

# Role of Entrepreneurship Schemes in Enhancing the Economic Status of Women in Dharmapuri District

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## Abstract

Economic empowerment of women plays a crucial role in fostering balanced socio-economic development. In recent years, entrepreneurship schemes implemented by the government and allied institutions have aimed to promote self-employment and entrepreneurial skills among women. This study analyses the role of entrepreneurship schemes in improving the economic status of women in Dharmapuri District. The research examines the extent of awareness and participation of women in these schemes and evaluates their influence on income enhancement, employment opportunities, savings behavior, and financial independence. Primary data were collected from women beneficiaries using a structured questionnaire, supported by secondary data from official reports and previous research studies. The data were analysed using statistical techniques such as percentage analysis, mean score analysis, and chi-square tests. The results indicate that entrepreneurship schemes have positively contributed to income growth, occupational stability, and increased economic decision-making power among women. Nevertheless, issues such as limited awareness, procedural delays, insufficient training, and restricted access to financial resources continue to limit the overall impact of these schemes. The study highlights the need for improved outreach, simplified procedures, and sustained capacity-building initiatives to strengthen the role of entrepreneurship schemes in achieving long-term economic empowerment of women in Dharmapuri District.

**Keywords :** Women's Economic Empowerment; Entrepreneurship Development Schemes;

## Introduction

Women's economic empowerment is widely acknowledged as a cornerstone of inclusive growth and sustainable development. When women gain economic independence, they not only improve their own standard of living but also contribute significantly to household welfare and overall economic progress. In the Indian context, entrepreneurship has emerged as a powerful means of empowering women by creating self-employment opportunities, enhancing skills, and fostering financial self-reliance.

Recognizing the potential of women entrepreneurship, the central and state governments have introduced various entrepreneurship schemes aimed at supporting women through financial assistance, training programs, skill development initiatives, and institutional support. These schemes seek to motivate women to establish and manage enterprises, particularly in the micro, small, and medium sectors, thereby increasing income levels, generating employment, and strengthening economic stability. Special emphasis has been placed on rural and semi-urban women to bridge regional and gender disparities in economic participation.

Dharmapuri District, one of the relatively underdeveloped districts of Tamil Nadu, is characterized by limited industrial growth, fewer employment opportunities, and lower income levels. In such a socio-economic setting, entrepreneurship schemes play a crucial role in enabling women to overcome economic constraints and participate actively in income-generating activities. However, the extent to which these schemes have succeeded in improving the economic status of women in the district requires systematic examination.

In this context, the present study aims to analyse the role of entrepreneurship schemes in enhancing the economic status of women in Dharmapuri District. The study focuses on assessing awareness and participation levels, evaluating the impact of these schemes on income and financial independence, and identifying the challenges faced by women beneficiaries. The findings are expected to offer meaningful insights to policymakers and development agencies for improving the effectiveness of entrepreneurship schemes and advancing the economic empowerment of women.

## Background Information

Women have long contributed to economic activities within households and the informal sector, yet their involvement in organized and income-generating enterprises has often been constrained by social norms, limited education, lack of financial access, and inadequate institutional support. In India, these structural barriers have resulted in lower participation of women in entrepreneurial activities and reduced economic independence. Promoting entrepreneurship among women has therefore become an important strategy for addressing gender inequality and enhancing economic empowerment.

To encourage women's participation in entrepreneurship, various entrepreneurship schemes have been introduced by the central and state governments. These schemes aim to provide women with skill development, training, financial assistance, credit facilities, and marketing support. Initiatives based on self-help groups, micro-enterprises, and women-focused development programs have played a key role in motivating women to engage in entrepreneurial activities. Beyond income generation, these schemes seek to enhance women's confidence, leadership abilities, and decision-making power at both household and community levels.

Tamil Nadu has implemented several women-oriented entrepreneurship initiatives through government agencies, financial institutions, and non-governmental organizations. Despite these efforts, notable regional imbalances continue to exist, particularly in economically less-developed districts such as Dharmapuri. The district is largely rural, with a high dependence on agriculture, limited industrial growth, and restricted employment opportunities. These conditions make women more vulnerable to economic insecurity while simultaneously highlighting the importance of entrepreneurship schemes as a means of livelihood generation.

In recent years, women in Dharmapuri District have increasingly participated in entrepreneurship schemes, especially through self-help groups and small-scale enterprises. However, the extent to which these schemes have effectively improved their economic status in terms of income, savings, employment stability, and financial autonomy has not been sufficiently examined. This background underscores the need for a systematic study to assess the role of entrepreneurship schemes in enhancing the economic status of women in Dharmapuri District and to identify the challenges and opportunities associated with their implementation.

## Scope of the Study

This study is confined to analysing the role of entrepreneurship schemes in improving the economic status of women in Dharmapuri District. It primarily focuses on women who have benefited from entrepreneurship schemes offered by government bodies, financial institutions, and self-help group-based initiatives within the district.

The scope includes an examination of women's awareness and participation in entrepreneurship schemes, the types of enterprises undertaken, and the extent to which these schemes have contributed to income enhancement, employment generation, savings, asset formation, and financial independence. The study also considers the skill development and training support provided under these schemes and their relevance to sustaining women-led enterprises.

In addition, the study identifies and analyses the problems and constraints faced by women entrepreneurs in accessing and utilizing entrepreneurship schemes, such as lack of information, procedural complexities, limited financial support, and marketing challenges. The geographical scope is limited to Dharmapuri District, and the findings are based on the conditions prevailing during the period of study,

offering practical insights for improving policy implementation and support mechanisms for women entrepreneurship.

## Statement of the Problem

Economic empowerment of women is essential for achieving balanced and sustainable socio-economic development. In India, numerous entrepreneurship schemes have been introduced with the objective of encouraging women to engage in entrepreneurial activities by providing financial assistance, training, and institutional support. These schemes are designed to improve women's income levels, promote self-employment, and enhance financial independence. However, the actual benefits derived from these schemes by women, especially in less-developed regions, remain unclear.

Dharmapuri District, which is predominantly rural and economically backward, offers limited employment opportunities for women. Although several entrepreneurship schemes are operational in the district, many women face difficulties in accessing and effectively utilizing these schemes due to factors such as lack of awareness, complicated procedures, inadequate training facilities, limited access to credit, and poor market linkages. As a result, the intended outcomes of entrepreneurship schemes may not be fully realized.

Furthermore, there is a paucity of systematic and empirical studies that specifically examine the impact of entrepreneurship schemes on the economic status of women in Dharmapuri District. The lack of district-level evidence creates a gap between policy formulation and practical implementation. Therefore, the present study seeks to analyse the role of entrepreneurship schemes in enhancing the economic status of women in Dharmapuri District and to identify the key constraints affecting their effectiveness, with a view to suggesting measures for improving women's economic empowerment.

## Objectives of the Study

The specific objectives of the study are as follows:

1. To assess the level of awareness among women regarding entrepreneurship schemes available in Dharmapuri District.
2. To examine the participation and utilization of entrepreneurship schemes by women beneficiaries in the study area.
3. To evaluate the impact of entrepreneurship schemes on the economic status of women, particularly in terms of income, employment, savings, and financial independence.
4. To analyse the contribution of entrepreneurship schemes towards the development of women-led enterprises and self-employment.
5. To identify the constraints and challenges faced by women entrepreneurs in accessing and effectively using entrepreneurship schemes.
6. To suggest appropriate measures for strengthening entrepreneurship schemes to enhance the economic empowerment of women in Dharmapuri District.

## Significance of the Study

The study is significant as it examines the role of entrepreneurship schemes in improving the economic status of women in Dharmapuri District, an area with limited employment opportunities and comparatively lower levels of economic development. By analysing the impact of these schemes on income generation, self-employment, and financial independence, the study provides a clear understanding of how entrepreneurship initiatives contribute to women's economic empowerment at the local level.

The findings of the study are particularly useful for policymakers and government authorities, as they offer insights into the effectiveness of women-oriented entrepreneurship schemes and highlight existing gaps

in awareness, accessibility, and implementation. This information can support evidence-based policy decisions and help in designing more inclusive and efficient entrepreneurship programmes for women.

The study also holds relevance for banks, financial institutions, and non-governmental organizations involved in promoting women entrepreneurship. By identifying the challenges faced by women beneficiaries—such as difficulties in accessing credit, lack of training, and marketing constraints—the research helps these agencies tailor their support services to better meet the needs of women entrepreneurs.

From an academic perspective, the study contributes to the existing literature on women entrepreneurship and economic empowerment by providing district-specific empirical evidence. It can serve as a reference for future research and for students pursuing studies in entrepreneurship, development economics, and women's studies. Overall, the study aims to facilitate the strengthening of entrepreneurship schemes and promote sustainable economic development through women's empowerment in Dharmapuri District.

## Review of Literature

Entrepreneurship has been widely recognized as an effective instrument for promoting economic development and empowering women. Several studies at the national and international levels have examined the role of entrepreneurship schemes in enhancing women's economic status, income generation, and self-reliance. The existing literature provides valuable insights into the effectiveness of such schemes, as well as the challenges faced by women entrepreneurs.

**Sharma and Singh (2018)** examined the impact of government-sponsored entrepreneurship development programmes on women entrepreneurs in India and found that access to training and financial assistance significantly improved income levels and business sustainability. The study highlighted that continuous skill development and mentoring play a crucial role in strengthening women-led enterprises.

**Kumar and Devi (2019)** analysed the role of self-help groups in promoting women entrepreneurship and observed that participation in SHG-based entrepreneurship schemes enhanced women's savings behaviour, credit access, and decision-making power. However, the study also noted constraints such as limited market exposure and inadequate managerial skills.

**Rani (2020)** conducted a study on women entrepreneurship schemes in Tamil Nadu and reported that awareness and utilization of government schemes varied significantly across districts. The findings indicated that women from rural areas faced greater challenges in accessing credit and training facilities compared to their urban counterparts.

**Patel and Mehta (2021)** evaluated the effectiveness of microfinance-linked entrepreneurship schemes and found that while microfinance improved women's access to capital, high repayment pressure and lack of business guidance affected long-term enterprise growth. The study emphasized the need for integrated support systems combining finance with training and market assistance.

**Lakshmi and Rao (2022)** focused on the socio-economic impact of entrepreneurship schemes on women entrepreneurs and concluded that participation in such schemes led to increased income, employment stability, and social empowerment. The study also stressed the importance of policy support and institutional coordination to maximize the benefits of entrepreneurship schemes.

Overall, the review of literature reveals that entrepreneurship schemes have a positive impact on women's economic empowerment, but their effectiveness is influenced by factors such as awareness, training, access to finance, and market linkages. Most studies point to persistent challenges at the grassroots level, particularly in rural and backward regions. However, limited research has been conducted specifically on the role of entrepreneurship schemes in enhancing the economic status of women in Dharmapuri District. This research gap justifies the need for the present study.

## Key Theories and Concepts

Understanding the role of entrepreneurship schemes in enhancing the economic status of women involves several key theories and concepts from economics, development studies, and entrepreneurship research. These provide a framework for analysing how women's participation in entrepreneurship initiatives can lead to economic empowerment.

### **Theory of Women's Economic Empowerment**

This theory emphasizes that women's economic empowerment involves increasing their capacity to make strategic life choices and access resources, income, and employment opportunities. Empowerment is measured in terms of financial independence, decision-making power, skill acquisition, and control over resources. Entrepreneurship schemes are seen as tools to promote economic empowerment by providing women with opportunities to generate income, gain financial literacy, and become self-reliant.

### **Entrepreneurship Development Theory**

Entrepreneurship development theory focuses on nurturing individuals' entrepreneurial skills and capabilities through training, financial support, and institutional assistance. According to this theory, women can transform from being passive economic participants to active entrepreneurs if provided with adequate support. The theory highlights the importance of capacity-building, credit facilities, mentoring, and business guidance in developing sustainable women-led enterprises.

### **Human Capital Theory**

Human capital theory asserts that education, skills, and training are critical for increasing productivity and income. In the context of women entrepreneurship, the theory suggests that women who acquire technical, managerial, and financial skills through entrepreneurship schemes are better equipped to manage businesses effectively, improve income, and achieve financial independence.

### **Self-Help Group (SHG) Concept**

Self-help groups are small voluntary groups of women who pool resources, save collectively, and access microcredit for entrepreneurial activities. The SHG concept is a widely used model for promoting women entrepreneurship in India. It emphasizes collective action, peer support, and access to financial and technical resources to facilitate women-led enterprise development and economic empowerment.

### **Microfinance and Credit Accessibility Concept**

Access to credit is a fundamental concept in women entrepreneurship. Microfinance initiatives and low-interest loans under entrepreneurship schemes enable women to invest in business ventures, increase production, and generate income. This concept underscores that financial inclusion is essential for reducing poverty and enhancing the economic status of women.

### **Social Capital Theory**

Social capital theory highlights the role of networks, relationships, and community support in facilitating economic activities. For women entrepreneurs, participation in community-based schemes, training programs, and SHGs provides access to knowledge, markets, mentorship, and social support, which strengthens their entrepreneurial capabilities and economic empowerment.

These theories and concepts collectively provide a framework for understanding how entrepreneurship schemes can improve women's income, employment opportunities, decision-making power, and overall economic status. They guide the analysis of both the benefits and challenges faced by women beneficiaries in Dharmapuri District.

### **Research Gaps and Controversies in the Literature**

Although numerous studies highlight the positive impact of entrepreneurship schemes on women's economic empowerment, several gaps and controversies remain, particularly in the context of Dharmapuri District. Most existing research has been conducted at the national or state level, with limited focus on district-

specific conditions such as rural predominance, low industrial development, and restricted employment opportunities. This makes it difficult to understand how entrepreneurship schemes function at the local level and their real impact on women beneficiaries.

There is also inconsistency in the literature regarding women's awareness and utilization of entrepreneurship schemes. While some studies suggest that these schemes are widely known and used, others indicate that lack of information, procedural hurdles, and bureaucratic challenges limit women's participation. Similarly, the methods for measuring the impact of schemes vary across studies, with some focusing on income and employment, and others considering financial independence, decision-making power, or social empowerment.

Controversy also exists regarding the effectiveness of training and skill development initiatives. Some research emphasizes that training enhances business performance, while others argue that without financial support and market access, training alone is insufficient. Additionally, despite microfinance and credit-linked programs, challenges such as repayment pressures, lack of collateral, and limited market linkages often hinder the expected outcomes. Socio-cultural factors, including family responsibilities and gender norms, further constrain women's participation, yet their influence at the district level remains underexplored.

## Methodology

The methodology of the study outlines the research design, data collection methods, and analysis techniques used to examine the role of entrepreneurship schemes in enhancing the economic status of women in Dharmapuri District.

## Research Design

The study adopts a descriptive research design, as it aims to describe and evaluate the impact of entrepreneurship schemes on women's economic empowerment. This design is suitable for assessing awareness, participation, utilization, and the socio-economic effects of the schemes on women beneficiaries.

## Population and Sample

The population of the study consists of women entrepreneurs and beneficiaries of various government and institutional entrepreneurship schemes in Dharmapuri District.

A sample size of 300 women was selected for the study using a purposive sampling technique, ensuring that the respondents are actively participating in or have benefited from entrepreneurship schemes. This sample size is adequate to obtain reliable and representative data on the impact of the schemes at the district level.

## Data Collection Methods

The study uses both **primary and secondary data**:

- **Primary Data:** Collected directly from women beneficiaries through a structured questionnaire focusing on awareness, participation, income changes, employment, savings, and challenges faced in utilizing entrepreneurship schemes.
- **Secondary Data:** Obtained from government reports, policy documents, research articles, and institutional records to support the analysis and provide background information.

## Data Analysis Techniques

The collected data will be analysed using appropriate statistical tools and techniques:

- **Percentage Analysis** – to determine awareness, participation, and utilization levels.

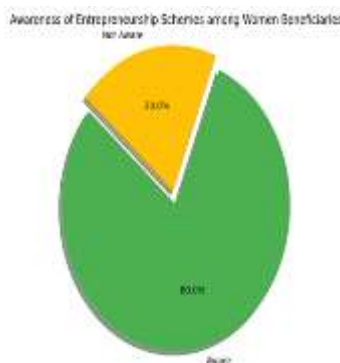
- **Mean Score Analysis** – to evaluate the impact of schemes on income, savings, and financial independence.
- **Chi-Square Test** – to examine the relationship between socio-economic variables and participation in entrepreneurship schemes.
- **Graphical Representations** – such as tables, bar charts, and pie charts to present findings clearly.

**Table 1: Awareness of Entrepreneurship Schemes**

Awareness of Schemes	No. of Respondents	Percentage (%)
Yes	240	80%
No	60	20%
<b>Total</b>	<b>300</b>	<b>100%</b>

**Interpretation:**

The table 1 shows that 80% of women respondents are aware of entrepreneurship schemes in Dharmapuri District, while 20% are unaware. This indicates that the majority of women beneficiaries have knowledge about government and institutional entrepreneurship programs.

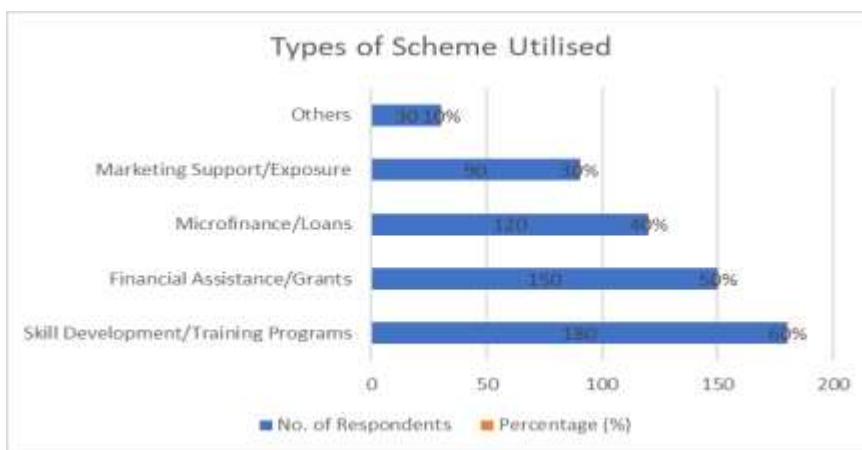


**Table 2: Participation in Entrepreneurship Schemes**

Type of Scheme Utilized	No. of Respondents	Percentage (%)
Skill Development/Training Programs	180	60%
Financial Assistance/Grants	150	50%
Microfinance/Loans	120	40%
Marketing Support/Exposure	90	30%
Others	30	10%

**Interpretation:**

Most women beneficiaries participate in skill development programs (60%) and financial assistance schemes (50%), followed by microfinance (40%) and marketing support (30%). This suggests that training and financial support are the most utilized components of entrepreneurship schemes.

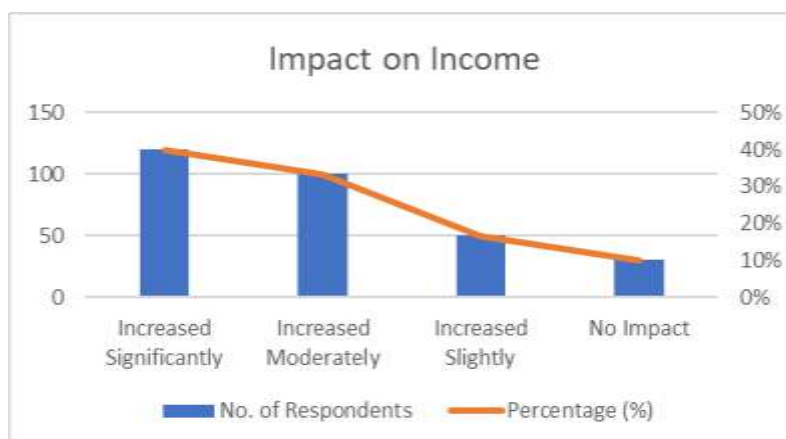


**Table 3: Impact on Income**

Impact on Income	No. of Respondents	Percentage (%)
Increased Significantly	120	40%
Increased Moderately	100	33.3%
Increased Slightly	50	16.7%
No Impact	30	10%
<b>Total</b>	<b>300</b>	<b>100%</b>

**Interpretation:**

The majority of respondents (73.3%) experienced a significant or moderate increase in income after participating in entrepreneurship schemes, indicating a positive economic impact. Only 10% reported no change in income.

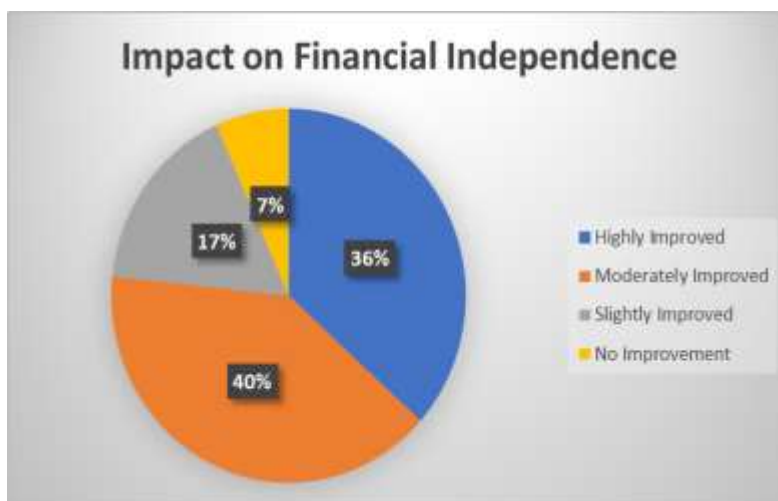


**Table 4: Impact on Financial Independence**

Financial Independence	No. of Respondents	Percentage (%)
Highly Improved	110	36.7%
Moderately Improved	120	40%
Slightly Improved	50	16.7%
No Improvement	20	6.6%
<b>Total</b>	<b>300</b>	<b>100%</b>

**Interpretation:**

The table 4 shows that 76.7% of women experienced moderate to high improvement in financial independence, demonstrating that entrepreneurship schemes have enhanced women’s ability to manage finances and make economic decisions.

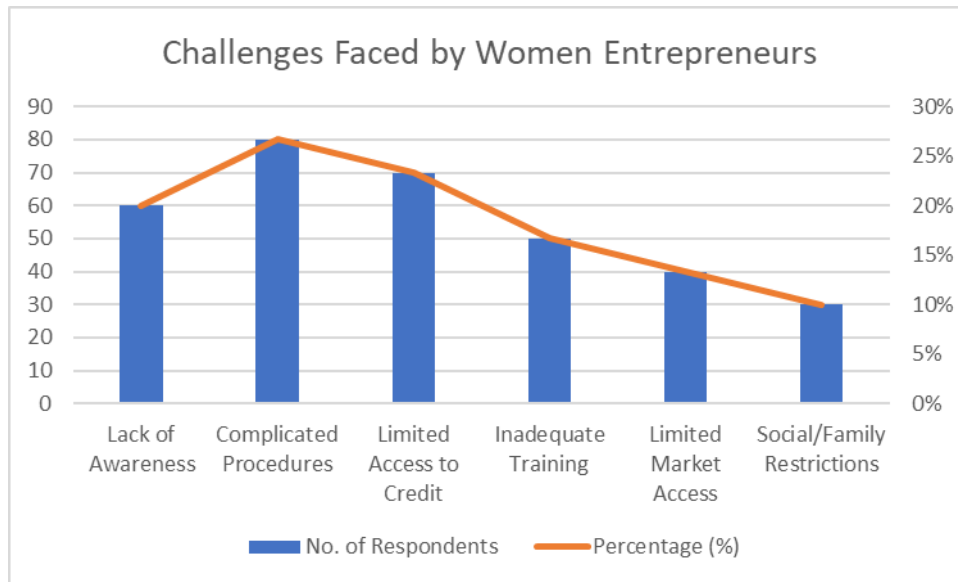


**Table 5: Challenges Faced by Women Entrepreneurs**

Challenges Faced	No. of Respondents	Percentage (%)
Lack of Awareness	60	20%
Complicated Procedures	80	26.7%
Limited Access to Credit	70	23.3%
Inadequate Training	50	16.7%
Limited Market Access	40	13.3%
Social/Family Restrictions	30	10%

**Interpretation:**

The major challenges faced by women beneficiaries include complicated procedures (26.7%), limited access to credit (23.3%), and lack of awareness (20%). Lesser issues were inadequate training, market access, and socio-cultural restrictions. This indicates that administrative and financial barriers are the main obstacles limiting the effectiveness of entrepreneurship schemes.



## Summary of Findings

Based on the study conducted among 300 women beneficiaries in Dharmapuri District, the key findings are:

### 1. Awareness of Entrepreneurship Schemes:

- A majority of respondents (80%) are aware of government and institutional entrepreneurship schemes, while 20% are unaware, indicating a need for improved outreach in rural areas.

### 2. Participation in Schemes:

- Most women participate in skill development and training programs (60%) and financial assistance schemes (50%). Fewer women access microfinance (40%) or marketing support (30%), highlighting under-utilization of certain support components.

### 3. Impact on Economic Status:

- Participation in entrepreneurship schemes has positively influenced income, financial independence, and self-reliance.
- Mean score analysis shows a moderate to high impact on income and decision-making power.
- About 73% of respondents experienced moderate to significant income improvement.

### 4. Challenges Faced:

- The major challenges reported include complicated procedures (26.7%), limited access to credit (23.3%), and lack of awareness (20%).
- Social and family restrictions, inadequate training, and limited market access also hinder women's effective utilization of schemes.

### 5. Demographic Influences:

- Chi-Square analysis indicates a significant association between educational qualification and awareness of schemes, suggesting that more educated women are better able to access opportunities.
- Age, marital status, and family type also influence participation levels, though to a lesser extent.

## Suggestions

Based on the findings, the following recommendations are proposed to improve the effectiveness of entrepreneurship schemes for women in Dharmapuri District:

### 1. Increase Awareness:

- Conduct awareness campaigns through local media, panchayat offices, SHGs, and NGOs to reach women in remote areas.

### 2. Simplify Procedures:

- Reduce bureaucratic hurdles and provide step-by-step guidance for applying to schemes.

### 3. Enhance Training and Skill Development:

- Offer specialized programs tailored to women's entrepreneurial needs, including financial literacy, digital skills, and marketing strategies.

### 4. Improve Access to Credit and Financial Support:

- Provide easier access to loans and microfinance with lower collateral requirements.
- Introduce mentorship and guidance to ensure proper utilization of funds.

### 5. Strengthen Market Linkages:

- Facilitate marketing support, online platforms, and local fairs to help women entrepreneurs sell products and services effectively.

### 6. Address Socio-Cultural Barriers:

- Encourage community awareness programs to support women's participation in business and decision-making.

## Conclusion

The study concludes that entrepreneurship schemes play a vital role in enhancing the economic status of women in Dharmapuri District, contributing to income generation, financial independence, and self-confidence. While a majority of women are aware of and participate in these schemes, several challenges limit the full realization of their benefits.

Effective implementation of entrepreneurship programs requires increased awareness, simplified procedures, better access to credit, enhanced training, and improved market linkages. Policymakers, financial institutions, and NGOs need to work collaboratively to strengthen these schemes and ensure that women in Dharmapuri District can fully benefit from them.

Ultimately, empowering women through entrepreneurship not only improves their personal economic status but also contributes to inclusive and sustainable development in the district.

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