

AN ANALYSIS ON WOMEN ENTREPRENEURSHIP TIRUNELVELI DISTRICT IN TAMIL NADU

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ABSTRACT

An increasing number of people are interested in women entrepreneurs in Tamil Nadu because of the positive effects they can have on the state's economy, gender equality, and social progress. In order to help policymakers, industry stakeholders, and civil society organizations better understand the possibilities and threats that women entrepreneurs in the region confront, this study delves into these topics. Women entrepreneurs face considerable obstacles, according to the study's thorough examination of the entrepreneurial landscape. This landscape includes elements like gender prejudices, work-life balance, cultural norms, support infrastructure, and access to funding. Notwithstanding these obstacles, the research also shows that women entrepreneurs have a lot of chances in many different fields, such as textiles, IT, healthcare, agriculture, tourism, education, social entrepreneurship, and renewable energy. Unlocking the full potential of women entrepreneurs can drive inclusive economic growth, social development, and gender empowerment in Tamil Nadu if the state takes action to remove systemic barriers and make the most of existing opportunities. When it comes to achieving Tamil Nadu's goal of being a world leader in entrepreneurship, nothing is more important than empowering women entrepreneurs.

1. INTRODUCTION

American, Russian, and Japanese entrepreneurs have battled for decades for a starring role in propelling the growth of their respective economies. In order for their economies to thrive, these nations must acknowledge that entrepreneurial spirit is a driving force. More and more people in underdeveloped countries are realizing that fostering entrepreneurial growth is crucial to their economic development. The public is beginning to grasp the fact that, in order to spur economic expansion, the government must increase both the quality and quantity of entrepreneurial endeavors. The potential of the country's workforce, technology, and financial resources are only explored by proactive and enthusiastic entrepreneurs. Over the last two decades of the 20th century, there has been a steady uptick in entrepreneurial activity. The diversity of new entrepreneurs joining every commercial market sector and the sheer volume of "business start-ups" on a worldwide scale are unlike anything seen before. In addition, both male and female entrepreneurs are finding new opportunities as a result of global structural shifts. Furthermore, tertiary sector research has increased by a factor of two in the past year. In order for a country's economy to grow, entrepreneurial spirit is essential. Utilizing the factors of production, they generate innovations, employ people, and improve their living conditions. Because of this, the expansion of the economy is enhanced. Consequently, all other economic factors pale in comparison to the importance of fostering

entrepreneurial development. Individuals with an entrepreneurial spirit can emerge from any walk of life. A high rate of entrepreneurship is present in industrialized economies. Undeveloped nations have a low level of entrepreneurship. It was formerly believed that entrepreneurs were born, not made. Inspiring people and providing them with the tools to identify and explore potential business opportunities are two ways to foster entrepreneurial abilities. So, entrepreneurs can be made with better training and more drive. Entrepreneurial Development Programmers (EDPs) have been created for different demographic groups by planners and lawmakers who have recognized the need of entrepreneurial development.

1.1 Entrepreneurship

The role played by entrepreneurs is known as entrepreneurship. This idea is unique. The foundation of entrepreneurs is deliberate and methodical innovation. What we mean when we talk about women becoming entrepreneurs is that they are actively involved in the production and distribution of goods and services with the goal of earning a profit. The term "women entrepreneurs" refers to female-led businesses or groups of female-led entrepreneurs. Under Indian law, "an Enterprise owned and controlled by a women having a minimum financial interest of 5 per cent of capital and giving at least 51 per cent of the employment generated in enterprise to women" is considered a woman entrepreneur. Women business owners in India are a relatively new phenomenon, rising to fame in the late 1970s. These days, it seems like every industry is seeing an uptick in the number of female entrepreneurs. Despite the fact that women's entrepreneurship initially took root in cities, it has already spread to towns and even rural places. During the 1970s, women primarily focused on conventional pursuits. However, women's attitudes have shifted and they are now engaging in atypical activities as a result of increased access to education and supportive government initiatives aimed at empowering women entrepreneurs.

They respond positively to new circumstances, adapt quickly, and ultimately rise to the challenge. The promotion of self-employment and the development of women entrepreneurs is receiving more attention from both the government and non-governmental groups. For women to launch their businesses, there is a dedicated funding mechanism and training programs. Despite the fact that many women in developing nations find work in the tertiary sector, the percentage of women employed in this field and the importance of this sector overall differ between areas within each country. Women have a crucial role in the health and education fields. There is a correlation between globalization and shifts in the tertiary employment landscape for women in emerging nations. Both low- and high-skilled occupations are represented in the newly-created tertiary sector jobs. The number of jobs available to women is impacted by this.

1.2 ECONOMIC EMPOWERMENT AND ENTREPRENEURSHIP

Though it's encouraging to see some women breaking into the workforce and holding public office, there is much more work to be done before we can truly say that women are empowered. It is crucial to empower women who are economically disadvantaged. (Families and businesses alike would reap the rewards of a larger female population.) When women are economically empowered, they are able to take part in the mainstream economy, which enhances their confidence even more than social solutions can. Some worry that poverty reduction programs, such as the National Rural Employment Guarantee Scheme (NREG), which provides subsidized food to ensure a minimum calorie intake, may encourage corruption in the implementation process and make people dependent on the program. The objective of a welfare program is to help people become economically independent and self-sufficient so that they can contribute to society instead of just receiving it. As a result of economic "empowerment," they would be able to rise socially and have access to better healthcare, schools, and other amenities.

The health and happiness of women depend on their ability to be empowered. A concept known as "empowerment" promotes and grants authority to workers so that they can enhance operations, save costs, and boost product quality and customer service. The goal of empowering women is to increase their agency and self-determination. They are considered to be the more upright segment of society. Performing domestic duties, they were confined to the four walls of the home in prehistoric societies. There are many things that people in modern society may do outside of the home, though. Global statistics show that women have achieved remarkable success in many domains. Because it empowers women to work for themselves and raise their families' standard of living, it is a huge boon to women's equality. Women can become economically independent if they so desire. The results show that women are reliable in paying their payments on schedule. You may find businesses across the country that are owned or managed by women. This includes tailoring, vegetable selling, beauty parlors, and more.

2. LITERATURE SURVEY

Scholarship on women entrepreneurs has grown in recent years, with studies delving into all facets of women business owners, including the opportunities and obstacles they encounter. Tamil Nadu is a state with a thriving entrepreneurial ecosystem. There is an increasing amount of literature that sheds light on the dynamics of women entrepreneurs in this region, describing the challenges and opportunities they face.

Women business owners in Tamil Nadu confront obstacles including social standards, family obligations, and a lack of access to capital, according to an exploratory study by Devi and Subramaniam (2017). The challenges and opportunities faced by female entrepreneurs in the Tiruchirappalli district were also investigated by Deepika and Sasikala (2020), who focused on funding, access to markets, and business support services.

However, in their SWOT analysis of women's entrepreneurship development in Tamil Nadu, Shajahan and Mohamed (2015) found that while there are some positives, like government support programs, educational opportunities, and access to markets, there are also some negatives, like cultural barriers and limited access to finance. In their study of women business owners in Tamil Nadu's economic growth, Narayanamoorthy and Shanthi (2021) highlighted the ways in which these women have fostered innovation, inclusive growth, and the creation of jobs. Women business owners in Tamil Nadu can be better understood by perusing official reports and policy papers.

Initiatives including skill development programs, financial support schemes, and market connections for women entrepreneurs were highlighted in the government's vision for empowering women and encouraging entrepreneurship in the state of Tamil Nadu (2020). In a situational analysis of gender equality in Tamil Nadu, the United Nations Development Programme (UNDP, 2020) found that women face many obstacles while trying to participate economically and offered solutions to these problems. Research and policy in Tamil Nadu can benefit greatly from global ideas on women entrepreneurship.

Gender gaps in access to capital, markets, and networks were highlighted in a 2019 OECD research on women business owners in the Asia-Pacific area. Legal reforms, institutional assistance, and gender responsive policies are crucial for women to be able to economically empower themselves, according to a World Bank research on women's entrepreneurship (2020).

3. RESEARCH DESIGN

Finding out if the study will be exploratory, descriptive, or explanatory (causal research), determining the sample size, developing research equipment, data collection methods, and an analytical plan are all components of the study design. Discovering potential new research directions is the primary objective of exploratory studies. The main goal of doing experiments is to come up with ideas about what more to study. We seek explanations

(causal research) when we wish to understand the nature of a phenomenon, the relationship between its constituent variables, and the reasons behind their observed behavior. After this comes the two types of research designs: exploratory and conclusive. The descriptive component of the conclusive research design is employed to provide a detailed description of a population or phenomenon, while the explanatory (causal research) component is employed to investigate the relationships between the researcher's constructs. A key feature of exploratory designs is their capacity to investigate phenomena that defy definite study.

3.1 RESEARCH APPROACH

When it comes to the humanities and social sciences, quantitative and qualitative research methods are the most generic. In addition, quantitative, qualitative, or mixed methods can also be used to study social issues. This field's research relies on qualitative and quantitative approaches. Investigating many different qualitative aspects is what qualitative research is all about. A researcher needs to quantify the responses they get from participants before they can come to reasonable conclusions. As a result, the study relied on the mixed research method's research methodologies.

3.2 SCOPE OF THE STUDY

Female entrepreneurs in the tertiary sector in the Tirunelveli district of Tamil Nadu are the subject of the present study. A diverse range of small and home-based firms were included in the tiny sample that provided the data. More and more women are finding employment in the service and commercial sectors. Because of the tendency toward globalization, the problem has grown much easier to solve. It details ways to encourage women to start their own businesses, which is good for the economy. The results of this research on women entrepreneurs have helped to illuminate their challenges and offer suggestions for improving the efficacy of current programs set up specifically for them.

3.4 STATEMENT OF THE PROBLEM

A large percentage of India's workers are women. There has been no improvement in women's status in the working in India throughout the past sixty years of development programs. Women are disproportionately affected by poverty and discrimination, according to a recent study. Still, they're doing things outside the home that add to the economy's coffers. The large female population and high female labor force participation rate in India demonstrate the country's potential human capital strength.

Women business owners have unique social challenges that make them more susceptible to abuse, particularly in rural areas. Their low wages and precarious living conditions have put them in a never-ending spiral of debt. The decisions and aspirations of women in the family often influence their entrepreneurial endeavors. Women and their companies would benefit from having a voice in managerial decision-making. Because of this, the study's primary objective was to identify challenges faced by women business owners in the higher education industry and to provide solutions that would improve their lot;

3.5 OBJECTIVES OF THE STUDY

The specific goals of this inquiry are as follows.

1. To find out how things are for female business owners in the Tirunelveli area.
2. Evaluate female entrepreneurs' advantages, disadvantages, opportunities, and dangers.
3. in order to find out what drives women to go into business for themselves.
4. To investigate the challenges women face and provide answers to these issues.
5. To gain insight into the decision-making capabilities of female entrepreneurs in the Tirunelveli district.
6. Present appropriate recommendations supported by the study's findings.

3.6 SAMPLING PROCEDURE

Respondents were chosen from the research region using a non-random sampling technique. Therefore, it is a method of purposeful cum snowball sampling. Since the women

who run these businesses are often only around for a short time, little is known about the tertiary sector women entrepreneurs in the region under investigation. Additionally, they engage in this entrepreneurial activity in order to support themselves and their families. When it comes to starting a business in the tertiary industry, there are no strict guidelines. Participation in this enterprise is open and accessible to everybody at any time. Therefore, in order to pick the respondents, the researcher has utilized the purposive cum snow-ball sampling technique. Neither the government nor non-governmental organizations have any information on the availability of female entrepreneurs or the exact number of women working in the economic world. Hence, non-random sampling and the purposive snowball method formed the basis of the selection process. You can see what percentage of responders were from each taluk in the following table.

Table.1 - Profile of Respondents Participated in the Study from Various Taluks

S.NO	Name of the Taluks	No. of Villages	No. Of Respondents	Proportions of the Respondents
1.	Tirunelveli	58	128	32.00
2.	Palayamkottai	50	108	27.00
3.	Tisaiyanvilai	15	68	17.00
4.	Manur	31	96	24.00
	Total	154	400	100.00

Source: Primary Data

In Tamil Nadu, the districts with the most businesses, entrepreneurs, residents, and female-headed households are shown in table 2.

Table.2 - District-Wise Enterprises, Entrepreneurs, Population and Literate Population in Tamil Nadu

Name of the State/UT	Enterprises Managed By women	Women entrepreneurs	Women Population	Women Literate Population
Ariyalur	N.A	N.A	N.A	N.A
Chennai	2.52	3.26	48.73	45.72
Coimbatore	2.76	3.68	48.73	44.41
Cuddalore	4.72	5.23	49.62	42.17
Dharmapuri	15.21	15.15	48.39	40.32
Dindigul	9.33	9.35	49.64	42.31
Erode	4.34	4.90	49.26	41.63
Kancheepuram	6.42	7.09	50.31	44.62
Kanyakumari	6.11	6.17	50.25	48.89
Karur	11.66	15.76	49.45	42.16
Madurai	3.70	4.41	50.15	44.11
Nagapattinam	1.67	1.97	49.15	44.92
Namakkal	43.93	42.5	50.16	44.92
Perambalur	13.96	8.14	50.36	41.61
Pudukkottai	17.20	17.57	50.81	41.34
Ramanathapuram	16.43	16.50	48.16	42.79
Salem	9.03	9.49	50.85	44.40
Sivaganga	15.46	16.20	50.50	41.05
Thanjavur	3.43	2.79	50.36	43.70
Nilgirs	3.75	3.93	49.47	44.65

Theni	43.96	41.47	50.36	45.50
Tirunelveli	9.74	9.64	51.01	45.65
Thiruvallur	13.47	24.35	49.23	43.93
Thiruvanamallai	13.84	11.71	49.89	41.30
Thiruvarur	13.84	14.86	50.32	44.83
Thoothukudi	11.65	12.54	51.19	47.54
Tiruchirappalli	6.55	6.66	50.01	45.11
Vellore	7.47	8.05	49.94	43.59
Villupuram	14.60	14.28	49.57	40.78
Virudhunagar	6.93	9.33	50.28	43.54
Tamilnadu	7.51	8.25	49.65	43.75

Source: Census Reports (2011).

3.6.1 Age of the Selected Women Respondents

Work capacity, risk tolerance, and the ability to put in long hours are all affected by a number of factors, one of which is age. Below 30, 31–40, 41–50, and over 51 are the four age groups into which the researcher divides the participants.

Table.3 - Age of the Selected Women Respondents

S.NO	Age	Number of Respondents				Total	
		Urban		Rural			
		No.	%	No.	%	No.	%
1.	Below 30	54	25.71	28	25.26	82	20.50
2.	31-40	89	42.38	78	41.05	167	41.75
3.	41-50	48	22.86	51	27.37	99	24.75
4.	Above 51	19	9.05	33	6.85	52	13.00
Total		210	100.00	190	100.00	400	100.00
X ² test of independence							
Factor	X ² Value	P Value		df	Result		
Age	11.8582	0.00		3	Significant at $\alpha=5\%$ H ₀ Rejected		

Source: Primary Data

The majority of women entrepreneurs in the study area (41.75%) were between the ages of 31 and 40, with a similar percentage in the rural (41.05%) and urban (42.38%) regions. After them came the women entrepreneurs under the age of 30 who were quite numerous and had dabbled in business. Women business owners between the ages of 41 and 50 made up roughly 24.75% of the total. Lastly, the percentage of people aged 51 and up was a meager 13%. According to this, women in their 30s and 40s are enthusiastic about starting their own firms. Furthermore, compared to older individuals, younger women in the study area displayed a greater degree of entrepreneurial interest.

With a p-value of less than 0.05 for the chi-square test, we can reject the null hypothesis (H₀), which states that there is no significant relationship between age and the number of female entrepreneurs in the district, regardless of whether they live in an urban or rural setting.

3.6.2 Community of the Selected Women Respondents

An important sociological component in studying women entrepreneurs is their sense of community. People in positions of social influence are often believed to have an easier time breaking into the entrepreneurial world than the average person. Based on their status as Scheduled Caste/Scheduled Tribe, most Backward Class, or Backward Class, we separated

the community into three groups for this study. People from the most disadvantaged and economically disadvantaged communities tend to congregate in the Tirunelveli district.

Table.4 - Community of the Selected Women Respondents

S.NO	Community	Number of Respondents				Total	
		Urban		Rural			
		NO.	%	NO.	%	NO.	%
1.	BC	94	44.76	88	46.32	182	45.50
2.	MBC	59	28.10	54	28.42	113	28.25
3.	SC/ST	57	27.14	48	25.26	105	26.25
Total		210	100.00	190	100.00	400	100.00
X² test of Independence							
Factor	X ² Value	P Value		df	Result		
Community	0.1909	0.908		2	Insignificant at $\alpha= 5\%$ level H ₀ Accepted		

Source: Primary data

Out of 400 women entrepreneurs examined, 182 (or 45.50 percent) were found to be from the backward class. Of these, 94 (44.76%) were from the urban area and 88 (46.32%) were from the rural area. Of the 113 women business owners surveyed, 28.25% are from economically disadvantaged metropolitan areas, 28.10% from rural areas, and 54 from other areas. In the urban zone, 105 respondents (26.25 percent) are members of the scheduled caste and scheduled tribe community; in the rural region, 48 respondents (25.26 percent) fall into the same category. The majority of female business owners in both urban and rural regions were from lower-class backgrounds, according to the report.

Table 4 shows that the community and both areas do not have a significant link based on the nominal P-value of the chi-square test.

3.6.3 Marital Status of the Selected Women Respondents

The likelihood of an entrepreneur getting things done is significantly impacted by their marital status. At any moment, they could leave. Married folks tend to be quite loyal to their families and don't like to switch things up too much. Consequently, the marital status of the respondents is ascertained by collecting and calculating relevant data. Table 5.1.3 shows the sample of women who filled out the survey, broken down by marital status.

Table.5 - Marital State Wise Classification of the Women Respondents

Sl.NO	Marital Status	Number of Respondents				Total	
		URBAN		RURAL			
		NO.	%	NO.	%	NO.	%
1.	Married	138	65.71	132	69.48	270	67.50
2.	Unmarried	60	28.57	51	26.84	111	27.75
3.	Widow/ Separated	12	5.72	07	3.68	19	4.75
Total		210	100.00	190	100.00	400	100.00
X² test of Independence							
Factor	X ² Value	P Value		df	Result		
Marital Status	1.18180	0.553		2	Insignificant at $\alpha= 5\%$ level H ₀ Accepted		

Source: Primary data

Table 5 displays the following breakdown of the total respondents: 67.50 percent are married, 27.75 percent are single, and 4.75% are widowed or separated. The following statistics are shown for the female entrepreneurs in metropolitan regions: 138 (or 65.71 percent) are married, 60 (or 28.57 percent) are single, and 12 (or 5.72 percent) fall into the category of widows or separated people. Only 132 (or 69.48%) of the 190 rural women business owners are married; 51 (or 26.84%) are unmarried; and seven (or 3.68%) have experienced the loss of a spouse. The results show that married women make up the majority of the working women in both the urban and rural parts of the Tirunelveli district. The findings of the chi-square test in the previous table do not appear to be statistically significant, as a result. This study failed to find a statistically significant relationship (H_0) between the marital status of female entrepreneurs in urban and rural areas. To that end, it acknowledged the absence of evidence.

3.6.4 Educational Status of the Selected Women Respondents

Regardless of one's line of work, education is crucial. The performance, growth, and profitability of a firm are all positively correlated with an individual's degree of education. The educational status of the selected women entrepreneurs in this study is displayed in Table 5.1.5. Schooling, graduate, postgraduate, and others are the four categories of academic quality.

Table 5.1.5
Educational Qualification-wise Classification on the Respondents

S.NO	Educational Qualification	Number of Respondents				Total	
		Urban		Rural			
		NO	%	NO	%	NO	%
1.	Schooling	98	46.67	108	56.84	206	51.50
2.	Graduate	89	42.38	63	33.16	152	38.00
3.	Post Graduate	12	5.71	05	2.38	17	4.25
4.	Others	11	5.24	14	7.37	25	6.25
Total		210	100	190	100	400	100
X² test of Independence							
Factor	X ² Value	P Value	df	Result			
Education	7.1931	0.06	3	Insignificant at $\alpha=5\%$ level H_0 Accepted			

Source: Primary data

The majority of the 400 female entrepreneurs, 206 (or 51.50 percent), had completed at least some formal education, as shown in Table 5.1.5. Following that at 38,000% are those with a graduate degree, 4.25% those with a postgraduate degree, and 6.25% others. Out of 210 female entrepreneurs from metropolitan areas surveyed, 98 (46.67 percent) had completed some college education, 89 (42.38%) had completed some graduate work, and 12 (5.71%) had completed postgraduate work. The "other" group, on the other hand, includes 11 people (5.24%). Among the 190 female employees surveyed for this rural area business, 108 (or 56.84 percent) had completed some college education; 63 (33.16%), 5 (2.38%), and 14 (7.37%) had completed graduate or postgraduate studies, respectively. This leads us to believe that most of the women business owners in both the urban and rural areas of the research area had completed at least some secondary education. It is encouraging to see that many women in this area have begun their own businesses after completing secondary education.

4. Conclusion

The empowerment of women through business is a potent tool for raising both national and personal living standards. There are now opportunities in the modern world that are specifically designed to help female entrepreneurs. Starting and maintaining an entrepreneurial activity is particularly difficult for women in India because of their lower skill level and the absence of a supportive environment. Real life tells us that leaving the nest to start a business isn't as cutthroat as it seems.

In today's society, women have always had an inherent right to respect and status, and female entrepreneurs are playing a significant role in achieving this goal. Both their hitherto unrealized entrepreneurial potential and their social and economic status have come into sharper focus in recent years. Statistical analysis of the aforementioned study reveals that the majority of respondents had jobs prior to starting their own businesses, which is indicative of their drive and ambition. Achieving their ambitions, making money, and becoming successful women entrepreneurs are the goals of the women entrepreneurs in the research region. Assuming they are confident enough, women business owners may compete at the highest levels in both the local and international markets.

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