



Awareness of Women Entrepreneurs about Prime Minister Employment Generation Programme (PMEGP) and its relationship with their Profile Characteristics in Guntur District of Andhra Pradesh

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ABSTRACT

The study revealed that majority (63.33%) of the respondents belonged to medium level of awareness, followed by high (20.00%) and low (16.66%) levels. The relationship between profile characteristics and awareness of women entrepreneurs about PMEGP indicated that computed r-value of family size, socio economic status, entrepreneurial experience, risk orientation, achievement motivation, innovativeness and economic motivation were positively correlated with awareness of women entrepreneurs and the association was found significant at 1 per cent level of probability. While age and market orientation showed non-significant relation.

Key words : PMEGP, Profile, Relationship, Women entrepreneurs.

A National level credit linked subsidy scheme, namely, 'Prime Minister's Employment Generation Programme (PMEGP)' was introduced in August 2008 by merging erstwhile Prime Minister Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) schemes. Under this programme, financial assistance is provided for setting up of micro enterprises each costing up to Rs.10 lakh in service sector and Rs.25 lakh in manufacturing sector.

The assistance is provided in the form of subsidy up to 25 per cent (35.00 % for Special category including weaker sections) of the project cost in rural areas while it is 15 per cent (25.00 % for Special category including weaker sections) for urban areas. This Scheme is implemented by Khadi and Village Industries Commission (KVIC) at the National level; KVIC Directorates in the different states; Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks at the district level. The Government subsidy under the Scheme is routed through the identified Banks by KVIC for eventual distribution to the beneficiaries / entrepreneurs in their Bank accounts.

Keeping in view of this, a study has been carried out to assess the awareness of people about PMEGP in Guntur District of Andhra Pradesh.

MATERIAL AND METHODS

A study was carried out in Guntur district of Andhra Pradesh. Sixty respondents from the district have been selected by using Random sampling procedure and data was collected by personal interview method. Ex-post facto research design was followed in this study. The primary data were taken from the respondents by personal interview with the help of pre-tested interview schedule covering all aspects of the investigation. The collected data was analyzed by using appropriate statistical techniques.

RESULTS AND DISCUSSION

A cursory look at Table 1 indicated that, majority (63.33%) of women entrepreneurs belonged to medium awareness category followed by high (20.00%) and low (16.67 %) awareness categories.

This might be due to illiteracy of the women entrepreneurs and little interaction between project officials and women entrepreneurs of PMEGP. Moreover, since ages they depend on traditional methods of income generation. So, there is a need on the part of the PMEGP officials to create awareness among women about activities under PMEGP through demonstrations, group meetings and training programmes etc.

Table 1. Distribution of Respondents according to their Awareness on PMEGP.

S. No	Category of Women Entrepreneurs	Respondents	
		Frequency	percentage
1	Low(<44.80)	10	16.67
2	Medium(44.80-60.26)	38	63.33
3	High(>60.26)	12	20.00
3	Total	60	100.00
Mean=52.53		S.D=7.73	

Table 2. Correlation coefficient between profile of the PMEGP Women Entrepreneurs and their Awareness on PMEGP

S.No	Independent variables	“r” values
1	Age	0.227 NS
2	Family size	0.607**
3	Socio economic status	0.450**
4	Entrepreneurial experience	0.685**
5	Self confidence	0.410**
6	Risk orientation	0.365**
7	Achievement motivation	0.505**
8	Innovativeness	0.602**
9	Economic motivation	0.509**
10	Market orientation	0.184 NS

NS: Non-significant **: significant at 0.01 level of probability

The finding was in concordance with the findings of Murthy *et al.* (2005), Tayde *et al.* (2010), and Nirmala *et al.* (2011).

Relationship between Profile characteristics of Women Entrepreneurs and their Awareness on PMEGP.

An attempt has been made to find out the association between independent variables and dependent variables through correlation coefficient (r) values. The results are presented in Table 2.

As regards, the relationship between the profile characteristics and awareness of women entrepreneurs on PMEGP, the correlation coefficient ('r') values indicated that Family size, Socio economic status, Entrepreneurial Experience, Self

confidence, Risk orientation, Achievement motivation, Innovativeness and Economic motivation were positively significant at 0.01 level of probability with awareness of the women entrepreneurs while the Variables, Age and Market orientation were not significant.

The above finding could be explained as, the higher the Socio economic status Entrepreneurial experience, Self confidence, Risk orientation, Achievement motivation, Innovativeness and Economic motivation greater would be awareness towards income generating programmes. The analysis of the results also revealed that there was no significant relationship between age and awareness. This might be due to the fact as the age increases, the awareness of the women

Table 3. Multiple regression analysis of Profile characteristics of Women Entrepreneurs with the Awareness on PMEGP.

S No	Independent variables	Regression coefficient (B)	Standard error	“t” value
1	Age	0.156	0.135	1.159NS
2	Family size	-0.299	1.025	-0.292NS
3	Socio economic status	0.255	0.108	2.362*
4	Entrepreneurial experience	3.851	1.102	3.496**
5	Self confidence	0.356	0.128	2.788**
6	Risk orientation	0.036	0.220	0.162NS
7	Achievement motivation	0.429	0.138	3.107**
8	Innovativeness	0.549	0.153	3.581**
9	Economic motivation	0.167	0.192	0.869NS
10	Market orientation	0.342	0.162	2.109*

R²=0.8239

NS: Non-significant

**: significant at 0.01 level of probability

*: significant at 0.05 level of probability

entrepreneurs about different programmes would decrease and at old age had negatively influence other characteristics like intelligence, innovativeness and self confidence that lead to unfavorable attitude towards latest programmes. Coming to Market orientation, it did not show any significant relationship with awareness. Women generally did not have good orientation towards market news, information sources and other facilities. This might be the positive reason for the above trend.

Multiple Linear Regression of selected independent variables with Awareness on PMEGP.

An attempt has been made to find out the amount of contribution made by the independent variables in explaining the variation in the dependent variable through multiple linear regression. The results are presented in table 3

The Ten independent variables with the awareness on PMEGP by the women entrepreneurs taken on Multiple Linear Regression Analysis gave the R² (Co-efficient of multiple determination) value of 0.8239. It indicates that all the selected independent variables put together contributed 82.39 per cent of the total variation in the awareness by the rural women, leaving the rest to extraneous factors. The independent variables viz.,

Entrepreneurial experience, Self confidence, Achievement motivation and Innovativeness of the respondents had contributed significantly at 0.01 level of probability towards Awareness, whereas Socio economic status and Market orientation had contributed significantly at 0.05 level of probability.

LITERATURE CITED

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