

## **PROMOTION OF WOMEN ENTREPRENEURS IN COIMBATORE DISTRICT – WITH REFERENCE TO STATE INITIATIVES.**

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### **ABSTRACT:**

The Coimbatore district's growing number of female entrepreneurs is indicative of a larger trend toward inclusive economic growth. The breadth of marketing initiatives and support networks that motivate women to pursue entrepreneurial endeavors is investigated in this study. The study assesses how government initiatives, NGO-led training programs, MSME support frameworks, and financial institutions foster women entrepreneurs using both primary and secondary data. Data study shows that programs pertaining to digital tools, microfinance, skill development, and subsidies greatly help women. The study does, however, also draw attention to enduring issues such poor scheme awareness, market rivalry, and mobility limitations. The results indicate that women's entrepreneurial success in Coimbatore can be further accelerated by bolstering outreach programs, expanding market connections, and upgrading entrepreneurial education.

**KEY WORDS:** Women Entrepreneurs, Entrepreneurship Development, Government Initiatives, Skill Development, Socio-economic Development.

### **INTRODUCTION:**

Entrepreneurship is a major pioneer in the development of the country. Developing one's innate entrepreneurial spirit is a powerful tool for advancement in developing countries, where entrepreneurship is particularly important. There are various jobs in small and medium-sized businesses chances. Furthermore, small firms often play a crucial role in regional and national economic reform initiatives. In India, women-owned enterprises have only recently begun to take off. Throughout history, there have been many instances of lone entrepreneurs whose innovation led to the industrialization of several nations. Through the spirit of enterprise, regular men become entrepreneurs and ideas become commercial realities. The term "entrepreneur" originated in French and was originally used to refer to an individual who plans musical performances or other types of entertainment. Entrepreneurial traits are a collection of attributes that an entrepreneur possesses and employs to establish and run their business. An entrepreneur is necessary to both the socioeconomic transformation and the expansion of the economy. similar to how entrepreneurship develops.

### **OBJECTIVES OF THE STUDY:**

- To investigate the effects of women entrepreneurs' socioeconomic status in the chosen research region.
- To examine the understanding and utilization of state programs that assist female entrepreneurs.
- To research the state's efforts to support women entrepreneurs through programs and policies.
- To assess the effectiveness of government-sponsored financial schemes in providing women with the targeted credit.
- To evaluate the challenges and opportunities faced by female entrepreneurs in the chosen area.
- To provide useful advice and recommendations for the advancement of female entrepreneurs.

### **STATEMENT OF THE PROBLEM:**

The two wheels that make up society's vehicle are men and women. Both men and women are entitled to participate in the formation of a nation. Now that time has passed, the days when a man could raise his entire family are long gone. Now, it's clear that a family cannot sustain a respectable quality of living on a man's salary. These days, women are becoming well-known in a variety of industries, including business, and their participation in entrepreneurial endeavors has greatly increased. Many female entrepreneurs have successfully launched and run their businesses. Women entrepreneurs are becoming more knowledgeable and proactive in the business world, and they have demonstrated an equal level of business acumen to their male counterparts. Using a variety of professions and services, long-standing obstacles to women's independence have been surmounted. They are critical to the economic development of the country. Rural women used to focus on traditional labour, but because of better access to education and encouraging government initiatives, they now participate in income-generating activities as well. To combat poverty, they are increasingly resorting to entrepreneurship. They are using their entrepreneurial abilities to become self-sufficient and provide financial assistance for their family. Consequently, it's critical to recognize and appreciate the entrepreneurial spirit and mind set that supports the choices disadvantaged individuals make about their survival and means of subsistence. Furthermore, it's critical to promote and strengthen the spirit of self-sufficiency by giving people whose livelihoods are in jeopardy entrepreneurial assistance services, programs, and legislation.

### **SCOPE OF THE STUDY:**

The survey emphasizes how well-known and popular state initiative programs are for supporting female entrepreneurs. Only small, medium-sized, and traditional women entrepreneurs in Coimbatore, Tamilnadu are the subject of the study district. The study evaluates and establishes the effectiveness of governmental initiative programs for female entrepreneurs. The study is to investigate the difficulties faced by female entrepreneurs in utilizing these government programs as well as other business-related problems.

### **LIMITATIONS OF THE STUDY:**

- Since the study only examined Tamilnadu's Coimbatore District, its findings might not apply to other areas.
- Respondents did not have official accounting records and provided answers based only on memory.
- The survey only interviewed female entrepreneurs who agreed to share their perspectives.
- The results may not apply to other financial and non-financial schemes accessible to women entrepreneurs because the study's focus is restricted to women entrepreneurs with limited government schemes.

- The results may not apply to other financial and non-financial schemes accessible to women entrepreneurs because the study's focus is restricted to women entrepreneurs with limited government schemes.
- The conclusions are solely predicated on the data provided by the participants. The study's quality is unaffected by any of these restrictions. Huge efforts have been made to conduct the investigation in an efficient and methodical manner.

**RESEARCH DESIGN :**

The methods used to collect the data, the tools used in the study, how they are used, and the computed methods for analysing the data are all part of the research design.

**RESEARCH METHODOLOGY:**

The goal of the study is to identify government initiatives that assist female entrepreneurs and their successful implementation. The poll also aims to determine the problems that female entrepreneurs face and the potential solutions. Consequently, The study analyzed the reasons behind the slow progress of state programs and offered suggestions for their successful execution using a descriptive research design. The results of the study are adequately and accurately interpreted, and descriptive research is a widely accepted method of gathering information. The research design used for the study is currently descriptive. A fact-finding investigation using appropriate and precise interpreting results is a widely accepted research practice. Descriptive study describes a particular state of affairs. This methodology is acceptable because the study aims to reflect the existing state of affairs. The descriptive characteristics that determine whether state initiatives for women entrepreneurs are successfully implemented are examined in this study, which permits descriptive analysis. The goal of this study was to identify the elements that affect government programs for women entrepreneurs' awareness, use, and highlights.

**DATA ANALYSIS AND INTERPRETATION**

**Table 1**  
**Demographic Profile of Entrepreneurs**

Group	Profile				
Age	Below 25 Years 135[57.2%]	26 to 35 Years 28[11.9%]	36 to 45 Years 47[19.9%]	46 to 55 Years 18[7.6%]	Above 55 Years 8[3.4%]
Marital Status	Married 107(45.3%)			Unmarried 129(54.7%)	
Educational Qualification	School level 3[1.3%]	Diploma 3[1.3%]	UG level 148[62.7%]	PG level 1 31[13.1%]	Professional 51[21.6%]
Monthly Income	Below 10000 121[51.3%]	10000 – 30000 54[22.9%]	30000 – 50000 29[12.3%]	Above 50000 32[13.6%]	
Community	OC 51[21.6%]	BC 103 [43.6%]	MBC 60 [25.4%]	SC/ST 22 [9.3%]	
Ownership of house	Rural 50[21.2%]	Semi-Urban 59[25.0%]	Urban 127 [53.8%]		
Type of Business	Small business/ Sole trading 191[80.9%]	Partnership firm 26 [11%]	Customary business 19 [8.1%]		
Experience	Below 2 years 140[59.3%]	2 - 4 years 66 [28%]	4 - 6 years 6 [2.5%]	Above 6 years 24 [10.2%]	

Table 1.1 shows demographic and perception on entrepreneurship of women, majority 57.2% of the women entrepreneur are in the age group of below 25 years and are unmarried, sizable number of them are UG qualified earning monthly income of Rs.10,000 to Rs.30,000. 43.6% of the women entrepreneur are from BC communities residing in urban localities. Significant number of them are running sole trading and small business with less than 2 years of experience as entrepreneur.

**Table 2**  
**Relative Significance of Awareness of Government Initiatives on Entrepreneurship**

S.no	Awareness of Government Initiatives on Entrepreneurship	Mean	Std. Deviation	Rank
1.	Annapurna scheme	2.58	1.274	9
2.	Bharatiya Mahila bank business loan	2.65	1.075	8
3.	Mudra Yojana scheme	2.74	1.209	3
4.	Orient Mahila Vikas Yojana Scheme	2.67	1.024	6
5.	Dena Shakti scheme	2.54	1.200	10
6.	<b>Pradhan Mandri Rozgar Yojana</b>	<b>3.08</b>	<b>1.188</b>	<b>1</b>
7.	Udyogini scheme	2.67	1.266	6
8.	Cent Kalyani scheme	2.73	1.024	4
9.	Mahila Udyam Nidhi Scheme	2.69	1.164	5
10.	Other schemes	2.75	1.228	2

Table 2 shows awareness of government initiatives on entrepreneurship by women entrepreneurs. The mean values are the strong measures of themselves as the values of standard deviation is below the mean values. Based on the mean values the relative significance of ten awareness of government initiatives on entrepreneurship by women

entrepreneurs has been identified. The results shows “Pradhan Mandri Rozgar Yojana” is the most important government initiatives providing by government followed by Other schemes (Rank 2), Mudra Yojana scheme (Rank 3), Cent Kalyani scheme (Rank 4), Mahila Udyam Nidhi Scheme (Rank 5), Udyogini scheme and Orient Mahila Vikas Yojana Scheme (Rank 6), Bharatiya Mahila bank business loan (Rank 8), Annapurna scheme (Rank 9) and Dena Shakti scheme (Rank 10). The lest important government initiatives schemes provided for entrepreneurial development of women is “Dena Shakti scheme”.

**Table 3**  
**Relative Significance of Usage of Government Schemes**

S.no	Usage of Government Schemes	Mean	Std. Deviation	Rank
1.	Annapurna scheme	2.44	1.156	8
2.	Bharatiya Mahila bank business loan	2.42	1.055	9
3.	<b>Mudra Yojana scheme</b>	<b>2.84</b>	<b>1.288</b>	<b>1</b>
4.	Orient Mahila Vikas Yojana Scheme	2.34	1.074	10
5.	Dena Shakti scheme	2.63	1.093	5
6.	Pradhan Mandri Rozgar Yojana	2.66	1.243	3
7.	Udyogini scheme	2.78	1.206	2
8.	Cent Kalyani scheme	2.53	1.131	7
9.	Mahila Udyam Nidhi Scheme	2.64	1.081	4
10.	Other schemes	2.56	1.265	6

Table 3 shows usage of government initiatives schemes. The mean values are the strong measures of themselves as the values of standard deviation is lower than the mean values. Based on the mean values the relative significance of ten usage of government initiatives schemes has been identified. The results shows “Mudra Yojana scheme” is the most important government initiatives schemes followed by Udyogini scheme (Rank 2), Pradhan Mandri Rozgar Yojana (Rank 3), Mahila Udyam Nidhi Scheme (Rank 4), Dena Shakti scheme (Rank 5), Other schemes (Rank 6), Cent Kalyani scheme (Rank 8), Bharatiya Mahila bank business loan (Rank 9) and Orient Mahila Vikas Yojana Scheme (Rank 10). The lest important government initiatives schemes provided for entrepreneurial development of women is “Orient Mahila Vikas Yojana Scheme”.

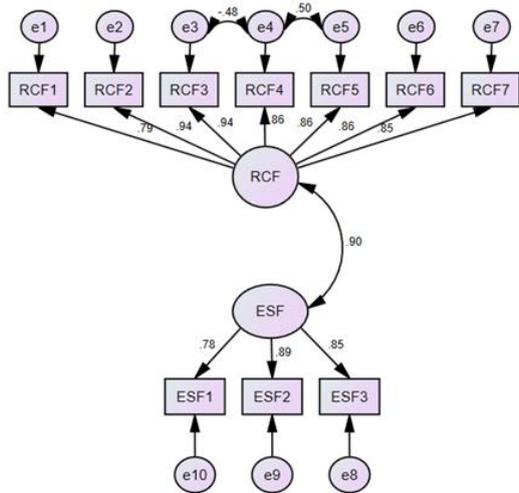
**Table 4**  
**Relative Significance of Awareness on Government Agencies in Promotion of Entrepreneurship**

S.no	Awareness on Government Agencies in Promotion of Entrepreneurship	Mean	Std. Deviation	Rank
1.	Small Industries Service Institute (SISI)	2.73	1.311	7
2.	Small Industries Development Organization (SIDO)	2.89	1.138	2
3.	National Small Industry Corporation (NSIC)	2.72	1.278	9
4.	Small Industries Extension Training Institute (SIET)	2.79	1.186	4
5.	Institute For Rural Management and Administration (IRMA)	2.78	1.234	5
6.	National Institute for Entrepreneurship and Small Business Development (NIESBUD)	2.65	1.198	11
7.	National Alliance Of Young Entrepreneurs (NAYA)	2.72	1.206	9
8.	Micro Small And Medium Size Enterprises (MSME)	2.77	1.291	6
9.	Industrial Credit And Investment Corporation Of India (ICICI)	2.73	1.302	7
10.	<b>Commercial bank</b>	<b>2.90</b>	<b>1.251</b>	<b>1</b>
11.	Other financial Institutions	2.80	1.284	3

Table 4 shows awareness on government agencies in promotion of entrepreneurship. The mean values are the strong measures of themselves as the values of standard deviation is lesser than the mean values. Based on the mean values the relative significance of eleven usage of awareness on government agencies in promotion of entrepreneurship. The results show “Commercial bank” is the most important government agencies in promotion of entrepreneurship for women entrepreneur followed by Small Industries Development Organization (SIDO) (Rank 2), Other financial Institutions (Rank 3), Small Industries Extension Training Institute (SIET) (Rank 4), Institute For Rural Management and Administration (IRMA) (Rank 5), Micro Small And Medium Size Enterprises (MSME) (Rank 6), Industrial Credit And Investment Corporation Of India (ICICI) and Small Industries Service Institute (SISI) (Rank 7), National Small Industry Corporation (NSIC) and National Alliance Of Young Entrepreneurs (NAYA) (Rank 9) and the least important government agencies in promotion of entrepreneurship for women entrepreneur is “National Institute for Entrepreneurship and Small Business Development (NIESBUD)” Rank 11).

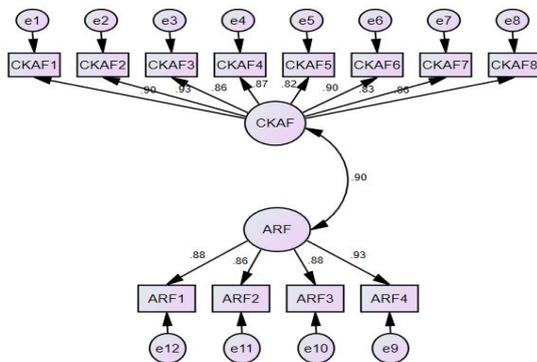
#### **CFA MODEL FOR ENTREPRENEURIAL SKILLS OF WOMEN ENTREPRENEUR (ESWE)**

To validate the variables of Entrepreneurial Skills of Women Entrepreneur (ESWE) CFA model has been developed which consist of two constructs namely RCF and ESF with factor loading of ten variables. The interrelation



Women Entrepreneur (ESWE) model is good fit. The value of RMSEA of 0.074 is lower than the threshold value of 0.08. all the indices recognised strong reliability and fitness of constructed measurement model.

**CFA MODEL FOR BUSINESS SUSTAINABILITY (BS)**



determinants(0.930) of **Concession and Knowledge Acquiring Factor (CKAF)** and ARF4 is the most important determinants (0.930) in determining **Advertisement and Relaxation Factor (ARF)**. The CFA shows the constructed model is explaining the best close fitted in each dimension. The CMIN/DF value of 3.880 is below than the required threshold value of 5 and CFI, AGFI and GFI indices values are nearer to 1 indicating good fit of the constructed model. Therefore, it can be projected that Business Sustainability (BS) model is good fit. The value of RMSEA of 0.062 is lower than the threshold value of 0.08. all the indices recognised strong reliability and fitness of constructed measurement model.

**Table 5**

**Influence of Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means on Overall Business Sustainability**

	Unstandardised Beta	Std. Error	Standardized Coefficients Beta	t	P value
(Constant)	19.229	3.473		5.536	0.000
Remedial Means	0.304	0.048	0.331	6.284	0.000
Govt. Initiatives Awareness	0.373	0.050	0.344	7.450	0.000
Entrepreneurial Training	0.205	0.049	0.229	4.163	0.000
Awareness of Govt. Agencies	-0.249	0.054	-0.208	-4.651	0.000
Financial Problem	0.24	0.052	0.238	4.623	0.000
Marital Status	-7.411	1.507	-0.277	-4.917	0.000
Age	-1.901	0.627	-0.167	-3.033	0.003
Business Environment	0.291	0.072	0.262	4.049	0.000
Gender Disparity Problem	-0.170	0.059	-0.158	-2.901	0.004
Personal Problem	-0.142	0.054	-0.135	-2.616	0.009

R=0.832, R<sup>2</sup>=0.692, Adjusted R<sup>2</sup>=0.679,  
F=50.631, P<0.000

Table 5 shows the Linear combination of Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial

Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means variables which have significantly determining **Business Sustainability of Women Entrepreneur** with support of Multiple Linear Regression { $F(10,225) = 50.631, P < 0.000$ }. The Co-efficient value for present model is 0.692 which explaining 69.2% of variance by Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means in **Business Sustainability of Women Entrepreneur**. All the variables have significant and positive influence on Business Sustainability of Women Entrepreneur. **Awareness of Govt. Agencies, Marital Status, Age and Gender Disparity Problem** and personal problem have significant and negative influence on **Business Sustainability of Women Entrepreneur**. **Remedial Means, Govt. Initiatives Awareness, Entrepreneurial Training, Financial Problem, Business Environment** have significant and positive influence on **Business Sustainability of Women Entrepreneur**.

#### MAJOR FINDINGS

Pradhan Mandri Rozgar Yojana” is the most important government initiatives providing by government followed by Other schemes, The least important government initiatives schemes provided for entrepreneurial development of women is “Dena Shakti scheme”. Mudra Yojana scheme” is the most important government initiatives schemes followed by Udyogini scheme, The least important government initiatives schemes provided for entrepreneurial development of women is “Orient Mahila Vikas Yojana Scheme”. Commercial bank” is the most important government agencies in promotion of entrepreneurship for women entrepreneur followed by Small Industries Development Organization (SIDO) and the least important government agencies in promotion of entrepreneurship for women entrepreneur is “National Institute for Entrepreneurship and Small Business Development (NIESBUD)”.

Entrepreneurial Skills of Women Entrepreneur (ESWE) CFA model has been developed which consist of two constructs namely **Risk and Communication Factor (RCF)** and **Efficacy and Skilfulness Factor (ESF)**. Seven variables has been observed in RCF and three variables has been observed in ESF. The separate observation at each constructs of CFA model for **Entrepreneurial Skills of Women Entrepreneur (ESWE)** independently in the CFA model, which is constructed using Standardised Co-efficient value and squared Multiple correlation values. RCF2 and RCF3 is the most significant determinants(0.930) of **Risk and Communication Factor (RCF)** and ESF2 is the most important determinants (0.890) in determining **Efficacy and Skilfulness Factor (ESF)**.

**Business Sustainability (BS)** CFA model has been developed which consist of two constructs namely **Concession and Knowledge Acquiring Factor (CKAF)** and **Advertisement and Relaxation Factor (ARF)**. Eight variables have been observed in CKAF and four variables has been observed in ARF. The separate observation at each construct of CFA model for **Business Sustainability (BS)** independently in the CFA model, which is constructed using Standardised Co-efficient value and squared Multiple correlation values. CKAF3 is the most significant determinants(0.930) of **Concession and Knowledge Acquiring Factor (CKAF)** and ARF4 is the most important determinants (0.930) in determining **Advertisement and Relaxation Factor (ARF)**.

the Linear combination of Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means variables which have significantly determining **Business Sustainability of Women Entrepreneur**. The Co-efficient value for present model is 0.692 which explaining 69.2% of variance by Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means in **Business Sustainability of Women Entrepreneur**. All the variables have significant and positive influence on Business Sustainability of Women Entrepreneur. **Awareness of Govt. Agencies, Marital Status, Age and Gender Disparity Problem** and personal problem have significant and negative influence on **Business Sustainability of Women Entrepreneur**. **Remedial Means, Govt. Initiatives Awareness, Entrepreneurial Training, Financial Problem, Business Environment** have significant and positive influence on **Business Sustainability of Women Entrepreneur**.

#### Conclusion

In conclusion, the promotion of women entrepreneurs in Coimbatore district reflects both the persistent efforts of Tamil Nadu’s state-level policies and the evolving entrepreneurial spirit among women in the region. The state’s targeted schemes such as the Tamil Nadu Rural Transformation Project and the establishment of grassroots startup communities under the Startup TN framework have created structured platforms for incubation, mentoring, and financial support that directly benefit aspiring women entrepreneurs.

Further, contemporary state initiatives such as the TN-RISE Women Start Up Council and other women-focused missions aim to bridge traditional gaps in access to credit, markets, and advisory support key barriers that women entrepreneurs often face. These initiatives provide tailored resources, advisory services, and networking opportunities, helping women launch and scale their enterprises across sectors ranging from food processing and FMCG to services and technology. Additionally, supportive policies like enhanced subsidy rates for women under value-addition and agri-business support, and broader employment and safety programs such as the TNWE Safe project, contribute to an inclusive environment that encourages economic participation and sustainability for women-led ventures.

Despite ongoing challenges such as access to finance, work-life balance, and market entry barriers state initiatives have established a solid foundation for women’s entrepreneurial growth in Coimbatore. With continued policy support, capacity building, and ecosystem coordination, the district is well-positioned to enhance women’s economic empowerment and contribute meaningfully to Tamil Nadu’s socio-economic development.



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