

A STUDY ON THE PROMOTION OF WOMEN ENTREPRENEURSHIP IN COIMBATORE WITH SPECIAL REFERENCE TO STATE POLICIES

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ABSTRACT:

The study on Coimbatore district highlights a positive trend of increasing female entrepreneurship, reflecting broader inclusive economic growth. It examines various marketing efforts and support systems that encourage women to start and grow businesses. Using both primary and secondary data, the study evaluates the role of government initiatives, NGO training programs, MSME support frameworks, and financial institutions in empowering women entrepreneurs. Findings show that programs focused on digital tools, microfinance, skill development, and subsidies significantly benefit women. However, challenges remain, including limited awareness of schemes, intense market competition, and mobility constraints. The study suggests that enhancing outreach, expanding market access, and improving entrepreneurial education can further boost women's entrepreneurial success in Coimbatore.

KEY WORDS: Women Entrepreneurs, Entrepreneurship Development, Government Initiatives, Skill Development, Socio-economic Development.

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INTRODUCTION:

Entrepreneurship is a key driver of a country's development, especially in developing nations where nurturing entrepreneurial spirit can significantly boost progress. Small and medium-sized enterprises (SMEs) offer numerous job opportunities and often play a vital role in regional and national economic reforms. In India, women-owned businesses have recently started gaining momentum. Historically, many individual entrepreneurs have sparked industrialization across various countries through their innovations. Entrepreneurship transforms ordinary individuals into business creators, turning ideas into commercial ventures. The term "entrepreneur," derived from French, originally described someone

who organized musical or other entertainment events. Entrepreneurial traits comprise the qualities an entrepreneur uses to establish and manage a business. Entrepreneurs are essential for both socioeconomic transformation and economic growth, paralleling the development of entrepreneurship itself.

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OBJECTIVES OF THE STUDY:

- To examine the impact of socio-economic factors on women entrepreneurs in the selected study area.

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- To analyze the level of awareness and utilization of state-sponsored schemes among women entrepreneurs.
- To study the role of state government initiatives and policies in promoting women entrepreneurship.
- To evaluate the effectiveness of government financial schemes in providing adequate credit support to women entrepreneurs.
- To identify the key challenges and opportunities faced by women entrepreneurs in the selected region.
- To offer suitable suggestions and recommendations for the development and empowerment of women entrepreneurs.

STATEMENT OF THE PROBLEM:

This passage highlights the essential role both men and women play in society and nation-building, emphasizing the evolving economic realities that necessitate dual-income households. It underscores the growing prominence of women in various industries, particularly entrepreneurship, where they have demonstrated business acumen equal to their male counterparts. The text recognizes the overcoming of traditional barriers to women's independence and their vital contribution to economic development, especially noting rural women's shift from traditional labor to income-generating activities aided by education and government support. It calls for acknowledgment and support of the entrepreneurial spirit among disadvantaged individuals as a means of survival and economic self-sufficiency, advocating for targeted assistance, programs, and legislation to empower those at risk. If you need, I can help summarize, rephrase, or expand on this text.

SCOPE OF THE STUDY:

The survey focuses on assessing the awareness and popularity of state initiative programs designed to support female entrepreneurs. The study specifically targets small, medium-sized, and traditional women entrepreneurs in Coimbatore, Tamil Nadu. Its objectives are to evaluate the effectiveness of these governmental initiatives and to identify the challenges female entrepreneurs encounter in accessing and utilizing these programs, along with other business-related issues they face.

Limitations of the Study

The study is confined to Coimbatore District of Tamil Nadu; therefore, the findings may not be generalizable to other regions.

The responses collected from participants are based primarily on their memory, as most respondents did not maintain formal accounting records.

The study includes only those women entrepreneurs who were willing to participate and share their views, which may limit the diversity of perspectives.

The scope of the study is restricted to selected government schemes; hence, the findings may not be applicable to all financial and non-financial schemes available for women entrepreneurs.

The conclusions of the study are based solely on the data provided by the respondents, which may be subject to personal bias.

Despite these limitations, sincere efforts have been made to ensure that the study is conducted in a systematic, reliable, and effective manner.

RESEARCH DESIGN :

The methods used to collect the data, the tools used in the study, how they are used, and the computed methods for analysing the data are all part of the research design.

RESEARCH METHODOLOGY:

The primary objective of this study is to identify the government initiatives that support women entrepreneurs and to examine their effectiveness in implementation. The study also seeks to understand the challenges faced by women entrepreneurs and to suggest possible solutions. Furthermore, it analyzes the factors contributing to the slow progress of state-sponsored programs and provides recommendations for their improvement.

The research adopts a descriptive research design, which is widely used for fact-finding and for accurately interpreting existing conditions. This approach is appropriate as the study focuses on describing the current status of women entrepreneurs, their level of awareness, utilization of government schemes, and the effectiveness of such initiatives.

Descriptive research enables a systematic analysis of real-world situations without manipulating variables. In this study, it helps in examining the extent to which state initiatives are implemented and the factors influencing their success, including awareness, accessibility, and utilization among women entrepreneurs.

Overall, the descriptive design is suitable for the study as it provides a comprehensive understanding of the present scenario and supports meaningful interpretation of the collected data.

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DATA ANALYSIS AND INTERPRETATION

Table 1
Demographic Profile of Entrepreneurs

Gro up	Profile				
Age	Below 25 Years 135[57.2%]	26 to 35 Years 28[11.9%]	36 to 45 Years 47[19.9%]	46 to 55 Years 18[7.6%]	Above 55 Years 8[3.4%]
Marital Status	Married 107(45.3%)			Unmarried 129(54.7%)	
Educational Qualification	School level 3[1.3%]	Diploma 3[1.3%]	UG level 148[62.7%]	PG level 31[13.1%]	Professional 51[21.6%]
Monthly Income	Below 10000 121[51.3%]	10000 – 30000 54[22.9%]	30000 – 50000 29[12.3%]	Above 50000 32[13.6%]	
Community	OC 51[21.6%]	BC 103 [43.6%]	MBC 60 [25.4%]	SC/ST 22 [9.3%]	
Ownership of house	Rural 50[21.2%]		Semi-Urban 59[25.0%]	Urban 127 [53.8%]	
Type of Business	Small business/ Sole trading 191[80.9%]		Partnership firm 26 [11%]	Customary business 19 [8.1%]	
Experience	Below 2 years 140 [59.3%]	2 - 4 years 66 [28%]	4 - 6 years 6 [2.5%]	Above 6 years 24 [10.2%]	

Table 1.1 shows demographic and perception on entrepreneurship of women, majority 57.2% of the women entrepreneur are in the age group of below 25 years and are unmarried, sizable number of them are UG qualified earning monthly

income of Rs.10,000 to Rs.30,000. 43.6% of the women entrepreneur are from BC communities residing in urban localities. Significant number of them are running sole trading and small business with less than 2 years of experience as entrepreneur.

Table 2
Relative Significance of Awareness of Government Initiatives on Entrepreneurship

S.no	Awareness of Government Initiatives on Entrepreneurship	Mean	Std. Deviation	Rank
1.	Annapurna scheme	2.58	1.274	9
2.	Bharatiya Mahila bank business loan	2.65	1.075	8
3.	Mudra Yojana scheme	2.74	1.209	3
4.	Orient Mahila Vikas Yojana Scheme	2.67	1.024	6
5.	Dena Shakti scheme	2.54	1.200	10
6.	Pradhan Mandri Rozgar Yojana	3.08	1.188	1
7.	Udyogini scheme	2.67	1.266	6
8.	Cent Kalyani scheme	2.73	1.024	4
9.	Mahila Udyam Nidhi Scheme	2.69	1.164	5
10.	Other schemes	2.75	1.228	2

Table 2 shows awareness of government initiatives on entrepreneurship by women entrepreneurs. The mean values are the strong measures of themselves as the values of standard deviation is below the mean values. Based on the mean values the relative significance of ten awareness of government initiatives on entrepreneurship by women entrepreneurs has been identified. The results shows “Pradhan Mandri Rozgar Yojana” is the most important government initiatives providing by government followed by Other schemes (Rank 2), Mudra Yojana scheme (Rank 3), Cent Kalyani scheme (Rank 4), Mahila Udyam Nidhi Scheme (Rank 5), Udyogini scheme and Orient Mahila Vikas Yojana Scheme (Rank 6), Bharatiya Mahila bank business loan (Rank 8), Annapurna scheme (Rank 9) and Dena Shakti scheme (Rank 10). The least important government initiatives schemes provided for entrepreneurial development of women is “Dena Shakti scheme”.

Table 3
Relative Significance of Usage of Government Schemes

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S.no	Usage of Government Schemes	Mean	Std. Deviation	Rank
1.	Annapurna scheme	2.44	1.156	8
2.	Bharatiya Mahila bank business loan	2.42	1.055	9
3.	Mudra Yojana scheme	2.84	1.288	1
4.	Orient Mahila Vikas Yojana Scheme	2.34	1.074	10
5.	Dena Shakti scheme	2.63	1.093	5
6.	Pradhan Mandri Rozgar Yojana	2.66	1.243	3
7.	Udyogini scheme	2.78	1.206	2
8.	Cent Kalyani scheme	2.53	1.131	7
9.	Mahila Udyam Nidhi Scheme	2.64	1.081	4
10.	Other schemes	2.56	1.265	6

Table 3 shows usage of government initiatives schemes. The mean values are the strong measures of themselves as the values of standard deviation is lower than the mean values. Based on the mean values the relative significance of ten usage of government initiatives schemes has been identified. The results shows “Mudra Yojana scheme” is the most important government initiatives schemes followed by Udyogini scheme (Rank 2), Pradhan Mandri Rozgar Yojana (Rank 3), Mahila Udyam Nidhi Scheme (Rank 4), Dena Shakti scheme (Rank 5), Other schemes (Rank 6), Cent Kalyani scheme (Rank 8), Bharatiya Mahila bank business loan (Rank 9) and Orient Mahila Vikas Yojana Scheme (Rank 10). The least important government initiatives schemes provided for entrepreneurial development of women is “Orient Mahila Vikas Yojana Scheme”.

Table 4
Relative Significance of Awareness on Government Agencies in Promotion of Entrepreneurship

S.no	Awareness on Government Agencies in Promotion of Entrepreneurship	Mean	Std. Deviation	Rank
1.	Small Industries Service Institute (SISI)	2.73	1.311	7
2.	Small Industries Development Organization (SIDO)	2.89	1.138	2

3.	National Small Industry Corporation (NSIC)	2.72	1.278	9
4.	Small Industries Extension Training Institute (SIET)	2.79	1.186	4
5.	Institute For Rural Management and Administration (IRMA)	2.78	1.234	5
6.	National Institute for Entrepreneurship and Small Business Development (NIESBUD)	2.65	1.198	11
7.	National Alliance Of Young Entrepreneurs (NAYA)	2.72	1.206	9
8.	Micro Small And Medium Size Enterprises (MSME)	2.77	1.291	6
9.	Industrial Credit And Investment Corporation Of India (ICICI)	2.73	1.302	7
10.	Commercial bank	2.90	1.251	1
11.	Other financial Institutions	2.80	1.284	3

Table 4 shows awareness on government agencies in promotion of entrepreneurship. The mean values are the strong measures of themselves as the values of standard deviation is lesser than the mean values. Based on the mean values the relative significance of eleven usage of awareness on government agencies in promotion of entrepreneurship. The results show “Commercial bank” is the most important government agencies in promotion of entrepreneurship for women entrepreneur followed by Small Industries Development Organization (SIDO) (Rank 2), Other financial Institutions (Rank 3), Small Industries Extension Training Institute (SIET) (Rank 4), Institute For Rural Management and Administration (IRMA) (Rank 5), Micro Small And Medium Size Enterprises (MSME) (Rank 6), Industrial Credit And Investment Corporation Of India (ICICI) and Small Industries Service Institute (SISI) (Rank 7), National Small Industry Corporation (NSIC) and National Alliance Of Young Entrepreneurs (NAYA) (Rank 9) and the least important government agencies in promotion of entrepreneurship for women entrepreneur is

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“National Institute for Entrepreneurship and Small Business Development (NIESBUD)” Rank 11).

CFA MODEL FOR ENTREPRENEURIAL SKILLS OF WOMEN ENTREPRENEUR (ESWE)

To validate the variables of Entrepreneurial Skills of Women Entrepreneur (ESWE) CFA model has been developed which consist of two constructs namely RCF and ESF with factor loading of ten variables. The interrelation between the constructs has been determined through construction of CFA model.

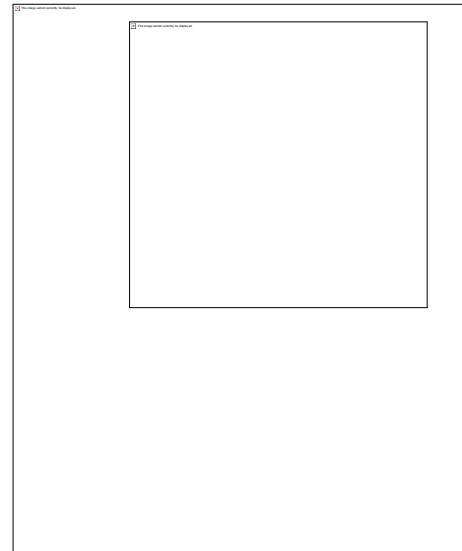
The functional value holds two constructs namely **Risk and Communication Factor (RCF)** and **Efficacy and Skilfulness Factor (ESF)**. Seven variables has been observed in RCF and three variables has been observed in ESF. The separate observation at each constructs of CFA model for **Entrepreneurial Skills of Women Entrepreneur (ESWE)** independently in the CFA model, which is constructed using Standardised Co-efficient value and squared Multiple correlation values. RCF2 and RCF3 is the most significant determinants(0.930) of **Risk and Communication Factor (RCF)** and ESF2 is the most important determinants (0.890) in determining **Efficacy and Skilfulness Factor (ESF)**. The CFA shows the constructed model is explaining the best close fitted in each dimension. The CMIN/DF value of 4.442 is below than the required threshold value of 5 and CFI, AGFI and GFI indices values are closer to 1 indicating good fit of the constructed model. Therefore, it can be projected that Entrepreneurial Skills of Women Entrepreneur (ESWE) model is good fit. The value of RMSEA of 0.074 is lower than the threshold value of 0.08. all the indices recognised strong reliability and fitness of constructed measurement model.

CFA MODEL FOR BUSINESS SUSTAINABILITY (BS)

To validate the variables of **Business Sustainability (BS)** CFA model has been developed which consist of two constructs namely CKAF and ARF with factor loading of twelve variables. The interrelation between the constructs has been determined through construction of CFA model.

The functional value holds two constructs namely **Concession and Knowledge Acquiring Factor (CKAF)** and **Advertisement and Relaxation Factor (ARF)**. Eight variables have been observed in CKAF and four variables has been observed in ARF. The separate observation at each construct of CFA model for **Business Sustainability (BS)** independently in the CFA model, which is constructed using Standardised Co-efficient value and squared Multiple correlation values. CKAF3 is the most significant

determinants(0.930) of **Concession and Knowledge Acquiring Factor (CKAF)** and ARF4 is the most important determinants (0.930) in determining **Advertisement and Relaxation Factor (ARF)**. The CFA shows the constructed model is explaining the best close fitted in each



dimension. The CMIN/DF value of 3.880 is below than the required threshold value of 5 and CFI, AGFI and GFI indices values are nearer to 1 indicating good fit of the constructed model. Therefore, it can be projected that Business Sustainability (BS) model is good fit. The value of RMSEA of 0.062 is lower than the threshold value of 0.08. all the indices recognised strong reliability and fitness of constructed measurement model.

Table 5

Influence of Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means on Overall Business Sustainability

	Unstandardised Beta	Standard Error	Standardized Coefficients Beta	t	P value
(Constant)	19.229	3.473		5.536	0.000
Remedial Means	0.304	0.048	0.331	6.284	0.000
Govt. Initiatives Awareness	0.373	0.050	0.344	7.450	0.000
Entrepreneurial Training	0.205	0.049	0.229	4.163	0.000

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Awareness of Govt. Agencies	-0.249	0.0 54	-0.208	- 4.6 51	0.0 00
Financial Problem	0.24	0.0 52	0.238	4.6 23	0.0 00
Marital Status	-7.411	1.5 07	-0.277	- 4.9 17	0.0 00
Age	-1.901	0.6 27	-0.167	- 3.0 33	0.0 03
Business Environment	0.291	0.0 72	0.262	4.0 49	0.0 00
Gender Disparity Problem	-0.170	0.0 59	-0.158	- 2.9 01	0.0 04
Personal Problem	-0.142	0.0 54	-0.135	- 2.6 16	0.0 09
R=0.832, R²=0.692, Adjusted R₂=0.679, F=50.631, P<0.000					

Table 5 shows the Linear combination of Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means variables which have significantly determining **Business Sustainability of Women Entrepreneur** with support of Multiple Linear Regression {**F (10,225) =50.631, P<0.000**}. The Co-efficient value for present model is 0.692 which explaining 69.2% of variance by Demographic Profile of Women Entrepreneur, Govt. Initiatives Awareness, Usage of Govt. Schemes, Awareness of Govt. Agencies, Usage of Govt. Agencies Schemes, Entrepreneurial Training, Business Environment, Personal Problem, Financial Problem, Gender Disparity Problem, Remedial Means in **Business Sustainability of Women Entrepreneur**. All the variables have significant and positive influence on Business Sustainability of Women Entrepreneur. **Awareness of Govt. Agencies, Marital Status, Age and Gender Disparity Problem** and personal problem have significant and negative influence on **Business Sustainability of Women Entrepreneur**. **Remedial Means, Govt. Initiatives Awareness, Entrepreneurial Training, Financial Problem, Business Environment** have significant and positive influence on **Business Sustainability of Women Entrepreneur**.

MAJOR FINDINGS

The study reveals that among the various government initiatives, the Pradhan Mantri Rozgar Yojana (PMRY) is perceived as the most important

scheme supporting women entrepreneurs, followed by other government schemes. In contrast, the Dena Shakti Scheme is considered the least significant in promoting entrepreneurial development among women.

Similarly, the Pradhan Mantri Mudra Yojana (MUDRA) emerges as one of the most influential schemes, followed by the Udyogini Scheme, while the Orient Mahila Vikas Yojana is regarded as the least impactful among the selected schemes.

With respect to institutional support, commercial banks are identified as the most important agencies in promoting women entrepreneurship, followed by the Small Industries Development Organization (SIDO). On the other hand, the National Institute for Entrepreneurship and Small Business Development (NIESBUD) is perceived as the least influential agency.

Entrepreneurial Skills of Women Entrepreneurs (ESWE) – CFA Model

The Confirmatory Factor Analysis (CFA) model for Entrepreneurial Skills of Women Entrepreneurs (ESWE) comprises two major constructs:

Risk and Communication Factor (RCF) – consisting of seven variables

Efficacy and Skillfulness Factor (ESF) – consisting of three variables

The analysis indicates that:

RCF2 and RCF3 are the most significant determinants (0.930) of the Risk and Communication Factor.

ESF2 is the most influential determinant (0.890) of the Efficacy and Skillfulness Factor.

These results highlight that risk-taking ability and communication skills, along with self-efficacy and skillfulness, are crucial components influencing women's entrepreneurial capabilities.

Conclusion

The promotion of women entrepreneurs in Coimbatore district reflects the combined impact of progressive state policies and the growing entrepreneurial aspirations of women in the region. The Government of Tamil Nadu, through targeted initiatives such as the Tamil Nadu Rural Transformation Project and the Startup Tamil Nadu (StartupTN) framework, has established structured platforms for incubation, mentoring, and financial

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assistance, thereby fostering a supportive ecosystem for women entrepreneurs.

Furthermore, initiatives like the TN-RISE Women Start-Up Council and other women-centric programs have played a significant role in addressing critical challenges such as limited access to finance, markets, and advisory support. These initiatives provide customized assistance, including training, networking opportunities, and business development services, enabling women to establish and expand enterprises across diverse sectors such as food processing, FMCG, services, and technology.

In addition, supportive measures such as enhanced subsidies, value-addition programs, and employment and safety initiatives like the TNWE Safe Project have contributed to creating an inclusive and secure environment for women-led enterprises. These efforts collectively promote sustainable entrepreneurship and economic participation among women.

However, challenges such as financial constraints, work-life balance issues, and barriers to market entry continue to persist. Despite these limitations, state initiatives have laid a strong foundation for the growth of women entrepreneurship in Coimbatore district. With sustained policy support, improved capacity-building measures, and effective coordination among stakeholders, the district holds significant potential to further strengthen women's economic empowerment and contribute to the overall socio-economic development of Tamil Nadu.

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