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**THE ROLE OF WOMEN ENTREPRENEURS IN MICRO, SMALL  
AND MEDIUM ENTERPRISES IN DINDIGUL DISTRICT**

**Dr. S. MARIADOSS<sup>1</sup>, A. SARLIN VENOTHA<sup>2</sup>, Dr. K. ALEX<sup>3</sup>**

**<sup>1</sup>Assistant Professor, Department of Commerce, St. Xavier's College (Autonomous),  
Tirunelveli. Affiliated to Manonmaniam Sundaranar University, Tirunelveli.**

**<sup>2</sup>PhD Research Scholar, Department of Commerce, St. Joseph's College  
(Autonomous), Trichy-2. Affiliated to Bharathidasan University, Trichy.**

**<sup>3</sup>Associate Professor, Department of Commerce, St. Joseph's College (Autonomous),  
Trichy-2. Affiliated to Bharathidasan University, Trichy.**

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**Abstract:**

Women entrepreneurship plays the main role in industrial development. India has regularly been a land of entrepreneurs and else occupied a strategic position among the Asian country economy. Women entrepreneurship supported women's participation inequity and the use of a dealing. The person of science has taken this subject to clarify the performance of girls entrepreneurs in tiny, small, and medium enterprises among the Dindigul district. To research the democratic profile of the ladies entrepreneurs. To spotlight the constraints faced by the ladies entrepreneurs. The person of science has been elite two hundred respondents from the Dindigul district by sampling methodology. The shared analysis, correlations, t-test, chi-square, and statistical method mathematics ways in which are used for the study.

**Introduction:**

The micro, small, and medium enterprises (MSMEs) sector has emerged as an extraordinarily dynamic and vibrant sector of the Indian economy. MSMEs area unit complementary to massive industries as subsidiary units and contributes hugely to the country's socio-economic development. MSMEs play a crucial role in providing big employment opportunities at comparatively lower capital than big

industries and facilitating inside the manufacture of rural and backward areas, thereby reducing regional imbalances, calming plenty of equitable distribution valuable and wealth. The ministry of little, small, and medium enterprises promotes the event of little and tiny enterprises inside the country to make self-employment opportunities and upgrade the relevant skills of existing Entrepreneurship development is one among the key elements for the promotion of little, little or no and medium enterprises, considerably, the first-generation entrepreneurs. Hence, entrepreneurship development has been one of the priorities inside the countries the planet over.

### **Women entrepreneurship in MSME's –role and status:**

"Women in business" is considered a recent phenomenon in India. The gender empowerment measure ranks India as 110<sup>th</sup> of the 166 nations. Women constitute around 48% of the population, but their participation in economic activities is 34%. As per the human development report (2007).

Women have complete freedom to work and prosper. From the moment they go out of their homes, they are human beings: a businesswoman has the same weight as a businessman.

### **Review of related literature:**

**Mohammad Shamsul Hoque (2020)** feminine entrepreneurs represent the fastest-growing class of entrepreneurship worldwide and have received monumental attention from several teachers in recent years. Women participation and management in business square measure essential to unlock a country's full economic potential. Entrepreneurship development eases the trail of career chance and economic advancement for women. Girls entrepreneurs' bit by bit moves to interact and influence social and business networks, increase their quality and visibility due to communications with government, service providing establishments, banks, dealing Through this method. They feel additional social power and dignity. Entrepreneurs attain more substantial commitment and passions to enterprises, communications, speech-making skills, influencing skills, problem-solving skills, empowering, and provoking others.

**Irene Kamberidou (2020)** Women's entrepreneurial activities, and tiny business possession with motives for beginning or leading a business; feminine leadership designs, management skills, and strategies; social expectations or gender barriers, alongside the work-family conflict; satisfying personal-individual wants, whereas, running a business; women's decisions ensuing from ever-changing content dynamics; and thus, the characteristics of the productive feminine and therefore the innovation or the drive for innovation is that the 1st criterion for productive entrepreneurship. Girls square measure additional like men than they're regarding each demographic and psychological characteristic, and productive girls' entrepreneur's square measure like men concerning innovation, vision, risk-taking, competitive skills, persistence.

**Srinivas K T, (2013)** has studied the performance of the small, tiny, and medium enterprise and their contribution to Indians process and concludes that MSMEs plays an enormous role Export-Import Bank of Asian country has critically analyzed the present scenario of MSMEs and support systems offered within the Asian country additionally as within the planet context. We need to be compelled to redefine the ceiling limits to encourage MSMEs to manoeuvre up the price chain and need cluster development approaches to increase the fight quantity.

**De, Sankar (2009)** SMEs within the Asian country face several challenges; however, maybe none square measure as troublesome because of the challenge of finance, each short term, and end of the day.

**Nanda, Ramana &William R. Kerr (2009)** have expressed that financial constraints square measure one of the foremost vital issues impacting potential entrepreneurs worldwide.

### **Constraints faced by women entrepreneurs in MSME's**

There are nearly three million micro, small, and medium enterprises (MSME) with full or partial

female ownership. Women face many Constraints and difficulties concerning control and decision making. Lalitha Iyer (1991), on "Women Entrepreneurs challenges and strategies", has analyzed major constraints faced by Women Entrepreneurs and reflects upon specific policies and programs for Women Entrepreneurship development.

**Marketing** Women face marketing challenges in competition from cheaper and substitute products, delayed payment, and liberal credit terms. Women entrepreneurs neither have knowledge nor access to the proper market. Thus they sell their product through the middle man.

**Finance** Finance is a critical resource for venture creation. Women entrepreneurs must have adequate knowledge and information on the various financial institutions that render financial incentives and much other help for the women entrepreneurs in the region.

**Management problems** It is generally believed that women have low managerial skills. But in fact, women are stronger in more logic-based skills though they are weaker in self-promotion and handling frustration.

**Risk-taking ability:** They are being supported by the protected environment and are not allowed most of the time to take any risk even if they are willing or can bear it.

**Family conflicts** Women also face the conflict of performing the home role. Their inability to attend to domestic work, time for children's education, personal hobbies, and entertainment adds to their conflicts.

**Credit** Though women constitute above 50 percent of the population, the percentage of small-scale enterprises where women own 51 percent of share capital is less than 5 percent. Bankers often deny women credit on the ground of a lack of collateral security. The complicated procedure of bank loans, the inordinate delay in obtaining the loans, and running about involved do deter many women from venturing out. At the same time, a good deal of self-employment program has been promoted by the govt. And commercial banks.

**Heavy competition** Many of the women enterprises have imperfect organizational setup. But they have to face severe competition from organized industries.

The high cost of production undermines the efficiency and stands in developing and expanding women's enterprises. Government assistance in grant and expansion of grant subsidies enables them to tide over the difficult situation. They face human resources, infrastructure, legal formalities, an overload of work, lack of family support, mistrust, etc.

### **Scope of the study:**

Entrepreneurship refers to the act of setting up a new business or reviving an existing business to take advantage of new opportunities. Thus, entrepreneurs shape the economy by creating new wealth and new jobs and inventing new products and services. It is, in reality, an attitude to create something new and an activity that creates value in the entire social ecosystem. Women entrepreneurship plays a prime role in industrial development. India has always been a land of entrepreneurs and also occupied a strategic position in the Indian economy. The government of India has defined women entrepreneurship based on women's participation in equity and employment of a business enterprise.

The researcher has taken this topic to describe the performance of women entrepreneurs in micro, small, and medium enterprises in the Dindigul district. To analysis the democratic profile of the women entrepreneurs. To highlight the constraints faced by the women entrepreneurs. The researcher has been selected 200 respondents from the Dindigul district by a random sampling method. The percentage analysis, correlations, t-test, chi-square, and ANOVA statistical methods are used for the study.

### **Statement of the problem**

Traditionally our society is male-dominated, and women were not treated as equal partners and were confined to four walls of the house. In modern societies, women have stepped out of the house to

participated in all sorts of activities. With the relevant education, work experience, improved economic condition, and financial opportunities, more women venture into business. With the growth of MSME, many women have plunged into entrepreneurship and are also running their enterprises successfully.

### **The objective of the study:**

To describe the status of women entrepreneurs in micro, small and medium enterprises in the Dindigul district.

To analysis the democratic profile of the women entrepreneurs. To highlight the constraints faced by the women entrepreneurs.

To suggest the relevant measures to improve the performance of women entrepreneurs.

### **Hypotheses of the study:**

The age of women entrepreneurs is not related to the work experience of the respondents.

There is an increase in the performance of women entrepreneurs between our groups while performing their tasks.

There is an association between age, marital status, size of family, qualification, work experience, monthly income, and performance of women entrepreneurs.

There is a significant relationship between age and constraints faced by women entrepreneurs.

### **The methodology of the study:**

The study follows both primary and secondary data. The primary data is derived from a questionnaire. The secondary data is collected from books, journals, magazines, press reports, and the internet. Two hundred respondents follow the study from the Dindigul district by a random sampling method. The percentage analysis, correlations, t-test, chi-square, and ANOVA statistical methods are used for the study.

### **Analysis and interpretation of data**

S.No	<b>Age-wise classification of the Respondents</b>		
	Age of the respondent	Frequency	In percentage
1	Below 25 years	25	12.5
2	26-35 years	35	17.5
3	36-45 years	62	31.0
4	46-55 years	53	26.5
5	Above 55 years	25	12.5
	Total	200	100.0

S.No	<b>Marital Status of the Respondents</b>		
	Marital Status	Frequency	In percentage
1	Married	125	62.5
2	Unmarried	38	19.0
3	Divorce	15	7.5
4	Widow	22	11.0
	Total	200	100.0

S.No	Family size of the Respondents		
	Family size	Frequency	In percentage
1	2-3 members	45	22.5
2	3-5 members	75	37.5
3	5-7 members	41	20.5
4	Above 7 members	39	19.5
Total		200	100.0

S.No	Educational Qualification of the Respondents		
	Educational Qualification	Frequency	In percentage
1	No formal school	16	8.0
2	Incomplete primary schooling	33	16.5
3	complete primary schooling	45	22.5
4	Incomplete secondary schooling	29	14.5
5	complete secondary schooling	32	16.0
6	Post-secondary diploma	30	15.0
7	Degree and above	15	7.5
Total		200	100.0

S.No	Monthly Income of the Respondents		
	Monthly Income	Frequency	In percentage
1	Below 10000	27	13.5
2	10001-20000	39	19.5
3	20001-30000	50	25.0
4	30001-40000	46	23.0
5	Above 40001	38	19.0
Total		200	100.0

S.No	Work Experience of the Respondents		
	Work Experience	Frequency	In percentage
1	Below 2 years	27	13.5
2	2-4 years	34	17.0
3	4-6 years	62	31.0
4	6-8 years	41	20.5
5	Above 8 years	36	18.0
Total		200	100.0

#### The significant finding of the study:

- The present study reveals that most of the Women Entrepreneurs are in the age group of 35 to 45years.
- Regarding marital status, the majority (62.5%) of the women entrepreneurs are married.
- Most of the Women Entrepreneurs come under 3-5 members in the family size.
- The majority (22.5%) of the respondents depicted themselves as complete primary schooling

- as their educational qualification, and only 7.5% of the respondents completed their degrees.
- 35% of the total sample respondents earn income between Rs.1,00,000 and Rs.2,00,000. The highest amount of income, Rs.4,00,000, is received by 21% of the respondents.
- The majority (31%) of the total have 4-6 years as their experience and followed by 20.5% of the respondents having 6-8 years of experience.

**Correlations:**

The age of women entrepreneurs is not related to the work experience of the respondents.

**Descriptive statistics**

	Mean	Standard deviation	N
Age	3.0900	1.1996	200
Work experience	3.1250	1.27574	200

**Correlation**

		Age	Work experience
Age	Pearson correlation	1	.068
	Significant(2-tailed)		.338
	N	200	200
Work experience	Pearson correlation	.068	1
	Significant (2-tailed)	.338	
	N	200	200

**Inference and analysis:**

The correlation coefficient is given at the intersection between "age" and "work experience", which is .068, and the significance value for the two-tailed is 0.338. Since the significance value is more significant than 0.05, the correlation coefficient is insignificant, and it is inferred that age is not related to work experience in this data set.

**T-test:**

There is an increase in performance of women entrepreneurs between age groups while performing their task.

**One - sample statistics**

	N	Mean	Standard deviation	Standard Error Mean
Age	200	3.0900	1.1996	.08483

**One - sample Test**

Test value = 0

	T	Df	Significant (2-tailed)	Mean Different	95% Confidence Interval Of The Difference	
					Lower	Upper
Age	36.427	199	.000	3.09000	2.9227	3.2573

**Inference and analysis:**

The mean value of age is 3.09, and the standard deviation is 1.19. The t- the value of age is 36.427 for

199 degrees of freedom is highly significant as the significant value is 0.000. Therefore we reject the null hypothesis. There is an increase in the performance of women entrepreneurs between age groups while performing their tasks. The average increase in the performance of women entrepreneurs lies in the interval from 2.9227 to 3.2573.

#### Chi-square test:

There is an association between age, marital status, family size, qualification, work experience, monthly income, and performance of women entrepreneurs.

#### Age

	Observed N	Expected N	Residual
Below 25 years	25	40.0	-15.0
26-35 years	35	40.0	-5.0
36-45 years	62	40.0	22.0
46-55 years	53	40.0	13.0
Above 55 years	25	40.0	-15.0
	200		

#### Marital status

	Observed N	Expected N	Residual
Married	125	50.0	75.0
Unmarried	38	50.0	-12.0
Divorce	15	50.0	-35.0
Widow	22	50.0	-28.0
	200		

#### Size of family

	Observed N	Expected N	Residual
2-3 members	45	50.0	-5.0
3-5 members	75	50.0	25.0
5-7 members	41	50.0	-9.0
Above 7 members	39	50.0	-11.0
	200		

#### Qualification

	Observed N	Expected N	Residual
No formal school	16	28.6	-12.6
Incomplete primary schooling	33	28.6	4.4
complete primary schooling	45	28.6	16.4
Incomplete secondary schooling	29	28.6	0.4
complete secondary schooling	32	28.6	3.4
Post-secondary diploma	30	28.6	1.4
Degree and above	15	28.6	1.4
	200		

**Monthly Income**

	<b>Observed N</b>	<b>Expected N</b>	<b>Residual</b>
Below 10000	27	40.0	-13.0
10001-20000	39	40.0	-1.0
20001-30000	50	40.0	10.0
30001-40000	46	40.0	6.0
Above 40001	38	40.0	-2.0
	200		

**Work experience**

	<b>Observed N</b>	<b>Expected N</b>	<b>Residual</b>
Below 2 years	27	40.0	-13.0
2-4 years	34	40.0	-6.0
4-6 years	62	40.0	22.0
6-8 years	41	40.0	1.0
Above 8 years	36	40.0	-4.0
	200		

**Test statistics**

	Age	Marital status	Size of family	Qualification	Monthly income	Work experience
Chi-square	28.200 <sup>a</sup>	155.560 <sup>b</sup>	17.040 <sup>b</sup>	22.600 <sup>c</sup>	7.750 <sup>a</sup>	17.650 <sup>a</sup>
Df	4	3	3	6	4	4
Assmp.signification	.000	.000	.001	.001	.101	.001

a.0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is40.0.

b.0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is50.0.

c.1 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is28.6.

**Inference and analysis:**

The table given above observed and expected frequencies and test statistics. The chi-square value of age is 28.2 for 4 df, marital status is 155.56 for 3 df, the size of the family is 17.04 for 3 df, and qualification is 22.6 for 6, and work experience is 17.6 for 4 df. The asymptotic significance is less than 0.05. Therefore, there is an association between age, marital status, size of family, qualification, work experience, monthly income, and performance of women entrepreneurs.

**ANOVA**

<b>ANOVA</b>						
		Sum of squares	Df	Mean square	F	Significant
Lack of practical experience and knowledge	Between groups	3.383	4	.846	.709	.587 >0.05
	Within groups	232.617	195	1.193		Not significant
	Total	236.000	199			
Inadequate	Between groups	2.545	4	.636	.376	.826 >0.05

training facility	Within groups	329.810	195	1.691		Not significant
	Total	332.355	199			
Lack of family support	Between groups	4.147	4	1.037	.849	.496>0.05
	Within groups	238.073	195	1.221		Not significant
	Total	242.220	199			
Capital deficiency	Between groups	7.070	4	1.768	1.485	.208>0.05
	Within groups	232.050	195	1.190		Not significant
	Total	239.120	199			
Insufficient government support	Between groups	11.970	4	2.992	1.632	.168>0.05
	Within groups	357.530	195	1.833		Not significant
	Total	369.500	199			
Insufficient NGO's support	Between groups	35.11	4	8.779	5.830	.000<.0.05
	Within groups	293.638	195	1.506		significant
	Total	328.755	199			
Non-awareness of government schemes	Between groups	6.590	4	1.648	0.943	.440>0.05
	Within groups	340.830	195	1.748		Not significant
	Total	347.420	199			
Non-repayment of loan by the members	Between groups	19.315	4	4.829	4.055	0.004<0.05
	Within groups	232.185	195	1.1991		significant
	Total	251.500	199			

### Inference and analysis:

There is no significant relationship between age and constraints faced by women entrepreneurs such as Lack of practical experience and knowledge, inadequate training facility, Lack of family support, Capital deficiency, insufficient government support, Non-awareness of government schemes.

### Inference and analysis:

There is a significant relationship between age and constraints faced by women entrepreneurs, such as Insufficient NGO's support, Non-repayment of loans by the members.

### Suggestions:

The suggestions from the study are as mention below:

- The majority of women entrepreneurs have started their business enterprise significantly after the age of 35. It is suggested that women entrepreneurs are encouraged to start their enterprise at the earliest.
- The women entrepreneurs are advised to approach institutional help, i.e. the organization that motivates entrepreneurship. The entrepreneurial development institutes are available plenty in number to fulfil their business opportunities.
- The women entrepreneurs are guided to seek government assistance by involving them in taking up government-sponsored assistance schemes to fuel up their performance and financial resources.

- The women entrepreneurs are directed to participate in government-organized workshops, conferences, business awareness campaign to sharpen their entrepreneurial skills.
- The women entrepreneurs are advised positively to enrol themselves in all the entrepreneurship training and business skills development.
- The women entrepreneurs also can involve joint hands with other enterprises to work as a team to attain the mutual benefit of sharing resources and profits.
- The saving habit has to be enhanced by all women entrepreneurs to recover the immediate loss that occurs in the business.
- The finance facility should be made available to women entrepreneurs at a low rate of interest.
- Attending skills training programs, business talks, discussion with the other women entrepreneurs cultivated the act of better entrepreneurship.

### Key policy recommendations:

- Increase the ability of women to participate in the labour force by ensuring the availability of affordable child care and equal treatment in the workplace.
- Listen to the voice of women entrepreneurs.
- Incorporate a woman 's entrepreneurial dimension in the formation of all MSME 's related policies.
- Promote the development of women entrepreneur networks.
- Periodically evaluate the impact of any MSME- related policies on the success of women-owned businesses and the extent to which such businesses take advantage of them.
- Improve the factual and analytical understanding of the role of women entrepreneurs in the economy.

### Conclusion:

Women entrepreneurs in India are disabled within organizing and running businesses because of their generally low levels of skills and want of a network. The transition from a homemaker to a classy businesswoman isn't that easy. The govt of India has defined women entrepreneurs supported women's participation in equity and employment of a commercial enterprise with force given to women entrepreneurs. They need to point out a significant impact on all segments of the economy in India.

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