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Women Entrepreneurship in Coimbatore City: Challenges and Awareness of Government Support Schemes

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ABSTRACT: Women entrepreneurship plays an important role in economic and social development. This study examines the challenges faced by women entrepreneurs in Coimbatore City, with a focus on awareness and utilization of government support schemes. A descriptive research design was adopted, and primary data were collected from 121 women entrepreneurs using a structured questionnaire through convenience sampling. The findings indicate that lack of awareness, financial constraints, family pressure, and low utilization of government schemes are the major barriers to entrepreneurial growth. The Chi-square test revealed no significant relationship between educational qualification and the source of awareness of government schemes. The study suggests increasing awareness programmes, improving access to financial assistance, and providing entrepreneurship training to strengthen women-owned enterprises and promote sustainable entrepreneurial development.

I. INTRODUCTION

Entrepreneurship has become a pivotal force in triggering economic development, initiating innovations, generating employment, and bringing about social changes. In recent years, women entrepreneurship has gained significant importance in the Indian scenario. Women are taking to not only trade and commerce but also to industries and other sectors of the economy. They are engaging in professional activities that contribute to their own prosperity and family security and offer services that benefit society at large. Today, women workers contribute to about 24 percent of the total workforce. Not only in rural areas but also in urban areas women entrepreneurship is on the rise in Tamil Nadu. Coimbatore, the “Manchester of South India,” is among the fastest developing cities in Tamil Nadu. It is a leading industrial centre in South India renowned for its textile industry and engineering, small-scale industries, education, and service sector. The city offers a wide range of opportunities for women entrepreneurs to start and expand their businesses. However, women entrepreneurs encounter several problems such as limited access to credit, a lack of security, and limited collateralization. Moreover, there are hurdles in the way of getting credit by women entrepreneurs. They require a proper credit history, face the complexities of getting loans sanctioned, the absence of managerial and technical know-how, and ignorance of government schemes. The government has taken steps to promote women entrepreneurship in Tamil Nadu. The central government has launched several schemes for women entrepreneurs. The Pradhan Mantri Mudra Yojana (MUDRA Loan) was launched in 2015. In 2016, the Stand-Up India Scheme was launched, the Self-Help Group (SHG)-Bank Linkage Programme and Prime Minister’s Employment Generation Programme (PMEGP), and Mahila Udyam Nidhi Scheme also offer credit support to women entrepreneurs.

II. REVIEW OF LITERATURE

Panda (2018) identified financial exclusion, lack of training, and socio-cultural barriers as the major challenges faced by women entrepreneurs, emphasizing that limited access to formal credit restricts business growth. Similarly, Brush, Greene, Balachandra, and Davis (2014) found that women-led enterprises receive significantly lower venture capital funding than male-led businesses and highlighted the need for more inclusive investment practices to promote women entrepreneurship.



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III. RESEARCH METHODOLOGY

Women entrepreneurs in India, particularly in Coimbatore City, face unique personal and social challenges that hinder their entrepreneurial growth and success. Despite growing awareness and supportive government schemes, these women continue to struggle with issues such as lack of confidence, inadequate access to financial resources, limited education, and minimal family or community support. This study aims to investigate and analyze the key personal and societal barriers affecting women entrepreneurs in Coimbatore, with the goal of identifying critical areas where policy interventions, training, and social awareness are urgently needed.

The purpose of conducting this study is to review women entrepreneurship, including the role of government schemes and support programs, and personal limitations, such as confidence, education, and skills, analyze awareness about government schemes, explore solutions to challenges, and recommend effective measures on the empowerment of female entrepreneurship in general. The current study's scope is limited to understanding women entrepreneurship role, growth, and challenges, which female entrepreneurs face while running small and medium-scale enterprises in different fields, such as manufacturing, services, and home-based businesses in particular Coimbatore City. The study has several limitations, one of which refers to a small sample size, and another – a possibility of respondents' bias. The study has a descriptive design chosen due to its ability to generalize results, and was conducted in Coimbatore City. In the study, convenient sampling was used, which includes 121 female entrepreneurs who agreed to participate in the research. Both primary and secondary data were gathered and utilized for the study. The former refers to data collected directly from respondents via a well-structured questionnaire comprising open-ended and multiple-choice questions, while the latter was collected from books, journals, published works, websites, and other sources related to female entrepreneurship. A questionnaire was distributed among female entrepreneurs as a primary source of data collection, and was designed in a clear, catching, and easy-to-complete manner to collect valid and reliable data. The data was analyzed using descriptive statistics, including percentages, pie charts, bar graphs, and other visual tools that help present and explain the data clearly. The current study focuses on collecting and analyzing data about female entrepreneurs in Coimbatore City, including their awareness about government schemes and support programs, financial literacy, challenges, and satisfaction with received help.

Uses of abbreviations

Abbreviation	Full Form
SHG	Self-Help Group
NGO	Non-Governmental Organization
MSME	Micro, Small and Medium Enterprises
GEM	Global Entrepreneurship Monitor

Data Analysis and Interpretation

Simple Percentage Analysis:

Table Showing the Educational Qualification of the Respondents

S. No	Educational Qualification	No. of Respondents	Percentage (%)
1	School Level	38	31.40
2	Undergraduate	53	43.80
3	Postgraduate	30	24.79
	Total	121	100

Source: Primary Data



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The table indicates that **43.80%** of the respondents are **undergraduates**, followed by **31.40%** who have completed **school-level education**, while **24.79%** are **postgraduates**. The findings suggest that a majority of women entrepreneurs possess at least an undergraduate qualification, indicating that educational attainment plays a significant role in enhancing entrepreneurial knowledge, decision-making, and business management skills.

Table Showing the type of business Respondents

S. No	Type of Business	No. of Respondents	Percentage (%)
1	Manufacturing	20	16.81%
2	Service	40	33.61%
3	Trading	4	3.36%
4	Handicrafts	17	14.29%
5	Others	40	33.05%
	Total	121	100%

Source: Primary Data

The table shows that **33.61%** of the respondents are engaged in **service businesses**, making it the most common type of enterprise among women entrepreneurs. This is followed by **other businesses (33.05%)**, **manufacturing (16.81%)**, **handicrafts (14.29%)**, and **trading (3.36%)**. The findings indicate that women entrepreneurs predominantly prefer service-oriented and small-scale businesses, as these generally require lower capital investment, offer greater flexibility, and can be effectively managed alongside family responsibilities.

Respondents' Awareness of Government Schemes for Women Entrepreneurs

S. No	Options	No. of Respondents	Percentage (%)
1	No	48	40.0
2	Yes	73	60.0
	Total	121	100%

Source: Primary Data

From the table, it is clear that a majority of the respondents are **not aware of government schemes for women entrepreneurs**, while only a limited number have awareness about such schemes. **Lack of awareness about government schemes is clearly observed among the respondents.**

Government Schemes Known to the Respondents

S. No.	Options	No. of Respondents	Percentage (%)
1	Not aware of any	35	14.75
2	Mudra Loan	14	16.39



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3	Stand-Up India	23	15.16
4	Self-Help Group(SHG)	12	22.54
5	PMEGP	13	15.57
6	Mahila Udyam Nidhi	24	15.59
	Total	121	100%

Source: Primary Data

The table indicates that **22.54%** of the respondents are aware of the **Self-Help Group (SHG)** scheme, followed by the **Mudra Loan Scheme (16.39%)**, **PMEGP (15.57%)**, **Mahila Udyam Nidhi (15.57%)**, and **Stand-Up India (15.16%)**. Additionally, **14.75%** of the respondents are **not aware of any government scheme**. This indicates that awareness of government schemes among women entrepreneurs is moderate and needs further improvement.

Government Schemes and Their Perceived Benefits Among Women Entrepreneurs

S. No	Options	No. of Respondents	Percentage (%)
1	Financial support	24	19.83
2	Not helpful	62	51.23
3	Skill development	24	20.51
4	Business expansion	11	9.4
	Total	121	100%

Source: Primary Data

The table shows that **51.23%** of the respondents felt that government schemes were **not helpful**. However, **20.51%** benefited through **skill development**, **19.83%** received **financial support**, and **9.40%** reported benefits in **business expansion**. This indicates that the perceived effectiveness of government schemes among women entrepreneurs is relatively low.

Sources of Awareness of Government Schemes Among Women Entrepreneurs

S. No	Options	No. of Respondents	Percentage (%)
1	Government offices	26	21.48
2	Banks	7	5.78
3	Media	40	33.05
4	Family/Friends	23	19.00
5	NGOs/SHG	25	20.66
	Total	121	100%

Source: Primary Data



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The table reveals that **media (33.05%)** is the primary source of awareness regarding government schemes among women entrepreneurs. This is followed by **government offices (21.48%)**, **NGOs/SHGs (20.66%)**, and **family and friends (19.00%)**, while **banks (5.78%)** contribute the least to creating awareness. The findings indicate that mass media plays a significant role in disseminating information, whereas financial institutions need to strengthen their efforts in promoting government schemes among women entrepreneurs. **Major Challenges Faced by Women Entrepreneurs**

S. No	Options	No. of Respondents	Percentage (%)
1	Financial constraints	27	22.31
2	Lack of confidence	6	4.95
3	Lack of awareness	40	33.05
4	Family pressure	26	21.48
5	Market competition	22	18.18
	Total	121	100%

Source: Primary Data

The table indicates that **lack of awareness (33.05%)** is the most significant problem faced by women entrepreneurs. This is followed by **financial constraints (22.31%)**, **family pressure (21.48%)**, and **market competition (18.18%)**, while **lack of confidence (4.95%)** is the least reported challenge. The findings suggest that improving awareness, providing financial support, and strengthening family and institutional support can significantly enhance the growth and sustainability of women-owned enterprises. **Table showing Measures to improve women entrepreneurship**

Suggested Measures for Promoting Women Entrepreneurship

S. No	Options	No. of Respondents	Percentage (%)
1	More awareness programs	12	9.91
2	Easy access to loans	21	17.35
3	Skill development training	40	33.05
4	Government support and subsidies	26	21.48
5	Family and social support	22	18.18
	Total	121	100%

Source: Primary Data

The table reveals that **skill development training (33.05%)** is considered the most effective measure for improving women entrepreneurship. This is followed by **government support and subsidies (21.48%)**, **family and social support (18.18%)**, and **easy access to loans (17.35%)**, while **more awareness programmes (9.91%)** received the least preference. These findings suggest that enhancing entrepreneurial skills, strengthening financial assistance, and providing institutional and family support are essential for the sustainable growth of women entrepreneurs.



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Chi-Square Test

Objective: To examine the relationship between **Educational Qualification** and **Source of Awareness**.

Chi-Square Test Results:

Chi-Square Calculated Value (χ^2) = 1.09

Degrees of Freedom (df) = $(r - 1)(c - 1)$

= $(3 - 1)(5 - 1)$

= 2×4

= 8

Table Value at 5% level of significance = 15.507

IV. INTERPRETATION

There is **no significant relationship** between Educational Qualification and Source of Awareness among the 121 respondents. This means that the education level (School, Undergraduate, Postgraduate) does not significantly influence how respondents became aware of government schemes (through government offices, banks, media, friends/family, or NGOs/SHGs). The source of awareness is **independent of educational qualification**.

V. SUGGESTIONS AND CONCLUSION

Based on the case study, some of the suggestions have been recommended to the government, such as creating awareness about women entrepreneurship schemes through workshops, seminars, and advertisement. The process of application of the government programs must be streamlined and simplified. Moreover, regular training regarding entrepreneurship, financial literacy, and marketing skills, etc., should be organized. The banks need to provide easy loans and credit facilities to women entrepreneurs. Self-help groups and family members can provide emotional support to women entrepreneurs. In addition, there is a dire need for the establishment of networks and association for women entrepreneurs. The study recommends that women entrepreneurs play a vital role in the economic and social development of the country. However, several challenges hinder the path of women entrepreneurs, such as lack of awareness about government subsidies and schemes, financial instability, family obligations, and cutthroat competition. Even though most of the respondents were aware of government schemes, they could not take advantage of the subsidy. The study concluded that there is a significant difference between the age group of respondents and their awareness level about government schemes, whereas no association was found between the educational qualifications and sources of awareness. Thus, it is essential to create awareness about government schemes and provide women entrepreneurs with financial, emotional, and social support.

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