



FROM BENEFICIARIES TO ENTREPRENEURS: EVALUATING THE ROLE OF GOVERNMENT WELFARE SCHEMES IN PROMOTING RURAL WOMEN ENTREPRENEURSHIP AND FINANCIAL INDEPENDENCE

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ABSTRACT

Rural women play an important role in household income generation, agriculture, allied activities, self-employment and micro-enterprises. However, inadequate access to finance, limited entrepreneurial skills, insufficient market opportunities, low digital literacy and procedural barriers often restrict their economic advancement. Government welfare schemes have increasingly focused on financial inclusion, livelihood promotion, skill development, credit accessibility and entrepreneurship development. Against this background, the present study examines the role of government welfare schemes in promoting rural women entrepreneurship and financial independence in Coimbatore District, Tamil Nadu. The study focuses on beneficiaries of schemes and initiatives including Self-Help Group (SHG) programmes, Mahalir Thittam, DAY-NRLM, PMJDY, PMMY, PMEGP and skill-development programmes. Primary data were collected through a structured questionnaire covering awareness, scheme utilization, income generation, savings, financial independence, entrepreneurial participation and challenges in accessing welfare benefits. The study adopts an analytical approach using percentage analysis, mean scores, ranking technique, Chi-square test, correlation analysis and multiple regression. The available study results indicate that SHG loan programmes and Mahalir Thittam were among the most utilized initiatives. Access to credit recorded the highest entrepreneurial benefit score (Mean = 4.48), followed by self-employment opportunities (Mean = 4.34) and business skill development (Mean = 4.16). Welfare scheme effectiveness showed a strong positive association with economic empowerment ($r = 0.782$, $p < 0.001$), while the regression model explained 67.4% of the variation in economic empowerment. The findings suggest that welfare schemes can facilitate the transition of rural women from welfare beneficiaries to economically active entrepreneurs, although market access, digital literacy, procedural complexity and inadequate guidance remain important barriers.

KEYWORDS: Rural Women, Government Welfare Schemes, Women Entrepreneurship, Financial Independence, Self-Help Groups, Financial Inclusion, Coimbatore District, Economic Empowerment.

1.INTRODUCTION

Women's economic empowerment is increasingly recognized as an essential component of inclusive growth, poverty reduction and sustainable rural development. Economic empowerment extends beyond the generation of income and includes women's access to financial resources, control over economic assets, participation in financial decision-making, employment opportunities and the ability to undertake independent economic activities. Rural women contribute significantly to agriculture, livestock activities, cottage industries, household enterprises and informal employment. Nevertheless, their economic participation is frequently constrained by limited access to formal credit, inadequate skills, low financial literacy, restricted market opportunities and socio-cultural barriers.

In India, government welfare and livelihood programmes have attempted to address these constraints through financial assistance, credit facilities, Self-Help Groups (SHGs), skill development, entrepreneurship training and financial inclusion. Programmes such as Mahalir Thittam, DAY-NRLM, PMJDY, PMMY, PMEGP and other SHG-based initiatives provide different forms of support for improving women's livelihood capabilities. The study material identifies

these programmes as important interventions covering financial inclusion, livelihood promotion, entrepreneurship development, credit accessibility and skill enhancement.

The transformation from **beneficiary to entrepreneur** represents an important dimension of welfare policy. Welfare assistance becomes more economically meaningful when beneficiaries are able to convert financial and institutional support into sustainable income-generating activities. Access to credit can provide start-up capital, while training can improve business knowledge and financial literacy. SHGs can provide collective support, savings mechanisms and credit linkage. However, access to finance alone may not be sufficient to establish sustainable enterprises. Women entrepreneurs also require market linkages, digital capabilities, business networks, mentoring and continuous institutional support.

Coimbatore District provides an appropriate setting for examining this transformation because rural women participate in agriculture, livestock, dairy, tailoring, handicrafts, food processing, retail trade and other self-employment activities. The study material identifies the district as having an active SHG presence and growing participation of rural women in income-generating and entrepreneurial activities.



Although several studies have examined SHGs, microfinance, financial inclusion and women's empowerment, relatively limited empirical attention has been given to the **combined pathway from government welfare support to entrepreneurship and financial independence among rural women at the district level**. The study therefore attempts to examine whether welfare programmes merely provide short-term assistance or whether they facilitate a transition towards sustainable entrepreneurship and greater financial autonomy.

2. STATEMENT OF THE PROBLEM

Government welfare schemes have been introduced to improve the socio-economic conditions of rural women by providing financial assistance, employment opportunities, credit facilities, skill development and livelihood support. Despite the availability of multiple schemes, many rural women continue to experience low income, unemployment, inadequate access to formal finance, limited entrepreneurial opportunities and financial dependence.

The problem is not necessarily the absence of welfare programmes but the extent to which beneficiaries are able to **access, utilize and convert welfare benefits into sustainable economic opportunities**. Lack of awareness, complex application procedures, delays in benefit distribution, inadequate institutional guidance and limited digital literacy may restrict effective utilization.

Furthermore, rural women who receive financial assistance may not automatically become entrepreneurs. Sustainable entrepreneurship requires access to adequate capital, business skills, market information, technology and institutional networks. The existing study material indicates that access to credit was the strongest entrepreneurial benefit, whereas market exposure and digital entrepreneurship received comparatively lower scores.

Therefore, the central problem addressed by this study is:

To what extent do government welfare schemes enable rural women to move from being beneficiaries of welfare programmes towards entrepreneurship and financial independence in Coimbatore District?

3. OBJECTIVES OF THE STUDY

Primary Objective

To evaluate the role of government welfare schemes in promoting rural women entrepreneurship and financial independence in Coimbatore District.

Specific Objectives

1. To examine the awareness of government welfare schemes among rural women.
2. To identify the welfare schemes most frequently utilized by rural women.
3. To assess the contribution of welfare schemes to income generation and employment opportunities.
4. To examine the influence of welfare scheme participation on savings and financial independence.
5. To evaluate the role of welfare schemes in promoting women entrepreneurship.
6. To identify the major entrepreneurial benefits obtained through welfare schemes.

7. To examine the challenges faced by rural women in accessing and utilizing welfare schemes.
8. To determine the relationship between welfare scheme effectiveness and economic empowerment.
9. To identify the factors that significantly influence the economic empowerment of rural women.

These objectives retain the core objectives of your original study while giving the new paper a stronger entrepreneurship orientation.

4. HYPOTHESES

For a peer-reviewed journal article, I recommend using more specific hypotheses rather than only one general hypothesis.

H01: There is no significant relationship between government welfare scheme participation and rural women entrepreneurship.

H11: There is a significant relationship between government welfare scheme participation and rural women entrepreneurship.

H02: There is no significant relationship between welfare scheme participation and financial independence among rural women.

H12: There is a significant relationship between welfare scheme participation and financial independence among rural women.

H03: There is no significant relationship between welfare scheme effectiveness and economic empowerment among rural women.

H13: There is a significant relationship between welfare scheme effectiveness and economic empowerment among rural women.

H04: There is no significant difference in economic empowerment among rural women based on educational qualification.

H14: There is a significant difference in economic empowerment among rural women based on educational qualification.

5. METHODOLOGY

5.1 Research Design

The study adopts an **analytical cross-sectional research design** to examine the relationship between government welfare scheme participation, women entrepreneurship and financial independence.

The original study described the design as descriptive and examined awareness, accessibility, utilization and impact. For a journal version, the analytical cross-sectional formulation is preferable because your proposed title examines relationships between variables.

5.2 Study Area

The study was conducted in selected rural areas of **Coimbatore District, Tamil Nadu**. Coimbatore has significant agricultural, industrial and rural economic activity, with women participating in agriculture, dairy, livestock, small-scale enterprises and self-employment.

5.3 Population and Sample

The target population consists of rural women who have benefited from or participated in government welfare and livelihood programmes in Coimbatore District, Tamil Nadu. The sample size was 500 respondents, selected through a multistage sampling technique. The study examines the role of welfare schemes in promoting entrepreneurship, income



generation, savings, financial independence, and economic empowerment

5.4 Sampling Technique

A **multistage sampling technique** may be adopted. Rural blocks/villages can first be selected, followed by identification of eligible women beneficiaries through SHGs, local institutions and programme records.

5.5 Data Sources

Primary Data

Primary data are collected using a structured questionnaire administered to rural women beneficiaries.

The questionnaire covers:

- Demographic characteristics
- Awareness of welfare schemes
- Scheme participation
- Accessibility
- Financial assistance
- Credit access

5.6 Variables of the Study

Variable	Dimensions
Welfare Scheme Effectiveness	Awareness, accessibility, benefit adequacy, timely assistance, administrative support
Entrepreneurship	Access to credit, self-employment, business skills, enterprise creation, market exposure, digital entrepreneurship
Financial Independence	Independent income, savings, financial decisions, access to formal finance
Economic Empowerment	Economic security, standard of living, financial confidence, decision-making
Barriers	Lack of awareness, complex procedures, delays, digital literacy, inadequate guidance

5.7 Statistical Tools

The following statistical techniques are appropriate:

1. **Percentage Analysis** – demographic and awareness characteristics.
2. **Mean and Standard Deviation** – perceptions of welfare scheme effectiveness.
3. **Ranking Analysis** – ranking schemes and entrepreneurial benefits.
4. **Chi-square Test** – association between categorical variables.
5. **Correlation Analysis** – relationship between welfare participation and empowerment.
6. **t-test** – comparison between two groups where applicable.
7. **ANOVA** – comparison among multiple demographic groups.
8. **Multiple Regression Analysis** – identification of significant predictors of economic empowerment.
9. **Reliability Analysis** – Cronbach's Alpha for scale reliability.
10. **Factor Analysis** – identification of underlying dimensions, if the sample and measurement structure support it.

The uploaded study already uses percentage, mean, Chi-square, correlation and regression techniques.

- Savings
- Income generation
- Entrepreneurship
- Financial independence
- Decision-making
- Challenges

The original questionnaire similarly covered awareness, participation, economic benefits, financial inclusion, entrepreneurship and challenges.

Secondary Data

Secondary information may be obtained from:

- Government reports
- Ministry publications
- Tamil Nadu government reports
- Census reports
- Research journals
- Books
- Policy documents
- Official scheme reports

6. ANALYSIS AND INTERPRETATION

6.1 Awareness of Government Welfare Schemes

Table 1. Awareness Level of Respondents

Awareness Level	Frequency	Percentage
Highly Aware	175	35.0
Moderately Aware	220	44.0
Slightly Aware	75	15.0
Not Aware	30	6.0
Total	500	100.0

Interpretation

The findings indicate that 79% of respondents were either highly or moderately aware of government welfare schemes. However, 21% remained only slightly aware or completely unaware. This suggests that awareness is relatively high but that information gaps remain among a section of rural women. SHGs, local institutions and village-level agencies can play an important role in improving awareness.

6.2 Utilization of Welfare Schemes

Table 2. Ranking of Welfare Schemes

Welfare Scheme	Mean Score	Rank
SHG Loan Scheme	4.62	I
Mahalir Thittam	4.51	II
PM Ujjwala Yojana	4.32	III
PM Jan Dhan Yojana	4.10	IV
Skill Development Programmes	3.95	V
PMEGP	3.82	VI



Interpretation

The SHG Loan Scheme ranked first with a mean score of 4.62, followed by Mahalir Thittam with 4.51. The relatively high position of SHG-based support indicates the importance of accessible credit and collective institutional support. PMEGP recorded the lowest score among the listed schemes, suggesting that entrepreneurship-oriented programmes may require stronger awareness, facilitation and application support.

6.3 Impact on Income and Employment

Table 3. Perceived Economic Benefits

Economic Benefit	Mean Score
Increased Monthly Income	4.38
Improved Employment Opportunities	4.21
Better Standard of Living	4.15
Reduced Financial Dependence	4.09
Improved Economic Security	4.27
Grand Mean	4.22

Interpretation

The grand mean of 4.22 indicates a high level of agreement regarding the economic benefits of welfare programmes. Increased monthly income obtained the highest score of 4.38, followed by improved economic security at 4.27. The findings suggest that welfare interventions can support income generation, employment and livelihood improvement among rural women.

6.4 Role of Welfare Schemes in Women Entrepreneurship

Table 4. Entrepreneurial Benefits

Entrepreneurial Benefit	Mean Score	Rank
Access to Credit	4.48	I
Self-Employment Opportunities	4.34	II
Business Skill Development	4.16	III
Market Exposure	3.95	IV
Digital Entrepreneurship	3.74	V

Interpretation

Access to credit obtained the highest mean score of 4.48, demonstrating the importance of financial resources in initiating and expanding women's enterprises. Self-employment opportunities ranked second with a mean of 4.34. Business skill development also received a relatively high score of 4.16. However, market exposure and digital entrepreneurship received comparatively lower scores. This indicates that welfare programmes may be relatively successful in facilitating enterprise entry but less effective in supporting enterprise expansion and digital market participation.

This finding is particularly important for the proposed title “From Beneficiaries to Entrepreneurs” because it

6.8. Hypothesis Testing

Table 7. Summary of Hypothesis Testing

Hypothesis	Statistical Evidence	Decision
H01: No significant relationship between welfare participation and entrepreneurship	Positive entrepreneurial outcomes reported	Reject H01*
H02: No significant relationship between welfare participation and financial independence	$r = 0.684$	Reject H02*
H03: No significant relationship between welfare effectiveness and economic empowerment	$\chi^2 = 52.684, p < 0.001; r = 0.782$	Reject H03
H04: No significant difference in empowerment by education	$F = 5.842, p < 0.001$	Reject H04

indicates a potential transition from welfare dependence towards productive economic participation.

6.5 Financial Independence

The available study results show positive associations between welfare scheme participation and financial outcomes.

Relationship	Correlation
Welfare Scheme Participation – Savings	$r = 0.712$
Welfare Scheme Participation – Financial Independence	$r = 0.684$
Welfare Scheme Effectiveness – Economic Empowerment	$r = 0.782$

The correlation between welfare scheme participation and savings was 0.712, while the relationship with financial independence was 0.684. These values indicate positive associations between participation in welfare programmes and financial outcomes.

The overall correlation between welfare scheme effectiveness and economic empowerment was reported as $r = 0.782, p < 0.001$, indicating a strong positive association.

6.6 Reliability Analysis

Table 5. Reliability of the Research Instrument

Construct	Cronbach's Alpha
Welfare Scheme Effectiveness	0.876
Economic Empowerment	0.892
Overall Scale	0.885

Interpretation

The reported Cronbach's Alpha values exceed the commonly used 0.70 threshold, indicating good internal consistency of the measurement scales. The overall reliability coefficient of 0.885 suggests that the questionnaire items demonstrate strong internal consistency.

6.7 Regression Analysis

Table 6. Multiple Regression Model

R^2	0.674
F	101.286
p-value	<0.001

Interpretation

The reported regression model explains approximately 67.4% of the variation in economic empowerment. Income improvement was identified as the strongest predictor, followed by savings enhancement and credit accessibility. Administrative support variables also contributed to the explanatory model.

This result supports the argument that financial resources and economic opportunities are important pathways through which welfare programmes may strengthen women's economic empowerment.



For the overall relationship, the reported Chi-square value was **52.684** with 12 degrees of freedom and $p < 0.001$, exceeding the table value of 21.026 at the 5% level. Therefore, the null hypothesis of no significant relationship was rejected.

6.9 Major Challenges Faced by Rural Women

Table 8. Challenges in Accessing Welfare Schemes

Challenge	Mean Score	Rank
Lack of Awareness	4.45	I
Complex Procedures	4.28	II
Delay in Benefit Distribution	4.16	III
Lack of Digital Literacy	4.05	IV
Inadequate Guidance	3.94	V

Interpretation

Lack of awareness was the most significant challenge, with a mean score of 4.45. Complex administrative procedures ranked second, followed by delays in benefit distribution. Limited digital literacy and inadequate guidance were also important barriers. These findings demonstrate that the effectiveness of welfare schemes depends not only on the availability of benefits but also on the accessibility and quality of delivery mechanisms.

7.CONCLUSION

The study demonstrates the important potential of government welfare schemes in supporting the economic advancement of rural women in Coimbatore District. The findings indicate that welfare interventions provide rural women with access to financial resources, credit, skill development, self-employment opportunities and institutional support. SHG-based programmes and Mahalir Thittam emerged as highly utilized interventions, while access to credit was identified as the strongest entrepreneurial benefit.

The reported positive correlation between welfare scheme effectiveness and economic empowerment further suggests that effective welfare delivery is associated with improved economic outcomes. The regression model indicates substantial explanatory power, with income improvement, savings and credit accessibility emerging as important factors.

Nevertheless, the transition from **beneficiary to entrepreneur** is not automatic. Lack of awareness, complex procedures, delays, limited digital literacy, weak market exposure and inadequate business networking continue to constrain women's entrepreneurial development.

Therefore, government welfare policies should increasingly focus on converting welfare benefits into **sustainable economic capabilities**. A coordinated ecosystem involving government agencies, financial institutions, SHGs, training organizations, local bodies and markets can help rural women progress from beneficiaries to entrepreneurs and ultimately achieve greater financial independence.

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8. REFERENCES

Below is a **cleaner reference base** for the journal version. I would recommend verifying every bibliographic detail against the original publication/database before submission rather than relying on some of the references in the existing draft.

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