

A Study On The Awareness Of Indian Government Schemes Among Women Entrepreneurs In Thoothukudi District

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This study examines the awareness of Indian Government schemes among women entrepreneurs in Thoothukudi District. Women entrepreneurs play a vital role in economic growth, yet many remain unaware of the financial and developmental support available to them. The research highlights key schemes such as MUDRA, Stand-Up India, PMEGP, and other MSME initiatives that aim to promote women's entrepreneurship. Primary data is collected through structured questionnaires from selected women entrepreneurs across the district. The study analyzes their level of awareness, sources of information, and extent of utilization of these schemes. Findings reveal gaps between policy provisions and actual awareness at the grassroots level. Lack of proper guidance, limited outreach, and bureaucratic barriers hinder effective participation. The study emphasizes the need for targeted awareness campaigns, training programs, and institutional support. It concludes that increasing awareness can empower women entrepreneurs and enhance regional socio-economic development.

Keywords: Awareness, Indian Government Schemes, Women Entrepreneurs.

1. INTRODUCTION

Women entrepreneurs have emerged as a driving force in fostering economic growth, innovation, and employment generation in India. In recent years, the Government of India has introduced several schemes such as MUDRA, Stand-Up India, and PMEGP to support women-owned enterprises. These schemes aim to provide financial assistance, skill development, and institutional support for promoting inclusive entrepreneurship. Despite such initiatives, awareness among women entrepreneurs, especially in semi-urban and rural regions, remains limited. Thoothukudi District, with its diverse business activities in trade, services, and small industries, provides a relevant setting to examine this issue. Many women entrepreneurs here face financial constraints, lack of guidance, and bureaucratic hurdles in availing government benefits. Assessing their awareness levels is crucial to understand the effectiveness of policy implementation at the grassroots. This study focuses on measuring awareness, utilization, and challenges regarding government schemes. The findings will help design targeted interventions to bridge the gap between policies and practice. Ultimately, empowering women

entrepreneurs with knowledge and access can contribute significantly to regional socio-economic development.

2. REVIEW OF LITERATURE

Dastidar, A. G., Singh, G., & Tiwari, D. P. (2024). Surveyed 160 women entrepreneurs; found that demographic variables (education, age, income) significantly influence awareness of government schemes. Women with higher educational attainment and greater business experience showed more awareness. The study recommends more awareness campaigns targeted at less educated and newer entrepreneurs. Kiruthiga, P., & Sankar, P. (2023). Focused on Chengalpet (Tamil Nadu). Found many women had only informal or partial awareness of specific schemes; usage was much lower than awareness. Banks, SHGs, and local govt officials were primary sources of information. Barriers included complicated application procedures and lack of documentation. Seema Rathee & Deepanshi Aggarwal (2024). Based on data from Haryana (360 respondents), this study assesses PMMY's effect. It finds that microcredit through Mudra correlates with improvements in women's economic, social, political, and psychological empowerment compared to before receiving loans. It also observes varying levels of utilization and obstacles such as low awareness of scheme details among non-beneficiaries. Gupta, V., Maurya, H., & Sirohi, R. (2023/2024). Compares beneficiaries vs non-beneficiaries of Mudra in rural UP. Shows that Mudra helps in financial inclusion and increases adoption of digital banking. Also indicates that women who avail PMMY have better business performance, but non-beneficiaries often suffer from lack of access, information and digital literacy.

3. RESEARCH OBJECTIVES

- ❖ To assess the level of awareness of Indian Government schemes among women entrepreneurs in Thoothukudi District.
- ❖ To evaluate the extent of utilization of selected schemes such as MUDRA, PMEGP, and Stand-Up India.
- ❖ To analyze the relationship between demographic factors (age, education, business type) and awareness levels.
- ❖ To identify the challenges faced by women entrepreneurs in accessing and availing government schemes.

4. METHODOLOGY

A descriptive research design was chosen as it helps to systematically describe the awareness levels, sources of information, and challenges faced by women entrepreneurs in accessing government schemes. The population of the study comprises women entrepreneurs operating small and medium enterprises in Thoothukudi District. A purposive sampling technique was adopted to select respondents who are actively involved in entrepreneurial activities. A sample of 400 women entrepreneurs was chosen to represent different business sectors. Primary data was collected using a structured questionnaire, which included both close-ended and a few open-ended questions. The questionnaire covered demographic details, awareness of schemes (MUDRA, Stand-Up India, PMEGP, MSME initiatives, etc.), sources of information, and challenges faced. Secondary data was gathered from government reports, MSME portals,

journals, and published literature. The questionnaire was designed to measure awareness levels on a Likert scale and to capture categorical responses for comparison. The study is confined to Thoothukudi District and focuses only on selected schemes relevant to women entrepreneurs. The findings are based on self-reported data, which may be subject to personal bias.

5. RESEARCH HYPOTHESES

- 1. H₀₂: There is no significant relationship between demographic factors (age, education, business size) and awareness of government schemes.
- 2. H₀₃: There is no significant difference in the utilization of government schemes among women entrepreneurs with different levels of awareness.

6. ANALYSIS AND DISCUSSION

6.1. PROFILE

Analysis of demographic profile of the respondents for the study is shown below:

TABLE – 1 PROFILE

S. No	Profile	Categories	Frequencies	Percentage
1.	Age	Below 20	96	24.00
		21 – 30	124	31.00
		31 – 40	68	17.00
		41 – 50	86	21.50
		Above 51	26	6.50
		Total	400	100.00
2.	Education	School level	66	16.40
		Diploma	51	12.80
		Graduate	115	28.80
		Postgraduate	104	26.00
		Others	64	16.00
		Total	400	100.00
3.	Business Type	Manufacturing Units	144	36.00
		Retail & Trading	61	15.30
		Service Enterprises	81	20.30
		Agro-based Enterprises	73	18.30
		Other Emerging Businesses	41	10.30
		Total	400	100.00
4.	Business Size/Scale	Micro	331	82.80
		Small	51	12.80
		Medium	18	4.40
		Total	400	100.00

Source: Primary Data

The majority of women entrepreneurs are in the 21–30 age group (31%), followed by those below 20 years (24%). This shows that youth participation is strong, and younger women are increasingly entering entrepreneurship in Thoothukudi District. Entrepreneurs above 50 years form only 6.5%, indicating low involvement from older women.

A considerable proportion are graduates (28.8%) and postgraduates (26%), together making 54.8%. This indicates that higher education significantly contributes to entrepreneurial entry among women. However, 16.4% with only school-level education and 12.8% diploma holders show that even women with lower qualifications are actively engaged.

The highest share is in Manufacturing Units (36%), followed by Service Enterprises (20.3%) and Agro-based Enterprises (18.3%). Retail & Trading (15.3%) and Other Emerging Businesses (10.3%) have lower shares. This highlights that traditional sectors (manufacturing and services) dominate, while modern/emerging sectors are still limited.

An overwhelming 82.8% operate at the micro level, while 12.8% are small-scale, and only 4.4% are medium-scale enterprises. This clearly shows that women entrepreneurs in Thoothukudi District are predominantly small-scale operators, with limited resources and growth potential.

The profile analysis indicates that young and educated women dominate the entrepreneurial landscape, mainly running micro-level businesses in manufacturing and services. While this reflects strong grassroots participation, the limited presence of women in medium-scale and emerging businesses highlights the need for greater financial, training, and institutional support to expand their ventures.

6.2. AWARENESS OF GOVERNMENT SCHEMES

TABLE – 2 AWARENESS

S. No.	Nature	Number of respondents	Percentage to total
1.	Aware	372	93.00
2.	Unaware	28	7.00
	Total	400	100.00

Source: Primary data

The data shows that a vast majority of women entrepreneurs (93%) in Thoothukudi District are aware of government schemes such as MUDRA, Stand-Up India, PMEGP, and MSME initiatives. Only 7% remain unaware, which indicates that government outreach and information dissemination efforts have been fairly successful in the region. However, while awareness is very high, this does not necessarily guarantee effective utilization of the schemes. Many entrepreneurs may be aware of the schemes but may still face challenges such as lack of procedural knowledge, documentation requirements, or institutional support in accessing them.

6.3. LEVEL OF AWARENESS OF GOVERNMENT SCHEMES

TABLE – 3 LEVEL OF AWARENESS

S. No.	Dimensions	Very Low	Low	Normal	High	Very high	Total	SD	Mean
1.	Government Schemes	16	52	149	135	48	359	0.987	3.37
		16	104	447	540	240	1347		

Source: Primary data.

Out of 359 valid responses, the majority fall under “Normal” (149 respondents, 41.5%) and “High” (135 respondents, 37.6%) categories. Only 16 respondents (4.5%) reported very low awareness, while 48 respondents (13.4%) expressed very high awareness. This indicates that women entrepreneurs in Thoothukudi District generally possess a moderate to high level of awareness of government schemes.

The mean score of 3.37 (on a 5-point scale) suggests that the overall awareness level is above average. The standard deviation of 0.987 shows a moderate variation in responses, meaning most entrepreneurs cluster around the “Normal to High” range, with fewer extremes at very low or very high.

These results imply that government communication and information flow have reached a majority of women entrepreneurs. However, the relatively small proportion with very high awareness (13.4%) suggests that while women know about the schemes, detailed knowledge about benefits, eligibility, and application procedures may still be lacking.

6.4. RELATIONSHIP BETWEEN DEMOGRAPHIC FACTORS AND AWARENESS OF GOVERNMENT SCHEMES

The study examined the relationship between the profile variables of study participants and awareness of government schemes. The profile variables considered are: Age, Education and Business Size. For this purpose Null hypothesis and alternate hypothesis were set for the purpose of testing as

H₀: There is no significant relationship between demographic factors (age, education, business size) and awareness of government schemes.

H₁: There is a significant relationship between demographic factors (age, education, business size) and awareness of government schemes.

For the purpose of testing this hypothesis, Chi-square value with P value were obtained for each of the profile variables.

S. No	Independent variables	Dependent variable	Df	Chi Sq	P-value	Result
2	Age	Level of Awareness of Government Schemes	4	66.100	.000	Reject

3	Education	Level of Awareness of Government Schemes	4	38.675	.000	Reject
6	Business Size	Level of Awareness of Government Schemes	4	443.645	.000	Reject

Table – 4 Relationship Between Demographic Factors And Awareness Of Government Schemes

Source: Primary data.

The Chi-square test results clearly indicate a significant relationship between demographic factors and awareness of government schemes among women entrepreneurs in Thoothukudi District. The Chi-square value (66.100) with a p-value of 0.000 (<0.05) shows that age significantly influences awareness. Younger women entrepreneurs (21–30 years and below 20 years) display higher awareness levels compared to older age groups.

The Chi-square value (38.675) with a p-value of 0.000 confirms that education is significantly related to awareness. Graduates and postgraduates show better knowledge of schemes, while women with school-level education reflect relatively lower awareness.

The Chi-square value (443.645) with a p-value of 0.000 reveals a very strong association between business size and awareness. Women running micro enterprises (the majority group) demonstrate comparatively lower awareness than those managing small and medium businesses, who are better exposed to institutional networks and support systems.

Since all p-values are less than 0.05, the null hypothesis (H_0) is rejected for all three demographic factors. This establishes that age, education, and business size significantly affect awareness of government schemes among women entrepreneurs.

The result implies that policy interventions should be more age-sensitive, education-focused, and size-specific, ensuring that younger, less educated, and micro-level women entrepreneurs are given targeted training, guidance, and support to bridge the awareness gap.

6.5. CHALLENGES FACED BY WOMEN ENTREPRENEURS

Table – 5 CHALLENGES

S. No	Challenges	SD	D	A	SA	A	Mean
1	Complex application and documentation procedures	8	22	52	154	164	4.11
2	Bureaucratic delays in approvals and disbursements	28	26	69	123	154	3.87
3	Collateral and credit access constraints	19	76	85	89	131	3.59
4	Poor follow-up and grievance redressal mechanisms	37	38	62	110	153	3.76
5	Low financial literacy among women entrepreneurs	30	31	54	141	144	3.84
6	Limited networking and institutional support.	28	17	98	139	118	3.75

7	Schemes mismatched with micro and informal business needs.	26	40	66	131	137	3.78
8	Digital divide in online applications and access.	19	37	78	159	107	3.75
9	Social and cultural barriers restricting women's participation	25	36	66	142	131	3.80
10	Lack of awareness of government schemes	32	40	52	149	127	3.75

Source: Primary Data

SA-Strongly Agree A-Agree NA or DA-Neither Agree or Disagree SDA-Strongly Disagree

The highest mean score is for “Complex application and documentation procedures” (Mean = 4.11), indicating that lengthy paperwork and complicated formalities are the most serious barrier for women entrepreneurs in accessing government schemes.

Bureaucratic delays (Mean = 3.87) and low financial literacy (Mean = 3.84) are also rated strongly, showing that administrative hurdles and lack of financial knowledge significantly discourage scheme utilization. Social and cultural barriers (Mean = 3.80) and mismatch between schemes and micro/informal business needs (Mean = 3.78) further highlight the structural and contextual difficulties faced by women.

Poor follow-up and grievance redressal (Mean = 3.76), limited networking and institutional support (Mean = 3.75), digital divide (Mean = 3.75), and lack of awareness (Mean = 3.75) are all rated similarly, reflecting persistent but secondary barriers.

Collateral and credit access constraints (Mean = 3.59) scored the lowest among the listed challenges, but still above the mid-point (3.00). This suggests that while credit issues remain a concern, women perceive procedural and bureaucratic barriers as more severe.

The analysis reveals that procedural and administrative complexities (applications, documentation, and delays) are the biggest obstacles, followed by financial literacy and socio-cultural barriers. Although awareness levels are relatively high, challenges in utilization, support systems, and digital access continue to hinder women entrepreneurs in Thoothukudi District.

This indicates a strong need for simplification of processes, financial literacy programs, capacity-building workshops, and better institutional support to ensure that women can fully benefit from government initiatives.

6.6. RELATIONSHIP BETWEEN EDUCATION LEVEL AND CHALLENGES FACED BY WOMEN ENTREPRENEURS

In order to ascertain the existence of the relationship, null and alternate hypothesis were formed for testing as under:

H0: There is no significant relationship between the education level and challenges faced by women entrepreneurs.

H1: There is a significant relationship between the education level and challenges faced by women entrepreneurs.

One way ANOVA test was employed to verify the null and alternate hypothesis. The results of the test are shown in the following table along with F value, P value and Result.

TABLE – 6 Relationship Between Education Level And Challenges Faced By Women Entrepreneurs

S. No	Independent variables	Dependent variable	Df	F-test	P-value	Result
1	Education Level	Complex application and documentation procedures	4	3.213	.013	Reject
2	Education Level	Bureaucratic delays in approvals and disbursements	4	0.701	.592	Accept
3	Education Level	Collateral and credit access constraints	4	0.636	.637	Accept
4	Education Level	Poor follow-up and grievance redressal mechanisms	4	5.534	.000	Reject
5	Education Level	Low financial literacy among women entrepreneurs	4	0.702	.591	Accept
6	Education Level	Limited networking and institutional support.	4	1.334	.257	Accept
7	Education Level	Schemes mismatched with micro and informal business needs.	4	0.705	.589	Accept
8	Education Level	Digital divide in online applications and access.	4	0.405	.805	Accept
9	Education Level	Social and cultural barriers restricting women's participation	4	2.170	.072	Accept
10	Education Level	Lack of awareness of government schemes	4	2.278	.029	Reject

Source: Primary data.

The one-way ANOVA test was conducted to examine the relationship between the education level of women entrepreneurs and the challenges they face in accessing and availing government schemes. The results show that education level has a significant influence on certain challenges, particularly: Complex application and documentation procedures ($p = 0.013$), Poor follow-up and grievance redressal mechanisms ($p = 0.000$), Lack of awareness of government schemes ($p = 0.029$). For these challenges, the null hypothesis was rejected, indicating that higher or lower levels of education play a role in how women entrepreneurs experience these difficulties.

On the other hand, for challenges such as bureaucratic delays, collateral and credit access, financial literacy, networking support, scheme mismatch, digital divide, and socio-cultural barriers, the null hypothesis was accepted, suggesting that education level does not significantly alter the experience of these obstacles. This implies that while education equips women entrepreneurs with better awareness and ability to navigate documentation and information-related challenges, structural and systemic issues like bureaucratic processes,

financial barriers, and socio-cultural restrictions affect women across all educational levels uniformly.

6.7. RELATIONSHIP BETWEEN BUSINESS SIZE AND CHALLENGES FACED BY WOMEN ENTREPRENEURS

In order to ascertain the existence of the relationship, null and alternate hypothesis were formed for testing as under:

H0: There is no significant relationship between the business size and challenges faced by women entrepreneurs.

H1: There is a significant relationship between the business size and challenges faced by women entrepreneurs.

For the purpose of testing this null and alternate hypothesis, Kruskal Wallis test is used.

TABLE – 7 Business Size And Challenges Faced By Women Entrepreneurs

S. No	Independent variables	Dependent variable	Chi-Square	P-value	Result
1.	Business Size	Complex application and documentation procedures	0.444	0.801	Accept
2.	Business Size	Bureaucratic delays in approvals and disbursements	3.387	0.184	Accept
3.	Business Size	Collateral and credit access constraints	0.604	0.739	Accept
4.	Business Size	Poor follow-up and grievance redressal mechanisms	4.273	0.118	Accept
5.	Business Size	Low financial literacy among women entrepreneurs	3.036	0.219	Accept
6.	Business Size	Limited networking and institutional support.	4.123	0.127	Accept
7.	Business Size	Schemes mismatched with micro and informal business needs.	5.426	0.246	Accept
8.	Business Size	Digital divide in online applications and access.	0.096	0.953	Accept
9.	Business Size	Social and cultural barriers restricting women's participation	1.531	0.465	Accept
10.	Business Size	Lack of awareness of government schemes	3.363	0.186	Accept

Source: Primary Data

The Kruskal–Wallis test was employed to analyze the relationship between business size and the challenges faced by women entrepreneurs. The results indicate that for all the listed challenges including complex documentation, bureaucratic delays, credit constraints,

grievance redressal, financial literacy, networking support, scheme mismatch, digital divide, socio-cultural barriers, and awareness of schemes the p-values are greater than 0.05.

Consequently, the null hypothesis (no significant relationship) was accepted in all cases. This shows that business size does not have a statistically significant impact on the type or intensity of challenges encountered by women entrepreneurs.

In other words, whether a woman entrepreneur operates a micro, small, or relatively larger business, she continues to face similar obstacles in accessing government schemes and overcoming institutional, financial, and socio-cultural barriers.

The findings suggest that challenges are structural and systemic in nature rather than dependent on the scale of business operations. Policies and support mechanisms therefore need to focus on broad-based reforms such as simplifying documentation, improving grievance mechanisms, increasing institutional support, and addressing socio-cultural barriers—rather than differentiating based on the size of business alone.

7. SUGGESTIONS

Since "complex application and documentation" scored the highest mean (4.11), government agencies should redesign forms in simpler language, reduce paperwork, and introduce user-friendly digital portals with multilingual support.

Streamlining approval processes, setting time-bound clearances, and introducing single-window facilitation centers will help reduce delays in disbursement and scheme access.

With low financial literacy (Mean = 3.84) emerging as a key barrier, targeted workshops, digital financial tools, and awareness programs should be conducted, especially for micro and first-generation women entrepreneurs.

Since poor grievance redressal (Mean = 3.76) significantly affects entrepreneurs, dedicated helpdesks, toll-free helplines, and online complaint tracking systems should be introduced for timely resolution.

Women entrepreneurs in rural and semi-urban areas should be trained in digital skills, supported with access to affordable internet, and provided with digital facilitators to overcome online application barriers.

Many schemes are mismatched with micro/informal enterprises (Mean = 3.78). Tailor-made policies with lower collateral requirements, flexible repayment options, and micro-loan products are essential.

To address limited networking (Mean = 3.75), local entrepreneurship cells, women's business associations, and mentorship programs with successful entrepreneurs should be promoted.

Since chi-square results show that age and education significantly influence awareness, targeted awareness campaigns should focus more on older women and those with lower education levels to bridge the knowledge gap.

Although 93% are aware of schemes, actual utilization is hindered by procedural barriers. Capacity-building workshops, step-by-step guidance, and peer-support groups should be established to help women move from awareness to effective utilization.

As business size showed no significant impact on challenges, systemic reforms—simplification of government procedures, better institutional support, and cultural sensitization programs—must be prioritized to benefit women entrepreneurs across all scales.

The suggestions emphasize procedural simplification, digital empowerment, financial literacy, grievance redressal, and targeted interventions to bridge age, education, and size-related gaps, ensuring that women entrepreneurs can effectively access and utilize government schemes.

8. CONCLUSION

The study clearly shows that women entrepreneurs in Thoothukudi District are predominantly young, with the majority belonging to the 21–30 age group, reflecting strong youth participation in entrepreneurship. Education plays a vital role, as more than half of the entrepreneurs are graduates or postgraduates, though even women with lower education levels are also engaged in entrepreneurial activities. Most women operate micro-level enterprises, particularly in manufacturing and services, which dominate over emerging and modern sectors, highlighting limited diversification. Although awareness of government schemes is high at 93%, effective utilization remains constrained due to procedural complexities and lack of detailed knowledge. Statistical tests confirm that age, education, and business size significantly influence awareness levels, with younger, better-educated, and larger-scale entrepreneurs demonstrating greater awareness. However, complex application and documentation procedures, bureaucratic delays, and low financial literacy emerged as the most pressing barriers to scheme utilization. Structural issues such as poor grievance redressal, limited networking opportunities, digital divide, and socio-cultural barriers affect women across all categories, regardless of education or business size. The findings further suggest that while education improves awareness, systemic and procedural hurdles continue to restrict access and benefits uniformly. Since business size does not significantly influence the challenges faced, it is evident that the barriers are structural and systemic rather than scale-specific. Overall, the study highlights the need for simplified processes, enhanced financial literacy, targeted awareness programs, and stronger institutional support to enable women entrepreneurs to fully benefit from government initiatives and achieve sustainable growth.

9. REFERENCES

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