

An Analysis of Awareness of Government Schemes among Women Entrepreneurs in Thoothukudi District

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Abstract

This study explores the level of awareness of Indian Government schemes among women entrepreneurs in Thoothukudi District. Women entrepreneurs contribute significantly to economic development and employment generation; however, their access to institutional support often remains limited due to insufficient awareness. The study focuses on major government initiatives such as MUDRA, Stand-Up India, PMEGP, and various MSME support programs designed to encourage and strengthen women-led enterprises. The research is based on primary data collected through a structured questionnaire administered to women entrepreneurs across the district. It evaluates their awareness levels, sources of information, and the extent to which these schemes are utilized. The findings indicate that although several supportive schemes exist, awareness among beneficiaries is uneven and often inadequate. Barriers such as lack of proper guidance, limited dissemination of information, and procedural complexities restrict effective utilization. The study highlights the importance of improving communication strategies, conducting awareness programs, and strengthening institutional support systems. It concludes that enhancing awareness and accessibility of government schemes can significantly empower women entrepreneurs and contribute to balanced regional economic development.

Keywords: Awareness, Indian Government Schemes, Women Entrepreneurs

1. Introduction

Women entrepreneurs have become key contributors to economic development, innovation, and employment generation in India. Recognizing their potential, the

Government of India has launched various initiatives such as MUDRA, Stand-Up India, and PMEGP to encourage and support women-led enterprises. These programs are designed to offer financial assistance, skill enhancement, and institutional backing, thereby promoting inclusive and sustainable entrepreneurship. However, despite the availability of these schemes, a significant gap exists in terms of awareness among women entrepreneurs, particularly in rural and semi-urban areas. Thoothukudi District, known for its mix of commercial, service, and small-scale industrial activities, provides an appropriate context to study this issue. Many women entrepreneurs in the region encounter challenges such as limited access to finance, inadequate information, and procedural difficulties when attempting to benefit from government initiatives. Understanding the level of awareness and utilization of these schemes is essential to evaluate their effectiveness at the grassroots level. This study, therefore, aims to examine the awareness, usage, and challenges related to government schemes among women entrepreneurs in Thoothukudi District. The findings are expected to provide insights for improving policy implementation and designing targeted measures that can bridge the gap between government initiatives and actual beneficiaries. Ultimately, enhancing awareness and accessibility can empower women entrepreneurs and contribute to inclusive regional development.

2. Review of Literature

Dastidar, Singh, and Tiwari (2024) conducted a study among 160 women entrepreneurs to examine the factors influencing awareness of government schemes. The results indicate that demographic characteristics such as education, age, and income significantly affect awareness levels. Women with higher educational qualifications and greater entrepreneurial experience were found to possess better knowledge of available schemes. The study emphasizes the need for targeted awareness programs, particularly for less educated and newly established entrepreneurs.

Rathee and Aggarwal (2024) examined the impact of the Pradhan Mantri Mudra Yojana (PMMY) on women entrepreneurs in Haryana using a sample of 360 respondents. The study found that access to microcredit through Mudra loans significantly improves women's economic, social, political, and psychological empowerment. However, it also highlights that awareness about detailed scheme provisions remains limited among non-

beneficiaries, which restricts broader participation. Gupta, Maurya, and Sirohi (2023/2024) compared beneficiaries and non-beneficiaries of the Mudra scheme in rural Uttar Pradesh. Their findings suggest that beneficiaries experience improved financial inclusion, better access to credit, and increased adoption of digital banking services. Additionally, women entrepreneurs who utilized the scheme demonstrated enhanced business performance. In contrast, non-beneficiaries faced challenges such as lack of awareness, limited access to financial resources, and low digital literacy. Kiruthiga and Sankar (2023) analyzed the awareness and utilization of government schemes among women entrepreneurs in Chengalpet, Tamil Nadu. Their findings reveal that although some level of awareness exists, it is often incomplete or informal. The actual utilization of schemes is considerably lower than awareness levels. The study identifies banks, Self-Help Groups (SHGs), and local government officials as key sources of information, while complex procedures and lack of proper documentation act as major barriers. The reviewed literature indicates that while government schemes play a crucial role in supporting women entrepreneurship, gaps in awareness, accessibility, and implementation continue to limit their effectiveness, especially in rural and semi-urban contexts.

3. Research Objectives

- ❖ To examine the degree of awareness regarding Indian Government schemes among women entrepreneurs in Thoothukudi District.
- ❖ To analyze the usage level of major schemes such as MUDRA, PMEGP, and Stand-Up India by women entrepreneurs.
- ❖ To identify the key barriers and difficulties experienced by women entrepreneurs in accessing and benefiting from government schemes.

4. Methodology

The study adopts a descriptive research design to systematically analyze the level of awareness, information sources, and challenges encountered by women entrepreneurs in accessing government schemes. The population consists of women entrepreneurs engaged in small and medium-scale enterprises across Thoothukudi District. A purposive sampling method is employed to select respondents who are actively involved in business activities, ensuring relevant and reliable data. A total of 300 women entrepreneurs from various sectors

are included in the sample to provide comprehensive coverage. Primary data is collected through a well-structured questionnaire comprising both close-ended and limited open-ended questions. The instrument captures details related to demographic characteristics, awareness of key schemes such as MUDRA, Stand-Up India, PMEGP, and MSME initiatives, sources of information, and challenges faced in accessing these schemes. Secondary data is obtained from government publications, MSME reports, academic journals, and other relevant sources to support the analysis. Awareness levels are measured using a Likert scale, while categorical data is used for comparative analysis. The scope of the study is limited to Thoothukudi District and selected government schemes relevant to women entrepreneurs. Since the data is based on respondents' perceptions, the findings may be influenced by individual bias.

5. Research Hypotheses

H1: There is no significant relationship between demographic factors (age, education, business size) and awareness of government schemes.

H2: 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	77	25.70
		21 – 30	113	37.70
		31 – 40	40	13.30
		41 – 50	52	17.30
		Above 51	18	6.00
		Total	300	100.00
2.	Education	School level	63	21.00
		Diploma	44	14.70
		Graduate	66	22.00

		Postgraduate	90	30.00
		Others	37	12.30
		Total	300	100.00
3.	Business Type	Manufacturing Units	108	36.00
		Retail & Trading	48	16.00
		Service Enterprises	50	16.70
		Agro-based Enterprises	53	17.70
		Other Emerging Businesses	41	103.60
		Total	300	100.00
4.	Business Size/Scale	Micro	259	86.30
		Small	23	7.70
		Medium	18	6.00
		Total	300	100.00

Source: Primary Data

The demographic profile of respondents reveals that a significant proportion of women entrepreneurs belong to the younger age group, with 37.7% falling between 21–30 years and 25.7% below 20 years, indicating that entrepreneurship is increasingly attracting youth. In terms of education, a large share of respondents are well-educated, with 30% being postgraduates and 22% graduates, suggesting that higher education may play a role in entrepreneurial participation and awareness. Regarding business type, manufacturing units account for the largest segment (36%), followed by agro-based enterprises (17.7%) and service-related activities (16.7%), reflecting a diverse range of entrepreneurial engagements in the district. The dominance of micro enterprises is clearly evident, as 86.3% of respondents operate at the micro level, while only a small proportion belong to small (7.7%) and medium (6%) categories. This indicates that women entrepreneurship in the region is largely concentrated in small-scale operations with limited capital investment. Overall, the findings suggest that young, educated women are actively participating in entrepreneurial activities, primarily in micro-level businesses, highlighting both the potential for growth and the need for greater institutional and financial support to scale their enterprises.

6.2. Awareness of Government Schemes

Table – 2 Awareness

S. No.	Nature	Number of respondents	Percentage to total
1.	Aware	288	96.00
2.	Unaware	12	4.00
	Total	300	100.00

Source: Primary data

The findings show that a majority of women entrepreneurs (96%) are aware of government schemes, indicating effective information dissemination. Only a small portion (4%) remains unaware, highlighting minimal gaps in awareness. This suggests that institutions like banks and SHGs play a key role in spreading information. However, increasing awareness further can help improve scheme utilization and participation.

6.3. Level of Awareness of Government Schemes

Table – 3 Level of Awareness

S. No.	Level of Awareness	Very Low	Low	Normal	High	Very high	Total	SD	Mean
1.	Government Schemes	12	42	123	100	23	300	0.934	3.27
		12	84	369	400	115	980		

Source: Primary data.

The analysis shows that the majority of respondents fall under the normal (123) and high (100) levels of awareness, indicating a moderate to good understanding of government schemes. A smaller number of respondents have very low (12) and low (42) awareness, highlighting the presence of some knowledge gaps. Only 23 respondents report a very high level of awareness, suggesting limited in-depth understanding. The mean score of 3.27 reflects an overall moderate awareness level among women entrepreneurs. This indicates the need for enhanced awareness programs to improve deeper knowledge and effective utilization of schemes.

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.

Table – 4 Relationship between Demographic Factors and Awareness of Government Schemes

S. No	Independent variables	Dependent variable	Df	Chi Sq	P-value	Result
2	Age	Level of Awareness of Government Schemes	4	66.110	.000	Reject
3	Education	Level of Awareness of Government Schemes	4	38.665	.000	Reject
6	Business Size	Level of Awareness of Government Schemes	4	443.639	.000	Reject

Source: Primary data.

The Chi-square analysis was conducted to examine the relationship between demographic factors and awareness of government schemes among women entrepreneurs. The results indicate that age has a significant relationship with awareness ($\chi^2 = 66.110$, $p = 0.000$), suggesting that awareness levels vary across different age groups. Similarly,

education also shows a significant influence ($\chi^2 = 38.665$, $p = 0.000$), indicating that higher educational qualifications are associated with better awareness of government schemes. Business size exhibits the strongest relationship ($\chi^2 = 443.639$, $p = 0.000$), highlighting that awareness significantly differs among micro, small, and medium enterprises. Since all p -values are less than 0.05, the null hypothesis is rejected, confirming that demographic factors have a significant impact on awareness levels. Overall, the findings emphasize the importance of designing targeted awareness programs based on age, education, and business size to ensure better reach and effectiveness of government initiatives.

6.5. Challenges Faced by Women Entrepreneurs

Table – 5 Challenges

S. No	Challenges	SD	D	A	SA	A	Mean
1	Complicated procedures for application and documentation	8	21	40	118	113	4.02
2	Delays in approvals and fund disbursement due to administrative processes	24	23	50	86	117	3.83
3	Difficulty in accessing credit and meeting collateral requirements	17	63	64	63	93	3.51
4	Inadequate follow-up systems and grievance handling mechanisms	31	32	46	84	107	3.68
5	Limited financial knowledge among women entrepreneurs	19	26	40	107	108	3.86
6	Insufficient networking opportunities and institutional backing	19	16	73	104	88	3.75
7	Misalignment of schemes with the needs of micro and informal businesses	15	34	52	101	98	3.78

8	Digital accessibility issues in online application processes	12	29	60	115	84	3.77
9	Socio-cultural constraints limiting women's involvement	15	25	53	111	96	3.83
10	Inadequate awareness of available government schemes	21	33	40	112	94	3.75

Source: Primary Data

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

The analysis of challenges faced by women entrepreneurs indicates that procedural and institutional barriers remain significant obstacles in accessing government schemes. The highest mean score is observed for complicated application and documentation procedures (4.02), highlighting it as the most critical issue. Delays in approvals and fund disbursement (mean 3.83) and socio-cultural constraints (mean 3.83) also emerge as major concerns affecting participation. Limited financial knowledge among women entrepreneurs (mean 3.86) further restricts their ability to effectively utilize available schemes.

Issues related to infrastructure and support systems, such as inadequate follow-up and grievance redressal mechanisms (mean 3.68) and insufficient networking and institutional support (mean 3.75), indicate gaps in post-implementation assistance. Additionally, challenges like misalignment of schemes with micro and informal business needs (mean 3.78) and digital accessibility issues (mean 3.77) reflect structural limitations in scheme design and delivery. Difficulty in accessing credit and collateral requirements (mean 3.51) also remains a concern, though relatively less severe compared to other factors.

The findings suggest that while awareness exists, multiple operational, financial, and socio-cultural challenges hinder effective utilization of government schemes. Addressing these barriers through simplified procedures, improved support systems, enhanced financial literacy, and better digital access can significantly improve participation among women entrepreneurs.

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 Education Level and Challenges Faced By Women Entrepreneurs

S. No	Independent variables	Dependent variable	Df	F-test	P-value	Result
1	Education Level	Complicated procedures for application and documentation	4	3.212	.014	Reject
2	Education Level	Delays in approvals and fund disbursement due to administrative processes	4	0.711	.593	Accept
3	Education Level	Difficulty in accessing credit and meeting collateral requirements	4	0.629	.628	Accept
4	Education Level	Inadequate follow-up systems and grievance handling mechanisms	4	5.535	.000	Reject
5	Education Level	Limited financial knowledge among women entrepreneurs	4	0.712	.595	Accept
6	Education Level	Insufficient networking opportunities and institutional backing	4	1.344	.258	Accept
7	Education Level	Misalignment of schemes with the needs of micro and informal businesses	4	0.715	.588	Accept

8	Education Level	Digital accessibility issues in online application processes	4	0.4015	.815	Accept
9	Education Level	Socio-cultural constraints limiting women's involvement	4	2.172	.082	Accept
10	Education Level	Inadequate awareness of available government schemes	4	2.279	.028	Reject

Source: Primary data.

The one-way ANOVA analysis was conducted to examine the relationship between education level and the challenges faced by women entrepreneurs. The results indicate that education level has a significant impact on certain challenges, as evidenced by p-values less than 0.05. Specifically, complicated application procedures ($F = 3.212$, $p = 0.014$), inadequate follow-up and grievance mechanisms ($F = 5.535$, $p = 0.000$), and lack of awareness of government schemes ($F = 2.279$, $p = 0.028$) show significant relationships with education. This suggests that women with different educational backgrounds experience these challenges differently.

On the other hand, variables such as delays in approvals, credit and collateral issues, financial knowledge, networking support, scheme alignment, digital access, and socio-cultural barriers have p-values greater than 0.05, indicating no significant relationship with education level. This implies that these challenges are commonly faced by women entrepreneurs regardless of their educational qualification.

The findings reveal that while education plays a role in influencing awareness and the ability to handle procedural and institutional issues, many structural challenges remain uniform across all groups. Therefore, policy measures should focus both on improving education-specific awareness and addressing broader systemic barriers to enhance effective participation of women entrepreneurs.

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	Complicated procedures for application and documentation	0.445	0.811	Accept
2.	Business Size	Delays in approvals and fund disbursement due to administrative processes	3.389	0.185	Accept
3.	Business Size	Difficulty in accessing credit and meeting collateral requirements	0.614	0.729	Accept
4.	Business Size	Inadequate follow-up systems and grievance handling mechanisms	4.272	0.119	Accept
5.	Business Size	Limited financial knowledge among women entrepreneurs	3.037	0.218	Accept
6.	Business Size	Insufficient networking opportunities and institutional backing	4.124	0.128	Accept
7.	Business Size	Misalignment of schemes with the needs of micro and informal businesses	5.427	0.247	Accept
8.	Business Size	Digital accessibility issues in online application processes	0.097	0.954	Accept
9.	Business Size	Socio-cultural constraints limiting women's involvement	1.532	0.466	Accept
10.	Business Size	Inadequate awareness of available government schemes	3.365	0.187	Accept

Source: Primary Data

The Kruskal Wallis test was conducted to examine the relationship between business size and the challenges faced by women entrepreneurs. The results indicate that all the variables have p-values greater than 0.05, showing no statistically significant relationship between business size and the identified challenges. Factors such as complicated procedures ($p = 0.811$), delays in approvals ($p = 0.185$), and credit and collateral issues ($p = 0.729$) are experienced similarly across micro, small, and medium enterprises.

Additionally, challenges related to follow-up mechanisms ($p = 0.119$), financial knowledge ($p = 0.218$), and networking support ($p = 0.128$) also do not vary significantly based on business size. Structural issues such as scheme mismatch ($p = 0.247$), digital accessibility ($p = 0.954$), and socio-cultural barriers ($p = 0.466$) are common across all categories of businesses. Furthermore, awareness of government schemes ($p = 0.187$) is not significantly influenced by the size of the enterprise.

Since all hypotheses are accepted, the findings confirm that business size does not play a significant role in determining the challenges faced by women entrepreneurs. Overall, the results suggest that these issues are widespread and uniform, requiring broad-based policy interventions rather than size-specific solutions to effectively support women entrepreneurs.

7. Suggestions

- ❖ The government should simplify application procedures and documentation requirements to make schemes more accessible to women entrepreneurs.
- ❖ Faster approval and disbursement mechanisms need to be implemented to reduce bureaucratic delays.
- ❖ Awareness campaigns should be strengthened through banks, Self-Help Groups (SHGs), and local institutions to reach all categories of women entrepreneurs.
- ❖ Special training programs should be organized to improve financial literacy and digital skills among women.
- ❖ Financial institutions should provide easier access to credit by relaxing collateral requirements for small and micro enterprises.
- ❖ Strong grievance redressal systems and follow-up support must be developed to assist beneficiaries after scheme enrollment.
- ❖ Government schemes should be redesigned to better match the needs of micro and informal businesses.

- ❖ Digital infrastructure and support should be improved to reduce barriers in online application and access.
- ❖ Networking platforms and mentorship programs should be encouraged to enhance institutional support for women entrepreneurs.
- ❖ Social awareness initiatives should be promoted to overcome cultural barriers and encourage greater participation of women in entrepreneurship.

8. Conclusion

The study concludes that awareness of government schemes among women entrepreneurs in Thoothukudi District is relatively high, with a majority of respondents being informed about available initiatives. However, the level of awareness remains moderate, indicating limited in-depth understanding of scheme benefits and procedures. Demographic factors such as age, education, and business size significantly influence awareness levels, highlighting the need for targeted communication strategies. Despite awareness, the actual utilization of schemes is constrained by multiple challenges including complex procedures, delays in approvals, and lack of proper guidance. Financial literacy gaps and limited institutional support further restrict effective participation. The findings also reveal that education influences certain challenges, while most barriers are common across different business sizes. This indicates that systemic issues rather than structural differences play a major role in limiting access. The study emphasizes the importance of simplifying processes, improving awareness programs, and strengthening support mechanisms. Enhancing digital accessibility and financial education can further empower women entrepreneurs. Overall, effective implementation and better outreach of government schemes can significantly promote inclusive entrepreneurship and regional economic development.

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