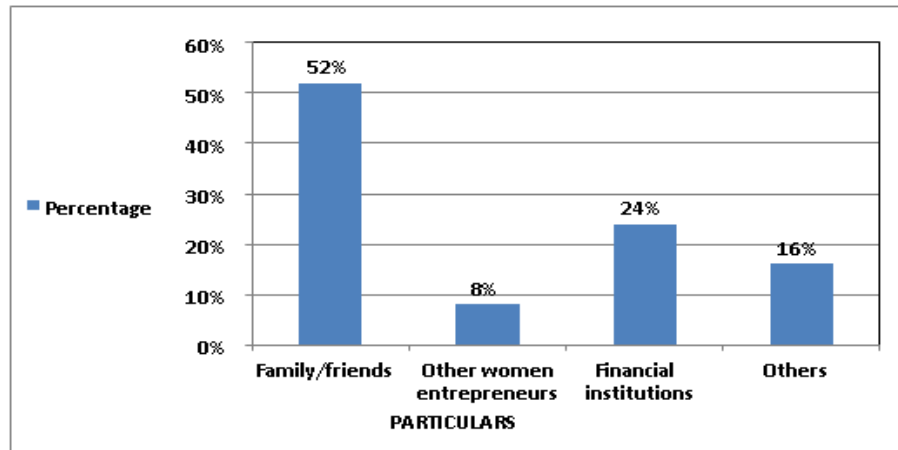
MOTIVATING FACTOR TO START BUSINESS

Particulars	No. of Respondents	Percentage (%)
Family/friends	26	52%
Other women entrepreneurs	4	8%
Financial institutions	12	24%
Others	8	16%
Total	50	100%

Source: Primary data

INTERPRETATION:

The above table state that out of 50 respondents, 52% of the respondents said that family/friends, 8% of the respondents said that other women entrepreneurs, 24% of the respondents said that financial institutions and 16% of the respondents said that others is the motivating factor to start business.

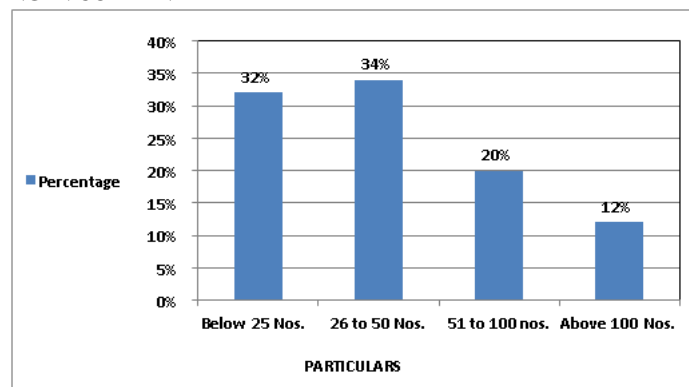
MOTIVATING FACTOR TO START BUSINESS**NO. OF EMPLOYEES WORKING IN COMPANY**

Particulars	No. of Respondents	Percentage (%)
Below 25 Nos.	16	32%
26 to 50 Nos.	18	34%
51 to 100 nos.	10	20%
Above 100 Nos.	6	12%
Total	50	100%

Source: Primary data

INTERPRETATION:

The above table state that out of 50 respondents, 32% of the respondents said that below 25 Nos., 34% of the respondents said that 26 to 50 Nos., 20% of the respondents said that 51 to 100 nos. and 12% of the respondents said that Above 100 Nos. as they employs the employees in their company.

NO. OF EMPLOYEES WORKING IN COMPANY**SOURCES OF FINANCE TO ESTABLISH BUSINESS AS AN ENTREPRENEUR**

Particulars	No. of Respondents	Percentage (%)
Bank loan	24	48%
Relatives sources	6	12%

Own sources	12	24%
Others	8	16%
Total	50	100%

Source: Primary data

INTERPRETATION:

The above table state that out of 50 respondents, 48% of the respondents said that bank loan, 12% of the respondents said that relatives sources, 24% of the respondents said that own sources and 16% of the respondents said that other is the sources of finance to establish business .

FINDINGS, SUGGESTION AND CONCLUSION

FINDINGS

- 34% of the respondents said that 26 to 50 Nos. as they employs the employees in their company.
- 44% of the respondents said that make profits and wealth is the reason to start a business.
- 36% of the respondents said that strongly agree towards the entrepreneurship development programmers are beneficial.
- 44% of the respondents are highly satisfied towards the satisfied with business as a women entrepreneur.

SUGGESTIONS:

- The government schemes must be designed to suit to various types of women entrepreneurs.
- The schemes must be announced clearly to the eligible women entrepreneurs to utilise properly.
- There must awareness regarding government schemes for the women entrepreneurs.
- The government has to conduct feedback survey in order to know their problems to resolve by various scheme for them.

CONCLUSION

The study reveals that WEs aware of 'Mudra Yojana Scheme' to start and expand of beauty parlors, tuition centers and tailoring units. They are also aware of Industrial Finance Corporation of India Scheme of Interest Subsidy for Women Entrepreneurs, Annapurna Schemel etc. In spite of the Government initiatives, only a few women entrepreneurs are benefited. To increase the number of beneficiaries, the state Government has to adopt a constant monitoring system.

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