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CUSTOMER AWARENESS ON MAHILA SAMRIDHI YOJANA WITH REFERENCE TO AVARAMPALAYAM, COIMBATORE

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ABSTRACT

Financial inclusion and women empowerment are critical components of sustainable socio-economic development. The Mahila Samridhi Yojana (MSY), introduced by the Government of India, aims to uplift women by providing them with financial assistance, credit facilities, and opportunities for income generation, particularly targeting women from economically weaker sections. The scheme not only encourages savings and entrepreneurial initiatives but also enhances women's participation in economic activities, thereby promoting gender equality and self-relianceThis study focuses on assessing customer awareness of Mahila Samridhi Yojana in Avarampalayam, Coimbatore, a semi-urban locality characterized by a mix of industrial workers, small-scale entrepreneurs, and homemakers.

The research intends to evaluate the level of knowledge, understanding, and utilization of the scheme among women beneficiaries in the region. By analyzing demographic factors such as age, education, occupation, and income, the study attempts to identify the extent to which the scheme has reached its target audience.

Preliminary observations indicate that while government schemes like MSY hold great potential, awareness and accessibility remain major challenges. Many beneficiaries either lack adequate information about the scheme or face barriers in availing the benefits due to limited financial literacy, social constraints, or bureaucratic procedures. This study, therefore, highlights the gap between policy implementation and ground-level awareness.

The findings are expected to provide valuable insights into the effectiveness of awareness campaigns, the role of self-help groups (SHGs), and the contribution of financial institutions in disseminating information. The study further emphasizes the need for targeted awareness programs, simplified procedures, and community-level interventions to ensure that women in areas like Avarampalayam can fully benefit from Mahila Samridhi Yojana, ultimately contributing to their economic empowerment and social well-being.

INTRODUCTION

Women play a pivotal role in rural development in developing countries, among the poor, rural women are the poorest and more venerable. Empirical evidence suggest that women in rural areas are more adversely affect by poverty than men. The largest of women in India are engaged in farming operation either as cultivators or as supervisors or as agricultural labourers. The contribution of female labor in all types of landholding size. Development nation always depends on the health, creativeness, potentialities, participation, attitude, role and status of women in a society. The status of rural women is improving day by day of rural women can gear the rapid social-economic development process in rural areas since rural women have capacity to orient themselves to go along the main stream superstition, disorder and misconception prevalent in the Indian social system. Therefore, the development of people and the nation always depends on the health, creativeness, potentialities, participation, attitude, role and status of women in a society. The status of rural women is improving day by day. With the objective of providing economics security to the rural women and encourage,MDF introduction the scheme of Mahila Samridhi Yojana on 2nd October 1993 which Links Microcredit to the women. The maximum of loans disbursed under the scheme per SHG is up to a maximum of Rs. 15,00,000 and per beneficiary is up to a maximum of Rs. 1,00,000. During the training, the group formed into a self-help group (SHG). The scheme has been made broad based to cover all the trades and activities practiced by women.

SCOPE OF THE STUDY

The present study on Customer Awareness of Mahila Samridhi Yojana with reference to Avarampalayam, Coimbatore is limited to understanding the level of awareness, perception, and utilization of the scheme among women in the selected locality. It covers women belonging to different age groups, educational levels, occupations, and income categories, thereby providing a comprehensive view of how demographic factors influence awareness and participation. Geographically, the study is confined to Avarampalayam and does not extend to other regions. The scope is also restricted to Mahila Samridhi Yojana alone, without considering other government programs related to financial inclusion or women empowerment. Conceptually, the research emphasizes identifying the sources of information, assessing the extent of knowledge about the scheme, and analyzing the barriers faced by women in accessing its benefits. The study provides practical value by offering insights that can be used by policymakers, financial institutions, NGOs, and self-help groups to design effective awareness programs and improve scheme accessibility. However, it must be noted that the research focuses only on present levels of awareness and does not measure the long-term socio-economic impact of the scheme. Thus, the scope is confined to assessing customer awareness and accessibility, with the intention of contributing to improved financial inclusion and empowerment of women in semi-urban areas like Avarampalayam.

STATEMENT OF THE PROBLEM

- This scheme faces the issue of limited awareness and participation among eligible women in Coimbatore.
- This lack of awareness and engagement hinders the programs effectiveness in promoting financial inclusion and economic empowerment among women in the region.
- The problem statement aims to explore strategies to enhance awareness and increase participation among potential beneficiaries, ultimately improving the impact of the problem.

OBJECTIVE

- To know the awareness level of Mahila Samridhi Yojana.
- To find the problems faced by the woman beneficiaries under this scheme.
- To analyze the customer perception about Mahila Samridhi Yojana.

RESEARCH METHODOLOGY

The methodology is the systematic, theoritical analysis of the methods applied to a field of study. The projector research methodology gives a clear picture of suitable classification and sequence of different stages of as to arrive at the proper manifestation of the objective, and scope of the study.

PRIMARY DATA COLLECTION

Primary data is that type of data which is collected for the first time and for the specific purpose of the research. In simple words this data does not prevail to be collected unless the need is desired for it. This type of information is the first hand information collected exclusively for the purpose of research.

SECONDARY DATA COLLECTION

The source of secondary data includes the publications and unpublished research reports, doctorial thesis of various institutions, books, journals, articles, etc...

LITERATURE REVIEW

Ashwini, Yashaswi, & Garud (2023)1 covers "The Impact Of Government Schemes On Women Entrepreneurs In India", This research explores into By sponsoring these projects,the government is attempting to improve the economic and social position of women in general. Using the 6 A's (Availability, Accessibility, Affordability, Awareness, Adequacy, and Approach), this research seeks to evaluate the Government of India's schemes/policies assisting women efforts and plans to assist entrepreneurs, particularly women entrepreneurs;it is up to the people to take advantage of these schemes/policies. Entrepreneurs should no longer regard government programmes as remote or unattainable.

Thirunarayanasamy, Hemalatha (2022)2 covers "Rural Women Entrepreneurs Level Of Awareness Towards Governments", The study may reveal how effectively customers are aware of schemes designed to assist women in starting their own businesses. The goal of this research is to assess female entrepreneurs' knowledge of incentive packages. In this method, the interview schedule was used to collect data from 550 respondents via a primary source. The data was analysed and interpreted using SPSS 20. ANOVA, chi-square analysis, and the T-test were all employed.

V Krishnamoorthy and R Balasubramani (2021)3 covers "motivational factors among women" identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivation factors. The study also concluded that ambition knowledge and skill, independence dimensions of entrepreneurial motivational has significant impact on entrepreneurial success.

Jennifer E. Jennings, Candida G. Brush (2021)4 covers "challenges on entrepreneurship" in this study the research was based on three main objectives. The first was to document the development of the work known as women's entrepreneurship research. The second was to assess the contributions of this work and third was to discuss both difficulties as well as opportunities scholarship on female entrepreneurs. Another was that even though many women entrepreneurship researches ostensibly focused on topics similar to those studied by general entrepreneurship scholars, the collected work on female entrepreneurs demonstrated that entrepreneurship is a gendered phenomenon, that entrepreneurial activity is embedded in families and can result from necessities well as opportunity, and that entrepreneurs often pursue goals beyond economic gain.

Ubathra, Rathi, Sindhu (2021)5 covers "A Study on female enrepreneurship in India" the main objective of this research is to learn about the current situation of female entrepreneurship in India, as well as the motivations behind female entrepreneurship. In addition, the current article investigates Indian government policies on women entrepreneurship, as well as policies that promote the growth of women entrepreneurship. This study investigates the key reasons why women become entrepreneurs, as well as the groups that assist women in making their ideas a reality. Based on this research, some recommendations are made to assist female entrepreneurs in becoming successful entrepreneurs.

Rajalakshmia , Nandhini (2020)6 The goal of this study paper is to look into government plans and incentives for female entrepreneurs. We are aware that the Indian government has put in place a number of unique schemes to encourage female entrepreneurs. The study's goals are to learn about government programmes such as loans and benefits, as well as the daily obstacles that women face.

Nadkarni (2020)7 in her study: covers "Ladies Entrepreneurs: A Social and Economic Study with Reference to Pune", has displayed her discoveries on issues and challenges confronted by ladies business people in diverse commercial enterprises.

ANALAYSIS AND INTERPERTATION

Simple percentage analysis is one of the basis statistical tools which is widely used in analysis and interpretation of primary data. It deals with the number of respondents response to a particular question in percentage arrived from the tool population selected for the study.

Formula

$$\text{Percentageanalysis} = \frac{\text{Numberofrespondents}}{\text{Total number of respondents}} \times 100$$

TABLE :1
THE TABLE SHOWING THAT THE RESPONDENTS BASED ON LOAN APPLIED BANKS

Banks	Number of Respondents	Percentage (%)
Indian Bank	22	20.75
SBI	52	49.05
Punjab National Bank (PNB)	24	22.64
Financial Institutions	8	7.54
TOTAL	**106**	**100**

INTERPERTATION

The above table shows that 49.05% of the respondents applied for a loan in SBI, 22.64% of the respondents applied for a loan in Punjab National bank (PNB), 20.75% of the respondents applied for a loan in Indian bank, and 7.54% of the respondents applied for a loan in financial institutions.

INFERENCE

Mostly 53% of the people were choosed SBI

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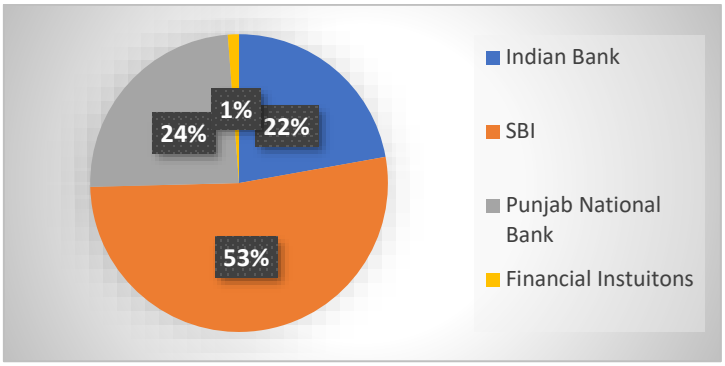

RANKING

TABLE :1
THE TABLE SHOWING THE SATISFICATION LEVEL CON THE MSY SCHEME FACTORS

FACTORS	SA	A	N	D	SD	Total
Are you satisfied with the interestrate offered by the Mahila Samridhi Yojana.	40 (38%)	38 (36%)	20 (19%)	4 (4%)	4 (4%)	**106**
Are you satisfied in receiving the financial assistance offered through Mahila Samridhi Yojana.	16 (15%)	46 (43%)	36 (34%)	8 (8%)	-	**106**
Are you satisfied that this scheme helps in the empowerment of women in the society.	22 (21%)	22 (21%)	38 (36%)	24 (23%)	-	**106**
Are you satisfied with the MahilaSamridhiYojanascheme's eligibility criteria.	32 (30%)	28 (26%)	26 (25%)	20 (19%)	-	**106**
Are you satisfied with the documents you have submitted for Mahila Samridhi Yojana scheme.	24 (23%)	30 (28%)	26 (25%)	12 (11%)	14 (13%)	**106**

INTERPERTATION

From the analysis of the table, it is inferred that 38% of the respondents strongly agreed with the interest rate of the scheme, followed by 36% who agreed, while 19% remained neutral, and only 4% each disagreed and strongly disagreed. Regarding the financial assistance offered, 43% of the respondents agreed that they received adequate support, 34% remained neutral, 15% strongly agreed, and 8% disagreed. With respect to women empowerment in society, 36% of the respondents were neutral, 23% disagreed, and 21% both strongly agreed and agreed, indicating a mixed perception. Concerning the eligibility criteria, 30% of the respondents strongly agreed that the requirements were appropriate, 26% agreed, 25% were neutral, and 19% disagreed. Finally, in relation to the documents to be submitted for the scheme, 28% of the respondents agreed that the process was reasonable, 25% were neutral, 23% strongly agreed, while 13% strongly disagreed and 11% disagreed. These findings reveal that while a majority of the respondents had a favorable opinion about the scheme, there still exists a significant proportion of neutral and dissatisfied respondents, highlighting the need for improved clarity, simplified procedures, and better awareness.

FINDINGS

- Mostly 53% of the people were choosed SBI
- 32.07% of the respondents do their business in cottage industry sector.
- 30.18% of the respondents have applied the loan amount range of Rs.60,001 to Rs.80,000.
- Most of the respondents 41.5% repayment period is 3.6 years.
- 39.62% of the respondents have scheme's benefit in entrepreneurial support.

SUGGESTIONS

- The government should take necessary steps to implement the MSY scheme through all the banks and financial institutions, that would help for their self- employment in a successful way this will enable them to achieve the desired results of the scheme in the long run.
- amount can be increased by the government, which will help the people in starting their business without the capital hindrances.

- The study revealed that majority of the single woman beneficiary have taken the loan. So give more priority to the women from lower socio-economic backgrounds.
- Government should focus on weaker sections with the effective follow- up actions.

CONCLUSION

All government schemes are implemented for improving social status, increase the standard of living and economic empowerment of the poor sections of the community. Mahila Samridhi Yojana has given wings to many women. It has helped women achieve financial independence and hopeful future.

Through increased awareness campaigns and targeted outreach efforts, more women have the opportunity to benefit from this scheme, gaining access to financial assistance, entrepreneurial support, and avenues for socio-economic development. The target group of the MSY scheme was Self- help Group, backward classes and physically disabled women, Scheduled caste and Scheduled Tribes.

To conclude MSY scheme is a viable scheme to uplift the lifestyle, socio-economic status, families recognition, and standard of living of women by imparting entrepreneurial activities among them. The effort of the government will pave the way for yielding better results and achieving the purpose of the scheme.

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