



WOMEN ENTREPRENEURS AND THEIR AWARENESS LEVEL TOWARDS VARIOUS GOVERNMENT SCHEMES

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ABSTRACT

Women entrepreneurship is the backbone of economic development of a nation. Various schemes are being introduced both at the state and central level to uplift the socio-economic status of women. The programmes and schemes are to cater the different requirements of women. Therefore it is essential to know the awareness level of the beneficiaries of these schemes. This study is based on primary data collected from 100 women entrepreneurs from Khurdha district of Odisha. Four different government schemes for women were taken to do the study. The data collected were interpreted by using three point Likert scale and Chi-square test. The result of the study indicates to increase the awareness programmes among the women and to encourage them to take up small businesses.

KEYWORDS: awareness, entrepreneurship, socio-economic, schemes, women

1.INTRODUCTION

Entrepreneur helps to boost the economy of the country by opening new job opportunities. Poverty is a social phenomena in which a portion of the society is unable to fulfill their demand. Entrepreneurship can bring people below poverty above it. A country is said to be revolutionized when the status and the living condition of women are equal with that of the male counterpart. Thus keeping this in mind the first Prime minister of India honourable Jawaharlal Nehru once said "when a woman moves forward, the family moves, the village moves and the nation moves". Thus women are regarded as the centre of nation building.

More women are below poverty line due to gender inequality in education, employment opportunities and decision making power. Women are always disregarded in the society and in the economy. They are restrained from getting good education, training, health care and livelihood opportunities in spite of having the potential to face and solve the crisis. This situation prevails in all the developing countries. The contribution made by women in the society cannot be neglected as they constitute about half of the total population.

The economic status of women in the state of Odisha is not satisfying their works Their works are not rightly appreciated because their economic contributions are

undervalued, but they have enough entrepreneurial talents. Due to lack of organizational and financial support, they are not able to convert their dreams into reality. The government of India at national level and the government of Odisha in state level are coming up with various schemes to make the women healthy and independent.

2.IMPORTANCE OF THE STUDY

Women entrepreneurship have to be studied for two main reasons, the first reason being it is the relatively new concept making them independent as well as creating job for others. The second reason is the society is unwilling to accept them as entrepreneurs and the small businesses that they select are treated as less important. This report holds many suggestions for improvement in policies for betterment of women entrepreneurs. This report will benefit the policy makers as the data has been taken directly from the entrepreneurs. Periodic evaluations of policies are required to know their impact on the success rate of entrepreneurs. Qualitative and quantitative information collected creates a data base about women entrepreneurs. Thus, this information would be helpful in promoting awareness about the policies which could benefit women entrepreneurs.

3.STATEMENT OF PROBLEM

The entrepreneurs are not much aware of the schemes available for them. They are not able to take advantages of

these schemes. It is a common problem cited by them. In response to this problem, the study needs to enquire whether the schemes are actually known to the beneficiaries, whether the number of beneficiaries are increasing, whether there is an association between the demographical factors and awareness about the schemes provided by the government and the extent to which they contribute to their family's livelihood.

4.OBJECTIVES OF THE STUDY

The objectives of the study are as follows:

1. To examine the awareness level about government schemes among the women entrepreneurs.
2. To analyse the association between the demographical factors of women entrepreneurs and their awareness level.

5.HYPOTHESES OF THE STUDY

H₀₁: Women entrepreneurs have no awareness towards government schemes.

H_{a1}: Women entrepreneurs have awareness towards government schemes.

H₀₂: There is no significant association between the demographical factors of women entrepreneurs and their awareness level.

H_{a2}: There is significant association between the demographical factors of women entrepreneurs and their awareness level.

6.RESEARCH METHODOLOGY

The study was mainly based on primary data collected from 100 women entrepreneurs from the municipal corporation of Khurdha and Bhubaneswar. In the present study non-probability convenience sampling technique was followed in drawing a sample from the population. Secondary data was collected from various published sources, websites, Government offices such as MSME Odisha, District statistical office and Census office.

The data were analysed, interpreted and evaluated with the help of excel and various statistical tools and techniques such as: Tabulation, Classification, central tendency, percentage, 3 point LIKERT scale and Chi-square Test. Chi square is used to know the association between the demographical factors and the awareness level.

7.DATA ANALYSIS AND INTERPRETATION

Objective 1

The first objective is to examine the awareness level about government schemes among the women entrepreneurs.

Table 1 reveals that majority of the respondents which is 69% are not aware about the government schemes. Only 39% of the respondents are aware of the various schemes provided by the government.

Table 2 reveals that the observed mean of Mamata yojana is higher than the expected mean which is 2.46 and Kishori shakti yojana has the lowest observed mean. It implies that more people are fully aware about Mamata Yojana.

Objective 2

The second objective is to analyse the association between the demographical factors of women entrepreneurs and their awareness level.

From the table it can be concluded that there is a significant association between the awareness level and age, education, caste, marital status, family size, and years of business operations at 5% level of significance. While the number of earners in the family, nature of business and income

has no significant association with the awareness level of the government schemes.

8.FINDINGS

- It was found that only 39% of the women were aware of the schemes where as 61% was unaware based on all the schemes taken for the study.
- It was found that 51% of the respondents were fully aware of MAMATA scheme, 25% were full aware of MISSION SHAKTI scheme, 22% about MUDRA scheme and none were fully aware about KISHORI SHAKTI YOJANA.
- From the analysis, it was found that observed mean of MAMATA scheme is higher than the expected mean which is 2.46, it can be inferred that women entrepreneurs have high level of awareness towards this scheme.
- As MISSION SHAKTI scheme and MUDRA yojana the calculated mean is almost similar to the expected mean the entrepreneurs are considered as aware.
- In KISHORI SHAKTI YOJANA the calculated mean is less than expected mean and therefore it can be inferred that the awareness level among women entrepreneurs is low.
- From the chi square analysis it was found that age, education, caste, marital status, family size and years of business operation are the demographical factors having at association with the awareness level of women entrepreneurs at 5% level of significance.
- It was found that number of earning members, nature of business and income earned has no association with the awareness level.

9.SUGGESTIONS

- There are various schemes and plans of government for the encouragement of women entrepreneurs but on the ground level their execution is poor, there should be a strong monitoring of these policies at different level of executions.
- There is lack of awareness among women entrepreneurs towards schemes. It is very essential to bring awareness among women entrepreneurs through awareness programmes, seminars, workshops, interaction with successful entrepreneurs and TV programmes.
- An economic condition of family highly depends on earnings of family members. Therefore, it is very essential to create self reliance in unmarried women by providing them knowledge of self employment. Hence, head of the family should encourage daughters to undertake entrepreneurial activities by providing essential requirements. This type of encouragement brings personality changes in unmarried women and empowers them socially and economically.
- There should be a continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs.
- Attempts should be made to enhance the standards of education of women in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standard.

10. CONCLUSION

The Government of India and Odisha have come up with several schemes to encourage women. From these schemes Mamata Yojana, Mission Shakti, Mudra Yojana and Kishori Shakti Yojana are playing a vital role to uplift the life of

women in Odisha. However, a large number of women are unaware of these schemes. Therefore, the government should try to aware them through various forms of communication.

TABLES**Table 1****Awareness level of respondents**

AWARENESS LEVEL	NO. OF RESPONDENTS	PERCENTAGE
Yes	39	39
No	61	61
Total	100	100

Table 2**Awareness level of respondents in accordance to the selected schemes**

SCHEMES	AWARENESS LEVEL				
	Fully aware	Partially aware	Not aware	Expected mean	Observed mean
Mamata yojana	51	44	5	2	2.46
Mission shakti	25	48	26	2	1.97
Mudra yojana	22	55	23	2	1.99
Kishori shakti yojana	0	10	87	2	1.1

Table 3**Relation between demographic factors and awareness level**

DEMOGRAPHICAL FACTORS	AWARENESS LEVEL		CHI-SQUARE AND TABLE VALUE
	AWARE	NOT AWARE	
AGE			X ² = 8.43 DF= 3 TV=7.81
18 - 25 yrs	3	7	
26 - 35 yrs	7	10	
36 - 45 yrs	10	30	
Above 45 yrs	19	14	
EDUCATION			X ² = 8.37 DF= 3 TV=7.81
Illiterate	2	1	
Primary	12	36	
Secondary	8	10	
Graduate	17	14	
CASTE			X ² = 11.2 DF= 3 TV=7.81
SC	1	9	
ST	0	5	
OBC	32	35	
GENERAL	5	15	
MARITAL STATUS			X ² = 5.07 DF= 1 TV=3.84
Married	32	37	
Unmarried	7	24	
FAMILY SIZE			X ² = 11.33 DF= 3 TV=7.81
2	4	1	
3	5	13	
4	15	37	
Above 4	15	10	

NO. OF EARNERS			X ² = 3.74 DF= 3 TV=7.81
1	4	2	
2	17	27	
3	8	10	
Above 3	10	22	
NATURE OF BUSINESS			X ² = 3.88 DF= 3 TV=7.81
Tailor	23	29	
Beautician	6	12	
Shop	5	16	
Others	5	4	
YEARS OF OPERATION			X ² = 9.59 DF= 2 TV=5.99
Less than 5 yrs	19	26	
5 - 10 yrs	6	10	
Greater than 10 yrs	14	44	
INCOME			X ² = 0.008 DF= 1 TV=3.84
< 10000	17	26	
>= 10000	22	35	

*DF= Degree of freedom, TV= Table value

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