

Awareness Programme on Government Schemes for Women Entrepreneurship and Self-Employment

The Women Development Cell (WDC) of Kandaswami Kandar's College, Velur-Namakkal, organized an Awareness Programme for Women on 22 January 2026 at Nalliyampalayam as part of its extension and outreach activities for the general public.

The programme was well planned in advance. Brochure were printed and distributed to women in the locality with the support of the ward members, ensuring effective community mobilization and wider participation.



The objective of the programme was to create awareness among women about Central and State Government schemes aimed at women empowerment and economic self-reliance, and to educate them on banking procedures, loan eligibility, subsidies, insurance coverage, and application processes.

The programme commenced with a welcome address by Dr. S. Parvathi, Associate Professor of Economics and Convener, Women Development Cell, who explained the purpose of the programme and highlighted the importance of government schemes for women empowerment and community development.

Dr. N. K. Shanmugam, Associate Professor and Head, Department of Commerce, delivered the felicitation address. The programme was also felicitated by Mr. Palaniswami, Mrs. Selvi, and Mrs. Devi, Ward Members of Nalliyampalayam.

The technical sessions were handled by:

Mr. Kapil Dev, Manager, Indian Bank, Paramathi Velur, delivered a comprehensive presentation on the **MUDRA, PMEGP, and Stand-Up India Schemes**. He explained the

objectives of each scheme, eligibility conditions, categories of financial assistance, subsidy provisions, margin money requirements, repayment procedures, and documentation needed for loan applications. He also highlighted business opportunities that women could undertake under these schemes, such as tailoring units, food processing, dairy farming, beauty parlours, petty shops, and service-based enterprises. Further, he guided the participants on preparing simple project reports, maintaining banking records, and approaching financial institutions for credit support. He emphasized the importance of financial discipline, timely repayment of loans, and effective utilization of funds for sustainable entrepreneurship.

Mr. Kannan, Manager, Namakkal Central Co-operative Bank, elaborated on various **Tamil Nadu Government schemes**, including the **NEEDS (New Entrepreneur-cum-Enterprise Development Scheme)** and **UYEGP (Unemployed Youth Employment Generation Programme)**, along with loan facilities available through co-operative banks. He explained the application procedures, subsidy assistance offered by the Government, training support, and the role of District Industries Centres in facilitating entrepreneurship



development. He also educated the participants about savings habits, credit management, insurance coverage, and the advantages of maintaining regular banking transactions. Special emphasis was given to opportunities available for rural women and self-help group members to start income-generating activities and improve their economic status. A total of 78 women participants actively took part in the programme and gained practical knowledge on accessing institutional credit and initiating self-employment activities. During the interaction session, the participants raised several doubts related to subsidy provisions, eligibility criteria, and

application procedures. These queries were clearly and effectively addressed by both the bank managers, enabling the participants to gain clarity and confidence to avail the schemes.

The programme concluded with a vote of thanks by Dr. P. Thmihchelvi, Associate Professor and Head, Department of History. Refreshments were distributed to all participants at the end of the programme. With the active involvement of Women Development Cell members, the objective of the programme was fully achieved, contributing to women empowerment and community development.

