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## Research Article

# Awareness about Various Women Entrepreneurial Schemes Offered By Government in Kanniyakumari

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### Abstract:

In this dynamic world, women entrepreneurs are a big a part of the worldwide expedition for sustained economic development and social progress. Due to growing industrialization, the emergence of women owned businesses are highly increasing in the economies of almost all countries. Entrepreneurship develops from an individual's creative spirit into long-term business ownership, job creation and fiscal security. Women bring commitment and integrity because they provide more attention about entrepreneurial development, economic empowerment and innovation. Women's skills, knowledge, their talents and skills in business and a compelling desire of eager to do something positive are a number of the explanations for the women entrepreneurs to arrange industries. The government has realized the significance of women entrepreneurship. As a result, the Government offers a variety of programmes for women entrepreneurs. Promotion of women entrepreneurship ensures economic independence. Social emancipation of women gains social status. It makes women aware of their rights and gains equal status. So effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women.

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**Keywords:** Awareness, Schemes, women entrepreneurs, empowerment, Government economic

### Introduction

Entrepreneurship may be a typical global phenomenon attracting many economists, politicians, and social workers. In developed countries, entrepreneurship has gained attention within the last century. But in developing countries, it's been gained original consideration only in recent decades. during this dynamic world, women entrepreneurs are a big a part of the worldwide expedition for sustained economic development and social progress. because of growing industrialization, urbanization, social legislation and alongside the spread higher education and awareness, the emergence of women owned businesses are highly increasing within the economies of just about all countries. Entrepreneurship develops from an individual's creative spirit into long-term business ownership, job creation and economic security. Women bring commitment and integrity because they provide attention about economic empowerment, entrepreneurial development and innovation. The hidden entrepreneurial abilities of women have gradually been changing with the growing sensitivity to the role and economic status within the society. So, this study concentrates on Women entrepreneurs necessary to understand about various schemes offered by central and state government.

### Statement of the Problem

Entrepreneurship is one among the important factors of industrialization; within the absence of entrepreneurship, industrialization cannot happen. Entrepreneurs are playing a crucial role within the economic development of underdeveloped country. Women's skills, knowledge, their talents and skills in business and a compelling desire of eager to do something positive are a number of the explanations for the women entrepreneurs to organize industries. the government has understood the importance of women entrepreneurship. As a result, offers a spread of programmes for women entrepreneurs. As compared to men, women are less motivated to start out business units because of many reasons. Thus, the study aims to know the awareness about various schemes offered by the government.

### Objectives of the Study

- To study the socio- economic background of the women entrepreneurs in Kanniyakumari District.
- To know the awareness level about the various entrepreneurial Schemes offered by state and central government.

### Sampling Method

The investigator has used simple random sampling method for selecting the samples. 50 sample respondents were selected from Kanyakumari district for the study.

### Tools for Analysis

Based on the nature of data and relevance of the information required the appropriate statistical tools were used for analysis. Percentage and Multiple Regression Analysis were used. The analyses were made with the help of Statistical Package for Social Sciences.

### Limitations of the Study

- The study is restricted only to a sample size of 50 women entrepreneurs in the study area.
- Some information was not disclosed by women entrepreneurs, has a complete and thorough study been not making.

### Review of Literature:

Devalatha (2004) in a profile study of women self-help groups in Gadag district of Northern Karnataka revealed that 58.33 per cent of the respondents were able to prepare rough plan, but not able to specify the detailed steps. While, 58.33 per cent of them expressed the possibility of involving in group functioning and 50 per cent of the women accepted that it is wrong to think men as superior and women as inferior. Majority (45.83%) of the women respondents were able to take decision by considering all dimensions of the decision area.

Jhamtani *et al.* (2003) in a study on entrepreneurial orientation of educated unemployed rural youth revealed that about 55.11 per cent of trained educated unemployed rural youth belonged to the age group of 18-23 years, 32.88 per cent of belonged to 23-29 years followed by 12.32 per cent belonged to age group of above 29 years. 41.77 per cent of the respondents had family size of 5-6 members followed by 28.4 per cent had family size of 7-8 members and 20.44 per cent had family size of upto 4 members. Only 8.00 per cent and 1.33 per cent of the trained educated unemployed rural youth had family size of 9-10 and above 10 members respectively.

### Socio Economic Conditions of the Respondents

Socio economic conditions play a very important role in development of the women entrepreneurs. The following Table 1 clearly shows the socio economic conditions of the respondents.

**Table 1 Socio Economic conditions of the respondents**

Age	No. of respondents	Percentage
18-30	08	16
30 -40	22	44
40-50	12	24
Above 50	08	16
Marital Status	No. of respondents	Percentage
Unmarried	4	08
Married	39	78
Widow	5	10
Divorced / separated	2	04
Educational Qualification	No. of respondents	Percentage
Illiterate	11	22
SSLC	9	18
Higher Secondary	18	36
Graduates	8	18
Post Graduate	4	8
Monthly income	No. of respondents	Percentage
Below Rs. 5000	20	40
Rs.5000-10000	13	26
Rs.10000-15000	10	20
Rs.15000-20000	5	10
Above Rs.20000	2	4
Nature of Business	No. of respondents	Percentage
Tailoring	9	18
Handicrafts	13	26
Beauty parlour	9	18
Pappad making	3	6

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Computer Education/Tuition center	6	12
Coir making	10	20
<b>Capital Investment</b>	<b>No. of respondents</b>	<b>Percentage</b>
Below Rs. 15000	5	10
Rs.15000-30000	15	30
Rs.30000-45000	20	40
Rs.45000-60000	3	6
Above Rs.60000	7	14
<b>Sources of Inspiration</b>	<b>No. of respondents</b>	<b>Percentage</b>
Self interest	14	28
To do something constructive	10	18
Out of compulsion	8	20
Financial liberty	11	10
Advice by husband / friends/relatives	7	14
<b>Experience</b>	<b>No. of respondents</b>	<b>Percentage</b>
Less than 3 years	24	48
3-6years	16	32
6-9 years	6	12
Above 9 years	4	8

Source: Primary data

Table 1 indicates that, the socio economic conditions of the respondents, most of the respondents are come under the age group of 30-40(44 per cent), married (78 percent), completed higher secondary(36 per cent),monthly income of below Rs5000 (40 per cent), nature of business was handicraft (26 percent),capital investment of Rs. 30000-45000 (40 per cent), inspiration of self-interest (28 per cent) and experience of less than 3 years (48 per cent).

**Association between Profile of the Respondents and Awareness about Various Schemes of Central Government**

The profile of the members has its own impact on the various women entrepreneurial schemes of central government. In order to understand the awareness, the scores on each factor have been computed. The included profile variables were age, marital status, level of education, occupation and monthly income. In order to, analyze the significant relationship between profile of the members and awareness, multiple regression was used. The resulted “F” statistics were shown in Table 2

$H_0$ : There is no significant association between the profile of the respondents and awareness about various women entrepreneurial schemes of central government.

**Table 2 Association between the profile of the respondents and awareness about various women entrepreneurial schemes of central government.**

S. No	Schemes of central government	R <sup>2</sup> value	F	Sig.
1	Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD)	.031	1.041	.394
2	Micro and Small Enterprise Cluster Development Programme (MSE – CDP)	.072	5.087	.210
3	Credit Guarantee Fund Scheme for Micro and Small Enterprise	.166	6.585	.000*
4	Support for Entrepreneurial and Managerial Development	.012	3.917	.002*
5	Exhibitions for Women under Promotional Package for Micro and Small enterprise approved by CCEA under Marketing Support	.006	2.959	.004*
6	Prime Ministers Employment Generation Programme	.086	3.023	.212
7	ISO – 9000 / ISO – 14001 Certification fee Re – imbursement scheme	.116	4.071	.002*
8	Market Development Assistance Scheme	.094	3.153	.310
9	Credit Appraisal and Rating Tool (CART)	.116	4.403	.002*
10	Integrated Infrastructure Development Scheme	.024	0.725	.609

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11	Rajiv Gandhi Udayami Mitra yojana.	.033	0.978	.432
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Source: Primary data \*Significant at 5 per cent level.

Regarding the profile of the respondents, the significantly associated awareness were Support for Entrepreneurial and Managerial Development, Credit Guarantee Fund Scheme for Micro and Small Enterprise, ISO – 9000 / ISO – 14001 Certification fee Re – imbursement scheme, Exhibitions for Women under Promotional Package for Micro and Small enterprise approved by CCEA under Marketing Support and Credit Appraisal and Rating Tool (CART) since the respective “F” statistics were significant at 5 per cent level. So the hypothesis was rejected on these government schemes. But the other schemes like Micro and Small Enterprise Cluster Development Programme (MSE – CDP), Market Development Assistance Scheme, Rajiv Gandhi Udayami Mitra yojana, Integrated Infrastructure Development Scheme, Prime Ministers Employment Generation Programme and Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD) were not significant at 5 per cent level.

**Association between Profile of the Respondents and Awareness about Various Schemes of State Government**

The profile of the members has its own impact on the various women entrepreneurial schemes of state government. In order to understand the awareness, the scores on each factor have been computed. The included profile variables were age, marital status, level of education, occupation and monthly income. In order to, analyze the significant relationship between profile of the respondents and awareness, multiple regression was used. The resulted “F” statistics were shown in Table 3

H<sub>0</sub>: There is no significant association between the profile of the respondents and awareness about various women entrepreneurial schemes of state government.

**Table 3 Association between the profile of the respondents and awareness about various women entrepreneurial schemes of state government.**

S. No	Schemes of state government	R <sup>2</sup> value	F	Sig.
1	Shree Shakthi Package for Women Entrepreneurs	.127	0.434	.062
2	Anna Purna	.159	4.161	.001*
3	Star Mahila Gold Loan Scheme	.114	4.052	.002*
4	Can Mahila	.283	3.192	.000*
5	Cent Kalyani	.065	2.168	.064
6	KVB Mahila Swarna Loan	.023	4.701	.002*
7	United Nari Samman Yojana	.168	2.076	.072

Source: Primary data \*Significant at 5 per cent level.

Table 3 shows that, Association between the profile variables and awareness of various state government schemes. Regarding the profile of the respondents, the significantly associated awareness were Anna Purna, Star Mahila Gold Loan Scheme, KVB Mahila Swarna Loan and Can Mahila since the respective “F” statistics were significant at 5 per cent level. So the hypothesis was rejected on these government schemes. But the other schemes like Shree Shakthi Package for Women Entrepreneurs, Cent Kalyani, and United Nari Samman Yojana were not significant at 5 per cent level.

**Findings**

Regarding the socio-economic condition most of the respondents are come under the age group of 30-40(44 per cent), married (78 percent), completed higher secondary (36 per cent), monthly income of below Rs5000 (40 per cent), nature of business was handicraft (26 percent), capital investment of Rs. 30000-45000 (40 per cent), inspiration of self-interest (28 per cent) and experience of less than 3 years (48 per cent).

Multiple regression analysis was used to find out the association between the profile variables and awareness of various central and state government schemes. The significantly associated profile variables were age, level of education, occupation, marital status, and monthly income. The significantly associated awareness about schemes were Support for Entrepreneurial and Managerial Development, Credit Guarantee Fund Scheme for Micro and Small Enterprise, ISO – 9000 / ISO – 14001 Certification fee Re – imbursement scheme, Exhibitions for Women under Promotional Package for Micro and Small enterprise approved by CCEA under Marketing Support and Credit Appraisal and Rating Tool (CART), Anna Purna, Star Mahila Gold Loan Scheme, KVB Mahila Swarna Loan and Can Mahila since the respective “F” statistics were significant at 5 per cent level.

**Suggestions**

Proper advertisement about central and state government schemes and technical education should provide to the women

entrepreneurs.

To open of women development cells and provide details about identification mechanism of new enterprise, assistance in project formulation, follow up of training programmes, credit facilities, financial incentive and subsidies.

## **Conclusion**

Promotion of women entrepreneurship ensures economic independence. Social emancipation of women gains social status. It makes women aware of their rights and gains equal status. At this juncture, effective steps are required to provide entrepreneurial awareness, orientation and skill development plans to women. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to encourage and promote women entrepreneurship. From these suggestions it is quite visible that for development and promotion of women entrepreneurship, in the region, there is an essential for multi-dimensional approach from different sector, from the government, financial institutions, individual women entrepreneurs and many more, for a flexible integrated and coordinated an exact approach.

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