

Micro Enterprise Development In Rural Women Entrepreneurship With Special Reference To Southern Districts Of Tamilnadu

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ABSTRACT

Women entrepreneurs' play a significant role in building the social economies and a major percentage of micro-enterprises in developing countries are managed by women. Rural women contribute significantly to their family businesses which is not been acknowledged. They always have had the primary responsibility for agricultural production, domestic duties and childcare in the rural areas. In developing rural like India where economic status of women is very pathetic, especially in rural, where earning opportunities are also very less, the evolving Micro enterprises have paved the way for the economic independence of rural women. Despite this, educated Indian rural women have to go a long way to attain equal rights in a male dominated society. This paper reviews precisely the literature in the field and addresses in particular the opportunities and challenges faced by women entrepreneurs in rural areas. It has also briefly examined the impact on women empowerment through micro entrepreneurship development.

Keywords: Women Empowerment, Rural Entrepreneurship, Women Entrepreneur, Micro Enterprise and Self-Help Groups.

INTRODUCTION

The Micro finance helps in engaging Women in the current scenario. They are having an arranged procedure for adjusted advancement of the economy of the rural women. Rural Women' investment in agro-based exercises additionally stays unrevealed. They do that as the piece of their day-by-day errands. Accessibility of technology and adaptable work give more opportunity to rural women to develop with new business enterprise adventures. A few reviews led in various pieces of the world in regards to Women business demonstrate that women have end up being acceptable business visionaries in light of the common capacities.

Business enterprise is a centre answer for the provincial women. It assists with creating work for various individuals inside their own social standards. This is seen as increasingly gainful for women in provincial territories as it helps them for the family earning opportunities. Rural Women have copious assets and chances to take up miniaturized scale undertakings.

Micro enterprise women assume a significant job in nearby economies, and an enormous level of smaller scale ventures in developing nations is attempted by Women. Progressively Women in urban and rural territories are effectively going to self-produced work in micro enterprise undertaking

in the area to help their family units. Women often have essential duty regarding agrarian duties, domestic chores and childcare. These duties place substantial requests on Women' time, and microenterprise activity can conceivably build the outstanding task at hands of Women. Improving access to work sparing advancements in any of these territories can save time for money producing micro enterprise units. In numerous nations, Women are most of labourers in nonstandard work like non-permanent labour, part time employment and contractual labour and family business activities. SHG is advancing small scale undertaking through smaller scale credit intercession.

Women undertakings are an ongoing wonder in India and right now they face different problems like insufficient fund, promoting work place offices, social compels and so on. It is maybe that administration bodies, NGOs, social researchers, analysts and global offices have begun indicating enthusiasm for the issues identified with business enterprise among Women in India. Development of Women business visionaries can be a vehicle of their financial strengthening.

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CHALLENGES FACED BY WOMEN ENTREPRENEURS

- Fewer Sectors are Women Friendly
- Lack of social support
- Poor funding Prospects
- Lack of Access to Professional Networks
- Limited Mobility
- Lack of education
- Safety concerns
- Gender Bias in Business Transactions
- Limited Industrial Knowledge
- Low Risk Bearing Ability

STATEMENT OF THE PROBLEM

Self- help groups (SHGs) play today a major role in poverty alleviation in rural India. A Growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings and credit, as well as in other activities like income generation, natural resources management, literacy, child care and nutrition, etc. The savings and credit focus in the SHG is the most prominent element and offers a chance to create some control over capital, albeit in very small amounts. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. Almost all major donor agencies support SHGs in India in one way or another and many Success stories are available, describing how membership in a SHG changed the life of a particular individual or group for the better. Many NGOs in India are promoting the SHG mechanism and linking it to various other development interventions. Whereas there is ample evidence that the SHG approach is a very effective, efficient and relevant tool for organizing and empowering the poor, problems do arise with design, development and introduction of programmes to promote income generating activities (IGAs) that will generate sufficient, sustainable and regular income. There are few documents available that critically reflect on the role of SHGs in the wider rural economy.

NEED OF THE STUDY

Micro finance through Self Help Group (SHG) has been recognized internationally as the modern tool to combat poverty and for rural development. Micro finance and SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation. Micro-finance programmes not only give women and men access to savings and credit, but reach millions of people worldwide bringing them together regularly in organised groups. Although no ‘magic bullet’, they are potentially a very significant contribution to gender equality and women's empowerment, as well as pro-poor development and civil society strengthening. Through their contribution to women's ability to earn an income these programmes have potential to initiate a series of ‘virtuous spirals’ of economic empowerment, increased well-being for women and their families and wider social and political empowerment. Micro finance services and groups involving men also have potential to question and significantly change men's attitudes and behaviours as an essential component of achieving gender equality

REVIEW OF LITERATURE

Ritwik Saraswat and Ramya Lathabhavan (June 2020) “A study on Women Entrepreneurship in India” said that entrepreneurs play a key role in any economy. The study also induced that, major problems faced by Indian Women entrepreneurs in the world rationally, economically in all spheres. Personal opinions would help women get inspirations to take up entrepreneurship for living. The study concludes that, India needs women to stand up and contribute towards the economy.

A. Sarlin Venotha and S. Mariadoss (Dec-2022)“ Women Entrepreneurship in India: A literature:A women entrepreneur is any women who arranges and deals with any undertaking as a rule with significant activity and hazard, It conclude that, women entrepreneur face huge problems from financial. Marking, well-being, family and different problems perspectives. Government and financial organisation must implement some quantifiable rules for women entrepreneurs including entrepreneurship by women is the way to defect economic challenges.

G.Jeslin Viola pet and S.Jenitha Rajathy (2022) “A study on problems and prospects of women entrepreneurs with special reference to Kanyakumari District”The significant challenges faced by women in starting and running business. These challenges include limited finance, lack of business skills, training, family responsibilities etc. However,these challenges create strong desire to success. The study concludes that, impenetrative to recognize their efforts and provide them with the necessary support to succeed.

Bhagvan Karnavat and Chirag Rathod (2024) A Study on women Empowerment through Entrepreneurship Development Program in Gujarat” The findings of the study indicate a strong positive perception among towards Entrepreneurship Development programs. The positive perception of women highlights the tolls, knowledge, confidence to succeed in entrepreneurship.

METHODOLOGY

The paper attempts to explore the concepts, obviously it's an exploratory research where earlier studies on the subject matter have been readdressed to give in sight to phenomenon through Primary and Secondary data. Primary data is collected from the respondents through questionnaire method. A total of 255 women entrepreneurs were selected through convenience sampling method in Coimbatore. Secondary data is collected through journals and websites.

SAMPLING DESIGN

In Tamil Nadu southern districts were selected the present study. The districts are Dindigul, Kanyakumari, Madurai, Ramanathapuram, Sivagangai, Theni, Thoothukudi, Tirunelveli and Virudhunagar. But the researcher only collects the data from five reputed district in south side Tamil Nadu. The district are:

Table-1
Distribution of Sample in South District of Tamil Nadu

Stratum	District	Total Population	No.of Sample
1	Madurai	3038252	62
2	Theni	1245899	25
3	Thoothukudi	1750176	35
4	Tirunelveli	3077233	63
5	Virudhunagar	1942288	40
	Total	11,053,848	225

Source: <https://en.wikipedia.org/wiki/TamilNadusouth-district>

Calculations for distribution of Sample in South district District of Tamil Nadu.

$$\begin{aligned}\text{No.of Sample in Madurai District} &= (3038252/11053848) * 225 \\ &= 62\end{aligned}$$

Out of 225 respondents, 62 respondents are chosen from Madurai district, 25 respondents are chosen from Theni, 35 respondents are chosen from Thoothukudi, 63 respondents are chosen form Tirunelveli, 40 respondents are chosen from Virudhunagar district. (The samples are selected five reputed districts through familiar taluks)

LIMITATIONS OF THE STUDY

- The study is confined to the respondents (Women entrepreneurs) in southern districts of Tamil Nadu.
- The primary data were collected through interview method which is subjected to recall bias.
- Information collection turned out to be tedious since respondents responded only after regular follow-ups and frequent reminders and is also subject to recall bias.
- Time and money factors have been constraints and the research exercise was conducted within a limited time.

ANALYSIS AND INTERPRETATION OF DATA

SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS
TABLE 2

S.No	Profile	Particulars	No. of respondents	Percentage
1	Age (in years)	Below 20	105	47
		21-30	48	21
		31-40	34	15
		41-50	22	10
		Above 51	16	7
2	Marital status	Married	159	71
		Un married	66	30
3	Qualification	Upto HSE	36	16
		Upto UG	72	32
		Upto PG	53	24
		Professionals	41	18
		Diploma	23	10
4	Annual income	Below 3,00,000	115	51
		3,00,001 – 6,00,000	92	41
		6,00,001-10,00,000	27	12

		Above 10,00,001	9	4
	Total		225	100

Source: Primary data

It is confirmed that, 105 (47 per cent) of the respondents are in the age group of below 20 years, 159 (71 per cent) of the respondents are married, 72 (32 per cent) of the respondents are studied undergraduate, 115 (51 per cent) of the respondents are earn annual income of Rs. 300000.

CHALLENGES FACED BY WOMEN ENTREPRENEUR

Table-3

Weighted arithmetic Mean

S.NO	CHALLENGES	1	2	3	4	5	WAM	RANK
1	Lack of Social Support	49	69	74	22	11	3.55	III
2	Poor Funding prospects	72	52	58	35	8	3.64	I
3	Lack of Industrial Knowledge	63	49	53	38	22	3.41	IV
4	Lack of Education	73	39	51	29	33	3.40	V
5	Poor Mobility	83	42	49	32	19	3.61	II

Source: Primary data

Table shows that, weighted arithmetic mean is calculated the challenges faced by women entrepreneur. The first rank is given to the poor funding prospects and second rank is given to the poor mobility third rank is given to the lack of social support, the fourth rank is given to the lack of industrial knowledge, fifth rank is given to the lack of education.

TYPES OF MICRO ENTERPRISES COVERED UNDER SHG'S

Table 4

Distribution on Types of Micro Enterprises covered under SHG's

Sl.no	Particulars	Mean	S. D	Rank
1	Dairy farming	4.88	2.17	1
2	Candles/incense sticks	3.66	0.65	4
3	Vegetable business	3.66	0.65	4
4	Small scale industries	4.81	1.76	2
5	Provision shops	3.66	0.65	4
6	Tailoring	4.40	1.79	3
7	Cottage industries	3.45	2.43	8
8	Catering	3.66	0.65	4

Source: Computed Data

It shows that, dairy farming got the first rank of in various types of micro enterprises.

Chi-Square test results between the Educational Qualification and challenges faced by Women Entrepreneurs

Table-5

	Value	Df	Asymp.Sig. (2-sided)
PearsonChi-Square	35.645 ^a	4	0.000
LikelihoodRatio	24.994	4	0.0
Linear-by-LinearAssociation	0.01	1	0.919
NofValidCases	225		
a.5cells(25.645%) have expectedcount lessthan5.			

Source: Computed data

Pearson chi-square results of .000 which is lesser than the table value of .05 indicated that there is asignificant relationship between the Educational Qualification and challenges faced by Women entrepreneurs.

FINDINGS

- 105 (47 per cent) of the respondents are in the age group of below 20 years,
- 159 (71 per cent) of the respondents are married
- 72 (32 per cent) of the respondents are studied undergraduate
- 115 (51 per cent) of the respondents are earn annual income of Rs. 300000.
- Weighted arithmetic mean is calculated the challenges faced by women entrepreneur. The first rank is given to the **poor funding prospects** and second rank is given to the poor mobility third rank is given to the lack of social support, the fourth rank is given to the lack of industrial knowledge, fifth rank is given to the lack of education.
- It shows that, dairy farming got the first rank of in various types of micro enterprises.
- Pearson chi-square results of .000 which is lesser than the table value of .05 indicated that there is asignificant relationship between the Educational Qualification and challenges faced by Women entrepreneurs.

SUGGESTIONS

Women entrepreneurs are contributing a lot in rural development and growth of economic but their potential is still untapped. Right efforts on from multi direction are required in the development of women entrepreneurs. There are various schemes and plans of government for the encouragement of women entrepreneurs but on ground level their execution is poor, there should be a strong monitoring of these policies at different levels of execution. Government should organize training programmes to develop skills, professional competencies, leadership, and information of marketing and financial at village level. Making provisions of microcredit system and enterprise credit system to the women entrepreneurs.

CONCLUSION

Women entrepreneurs can play a role of catalyst in social and economic development of rural like India. They faced many obstacles specifically in finance and marketing of their produce. Micro finance is playing a vital role in the success of SHGs, particularly the entry of rural women in micro enterprises will be encourage and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenious knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies procedure regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family, government and other organization. More over formation and strengthening of rural

women entrepreneurs' network must be encouraged. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity

SCOPE OF FURTHER RESEARCH

The Scope of future research as follows:

- Women Entrepreneurship through Macro Economic development in Tamil Nadu
- Factors affecting Women Entrepreneur in Macro and Micro level of Enterprise with reference to North side of Tamil Nadu.
- Behaviour of Women Entrepreneur in enterprise development in Macro level environment in India.
- Motivations of women entrepreneurs in micro and macroeconomic level of enterprise with special reference to south side of Tamil Nadu.

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