

Status of rural women entrepreneurs in Virudhunagar district

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Abstract

Rural Women Entrepreneurs are slowly coming out of their home to earn something for the sustenance of their families, as the earnings of single individual is not sufficient and becoming entrepreneurs. An attempt is made to study the socio-economic life of sample women entrepreneurs in the Virudhunagar District in Tamilnadu. As a part of socio-economic background - analysis, the age, caste, educational level, debt position, type of family, size of family were considered and responses are analyzed.

Keywords: rural women, entrepreneurs

Introduction

The entrepreneur stands at the Centre of the whole process of economic development who locates idea and puts them into practice. Women owned businesses are highly increasing in the economies of almost all countries (Marichamy 2013) [5]. Thus, an entrepreneur is an economic leader who possesses the ability to recognize opportunities for the successful introduction of new commodities, new techniques, and new sources of supply and to assemble the necessary plant and equipment, management and labour force and reorganize them into a running concern. The phenomenon of women entrepreneurship is largely confined to metropolitan cities and big towns in India. Most of the women entrepreneurs operate small scale units. However, women entrepreneurs are found in rural areas also. A rural woman entrepreneur is a woman or group of woman who undertake to organize and run an enterprise in a rural area. The rural women entrepreneurs may be women who take to entrepreneurship because of dire economic needs, rural women who take to entrepreneurship because they had the family background tradition in some skill or trade, hence they would like to have extra money for themselves and their families, women who take it up because they have certain personality characteristics such as need for achievement, need for power and influence and women who take it up as a leisure time activity on official advice and guidance.

There are around seven lakh villages in India and also that more than 70% of our population live in villages of half are women. Though rural women represent a sizeable percentage of labour force in our country yet, they have not been brought under the fold of main stream of development. The rural women in independent India occupy an important place and all efforts are being made to establish the significant role that they can play in their own upliftment and of the society at large. This enabled them to find ways of supplementing their family income. A section of rural women have emerged as potential entrepreneurs. This development is of significant importance in our traditional society.

The last decade has witnessed the emergence of rural women in the small business and they have achieved remarkable

success too. Ultimately they have established themselves as independent entrepreneurs. Realizing the importance of rural women entrepreneurs, the government and financial institutions are trying best for their development.

Government Initiatives

After the encouraging results of initial efforts made by the pioneering NGO and entrepreneurs, Government of India of late has realized what rural women entrepreneurs can offer to the world. It has decided to promote the rural women entrepreneurship through different agencies like KVIC, Grameen Bank's micro-finance through SHGs, NABARD etc. The policy makers now accept that rural entrepreneurship is a major vehicle for generating employment and promoting sustainable livelihood. The Government has started various entrepreneurship programmes under different schemes like SGSY, SGRY, SJSRY, DWCRA and TRYSEM etc.

Opportunities

In order to assist and develop rural women entrepreneurship, women at grass root level should be involved through the women's organizations. Such organizations can be instrumental in identifying women for income generating activities. The small industries service Institute and voluntary organizations should organize special programmes for prospective women entrepreneurs in villages. Under the Integrated Rural Development Programme (IRDP), special sub-schemes can be undertaken for development of women entrepreneurs in rural areas. Rural women entrepreneurs depend on the environment and the direct action on the part of government or other agency. Women entrepreneurs in rural areas can best emerge out of the women folk, with an aptitude for an experience in entrepreneurship. There is ample evidence to show that the government efforts to promote entrepreneurship either by training or by granting loans to women without aptitude have failed miserably. While examining the factors that have been active in moulding entrepreneurship, it is, therefore, necessary to look into the two aspects of the issue viz, personal profile of women entrepreneurs and their socio-economic background, secondly

the extent of contact at the higher social and government levels through her husband and other close relatives, extent of technical guidance and financial support received from government and other agencies.

Rural women adopt entrepreneurial career due to pull and push factors. In the former case, they take it as a challenge and an adventure with an urge to do something new and to take up an independent occupation. In the latter category, women establish business enterprises to overcome financial problems of self and family.

Need For the Study

It is essential to develop women entrepreneurship, in order to expose them to various profit generating avenues. It is a fact, that in some parts of our country, women have proved and established their talents as successful entrepreneurs. This development has taken place in the cities but not in the case of rural women, who are in the vicious circles of poverty, social traditions and customs. So, there is an immense need to bring them into the main stream of entrepreneurship. After half a century of independence, the weaker sex has succeeded in withstanding the dominance of male. Notwithstanding 100% literacy, Virudhunagar is not up to the mark as far as women entrepreneurship is concerned. All these circumstances have made the investigators to undertake this study.

Scope of the Study

The present study has been made to analyze the performance of the rural women entrepreneurs in Virudhunagar. It studies the reason which induces the rural women to take up entrepreneurship and the constraints of women entrepreneurship.

Objectives

- An attempt is made in this paper to assess and understand
1. Concept of rural entrepreneur and entrepreneurship.
 2. Business opportunities available for rural women entrepreneurs.
 3. The economic conditions of rural women entrepreneurs

Methodology

The study was conducted in three block of virudhunagar District of Tamilnadu which was purposively selected, because it served a great deal of convenience for the research worker in terms of accessibility, ease of rapport building, time, money, and efforts. A list of the villages was made around a town where market facilities and inputs are available for the enterprises. A list of rural woman entrepreneurs was made from each village. A total of 300 respondents (hundred respondents from each block) were selected for the study by using simple random sampling method. All the respondents were individually interviewed using pretested interview schedule.

Socio-Economic Background of Women Entrepreneurs

As a part of socio- economic background analysis, the age, religion, sub-caste, educational level, debt position, type of family, size of family were considered and responses are analyzed.

1. Caste of Sample Respondents

The Virudhunagar District is predominantly inhabited by Backward Castes, Scheduled Castes, Scheduled Tribes and other non-reserved category people. But large number of enterprises is owned by non-reserved castes. As per the Table 1, nearly 46.67 percent sample rural women entrepreneurs in the study area belong to non-reserved categories. They are followed by backward class entrepreneurs with 39 percent. The scheduled castes and Scheduled Tribes together constitute 14.33 percent of total entrepreneurs. To be precise 5 percent are Scheduled Tribes and 9.33 percent are Scheduled Castes. There are no major variations among selected towns or stations.

Table 1: Caste-Wise Distribution

S. No	Caste	Locality Wise Coverage of Entrepreneurs			Total (%)
		virudhunagar	sivakasi	sattur	
1	Scheduled Tribes	5	4	6	15(5.00)
2	Scheduled Caste	11	9	8	28(9.33)
3	MBC	37	41	39	117 (39.00)
4	Others	47	46	47	140 (46.67)
Grand Total		100	100	100	300

2. Types of family

The type of the family in which women is living influences her life style. As such during field survey the family particulars of sample rural women entrepreneurs is registered and presented in the table 2. As per the field data the sample rural women entrepreneurs are living in three types of families such as (i) Nuclear family, (ii) Joint family, and (iii) Extended family.

Table 2: Type of family

S. No	Type of Family	Locality Wise Coverage of Entrepreneurs			Total (%)
		virudhunagar	sivakasi	sattur	
1	Nuclear Family	84	88	89	261(87.00)
2	Joint Family	13	10	9	32(10.67)
3	Extended Family	3	2	2	7(2.33)
Total		100	100	100	300

A close observation of table 2 reveals that nearly 87 percent of the respondents are living in nuclear families. Nearly 89 percent of Sattur rural women entrepreneurs are living in nuclear families and they top the list in this regard. They are immediately followed by Sivakasi rural women entrepreneurs with 88 percent and Virudhunagar with 84 percent. In case of joint families Virudhunagar rural women entrepreneurs with 13 families stood at the top of the ladder. Among the Sattur rural women entrepreneurs 10 families and Sivakasi 9 families are of Joint families. In case of extended families Virudhunagar tops the list with three families and they are followed by Sivakasi and Sattur rural women entrepreneurs with equal number. In all 87 percent of families are nuclear families, about 10.67 percent of the families are joint families. The table 2 reveals that only 7 out of 300 families that is just 2.33 percent are the extended families.

3. Size of the Family

Family is one of the basic institutions of the society. The number of earning members in the family determines the

standard of living of the family. Table 3 exhibits the particulars of family size of the selected sample entrepreneurs in the study area.

Table 3: Size of the Family

S. No	Number of Members	Locality Wise Coverage of Entrepreneurs			Total (%)
		virudhunagar	sivakasi	sattur	
1	Less than 5 members	88	89	91	268 (89.33)
2	6 to 8 members	9	8	7	24 (8.00)
3	9 & above	3	3	2	8 (2.67)
Total		100	100	100	300

As per table 3, the family size of 91 percent of Sattur rural women entrepreneur's family size is less than 5 members. In case of Sivakasi and Virudhunagar rural women entrepreneurs 89 percent and 88 percent of the entrepreneurs family size is also less than five members. The family size of 9Virudhunagar rural women entrepreneurs, 8 Sivakasi rural women entrepreneurs and 7 Sattur rural women entrepreneurs ranges between 6 and 8. With regard to Virudhunagar and Sivakasi equal number (3) of entrepreneurs family size is nine and above. In case of Sattur only 2 rural women entrepreneurs family size is 9 and above. In all 89.33 percent rural women entrepreneur's family size in the study area is less than five members. Nearly 8.00 percent of rural women entrepreneur's family size is 6 to 8 members. The size of 2.67 percent of rural women entrepreneurs is very large family consisting more than 9 members.

4. Age group of Entrepreneurs

The earnings and other economic activities of an individual largely depend on the age of respective individual. As such during field survey the age particulars sample rural women entrepreneurs is registered and the same is presented in the table 4.

Table 4: Age Wise distribution

S. No	Age Group	Locality Wise Coverage of Entrepreneurs			Total (%)
		virudhunagar	sivakasi	sattur	
1	Below 35 years	23	15	11	49(16.33)
2	36-45 years	35	36	19	90(30.00)
3	46-60 years	31	31	51	113(37.67)
4	61 and above	11	18	19	48(16.00)
Grand Total		100	100	100	300

It can be inferred from table 4 that the Virudhunagar with 23 rural women entrepreneurs tops the list in case of below 35 years age group. In this age group they are followed by Sivakasi and Sattur with 15 and 11 rural women entrepreneurs, who stood at second and third places. But, in case of second age group of 36-45 years Sivakasi stood at the top of the rung with 36 percent rural women entrepreneurs hailing from that group. It is immediately followed by Virudhunagar and Sattur with 35 percent and 19 percent respectively. The third age group (46-60 years) rural women entrepreneurs are high in case of Sattur. More than half of the rural women entrepreneurs of this locality are in this age

group. In this case, Sattur rural women entrepreneurs are followed by Virudhunagar and Sivakasi rural women entrepreneurs with 31 per cent each. In case of fourth age group of 61 and above years the Sattur rural women entrepreneurs again tops the list with 19 percent. It is immediately followed by Sivakasi and Virudhunagar rural women entrepreneurs in second and third places. In all, Sivakasi is dominating in case of second age group of 36-45 years. On the other hand, Sattur rural women entrepreneurs have their edge in case of 46-60 years and 51 and above age groups. The Virudhunagar rural women entrepreneurs are dominating the below 35 years age group.

5. Education Levels Sample Entrepreneurs

Now-a-days education is considered as a tool for socio-economic development and for active participation in political field. In Indian society, the women kept aloof from education system until recently. So, during the field survey, the educational levels of sample women entrepreneurs are registered and presented in the table 5.

Table 5: Educational Status

S. No	Education	Locality Wise Coverage of Entrepreneurs			Total (%)
		virudhunagar	sivakasi	sattur	
1	Primary School	11	14	10	35(11.67)
2	Upper-Primary School	15	16	18	49(16.33)
3	High School	29	27	25	81(27.00)
4	Intermediate	28	27	28	83(27.67)
5	Degree and above	14	9	11	34(11.33)
6	Professional Degree	3	7	8	18(6.00)
Grand Total		100	100	100	300

From table 5, it is observed that 11.67 percent of rural women entrepreneurs have access to primary education. About 16.33 percent of the rural women entrepreneurs studied up to 7th class. The rural women entrepreneurs who have access to high schools constitute 27 percent. Nearly 27.67 percent of rural women entrepreneurs have entered to college level education i.e. intermediate. Those who have access to Degree level and above education constitute 11.33 percent of total rural women entrepreneurs. Only 18 out of 300 rural women entrepreneurs are possess professional degree. There are no large variations across the localities.

6. Economic Conditions of Women Entrepreneurs

The proper running of rural enterprise largely depends on the economic conditions, under which a family is living. The poor economic background leads to lockout of enterprises. As such during field survey the economic conditions of rural women entrepreneurs were registered and presented in the following table. A rural enterprise could be run successfully only when the rural women entrepreneurs are not trapped in debts. Further, it can be understood that if the rural women entrepreneurs are drowning in debts, financial help rendered by financial institutions may be misused by the rural women entrepreneurs. As such, during field survey the debt position of rural women respondent families was recorded and presented in table 6.

Table 6: Debt Position

S. No	Debt (Rs.)	Locality Wise Coverage of Entrepreneurs			Total (%)
		virudhunagar	sivakasi	sattur	
1	No debts	11	15	15	41(13.66)
2	Below 100,000	36	51	47	134(44.67)
3	100001 to 200000	43	25	22	90(30.00)
4	200001 to 400000	5	6	9	20(6.67)
5	400001 and above	5	3	7	15(5.00)
Total		100	100	100	300

It is crystal clear from table 6 that 86.34 percent of the sample rural women entrepreneurs are in debts with varying amounts. The debt amount of 44.67 percent of the rural women entrepreneurs is below Rs.100,000. Those who have debts between Rs.100,000 and Rs.200,000 constitute 30 percent of total rural women entrepreneurs. The debt amount of 6.67 percent of rural women entrepreneurs is above Rs.200, 000 and below Rs.400,001. It can be further noticed that the debt amount of 5 percent of rural women entrepreneurs is Rs.400001 and above. Only 41 out of 300 entrepreneurs constituting 13.66 percent have no debts.

In case of no debts Sivakasi and Sattur rural women entrepreneurs with 15 each tops the list and they are followed by Virudhunagar with 11 rural women entrepreneurs. The debt position of 51 Sivakasi rural women entrepreneurs is below Rs.100, 000. In this debt group, they are followed by Sattur and Virudhunagar women with 47 and 36 percent respectively. In case of debt group of Rs.100, 001 to Rs.200, 000 Virudhunagar women tops the list with 43 percent and they are followed by Sivakasi and Sattur rural women with 25 percent and 22 percent respectively. With it is important to note that most of the rural women entrepreneurs in the study area belong to non-reserved category. The Scheduled Castes and Scheduled Tribes together constitute only 14.33 percent of total entrepreneurs. Highest percentage of rural women entrepreneurs are in the age group of 46 to 60 years. The percentage of women graduates is less than 12 percent. Those who possess professional degree are confined to 6 percent. It is pertinent to note that nearly 87 percent have some amount of debts. The study reveals that the educated women are to be attracted towards entrepreneurship.

Conclusion

Women entrepreneurs are being considered as an important catalyst for economic development. For women, entrepreneurship is essentially a journey out of poverty and towards equality and equity. Pandit Jawaharlal Nehru, India's first Prime Minister, realizing the pathetic situation of women, stated, —in order to awaken people, it is the woman who has to be awakened. Once she is on the move, the household moves, the village moves, the country moves, and thus, we build the India of tomorrow. The Government has emerged as a major catalyst by way of providing training incentives and other facilities to succeed particularly in rural areas.

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