

AWARENESS LEVEL TOWARDS GOVERNMENT SCHEMES - A STUDY OF WOMEN ENTREPRENEURS OF NORTH KARNATAKA DISTRICTS. (PART OF UGC SUPPORTED MAJOR RESEARCH PROJECT)

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Abstract

Now a day, in India women entrepreneurship is emerging trend in development of economy of self, family and nation. The government has providing tremendous opportunities to opening up of enterprises for women. No doubt, the government have introduced many schemes to promote entrepreneurship but it has failed to create awareness among women entrepreneurs. Therefore, it is very essential to educate the women by providing formal as well as entrepreneurial education. The present study is based on the primary data collected from the 1250 women entrepreneurs from the districts of north karnataka. The collected data were analysed and interpreted by using statistical tools like classification, tabulation, percentage, scaling technique and chi-square. The study suggested to increase the awareness level among women entrepreneurs about benefits of Government schemes and encouraged them to earn self income.

Introduction

It is well known fact that like two hands are essential to lead healthy life of human, both men and women should participate in nation building. In this direction, both the Governments of India at national level and the Governments of Karnataka at state level have been formulating and implementing various schemes to promote entrepreneurship since the first five years plan. Though, the Governments have introduced many schemes to promote entrepreneurship, some were restructured to introduce new one and many new schemes are in existence. The main schemes that are in existence are Swarna Jayanthi Gram Swarojgar Yojana (SGSY), Udyogini, Prime Ministers Employment Generation Programme (PMEGP), Rastriya Mahila Kosh, Stree Shakti, Assistance to Rural Women in Non-farm Development (ARWIND), Assistance for Marketing of Non-Farm Products of Rural Women (MAHIMA), Mahila Vikas Nidhi, Karnataka Mahila Abhivrudhi Yojane (KMAY), Training of Rural Youth

for Self Employment (TRYSE), Trade Related Entrepreneurship Assistance and Development (TREAD). No doubt, the Governments have done wonderful by introducing schemes for promoting entrepreneurship in India and in Karnataka State, but the awareness towards these schemes among women entrepreneurs is less due to low level of education and less number of awareness programmes. The benefits of schemes are enjoyed only when there has awareness among beneficiaries.

Review of Literature

Dirk Rossouw et. al. (1955)¹ observed that education and awareness are two key factors for potential development of women entrepreneurs in the society. Harinarayana Rao (1991)² has revealed rural women were not aware of the programmes such as DWACRA, IRDP, TRYSEM, etc. Sunil Deshapande and Sunita Sethi (2010)³ highlighted women participation in entrepreneurship is gradually increasing due to change in attitude, mindset of society from conservative to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various up-liftment schemes to women entrepreneurs. The researcher suggested for educating and spreading awareness amongst women to outshine in enterprises field. Sangeeta Arora (2011)⁴ professes that many commercial banks are taking much interest in developing schemes exclusively for women. Various leading public and private sector banks have been providing finance under different schemes to women entrepreneurs with a relief in interest rate. Chinna Ashappa and Hanamanthappa P. Sedamkar (2011)⁵ highlighted in their study that rural women entrepreneurs were unaware about policies and programmes of the Central and State Governments and also suggested to create awareness towards the programmes. Faraha Nawaz (2012)⁶ observed lack of awareness among women is a major obstacle for development of rural women entrepreneurship in

Bangladesh.

Objectives of the study;

1. To examine the association between demographical factors and Government Scheme.
2. To know the awareness level of women entrepreneurs towards Government Schemes.
3. To offer useful suggestions in the light of findings.

Hypotheses of the Study;

The main hypotheses of the present study are;

- ❖ Ho; Demographical factors of women entrepreneurs have no relation with Government Scheme.
- ❖ Ha; Demographical factors of women entrepreneurs have relation with Government Scheme.
- ❖ Ho; Women entrepreneurs have no awareness towards Government Scheme.
- ❖ Ha; Women entrepreneurs have awareness towards Government Scheme.

Methodology;

The present study is purely based on the primary data collected from 1250 women entrepreneurs from five districts of north karnataka. The data were analyzed by using classification, tabulation, likert scale, and chi-square. The chi-square has used to analyse the association between demographical factors and level of awareness among women entrepreneurs towards Government Scheme.

Analysis of Level of Awareness towards Schemes of the Governments

Stree Shakthi

It was launched throughout Karnataka State on 18th October, 2000. The aim of the programme is to empower women economically and socially by organizing them in self help groups. There are 1.40 lac Rural Stree Shakthi Groups functioning in the state and 21 lakh women are members of these groups. The members have saved 1118.05 crores since inception. 120155 groups have availed bank loans of 1305.97 crores and have done internal lending of 3215.88 crores to take up various income generating activities. During 2011-12, 7.50 lakhs is paid as incentive to Anganawadi workers for monitoring Stree Shakthi Groups. Further, 5 per cent concession in margin money on loan amount exceeding 25000 and 0.50 per cent concession in interest rate over the applicable rate of interest is available to groups. In addition, there has 50 per cent concession in processing fees in credit to working capital and 0.25 per cent concession in upfront fees in term loans.

Table 1

It is clear from table 1 that the calculated value of chi-square is more than table value for age, level of education, caste and marital status of women entrepreneurs for 12 degree of freedom at 5 per cent significance level and the same is also true in case of number of times training taken for 16 degree of freedom. This signifies that there has an association between demographic factors of women entrepreneurs and level of awareness towards Stree Shakthi Scheme. However, for number of earners and nature of activities, the calculated value of Chi-square is less than table value for 12 degree of freedom at 5 per cent significance level. This indicates that there is no association between number of earners and nature of activities undertaken by the women entrepreneurs and level of awareness towards Stree Shakthi Scheme.

Swarna Jayanthi Gram Swarojgar Yojana (SGSY)

The Government of India has launched the scheme SGSY by restructuring Poverty Alleviation Programmes such as IRDP, DWACRA, SITRA, GKY, TRYSEM, MWS etc., w.e.f 1st April, 1999. The programme covers all aspects of self-employment of poorer sections through Self Help Groups. The scheme has been implemented through Zilla, Taluk and Gram Panchayats in rural area. The people below poverty line are eligible to avail benefits and unit cost is the ceiling limit for sanction of loan. The margin money requirement is 25 per cent. There has no fixed repayment schedule; however instalment is limited to 50 per cent of incremental net income. The subsidy for GM under the scheme is either 30 per cent of the project cost or 7500 whichever less and the same for SC/ST is either 50 per cent of the project cost or 10000 whichever less.

Table 2

It is clear from table 2 that the calculated value of chi-square is more than table value for age, level of education, caste, marital status, number of earners and nature of activities taken by women entrepreneurs for 12 degree of freedom at 5 per cent significance level and the same is also true in case of number of times training taken for 16 degree of freedom. This signifies that there has an association between demographic factors of women entrepreneurs and level of awareness towards SGSY.

Udyogini

The Udyogini, a pioneering scheme of the government aimed at promoting entrepreneurship among poor women in Karnataka State. The Udyogini came in to existence in 1992 and the scheme focused

on microenterprise management training and was innovative at a time when even microcredit was a new idea. The Udyogini took an early lead in the domain by motivating smaller NGOs towards microenterprise in their portfolio of programs of poverty alleviation in women. The scheme has been implemented through Zilla, Taluk and Gram Panchayats. The annual income of a family below 40000 is eligible to avail benefits under the scheme. Women of 18-45 age groups are eligible to get benefits. The unit cost of 100000 is ceiling limit for sanction of loan. Either 20 per cent of project cost or 7500, whichever less is the subsidy for General category candidates and 30 per cent of the project cost or 10000 whichever less is the subsidy for SC/STs and widows/physically handicapped beneficiaries.

Table 3

It is evident from table 3 that the calculated value of chi-square is more than table value for all demographic factors taken for study at 5 per cent level of significance for 12 degree of freedom and for number of times training taken by entrepreneurs at 5 per cent level of significance for 16 degree of freedom. This signifies that there has an association between the demographic factors and level of awareness towards Udyogini Scheme.

Prime Ministers Employment Generation Programme (PMEGP)

The Government of India has launched the PMEGP on 31st March, 2008 and administrated by the Ministry of Micro, Small and Medium Enterprises. The scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards and District Industries Centres and Banks. The main objective of PMEGP is to generate employment opportunities through entrepreneurship and to provide increased wage earning capacity. Any individual of age above 18 years is eligible to avail the benefits of the scheme and there has no income ceiling for assistance for setting up of projects. The subsidy for urban and rural general category is 15 per cent and 25 per cent respectively of the project cost and the same for urban and rural SC/ST is 25 per cent and 35 per cent of the project cost.

Table 4

It is clear from table 4 that the calculated value of chi-square is more than table value for age, level of education, caste, marital status, number of earners and nature of activities taken by women entrepreneurs for 12 degree of freedom at 5 per cent significance level and the same is also true in case of number of

times training taken for 16 degree of freedom. This signifies that there has an association between demographic factors of women entrepreneurs and level of awareness towards PMEGP.

Rastriya Mahila Kosh

The Rastriya Mahila Kosh (RMK) was established by the government of India in March, 1993. The aim of the scheme is to give micro-loans to poor women in unorganised sector for their socio-economic development. The RMK has taken number of promotional measures to popularize the concept of micro financing, thrift and credit, formation and stabilization of SHGs and enterprise development for poor women through intermediary organizations working at grass root level. In Karnataka, 1765 SHGs and 17652 women have taken the benefits of this scheme. The RMK sanctioned 839.25 lakh and disbursed 489 lakh to 47 NGOs since inception. The RMK provides smaller loan maximum upto 10 lakh to promote the activity of thrift and credit among newer and smaller but potentially capable organisations having at least six month experience in formation of SHGs, thrift, credit and recovery management. The Intermediate Microfinance Organisations (IMOs) having minimum 3 years experience in thrift and credit activities are considered for loan under the scheme to a maximum up to 600 Lakhs at a time. The RMK provides 100 per cent refinance assistance to Mahila Urban Co-operative Banks on finances provided by them to poor women either directly or through SHGs within the norms of RMK Main Loan Scheme.

Table 5

It is evident from table 5 that the calculated value of chi-square is more than table value for age, level of education, caste, marital status, number of earners and nature of activities taken by women entrepreneurs for 12 degree of freedom at 5 per cent significance level and the same is also true in case of number of times training taken for 16 degree of freedom. This signifies that there has an association between demographic factors of women entrepreneurs and level of awareness towards Rastriya Mahila Kosh Scheme.

Table 6

It is evident from table 6 that observed mean of Stree Shakti Scheme is higher than the expected mean (i.e. 4.4072), it can be inferred that women entrepreneurs have high level of awareness towards Stree Shakti Scheme. However, in SGSY, PMEGP, Udyogini and Rastriya Mahila Kosh calculated mean is less than expected mean and therefore it can be

inferred that awareness level among women entrepreneurs is low. It signifies that overall women entrepreneurs in study area not have awareness towards the all schemes except Stree Shakti.

Findings;

- ❖ Age, level of education, caste and marital status of women entrepreneurs has association with awareness towards Stree Shakti Scheme.
- ❖ Number of earners and economic activities has no association with awareness towards Stree Shakti Scheme.
- ❖ Age, level of education, caste, marital status, number of earners, number of time training taken and nature of activities of women entrepreneurs has an association with awareness towards SGSY Scheme.
- ❖ Women entrepreneurs have high level of awareness towards Stree Shakti Scheme.
- ❖ Age, level of education, caste, marital status, number of earners, number of time training taken and nature of activities of women entrepreneurs has an association with awareness towards Udyogini Scheme.
- ❖ Age, level of education, caste, marital status, number of earners, number of time training taken and nature of activities of women entrepreneurs has an association with awareness towards PMEGP Scheme.
- ❖ Age, level of education, caste, marital status, number of earners, number of time training taken and nature of activities of women entrepreneurs has an association with awareness towards RMK Scheme.
- ❖ There Women entrepreneurs have low level of awareness towards all schemes except Stree Shakti.

Suggestions;

- ❖ Create Awareness; there has lack of awareness among women entrepreneurs towards schemes. It is very essential to bring awareness among women entrepreneurs through awareness programmes, interaction with successful entrepreneurs, film slides, T.V interviews, panel discussion, seminars, workshops, jathas and symposiums to develop entrepreneurship among women.
- ❖ Provide Adequate Training; For the development of women entrepreneurs, it is very essential to provide adequate training on planning, organising, directing, controlling of production, marketing and finance.
- ❖ Provide Entrepreneurial Education;

Entrepreneurial education should start at least from higher secondary level to build confidence among potential entrepreneurs at their early age. The syllabi must contain some part relating to activities and benefits of undertaking entrepreneurial activities.

- ❖ Vocational Courses on Entrepreneurship; Colleges and universities should start add-on courses on entrepreneurship to educate potential entrepreneurs by inviting professionals and successful entrepreneurs by making interface between colleges and universities with industries.
- ❖ Provide Training to Programmers; There has lot of advancement in technology in production and marketing in different parts of the world. However, the training to the entrepreneurs through institutions is traditional oriented due to the training programmers. Hence, adequate training should be given to the programmer on recent developments in production and marketing related technology.
- ❖ Strengthening Quality of Infrastructures; Basic infrastructure facilities such as water supply, electricity, technology, buildings, transportations, markets, and banks are need to be strengthened for development of entrepreneurship and smooth movement of entrepreneurial activities.
- ❖ Encourage Unmarried Women to Undertake Activities; Economic conditions of family is highly depends on earnings of family members. Therefore, it is very essential to create self reliance in unmarried women by providing knowledge of self employment. Hence, head of the family has to encourage daughters to undertake entrepreneurial activities by providing essential requirements like financial, marketing, labour and sentimental support. This type of encouragement brings personality changes in unmarried women and empowers socially and economically.

Conclusion;

The government of India and Karnataka together implemented several schemes to encourage women to undertake entrepreneurial activities. Of the many schemes Stree Shakti SGSY, Udyogini, PMEGP and Rastriya Mahila Kosh schemes are playing very important role in development of women entrepreneurs in north karnatak. However, large amount of potential women entrepreneurs remain untapped due to lack of awareness. Therefore, the government has to bring awareness in potential

women entrepreneurs through conducting awareness programmes, showing film slides, T.V interviews, panel discussion, seminars, workshops, jathas and symposiums.

References;

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Table 6: Awareness towards Government Schemes

Schemes	Very High	High	Average	Low	Very Low	Expected Mean	Observed Mean
Stree Shakti	896	120	114	87	33	3	4.4072
SGSY	181	138	223	489	219	3	2.6584
PMEGP	179	132	301	379	259	3	2.6744
Udyogini	19	56	143	113	919	3	1.5144
RMK	23	80	187	256	704	3	1.7696
Total	1298	526	968	1324	2134	3	2.6048

Source; Primary Data

Table 1: Awareness towards Stree Shakti

Factors	Very High	High	Average	Low	Very Low	Total
All Data	896	120	114	87	33	1250
Age						
Less than 20	43	10	07	16	04	80
21 to 30	343	49	11	36	06	445
31 to 40	416	40	91	21	23	591
Above 40	94	21	05	14	00	134
Chi-square = 112.76 df = 12 Table Value = 21.026 Significant						
Education						
Illiterate	81	12	10	05	12	120
Primary	243	35	50	39	14	381
High School	253	32	39	28	07	359
College	319	41	15	15	00	390
Chi-square = 79.81 df = 12 Table Value = 21.026 Significant						
Caste						
SC	121	17	05	00	01	144
ST	96	01	01	00	03	101
OBC	385	77	79	43	13	597
General	294	25	29	44	16	408
Chi-square = 91.53 df = 12 Table Value = 21.026 Significant						
Marital Status						
Married	773	74	86	74	27	1034
Unmarried	51	19	01	00	00	71
Widow	30	09	12	09	04	64
Divorcee	42	18	15	04	02	81
Chi-square = 89.11 df = 12 Table Value = 21.026 Significant						
No of Earners						
One	52	21	09	08	06	96
Two	469	48	86	63	27	693
Three	301	45	14	13	00	373
Above Three	74	06	05	03	00	88
Chi-square = 12.62 df = 12 Table Value = 21.026 Insignificant						
Nature of Activities						
Business Related	310	21	60	62	21	474
Farm Related	143	13	09	13	08	186
Home Based	209	50	27	05	00	291
Industry Related	234	36	18	07	04	299
Chi-square = 12.21 df = 12 Table Value = 21.026 Insignificant						
No of Times Training Taken						
One	648	89	64	57	27	885
Two	152	13	19	00	00	184
Three	18	04	02	01	01	26
Above Three	11	01	00	00	00	12
Nil	67	13	29	29	05	143
Chi-square = 100.27 df = 16 Table Value = 26.296 Significant						

Source: Field Survey

Table 2: Awareness towards Swarna Jayanthi Gram Swarojgar Yojana (SGSY)

Factors	Very High	High	Average	Low	Very Low	Total
All Data	181	138	223	489	219	1250
Age						
Less than 20	13	16	22	20	09	80
21 to 30	43	55	79	168	100	445
31 to 40	93	47	106	236	109	591
Above 40	32	20	16	65	01	134
Chi-square = 73.66 df = 12 Table Value = 21.026 Significant						
Education						
Illiterate	11	35	20	32	22	120
Primary	56	22	46	198	59	381
High School	60	49	77	114	59	359
College	54	32	80	145	79	390
Chi-square = 94.44 df = 12 Table Value = 21.026 Significant						
Caste						
SC	14	18	39	58	15	144
ST	08	22	23	40	08	101
OBC	92	55	117	220	113	597
General	67	43	44	171	83	408
Chi-square = 53.74 df = 12 Table Value = 21.026 Significant						
Marital Status						
Married	119	88	169	456	202	1034
Unmarried	17	16	11	15	12	71
Widow	15	24	14	10	01	64
Divorcee	30	10	29	08	04	81
Chi-square = 172.80 df = 12 Table Value = 21.026 Significant						
No of Earners						
One	19	28	17	28	04	96
Two	84	50	102	285	172	693
Three	51	44	90	148	40	373
Above Three	27	16	14	28	03	88
Chi-square = 129.97 df = 12 Table Value = 21.026 Significant						
Nature of Activities						
Business Related	79	46	102	219	28	474
Farm Related	22	15	39	55	55	186
Home Based	39	26	18	96	112	291
Industry Related	41	51	64	119	24	299
Chi-square = 196.95 df = 12 Table Value = 21.026 Significant						
No of Times Training Taken						
One	114	69	153	405	144	885
Two	36	33	47	55	13	184
Three	07	16	03	0	0	26
Above Three	03	07	02	0	0	12
Nil	21	13	18	29	62	143
Chi-square = 234.27 df = 16 Table Value = 26.296 Significant						

Source: Field Survey

Table 3: Awareness towards Udvogini

Factors	Very High	High	Average	Low	Very Low	Total
All Data	19	56	143	113	919	1250
Age						
Less than 20	00	03	14	09	54	80
21 to 30	00	11	33	58	343	445
31 to 40	06	34	69	14	468	591
Above 40	13	08	27	32	54	134
Chi-square = 128.02 df = 12 Table Value = 21.026 Significant						
Education						
Illiterate	00	00	03	11	106	120
Primary	02	09	21	36	313	381
High School	05	20	52	49	233	359
College	12	27	67	17	267	390
Chi-square = 98.72 df = 12 Table Value = 21.026 Significant						
Caste						
SC	07	12	33	12	80	144
ST	01	23	16	39	22	101
OBC	02	16	48	58	473	597
General	09	05	46	04	344	408
Chi-square = 315.80 df = 12 Table Value = 21.026 Significant						
Marital Status						
Married	10	21	83	51	869	1034
Unmarried	02	09	28	14	18	71
Widow	03	18	13	20	10	64
Divorcee	04	08	19	28	22	81
Chi-square = 409.06 df = 12 Table Value = 21.026 Significant						
No of Earners						
One	00	06	24	17	49	96
Two	07	41	61	73	511	693
Three	03	03	45	09	313	373
Above Three	09	06	13	14	46	88
Chi-square = 134.39 df = 12 Table Value = 21.026 Significant						
Nature of Activities						
Business Related	07	24	49	38	356	474
Farm Related	00	00	14	46	126	186
Home Related	06	01	58	22	204	291
Industry Related	06	31	22	07	233	299
Chi-square = 141.57 df = 12 Table Value = 21.026 Significant						
No of Times Training Taken						
One	09	27	100	67	682	885
Two	03	19	24	19	119	184
Three	04	06	16	00	00	26
Above Three	03	04	03	02	00	12
Nil	00	00	00	25	118	143
Chi-square = 331.73 df = 16 Table Value = 26.296 Significant						

Source: Field Survey

Table 4: Awareness towards Prime Minister Employment Generation Programme (PMEGP)

Factors	Very High	High	Average	Low	Very Low	Total
All Data	179	132	301	379	259	1250
Age						
Less than 20	13	16	35	12	04	80
21 to 30	51	33	93	128	140	445
31 to 40	98	62	122	207	102	591
Above 40	17	21	51	32	13	134
Chi-square = 107.74 df = 12 Table Value = 21.026 Significant						
Education						
Illiterate	18	10	45	39	08	120
Primary	49	22	89	70	151	381
High School	58	31	74	116	80	359
College	54	69	93	124	50	390
Chi-square = 149.46 df = 12 Table Value = 21.026 Significant						
Caste						
SC	28	21	59	29	07	144
ST	22	14	42	03	20	101
OBC	80	68	119	130	200	597
General	49	29	81	217	32	408
Chi-square = 265.68 df = 12 Table Value = 21.026 Significant						
Marital Status						
Married	139	73	202	372	248	1034
Unmarried	07	19	40	03	02	71
Widow	13	23	26	02	0	64
Divorcee	20	17	33	02	09	81
Chi-square = 238.75 df = 12 Table Value = 21.026 Significant						
No of Earners						
One	12	27	33	18	06	96
Two	90	59	160	284	100	693
Three	62	24	90	68	129	373
Above Three	15	22	18	09	24	88
Chi-square = 180.84 df = 12 Table Value = 21.026 Significant						
Nature of Activities						
Business Related	81	39	158	119	77	474
Farm Related	62	22	54	38	10	186
Home Related	26	28	40	87	110	291
Industry Related	10	43	49	135	62	299
Chi-square = 224.85 df = 12 Table Value = 21.026 Significant						
No of Times Training Taken						
One	92	61	185	306	241	885
Two	62	36	51	29	06	184
Three	12	07	05	02	00	26
Above Three	10	00	02	00	00	12
Nil	03	28	58	42	12	143
Chi-square = 286.37 df = 16 Table Value = 26.296 Significant						

Source: Field Survey

