

A Study On Women Entrepreneur's Awareness About Entrepreneurship Schemes- Special Reference To Dharmapuri District

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ABSTRACT: *Indian women are evolving, and they are quickly establishing themselves as prospective entrepreneurs. To break down conventional perceptions on men's and women's sectors, women in non-traditional business sectors should be role models. In nearly every country, women-owned businesses are fast-growing economies. The rising understanding of the function and position of economic society has gradually altered women's latent entrepreneurial potential. A key reason for women in business is their skills, expertise, and flexibility to the economy. Women are entering the business world with ideas for small and medium businesses. Women entrepreneurs are individuals who come up with the idea for a business, start it up, organise and integrate production components, run the firm, take chances, and deal with the economic uncertainty that comes with it. Women choose to work from home because they find it difficult to find suitable occupations and want to gain social recognition. The present study covers women entrepreneur's awareness about government schemes in Dharmapuri District.*

Key words: *Women Entrepreneur, Women, Schemes and Skills.*

1. INTRODUCTION

Women entrepreneurs nowadays start their businesses with a little initial investment and then go to the government for financial help in order to grow their businesses. In recognition of the importance of women's entrepreneurship and their contribution to the country's progress and aspirations, the Indian government has created new programmes to assist women. The government supports India's entrepreneurial environment by making financing, networks, markets, and training more accessible. The Indian Government has created a number of initiatives for women, including the Prime Minister's Employment Generation Programme and the Support Training and Employment Programme for Women (STEP), to help those who lack formal skills, particularly in rural India.

Various religions claim that god is universal in our universe. However, we all know that poverty, unemployment, and a poor quality of life exist everywhere, even in rich countries. Poverty reduction and business formation are critical in the globe, particularly in backward and emerging nations such as Asia and Africa. Today, many individuals confront a variety of problems in their daily lives, such as nutrition-related disorders, a sedentary lifestyle, and the inability to establish a small business. As a result, financial assistance to the needy from the government and non-governmental organisations is critical. Women make up

roughly half of the world's population. This is also true in India. As a result, they are considered the better half of society. They were restricted to the four walls of dwellings in primitive civilizations, completing household tasks. They have come out of their four walls to partake in a variety of activities in modern civilizations. The data from throughout the world supports the fact that women have excelled in many fields such as academia, politics, administration, social work, and so on. Not just metropolitan educated women, but also rural women, take part in this process. Women's development and entrepreneurship are so essential for rural women. The new industrial policy of 1980 highlighted the importance of developing an entrepreneurial programme for women in both rural and urban regions in order to improve their economic and professional standing.

ROLE OF GOVERNMENT FOR WOMEN ENTREPRENEURS DEVELOPMENT

Women entrepreneurs may be found all throughout India's startup ecosystem. Women are also moving out of their houses and into the pool of business in India, some quitting high-profile positions and others venturing out of the four walls of their homes. The most important component in starting a business is cash, and many banks provide specialised loans for women entrepreneurs with somewhat different and more flexible terms and conditions in terms of collateral security, interest rates, and so on. Here is a collection of several programmes and loans designed specifically for women with the goal of encouraging and simplifying the process:

1. **Annapurna Scheme:** This scheme is offered by the State Bank of Mysore for those women entrepreneurs who are setting up food catering industry in order to sell packed meals, snacks, etc.
2. **Stree Shakthi Package** for women entrepreneurs: This scheme is offered by most of the SBI branches to women who have 50% share in the ownership of a firm or business and have taken part in the state agencies run Entrepreneurship Development Programmes (EDP).
3. **Bharatiya Mahila Bank Business Loan:** This loan is a supported for budding women entrepreneurs looking to start new ventures in the fields of the retail sector, loan against property, MICRO loans, and SME loans.
4. **Dena Shakthi Scheme:** This scheme is offered by Dena Bank to those women entrepreneurs in the fields of agriculture, manufacturing, micro-credit, retail stores, or small enterprises; who are in need of financial assistance.
5. **Udyogini Scheme:** This scheme is offered by Punjab and Sind Bank so as to provide women entrepreneurs involved in Agriculture, retail and small business enterprises.
6. **Cent Kalyani Scheme:** the scheme is offered by the Central Bank of India with the aim of supporting women in starting a new venture or expanding or modifying and existing enterprises.
7. **Mahila Udyam Nidhi Scheme:** this scheme is launched by Punjab National Bank and aims at supporting the women entrepreneurs involved in the small scale industries by granting them soft loans.
8. **Mudra Yojana Scheme for Women:** The Government of India has created this plan for individual women who wish to develop modest new businesses such as beauty parlours, tailoring units, tutoring centres, and so on, as well as a group of women who want to start a venture together.
9. **Orient Mahila Vikas Yojana Scheme:** This scheme provided by Oriental Bank of Commerce to those women who hold a 51% share capital individually or join in a proprietary concern.

10. **Mahila Coir Yojana:** The Mahila Coir Yojana subsidy scheme was promoted to provide self employment to rural women artisans in regions producing coir fibre. Conversion of coir fibre into yarn on motorised rats in rural households provide scope for large scale employment, improvement in productivity and quality, better working conditions and higher income.

STATEMENT OF THE PROBLEM

The Indian government has put aside a decent amount of money for women with business ideas to borrow. Women are encouraged to create a small company in order to gain independence by having their own source of income. Various non-governmental organisations in India also provide financial assistance to women in India and encourage and teach them how to start their own businesses. Even if some business owners were unaware of the various state and federal government programmes available. So the researcher conducted study to find out the level of awareness about government schemes available for women entrepreneurs.

OBJECTIVE OF THE STUDY

1. To investigate the socioeconomic situation of Women entrepreneurs in the research area.
2. Evaluate how well women entrepreneurs are aware of government assistance programmes.

2. METHODOLOGY

The current research was carried out in the Dharamapuri District. This is based on both primary and secondary sources of information. The Primary data was gathered using the interview schedule. Secondary information was gathered from books and periodicals.

SAMPLING

Researchers used stratified random sampling to choose the sample size. The data collected from 75 women entrepreneurs in Dharamapuri District.

3. REVIEW OF LITERATURE:

In their study, **Itani et al. (2011)** found that while the government of India makes significant efforts to support women entrepreneurs, many women entrepreneurs are ignorant of the programmes available to help them grow their businesses.

Rural women entrepreneurs are ignorant of programmes and programmes given by the federal and state governments, according to **Sedamaker (2011)**. The government should take steps to raise knowledge of the many programmes and subsidies available to women.

Garba (2012) proposes that the government or policymakers arrange workshops and seminars for interested women entrepreneurs in order to raise awareness of new government initiatives.

According to Shiralashetti A.S. (2013), the government should arrange appropriate programmes to educate and raise knowledge about new schemes among women entrepreneurs.

In their study, **Uma SN and Ramesh HN (2018)** pointed out that new entrepreneurs are similar to newborn newborns. They are unable to stand on their own. As a result, the government may provide vital support, at least in the early phases of their operation, to ensure their survival and viability.

Paulmoni. R Geetha.P (2019) demonstrates in her study that lead banks in each district may utilise SMS, mail, and other social media to raise awareness of the government's programmes and subsidies.

DATA ANALYSIS AND INTERPRETATION

Demographic profile

Demographic Profile	Category	Number of Respondents	Percentage
Area of Residence	Urban	40	53
	Rural	35	47
Age	Belo 35 years	14	19
	36-45	33	44
	Above 45	28	37
Educational Qualification	SSLC	25	34
	HSC	17	22
	UG	23	31
	PG	10	13
Marital Status	Married	72	96
	Unmarried	3	4
Type of Family	Joint	31	41
	Nuclear	44	59
Monthly income	Below 20000	23	41
	20001-30000	30	40
	Above 30001	22	29
Total		75	100

Source: Primary Data

From the above table, out of 75 women entrepreneurs 53 percent reside in urban areas and rest in rural areas. 44 percent of respondents are in the age group of between 36 to 45 years. 34 percent of the respondents have SSLC qualification and 31 percent of respondents have Under Graduate (UG) qualification. 59 percent of the women respondents belong to nuclear family. The monthly income of 41 percent of women entrepreneurs ranges below Rs.20000. Thus, the most (81%) of the women entrepreneurs monthly income ranges between Rs.2000 to Rs.30000.

Business Profile

Business profile	Category	Number of Respondents	Percentage
Nature of Business	Production	15	20
	Trading	25	33
	Service	35	47

Location of business	Urban	45	60
	Rural	30	40
Experience	Upto 3 years	22	29
	3-5 years	30	40
	5-7 years	15	20
	Above 7 years	8	11
Initial Investment	Upto Rs.75000	31	41
	75001-200000	35	47
	Above 200000	9	12
Total		75	100

Source: Primary Data

From the above table, 47 percent of respondents are carry out service oriented activity and 33 percent of entrepreneurs involved in trading form of business. 60percent of women entrepreneurs carry out their business in urban area and the remaining 40 percent of respondents are in rural areas.

40 percent of women entrepreneurs have three to five years of experience in their business and 20 percent of respondents are have less than three year experience in their business. The initial investment of 47 percent of women entrepreneurs ranges 75001 to 2,00,000 and that of 41 percent of women entrepreneurs' below Rs.75000.

AWARENESS ON GOVERNMENT SCHEME

Schemes	Highly aware	Aware	Not aware
Stree Shakthi	0	6	69
Annapurna Scheme	0	9	66
Bharatiya Mahila Bank Business Loan	0	6	69
Dena Shakthi Scheme	0	0	75
Udyogini Scheme	0	3	72
Cent Kalyani Scheme	0	0	75
Mahila Udyam Nidhi Scheme	0	0	75
Mudra Yojana Scheme for Women	6	27	42
Orient Mahila Vikas Yojana Scheme	0	2	73
Mahila Coir Yojana	0	3	72
Women Enterprise Development Scheme(WEDS)	0	10	65
Support to Training and Employment Program for Women (STEP)	0	2	73
Trade related Entrepreneurship Assistance and Development (TREAD)	0	15	60
Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)	0	5	70
Prime Minister Rogar Yojana (PMRY)	5	20	50
Training of Rural Youth for Self Employment	3	12	60

(TRYSEM)			
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Source: Primary Data

The above table clearly indicates that the out of 75 women entrepreneurs 33 entrepreneurs were aware about “Mudra Yojana Sceme for women” and 25 women entrepreneurs were aware about the scheme of PMRY. Majority of the schemes of central government should not reach to women entrepreneurs. As a result, the government must raise awareness of its programmes among women entrepreneurs by holding required women entrepreneurship awareness camps, making social media advertising, and so on.

4. SUGGESTIONS AND CONCLUSION

The government should take responsibility for reaching out to women entrepreneurs using social media, public campaigns, and the District Industrial Centers, among other avenues. To raise awareness of entrepreneurial initiatives, educational institutions in the Dharamapuri should collaborate with the government. Banks in the Dharamapuri should publicly advertise different government-sponsored entrepreneur initiatives at their branches.

Women entrepreneurs are aware of the ‘Mudra Yojana Scheme’ to develop and grow beauty parlours, tutoring centres, and tailoring units, according to the research. They are also aware of the "Prime Minister Rogar Yojana," "Training of Rural Youth for Self-Employment (TRYSEM)," and other such programmes. Despite government measures, only a small number of women entrepreneurs profit. The state government must implement a continuous monitoring mechanism in order to increase the number of recipients. Furthermore, educational institutions and social clubs should provide government officials with the required support in order to raise awareness among women entrepreneurs.

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