



A Study on the Awareness of Indian Government Schemes Among the Women Entrepreneur of Namsai District, Arunachal Pradesh.

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ABSTRACT: Entrepreneurs are pivotal in fuelling economic expansion by functioning as the driving force behind innovation, employment opportunities and long-term prosperity. A growing number of women are pursuing their objectives to establish themselves as entrepreneurs and achieve success in their business ventures as the Indian start-up sector expands. Women's entrepreneurship plays a vital role in driving societal progress and economic growth. The nation's economic growth and business expansion can be attributed to the increasing number of women taking on business ownership roles. Government initiatives globally implement a range of programmes to assist and enable women in launching and expanding their businesses. The Indian government implements a variety of programs to assist in reaching this objective. Government and non-government organisations are offering women entrepreneurs training, economic development initiatives, merchandising assistance, and loan disbursement services. According to economic survey 2024-25 highlighted that there are 60.84 million Micro Small and Medium Enterprises (MSMEs) nationwide, with women owning just 20.37% of these businesses and employing around 23.3% of the labour population. This research aimed to conduct a thorough investigation into the level of awareness among women entrepreneurs regarding numerous government initiatives designed to support and enable women's participation in entrepreneurial pursuits. By combining data from both quantitative surveys and qualitative interviews, the research utilised various sophisticated statistical tools and methods to collect information from a diverse group of women participants in the Namsai district. Research results are expected to provide valuable information about the current level of awareness among women entrepreneurs in the Namsai district of Arunachal Pradesh regarding government initiatives.

Keywords: Women entrepreneur, Government entrepreneurship schemes, Awareness.

I. INTRODUCTION:

Historically, in India, women's roles in families were largely supported by men, but they are now integral to family life. Historically, women have faced discrimination within a predominantly male social structure. Compared to previous generations, women today have acquired more education and possess a bold, more assertive nature. A key indicator of women's economic success is their job participation rate. At the close of the 19th century, the Indian government introduced several key policies, including globalization, privatization, and economic liberalization, resulting in a substantial transformation of the country's economic environment. In the contemporary period, the number of female business owners has substantially increased. It is beyond dispute that female business owners play a pivotal position in propelling the nation's economic progress and development. Securing the necessary funds and resources for launching and expanding their businesses poses a significant challenge for female entrepreneurs. Implementing government initiatives aimed at supporting female entrepreneurs is crucial in creating a conducive atmosphere for their participation in business ventures. India recognizes the significant contribution of female entrepreneurs to social and economic advancement. A notable obstacle is the lack of access to information and available resources. Empowering women entrepreneurs is becoming increasingly crucial as the Namsai district focuses on fostering a healthy environment to uplift its community and promote economic diversification. Despite progress, challenges persist in ensuring that women-owned businesses have sufficient knowledge and can apply government schemes effectively. This research paper examines the awareness level of young and aspiring women entrepreneurs in Namsai district regarding various government schemes. This research aims to gauge the public's understanding of government initiatives, the elements that shape this understanding, and the effect of public



familiarity on the success of women business owners.

II. REVIEW OF LITERATURE

Sathiyabama P and Velmurugan R (2019) investigated women entrepreneurs in the Coimbatore district's familiarity with Indian government schemes. The research found a level of awareness among female entrepreneurs in the Coimbatore area regarding government initiatives and offered suitable suggestions to enhance their knowledge. The study results indicate that the majority of women entrepreneurs are familiar with schemes such as the Mudura Yojana Scheme for Women, the Annapurna Scheme, and the Industrial Finance Corporation of India's Scheme of Interest Substitution for Women Entrepreneurs, among others. Regular awareness-raising initiatives should be carried out by the government at events such as camps and advertisements.

According to a study by **Paulmoni Geetha (2019)**, every district's lead banks can inform the public about government schemes and subsidies by leveraging SMS, email, and other social media platforms.

Uma SN and Ramesh HN (2018), their research compares emerging entrepreneurs to newborns. They are unable to stand independently. In the early stages of their business operation, Governments may provide essential support to ensure their continued existence and long-term viability. As a result, both state and central governments must take the necessary actions to ensure that ultimate recipients receive benefits.

As cited by **M.Mahendran and R., Rajan Babu (2015)**, schemes and financial support available to women entrepreneurs in Tamil Nadu's Nagapattinam District were discussed. This study investigated financial assistance institutions and programs accessible to women entrepreneurs in Tamil Nadu, as well as their awareness and comprehension of these initiatives. According to the study, most female entrepreneurs are unaware of the various government initiatives.

Shiralashetti, A. S. (2013) recommended that the Government should establish necessary programmes to educate and inform women entrepreneurs about new scheme.

According to **Garba (2012)**, government policymakers should organize workshops and seminars for women entrepreneurs with an interest in such opportunities, with the aim of raising awareness about new government schemes.

Sedamkar (2011) found that rural women entrepreneurs lack awareness of policies and

schemes provided by central and state governments. It is advisable for the government to take the lead in educating women about available schemes and subsidies.

Research by **Brinda Kalyani (2010)** correctly noted that most small-scale entrepreneurs are aware of the financial schemes provided by the government.

Rizvi and Gupta (2009) contended in their research that government-backed advancement initiatives primarily benefit urban and middle-class female individuals, largely due to their access to information and educational level.

According to a study by **Singh and Beiwai in 2008**, the government has developed various strategies and plans for Wes, but it often fails to put these plans into action. Government initiatives have not been effectively promoted to female business owners.

Previous studies conducted in various locations across India were reviewed to determine the level of awareness of government schemes among women entrepreneurs. Only a few studies have been conducted in the Namsai district. This study investigates the knowledge base of Indian government initiatives supporting women entrepreneurs in Namsai district.

III. OBJECTIVE

- a. To measure the level of awareness of government schemes aimed at supporting women entrepreneur provided by the government for entrepreneurs.
- b. To study the overview of government scheme for the promotion of new-generation entrepreneurs in India.
- c. To provide suitable suggestions to increase awareness level regarding government schemes for women entrepreneurs on the basis of the study.

IV. SCOPE OF THE STUDY

This research work has been undertaken to investigate the level of awareness among women entrepreneurs regarding government schemes and to propose effective measures to enhance awareness among women entrepreneurs in Namsai District, Arunachal Pradesh.

V. SIGNIFICANT OF THE STUDY

This current research work will provide benefits to female entrepreneurs and government entities. The study may facilitate the government's understanding of the extent to which women entrepreneurs are aware of the scheme it has promoted. In this way, governments can develop effective strategies to raise awareness among female entrepreneurs. This



research also helps female entrepreneurs understand the government's proposed scheme and leverage it as fully as possible to expand their business operations.

VI. RESEARCH METHODOLOGY

In this research, both primary and secondary data collected from multiple sources were used. A questionnaire was distributed to collect data on the degree of awareness among women entrepreneurs in the Namsai district. Secondary information from various websites, government publications, and written articles was examined, synthesized, and organized in relation to the research subject. The study employed a convenience sampling approach to gather sufficient data. Data were collected from 200 women entrepreneurs in the Namsai district. Quantitative data analysis was conducted using statistical tools such as Excel or SPSS

VII. DATA ANALYSIS AND INTERPRETATION

It is essential to conduct a cross-tabulation analysis of awareness of government schemes for women entrepreneurs in relation to demographic factors including age, marital status, and educational qualifications in order to ascertain the level of awareness for these schemes within the Namsai district. This analysis will aid in pinpointing particular demographic groups that are more or less informed about the schemes, thus enabling targeted initiatives to boost awareness and involvement among female business owners in the region. Policymakers and stakeholders can create more effective plans to aid women business owners in Namsai district by investigating the relationship between demographic characteristics and knowledge of government programs.

Table-1 Demographic profile of the respondent.

VARIABLE	CATEGORY	FREQUENCY	PERCENTAGE
Age	20 – 25 years	1	0.5
	26 – 35 years	26	13
	36 – 50 years	107	53.5
	51 and above	66	33
Marital status	Unmarried	0	0
	Married	172	86
	Widowed	26	13
	Divorced	2	1
	Separated	0	0
Type of family	Nuclear family	118	59
	Joint family	82	41
	Extended family	0	0
	Single member	0	0
	Divorced	0	0
	Separated	0	0
Education qualification	Illiterate	15	7.5
	Below class X	102	51
	X th passed	43	21.5
	XII th passed	25	12.5
	B.A and above	15	7.5



The demographic data from the surveyed respondents indicate that over 50% of the female entrepreneurs fall in the 36-50 years age category, and the next highest proportion is found in the over 51 years age group. The vast majority of female entrepreneurs are married and have family responsibilities to attend to. Among the total respondent 56% of women entrepreneurs are part of nuclear families, while the remainder reside in joint families. The survey results showed that women often turn to entrepreneurship after being unable to secure a job or finding a job that matches their educational qualifications. Statistics indicate that 51% of women entrepreneurs have an educational

qualification below class X, with 21.5% having completed class X. It appears that women with lower levels of education are more inclined to pursue entrepreneurial ventures as a means of self-employment, thereby securing their family's financial stability and enhancing their own social status. This trend can be attributed to the fact that women with lower education often lack the skills and qualifications required for formal employment, making entrepreneurship a more viable option. Furthermore, the decision to become an entrepreneur is often driven by the need to support their families and improve their socio-economic status.

Table-2 Detail of the business of respondent

VARIABLE	CATEGORY	FREQUENCY	PERCENTAGE
Nature of Business	Agriculture	124	62
	Industry	2	1
	Service	74	37
Type of Business	Solo proprietorship	112	56
	Partnership	88	44
Location of Business	Urban	15	7.5
	Rural	24	12
	Semi-Urban	161	80.5
Origine of Business	Inherited	5	2.5
	Purchased	0	0
	Newly started	195	97.5
Experience in Business	0-3 years	4	2
	3 -5 years	9	4.5
	6 – 9 years	42	21
	10 years above	145	72.5
Initial Investment	Up to 5 lakhs	145	72.5
	5 – 10 lakhs	48	24
	11 – 25 lakhs	5	2.5
	26 lakhs above	2	1
Sources of capital	Bank loan	48	24
	Own saving	152	76

The data displayed in the table shows that 62% of the women are engaged in agricultural businesses, including tea, betelnut, ginger, potato, and mustard seed, whereas 37% are involved in the service sector, encompassing activities such as renting houses, running resorts, operating restaurants, managing retail shops, and maintaining beauty parlours. The majority of businesses are situated in semi-urban regions. Approximately 56%

of female entrepreneurs run their businesses as sole proprietorships. Approximately 97.5% of the businesses in question are newly established enterprises. Women are engaged in small-scale and medium-scale businesses with investments up to 5 lakhs. The women have stated that they have entered into business in order to financially support their family and improve their quality of life. According to the survey results, 72.5% of the



businesses have been in operation for over 10 years. Of the total surveyed, about 76% financed their businesses using personal funds, whereas 24% relied on borrowed money. Women entrepreneurship development schemes have been introduced by both the Central and State Governments. The data indicates that female

business owners are capitalizing on these initiatives to establish and expand their enterprises. The presence of many businesses in semi-urban areas suggests that women who are entrepreneurs are making a considerable contribution to the economic growth of these areas.

Table-3 Respondent familiar with the scheme provided by the government for women entrepreneurs in the study area.

SCHEMES	HIGHLY AWARE	AWARE	NOT AWARE	SCORE	MEAN	RANK
1. Deen Dayal Swavalamban Yojana (DDUSY)	18	137	45			
2. Deen Dayal Upadhyaya Bunkar Yojana	54	274	45	373	1.865	2
3. Women Enterprises Development Schemes	3	45	152	251	1.255	7
4. Pradhan Mantri formalization of Micro food processing enterprises (PMFME)	9	90	160	240	1.2	9
5. Pradhan Mantri Kisan Sampada yojana (PMKSY)	0	80	177	246	1.23	8
6. Stree Shakti Yojana	0	17	183	217	1.085	10
7. Mahila Coir Yojana	0	34	147	253	1.265	6
8. Annapurna Schemes	0	106	147	335	1.675	4
9. Mudra Yojana Scheme	11	113	76	337	1.685	3
10. Atma Nirbhar Krishi Yojana (ANKY)	33	226	76	441	2.205	1
	3	131	66			
	9	262	66			
	48	145	7			
	144	290	7			
	0	62	138			
	0	124	138	262	1.31	5

The Central and State Governments have introduced numerous schemes for the development of Women Entrepreneurship. The table above displays the awareness level of the scheme among women entrepreneurs in the district. A three-point Likert scale questionnaire was used for the survey. The scores were assigned as follows: not aware (1 point), aware (2 points), and highly aware (3 points). The weighted average of each scheme was calculated, and the mean was determined to rank the schemes according to their awareness level among women entrepreneurs in the study area, as per the survey results. The Weighted Average Score indicates that the majority of female entrepreneurs are aware of government schemes such as the "Mudra Yojana Scheme for Women," "Deen Dayal Swavalamban Yojana (DDUSY)," "Annapurna Scheme," "Mahila Coir Yojana," and "Atmanirbhar Krishi Yojana (ANKY)" among others. Consequently, the government should enhance its

outreach efforts among female business owners by organizing relevant women's entrepreneurship awareness programs and running targeted advertisements on social media platforms. Most respondents did not have good awareness and excellent knowledge about the schemes available for women entrepreneurs.

VIII. SUGGESTIONS FOR INCREASE AWARENESS OF GOVERNMENT SCHEME.

To enhance public awareness of government initiatives supporting women entrepreneurs in the district, the following suggestions are proposed.

I. Organizing regular workshops, campaigns, seminars, and training sessions in partnership with non-governmental organizations, local authorities, and other self-help groups can elevate awareness of government initiatives supporting women



entrepreneurs, thereby educating them on available schemes.

II. Encouraging women entrepreneurs to engage in awareness programs or encourage others to participate can lead to a ripple effect in promoting awareness by offering incentives or rewards.

III. Conduct mobile van campaigns throughout Namsai district, targeting various areas to directly inform women entrepreneurs about government initiatives.

IV. The government should establish a convenient system for applicants to access support services, including help lines and help desks, in order to facilitate clear understanding of schemes available to women entrepreneurs. The government should streamline and rationalise the application process to provide hassle-free access for women entrepreneurs.

V. Create targeted communication pathways specifically designed to engage women who are starting their own businesses. Partnerships with women's organizations, television and radio commercials, local community centres, and social media platforms aim to disseminate information regarding government initiatives.

VI. Ongoing initiatives should be implemented to motivate, inspire, support, collaborate with, and empower women entrepreneurs throughout the Namsai district.

VII. Women business owners intending to advance their ventures or those planning to enter the business domain in the future are advised to dedicate more time to acquiring a deeper understanding of government initiatives and enhancing their financial acumen.

IX. LIMITATION AND SUGGESTION FOR FURTHER STUDY

To summarise, this research has demonstrated the level of understanding about the various government initiatives designed to assist women entrepreneurs in the Namsai district, and put forward practical recommendations for improving awareness. The study's results highlighted the significance of grasping the present level of awareness among women entrepreneurs in the district. This study offers practical suggestions that can increase awareness of government initiatives available to women who are entrepreneurs. Women-led businesses could benefit from policymakers and local government by improving communication links, fostering collaboration among stakeholders, and streamlining the application process. Targeted awareness campaigns, workshops, and training sessions can be implemented to meet the specific

needs of women entrepreneurs in the Namsai district.

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