

**WOMEN ENTREPRENEURS GRATIFICATION TOWARDS PRADHAN MANTRA  
MUDRA YOJANA IN TIRUPUR DISTRICT**

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### **Abstract**

Women entrepreneurs have crucial role in the growth of the nation through their more efforts in business. The central government has been trying to generate more women entrepreneurs by more schemes and subsidiaries. Primarily, the Pradhan Mantra Mudra Yojana (PMMY) scheme is attracting the women to do the business under the Micro, Small and Medium Enterprises (MSME) in India. The PMMY scheme has been providing financial freedom to the women to expose their business knowledge and talent through their business concern. The present research work has examined the gratification of women entrepreneurs on the PMMY scheme of central government in Tirupur district. The researcher has used the exploratory and descriptive research design in the study. The study has utilized the primary and secondary data for the data analysis process. The 100 respondents have selected through convenience sampling method. The researcher has utilized the statistical tools like descriptive and percentage analysis, ANOVA test for the present research work.

**Keywords: ANOVA, Gratification, Women Entrepreneur, Pradhan Mantra Mudra Yojana**

## 1. INTRODUCTION

Women entrepreneurs have crucial role in the growth of the nation through their more efforts in business. The central government has been trying to generate more women entrepreneurs by more schemes and subsidiaries. Primarily, the Pradhan Mantra Mudra Yojana (PMMY) scheme is attracting the women to do the business under the Micro, Small and Medium Enterprises (MSME) in India. The PMMY scheme has been providing financial freedom to the women to expose their business knowledge and talent through their business concern. The present research work has examined the gratification of women entrepreneurs on the PMMY scheme of central government in Tirupur district. The researcher has used the exploratory and descriptive research design in the study. The study has utilized the primary and secondary data for the data analysis process.

## 2. LITERATURE REVIEW

The researcher has taken literature reviews for the present study from India and whole world. Das (2000) has studied about women entrepreneurs under the SMEs in Tamil Nadu and Kerala. The research found that problems on work life balance of the women entrepreneurs. The study found that the women entrepreneurs were successfully running after facing more struggles in their life in the study area. Damwad (2007) has explained that the initiation and struggles faced by five Nordic countries on women entrepreneurship. The study has compared the gender-wise performance during the study period. The sample countries have suggested that proper policy framework for encouraging the women entrepreneurs business. Sonia et al. (2015) has researched about the women empowerment in the nation and it was absolutely linked with behavior of women entrepreneur and it associated with leadership of women's political parties at the national level with women's entrepreneurs in the study. There is vital significant direct effect on women entry into entrepreneurial business in the present study. Shambunath (2021) concerned with the women entrepreneurship situation in rural area of India. This study highlighted the status of women entrepreneurs and their valuable contribution in sustainable economic growth of rural areas of India. This paper also focuses on the future scenario of women

entrepreneurs and government initiatives for making women entrepreneurs more unbeaten. This study reveals some strategies for empowering rural women.

### **3. STATEMENT OF THE PROBLEM**

The women entrepreneurs have large chances to generate more business opportunities through the PMMY in India. The women have been receiving the subsidiaries schemes and providing more revenue generation opportunities. In Tirupur, the women entrepreneurs have more potential on business and they have been facing more struggles on availing schemes under the central government in Tirupur district. The women entrepreneurs have faced more struggles due to inadequate finance and no support from the family members in their business. Therefore, the researcher has tried to check the customer's satisfaction on PMMY scheme in Tirupur District.

### **4. OBJECTIVES OF THE STUDY**

This study has the following objectives:

1. To study the socio-economic profile of the women entrepreneurs in Tirupur District.
2. To examine the satisfaction of women entrepreneurs on PMMY scheme in Tirupur.
3. To evaluate the significant differences in the satisfaction of women entrepreneurs on PMMY scheme in the study.

### **5. METHODOLOGY**

The researcher has used exploratory and descriptive research design in the study. The primary and secondary data has used in the data analysis segment. The primary data has collected through structured questionnaire and the convenience sampling technique has used for selecting 100 samples in the study. The present study used the statistical tools like descriptive and percentage analysis, ANOVA test in the study.

### **6. SCOPE OF THE STUDY**

The women entrepreneurs have been creating more new business platforms with the help of PMMY scheme in Tirupur District. The researcher has checked the significant changes of satisfaction of women entrepreneurs through the analysis and the women entrepreneurs have taken more effort to get the scheme by the fulfillment on procedures of PMMY scheme in

Tirupur. The present study helps to the new entrants and women entrepreneur business for choosing the PMMY scheme in Tirupur.

## 7. FINDINGS

The present study has calculated that the socio-economic profile of women entrepreneurs in Tirupur district as given below:

**Table 1: Socio-economic Variables of Women Entrepreneurs**

	<b>Variables</b>	<b>No.</b>	<b>Percentage (%)</b>
<b>Age</b>	Below 30 years	21	21.00
	30-40 years	46	46.00
	Above 40 years	33	33.00
<b>Marital Status</b>	Unmarried	28	28.00
	Married	72	72.00
<b>Education Level</b>	Upto School Level	52	52.00
	Degree Level	36	36.00
	Others	12	12.00
<b>Income</b>	Below Rs.50,000	35	35.00
	Rs.50,001- 1,00,000	46	46.00
	Above Rs.1,00,001	19	19.00
<b>Family Support</b>	Yes	76	76.00
	No	24	24.00
<b>Age of Enterprise</b>	Below 5 years	47	47.00
	5-10 years	41	41.00
	Above 10 years	12	12.00
<b>Enterprise Type</b>	Sole Proprietorship	63	63.00
	Partnership Firm	37	37.00
<b>Total</b>		<b>100</b>	<b>100.00</b>

Source: Primary Data

The socio-economic variables of women entrepreneurs indicated that the majority of married respondents under 30-40 years age group in the study. The study includes the mostly upto school level and earning Rs.50,001-Rs.1,00,000 respondents with the family support in the business. Majority of the enterprises have been running below 5 years and sole proprietorship firm in the present study.

**Table-2 Satisfaction of Women Entrepreneurs on PMMY Scheme in Tirupur**

Satisfaction	No.	Percentage
High	47	47.00
Medium	37	37.00
Low	16	16.00
<b>Total</b>	<b>100</b>	<b>100.00</b>

Source: Survey Data

There are 47 samples (47.00%) have highly satisfied on PMMY scheme in Tirupur. The remaining 37 respondents (37.00%) derived medium level of satisfaction and 16 respondents (16.00%) have low satisfaction on PMMY scheme in the study.

**Table - 3 ANOVA Test**

Particulars	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.496	3	1.165	1.980	.022
Within Groups	56.504	96	.589		
Total	60.000	99			

Note: Significance level at 5%

The study predicted that the women entrepreneurs have significant changes (Sig.022) in their satisfaction level on PMMY scheme in the study. It denotes that the PMMY scheme have been changing the satisfaction of women entrepreneurs' in Tirupur.

## 8. CONCLUSION

The women entrepreneurs have been generating more business opportunities through the PMMY scheme in Tirupur district. The middle age women entrepreneurs have more actively participating with more knowledge. They have been earning Rs.50,001-Rs.1,00,000 through business and doing the business below 5 years as sole proprietorship in Tirupur. The women entrepreneurs have significant differences in the satisfaction level on PMMY scheme in the

study. The women entrepreneurs have financial freedom to run their business through PMMY scheme in Tirupur district.

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