

# A Study on Women Entrepreneurship in Rural Tamil Nadu with Special Reference to Vellore District

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## Abstract

*Enterprise assumes an essential part in creating open work door for provincial social orders, giving independent work to the individuals who began up their own particular business and enhancing the financial status of the rustic zone too. Presently ladies' are additionally intrigued to begin their own business in both the country and urban zones due to defeat neediness, produce family salary and creating Standard of living. Ladies' are taking an interest in farming, business, and exchange with no social and different limits. Be that as it may, in India, there are numerous social and social restrictions for rustic ladies. Subsequently, the ladies commitment in entrepreneurial exercises is less in the social and monetary development of country India. Presently the United Nations has been celebrating fifteenth October as International Rural Women's Day since 2008 for assessing them. Who complete entrepreneurial action building up enterprises, specialty units in rustic territories by utilizing agribusiness sources are called provincial business enterprise.*

**Keywords:** Women Entrepreneurship, social, Monetary, development, country, business.

## Introduction

In the present globalized time, ladies are ending up socially and financially enabled through creating their own business; there has been an extreme advancement in the field of economy. In this advancement, ladies' support is of more prominent significance. A lady business person assumes a critical part in India to the wake of globalization and financial progress. Ladies enterprise is essential ideas for improvement of country regions. Country Entrepreneurship can make new commercial open doors for provincial ladies and add to generally speaking development and leaving from neediness. It likewise gives an incredible open door in the current time for the improvement of the country or semi-provincial individuals who relocate to urban zones. In this field country lady business, people can't be overlooked. There is a significant commitment of ladies rustic business visionaries in the development of created provincial territories; however, the improvement of ladies enterprise in country regions is low because the rural ladies' confront more difficulties and issues. The motivation behind this paper is to examine the problems and to think about the supporting component in point by point concerning ladies enterprise in provincial regions of India and furthermore to feature on the situation of ladies rustic business people in India.

Conceptual Nowadays, ladies are ending up socially and financially engaged through producing their own business. A lady business visionary assumes an imperative part in India to the wake of globalization and financial advancement. Ladies business is essential ideas for improvement of rustic regions. Rustic Entrepreneurship can make new monetary open doors for

country ladies and add to generally development and leaving from neediness. It likewise gives an incredible open door in the current time for the advancement of provincial or semi-country individuals who relocate to urban zones. In this field, country lady business visionaries can't be disregarded. There is a generous commitment of ladies country business people in the development of created rustic territories; however, the advancement of ladies enterprise in provincial zones is low because the country ladies' confront more difficulties and issues. The reason for this paper is to talk about the problems and to think about the supporting component in point by point concerning ladies business enterprise in country territories of India and furthermore to feature on the situation of ladies rustic business visionaries in India. The results of this paper uncover that absence of harmony amongst family and profession commitments of ladies, absence of direct responsibility for property, reduced level of monetary opportunity for rustic ladies, the non-attendance of entrepreneurial aptitudes and fund in monetarily rich and poor ladies, carelessness by money-related foundations, absence of self-assurance, lack of sure calendar of life, absence of instruction, no mindfulness about limits, okay bearing capacity, absence of self-confidence, issues of work with male laborers, adaptability impediments and lack of contact with effective ladies country business visionaries are real issues of Rural Women Entrepreneurship improvement in India.

### **Problems of Rural Women Entrepreneurship in India**

The women assume a fundamental part in the development and improvement of the economy of the country. They achieve the accomplishment in the entrepreneurial world by confronting a great deal numerous issues. There might be different issues for ladies to get went into the universe of business enterprise. Be that as it may, their definitive point is to achieve the pinnacle of accomplishment and to be financially stable. This kind of focus of each rustic ladies business visionary lights up the improvement of the nation alongside the advancement of ladies business people. The issues looked by country ladies business people are more than that of the issues looked by the men of provincial territory and the ladies of

urban zone. This is because they neither face sex inclination nor the problem of education individually. The support of ladies in the field of the economy not just enhances the country and furthermore ladies. Indian rustic ladies business visionaries turn out to be a vital part of the improvement of the country. As rural ladies is one of the significant HR and opened to every single characteristic asset. They even help men in all kinds of different backgrounds alongside horticulture. From this time forward on the off chance that they take support in the zone of business, they can bring down the idea of „brain and drain inside the country by discovering work in their particular rustic territory.

Issues, Challenge, and Problems of Rural Women Entrepreneurship in India There are various difficulties and issues that rustic ladies business visionary's countenances in their business are family foundations, time adjusting amongst family and work, instruction and working knowledge, Problems of raising startup capital, providers, and customers are a few issues. Keeping in mind the end goal to there are some number of difficulties looked by a country business person.

### **Review of the Literature**

**Raju and Bhuvanewari, (2014)** Concentrate on Rural Entrepreneurship in Sivaganga District is being arranged, and it manages issues, capacities, needs, and how to create techniques in-country business enterprise. In this circumstance, analyst centers around recognizing the necessities to the country business enterprise, sorts of provincial enterprise, issues, and issues looked by rustic business, and the components empowering the rural industry. The creator restrictions those are tough to urge and propel to country business people, and with lessened inspiration level, rustic business visionaries confront a ton of issues. In this manner, it is compulsory for our legislature to give entrepreneurial preparing to ladies having a place with the country and urban zone. To the extent provincial improvement through country ladies enterprise is concerned it will remain a vehicle to change personal satisfaction of rustic individuals, maintainable advancement and development of the economy.

**Pharm and Sritharan, (2013)** The issue looked

by ladies business people in provincial regions was being estimated and started that more significant part of the ladies business people was appraised as nonattendance of the robust initiative. Their administration quality was terrible as required for being a fruitful business person. There are numerous ladies business people who confront the issue identified with the fund. The second rank was money related deficiency. The third rank was nonattendance of orderly advancement, No mindfulness about Government conspire, No reimbursement of advance by the members, Lack of instruction, and different issues.

**Parveen, 2013** Advancement of Rural Women Entrepreneurs by Workshop Training is being arranged, and it is discovered that workshops controlled by various NGO's helped provincial ladies to offer monetary help, business instruction, and mentorship. The investigation examines that prepared rustic ladies business people have excellent business aptitude and capacities. Henceforth, they can without much of a stretch course to the diverse markets and begin a business on the economic root. To the extent untrained rustic ladies are stolen, they need to confront a lot of issues in dealing with their company. Another result of this investigation is that the unmarried provincial ladies business people that they can confront another aspect to take bank credits because there is a plausibility of the progress of their living goal after marriage. So the unmarried ladies business visionaries while getting hitched that have more trouble for the business since they need to hold up under twofold obligations, at their home, and work. In the current situation the level of joblessness among qualified and taught ladies is expanding in rustic territories, it is important to help and advance country business enterprise as it will make more open doors for provincial social orders.

**Senthilkumar, Vasantha, and Varadharajan, 2012** Male ruled society and ladies are not regarded as one and similar accomplices both inside and outside four dividers of the house. An examination on ladies enterprise improvement is overseen, and it is discovered that the Indian ladies appreciate ominous status, education rate of the ladies is low in the general public, low work investment rate and our old customs and restrictions capturing to ladies

inside four dividers of their homes additionally make their circumstances for the horrible. These elements join to fill in as non-conductive condition for the advancement of ladies business enterprise in the nation. The business enterprise advancement program of provincial ladies is expectedly low in India. This demonstrates extremely constrained rates of ladies are associated with the aggregate independently employed people in India.

**M.Swaminathan and V.Buvaneswaran (2005)** concluded that if women are to evolve management styles, they need to become more assertive, more forceful in their exercise of legitimate power and authority. This will entail not only the empowerment of women in the family business but society in general. **Ms.Arundhati Chattopadhyay (2005)** In India, very few women entrepreneurs are in big enterprises. They are mainly concentrated in the Small Scale Industries (SSIs). The various constraints in business and the family burden restrict them to start the business on a large scale.

**Saritha (2007)** in her paper, discussed the problems of the women entrepreneurs, the challenges ahead of the women entrepreneurs, strategy for the development of women entrepreneurship, and the need for environmental change. The suggestions were women have to be made compatible with both social and economical worlds and empower them towards self-confidence and self - reliance. Women should be motivated to come out of their traditional perceptions and responsibilities and make them accept psychological and social changes inculcated in the system. Successful women in the field of entrepreneurship have to help other women in starting and sustaining in their business whole - heartedly. Women should be made aware of various credit facilities, financial incentives, and subsidies.

**Dr.K.Narasimhappa (2007)**, in his study, revealed that there are good numbers of factors which decide the success of women entrepreneur. A self-support system helps them to get success in their deeds. Apart from this, the entrepreneur's education, training, knowledge, abilities, traits influence her performance. The motivational pattern, the family background also has a close association with success. The resources system, technical and marketing assistance, managerial consultancy, and

financial support also determines the success of the enterprise.

**Dr.Valasamma Antony (2007)** concluded that the women entrepreneurs today are an emancipated lot, a force to reckon with. They are bound to succeed in the field of business with their intrinsic qualities of human relations, perseverance, cash management techniques, winning tactics, etc. But the vast majority of them are somewhat skeptical and frightened of the very many problems they are likely to encounter in the course of entrepreneurship.

### Objectives of the Study

The field study has the following objectives

1. To study the socio-economic outline of the women entrepreneurs.
2. To understand the encouraging and motivational factors behind women entrepreneurs.
3. To analyze the monthly household income of the respondents before and after entering the enterprise.
4. To find the issues and challenges faced by rural women entrepreneurs in India.
5. To find the factors responsible for influence rural women to become entrepreneurs.
6. To study the efficient support of the government on women entrepreneurship.

### Null Hypothesis

There is no significant difference between the income of the sample respondents before and after entering the enterprise.

### Methodology

The present study is to be based both on secondary as well as primary data. The secondary data are to be obtained from published, unpublished reports, handbooks, action plan, pamphlets of Director of Industries and Commerce, Chennai; District Industries Centre, Vellore; Statistical Office, Also Journals, books, and magazines have also to be used. To evaluate the performance of women entrepreneurs in Vellore District, Tamilnadu 70 women entrepreneurs to be randomly selected from the list obtained from District Industries Centre, Vellore. As total population was selected for primary data collection by adopting a simple random

sampling method. Business taken for the study was beauty parlors, tailoring, medical stores, and grocery shops. The data to be collected from primary and secondary sources is to be analyzed with the help of some statistical tools like average techniques etc.

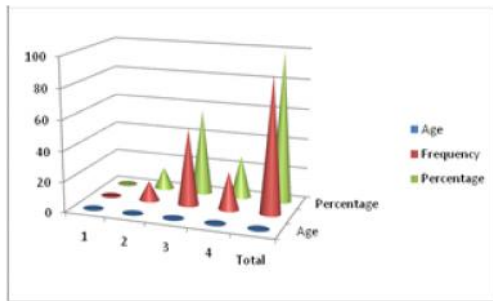
### Results and Discussion

The socio-economic characteristics of respondents were analyzed and shown in the above table. It is obvious from the results that 73% of the respondents reside in a rural area, and 27% of the respondents reside in an urban area. Further, results revealed that the % age of middle age respondents is more, i.e., 48%. As per the survey, middle age group's involvements is higher than that of old and young aged groups and mean size of the family worked out to be 36.2 years, and the standard deviation was 31.1127 in the study area.

Regarding marital status, 76 percent are married. Besides, results revealed that 36% of the respondents had primary education, about 18% had a high school education, about 26% possessed higher secondary level education and only about 12% had pursued degrees. Further, 8% remained illiterate. Results on family size categories indicate that majority of the respondents, i.e., 60% age of families are having a 3-5 size ranging from members and mean size of the family worked out to be ten years, and the standard deviation was 6.12372. Results on family type revealed that 90% of the respondents belonging to the nuclear family. This indicates the declining of the joint family system. Business taken for the study shows 66 percent are engaged in tailoring and 20 percent run beauty parlor. Business concentrated on medical stores and grocery shop as 10 percent and 4 percent respectively.

**Table 1 Socio Economic Conditions and Age Wise Women Entrepreneurs**

Sl.No.	Age	Frequency	Percentage
1	20-30	1	1.1
2	31-40	13.	14.4
3	41-50	51	56.7
4	51-55	25	27.8
<b>Total</b>		90	100.00



Source: Computed from the Primary Data

The above table 1) reveals that more than half of the respondents (56.7%) come under the age group of 31-35years, and 27.8% of the respondents belong to the age group of 36and above. Only 15.5% of the respondents were in the age group of 30and below. It is understood from the table given above that the vast majority of (84.55%) of the women entrepreneurs were in the middle age. As the middle age earmarks risk-taking behavior as well in coping it, majority of our respondent was found in the said age.

**Table 2 Religion-Wise Women Entrepreneurs**

Sl.No	Religion	Frequency	Percentage
1	Hindu	70	77.8
2	Muslim	3	3.3
3	Christian	17	18.9
<b>Total</b>		90	100

Source: Computed from the Primary Data

The table 2 shows that also reiterates that 77.8% of the respondents belonged to Hindu religion, followed by Christians with 18.9% and only 3.3% of the respondents came under the category of Muslim. As per 2011 census, India's total population was registered as 121.09 corers, in which Hindus constituted 79.8 percent, Muslims 14.2 percent, Christians 2.3 percent, Sikh 1.7 percent. Comparison of the census data with our sample reveals the overwhelming numerical strength of the Hindu population in our research universe. The abnormal representation of Hindus in our example is an unintended consequence of the actual numerical power of Hindus in the total population.

**Table 3 Community Wise Women Entrepreneurs**

Sl.No.	Community	Frequency	%
1	Scheduled Caste	25	27.8
2	Backward community	36	40.0
3	Most Backward	29	32.2
<b>Total</b>		90	100

Source: Computed from the Primary Data

It was also evident from the table that less than half of the respondents were (40%) belongs to backward community and 32.2 % of the respondents came under Most Backward Community. The remaining 27.8% of the respondents were schedule caste. The data presented in the table highlights the rise of backward communities in endeavor to improve their social and economic conditions by starting their own business.

**Table 4 Educational Status for Women Entrepreneurs**

Sl. No.	Educational Status	Frequency	%
1	Secondary education	49	54.4
2	Higher secondary	32	35.6
3	Collegiate Education	9	10.0
<b>Total</b>		90	100

Source: Computed from the Primary Data

**Table 5 Marital Status for women entrepreneurs**

Sl.No.	Marital Status	Frequency	%
1	Married	75	83.3
2	Unmarried	15	16.7
<b>Total</b>		90	100

Source: Computed from the Primary Data

The table indicates that 54.4% of the respondents did complete their education up to secondary level, and 35.6% of the respondents have had training up to higher secondary. Remaining 10% of the respondents completed their graduation through collegiate education. This shows that irrespective of educational qualification, women for our research universe have taken effort to start their own business and also disproved as well the need of higher education to maintain the own business by the women folk of our society

**Table 6 Type of Family Status for Women Entrepreneurs**

Sl.No.	Marital Status	Frequency	%
1	Nuclear Family	15	16.7
2	Joint Family	75	83.3
<b>Total</b>		90	100

Source: Computed from the Primary Data

The above table reiterates that 83.3% of the respondents did consummate their wedlock, and 16.7% of the respondents were found as unmarried. This shows that women are getting more freedom to enter into public life due to economic necessities than the spinsters. Family-wise information furnished in the above table (No-4.6) reiterates that 83.3% of the respondents were living in the joint family, and the remaining 16.7% of the respondents were in the nuclear family system. A joint Family system which is slowly disintegrating in many parts of our society due to education and employment mainly found intact to an extent in our research universe.

**Table 7 Size of Enterprise Status for Women Entrepreneurs**

Sl.No.	Size of Enterprise	Frequency	%
1	Micro Enterprise	83	92.2
2	Small enterprise	4	4.4
3	Medium Enterprise	3	3.3
<b>Total</b>		90	100

Source: Computed from the Primary Data

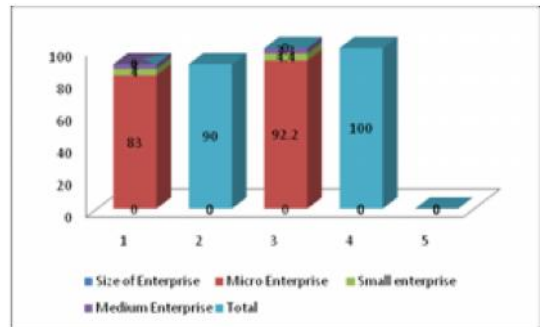
Above the table shows that the data presented in the above table also indicates that the vast majority of the respondents (92.2%) having micro enterprises followed by 4.45 of the subjects running small enterprises. Of the remaining, 3.3% were maintaining medium size enterprise. This shows that women are yet to get facilitated by the financial institutions and related government agencies to start the number of medium and small scale enterprise, out traditional outlook over women folk of our society.

**Table 8 Nature Business for Women Entrepreneurs**

Sl. No.	Size of Enterprise	Frequency	%
1	Manufacturing Enterprise	30	33.3
2	Service Enterprise	32	35.6

3	Trade and Business	28	31.1
<b>Total</b>		90	100

Source: Computed from the Primary Data

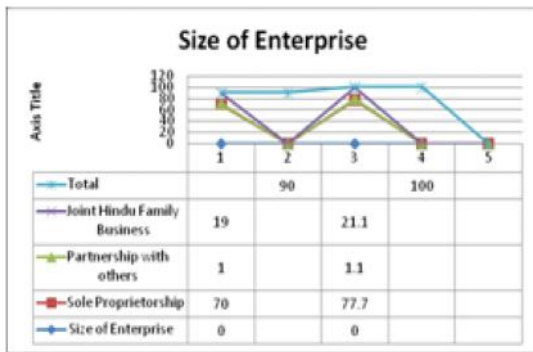


It is evident from the table presented above that more number of respondents (35.6%) did have service enterprise followed by 33.3% of the study subjects who have had manufacturing enterprise and the remaining 31.1% got involved in Trade and business. Generally, women like to start and maintain riskless service-based enterprise out of their familial responsibility to which women entrepreneurs of our study were not an exception. However, the percentage of our respondents keeping manufacturing (33.3%) and trade and business also found more or less the same. This shows the risk-taking ability of our study subjects.

**Table 9 Forms of Business for Women Entrepreneurs**

Sl. No.	Size of Enterprise	Frequency	%
1	Sole Proprietorship	70	77.7
2	Partnership with others	1	1.1
3	Joint Hindu Family Business	19	21.1
<b>Total</b>		90	100

Source: Computed from the Primary Data

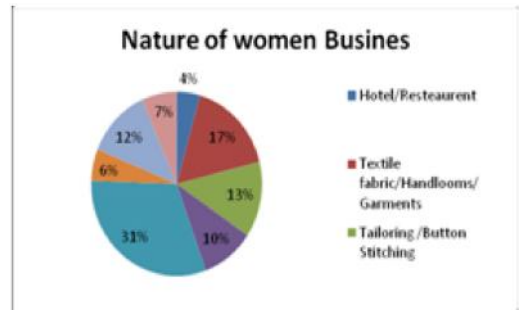


The above table elucidates the classification of different forms of the organization being maintained by our respondents in the research universe. The data presented in the chart reveals that the vast majority of the respondents (77.7%) did run their enterprise under the form of Sole Proprietorship. A sole proprietorship company is a form of the organization managed and owned by a single person. This form of organization is the most popular business entity in India as these forms known for easy start-up, easy compliances as well to have the utmost control over the organization for which our study area was not an exception. Moreover, 21.1%, 1.1% comes under Joint Hindu Family Business and Partnership with others, respectively.

**Table 10 Nature of Business for Women Entrepreneurs**

Sl. No.	Business for women entrepreneurs	Frequency	%
1	Hotel/Restaurant	4	4.4
2	Textile fabric/ Handlooms/ Garments	15	16.6
3	Tailoring /Button Stitching	12	13.3
4	Beauty Parlor	9	10.0
5	Readymade cloth store	28	31.1
6	Xerox/computer center	5	5.5
7	Food products	11	12.2
8	Flour Mill	6	6.6
Total		90	100

Source: Computed from the Primary Data



The above table enumerates the nature of business of the respondents in the study area. The data reveals that number of respondents (31.1%) were having readymade cloths store followed by 16.6% indulged in Textile fabric/ Handlooms / garments. Respondents are having Tailoring / Button Stitching, units of food products and running beauty parlor constitutes 13.3%, 12.2%, and 10% respectively. Of the remaining 6.6%, 5.5% and 4.4% of the respondents maintaining flour Mill, Xerox/computer center and Hotel / Restaurant. This shows that the women entrepreneurs of our respondents have taken up the traditional oriented business activities as it was risk-free comparatively for their entrepreneurial activities.

**Table 11 Percent share of Women Entrepreneurs in Different States of India**

State	No. of units registered	No. of Women entrepreneurs	%
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other states x and UTS	14,576	4185	28.71

Source: Economic Survey 2008-10

**Table 12 Women Corporate in Industrial sector**

S. No.	Industry	Percent of women corporate
1	Transportation and warehousing	15.1 %
2	Agriculture forestry fishing and hunting	14.6 %
3	Wholesale trade	14.0 %
4	Manning and oil and gas extraction	13.5 %
5	Manufacturing	13.3 %

**Source:** Computed from the Primary Data

### Conclusion

This study examines the factors motivating women to become an entrepreneur, and income inequality between the entrepreneurs has increased after entering the enterprise. On the development of Tuticorin district women entrepreneurship, the income and employment opportunities will increase, the rural and family infrastructure will improve and overall it will act as a catalyst for faster rural economic growth and development. Up to a greater extent, the rural women entrepreneurship is directly proportional to rural growth and development. The government should take initiatives to upgrade their skill, and institutions should come up with offering an education program for women entrepreneur.

The current situation is very fast moving with technology development, transformation, industrialization, rural development, education, and development. In such cases, employment opportunity enlarged drastically for rural women. Entrepreneurship into rural women, no hesitancy develops the wealth of the nation in general and the family in individual. India being a socially male-dominated country, women are assumed to be economically and socially dependent on male members. Women need to backing and support from the family members, government, society, male colleagues, etc., with the right assistance from various groups stated above, they can be connected to the main stream of national rural economy and thereby contribute to the country economic development. The Government should make a plan so that the Indian women entrepreneurs can work more on empowerment by training, development,

and capacity building programs.

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