

## AN OVERLOOK INTO WOMEN ENTREPRENEURS OF RURAL AREA WITH TARGET OF PANDEMIC

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### **Abstract**

Entrepreneurship creates employment opportunities and economic development as are economic engines to the local and global economies. Entrepreneurs initiate and organize business ventures that provide critical solutions for addressing the challenges of poverty in rural areas worldwide and many women in order for their empowerment chosen entrepreneurship activity. With COVID-19 many women suffered the situation the current study has been made to examine the sustainable role followed by the selected women entrepreneurs regarding the pandemic and the impact it has created in their life. For these 50 women entrepreneurs engaged as tailors, food industry owners, beauticians were selected in Sirumugai area of Coimbatore district. Result of the study showed that women entrepreneurs suffered economically high due to which their empowerment was affected. Government initiative should be taken to uplift the life of women entrepreneurs particularly in rural area to provide support and care for their empowerment.

**Keywords:** Covid-19, Women Entrepreneurs, Pandemic , Rural area

### **Introduction**

The act of a woman running her own business is referred to as female entrepreneurship (Nazneen et al., 2017). The definition of an entrepreneur that is provided in the Industrial Policy 2016 states that a woman is considered to be an entrepreneur if she is either the owner or proprietor of a privately run business or organisation or if she owns at least 51% of the shares in a joint venture or company that is listed with the development of people. Entrepreneurship is an essential factor in the expansion of economies around the world (De Vita et al., 2014). It is absolutely necessary for the development and general well-being of nations (Luban and Parvin 2017). In spite of the fact that it has traditionally been thought of as a male-dominated activity, recent research has demonstrated the significance of the contributions made by women (De Vita 2015). The actions of female entrepreneurs continue to garner significant notice (Win 2005). During the course of the past ten years, there has been a notable rise in the proportion of female entrepreneurs who also run their own companies. It has been thriving, and it is making a large contribution to economic activity. Additionally, it has the ability to decrease unemployment, particularly in developing nations (Agganwitan et.al.2017). It has been identified as a catalyst for economic growth in developing nations, as it plays a significant role in creating jobs, promoting women's rights, and eradicating poverty. This is due to the fact that it has been shown to eradicate poverty, promote women's rights, and promote gender equality (De Vita et al., 2014).

COVID-19 pandemics have harmed the majority of entrepreneurs (seriously and sporadically) due to a complete lockdown and movement limitation (Mujeri, 2019). COVID-19 pandemics have hindered its growth (Mujeri, 2019) and Ismael et al., 2020). The first cases of COVID-19, an illness caused by the SARS-COV-2 (Severe Acute Respiratory Syndrome Coronavirus 2), were reported in China's Hubei Province just before the year 2019 came to a close [Zhu et.al, 2020]. Since the Chinese government reported it to the World Health Organization (WHO) on December 31, 2019, and the WHO later declared it a pandemic on March 11, 2020 (WHO 2019), the disease has been spreading rapidly throughout the world. Because of the COVID-19 pandemic, it has become necessary to use social distancing, seclusion, and lockdown as preventative measures this has given rise to a new and more complex reality. Its influence on the global economy is expanding as the entire world works to combat the COVID-19 pandemic. The COVID-19 pandemic appears to have had a more severe impact on women's businesses than the economic slump of 2008–2009 or other international recessions. The rapid dissemination of the novel corona virus that was identified as the causal agent has made the situation significantly worse. The COVID-19 epidemic has not only had a negative influence on people's health, but it has also had a considerable effect on both society and the economy (Kickbusch et.al, 2020). With so many changes and issues taking place the women entrepreneurs especially from rural village suffered huge loss and were finding difficult time in sustaining their business and family.

With this background the current study was formulated with the following objectives,

- To examine the socio-demographic characteristics of the women entrepreneurs
- To identify the entrepreneurship details
- To study on the direct impact covid-19 has on the selected women entrepreneurs.

### **Review of Literature**

In a study carried out by Torres et.al, 2021 showed that women-led micro-businesses, women-led businesses in the hospitality industry, and women-led businesses in countries more severely affected by the COVID-19 shock were disproportionately hit compared with businesses led by men. At the same time, women-led micro-firms were markedly more likely to report increasing the use of digital platforms, but less likely to invest in software, equipment, or digital solutions. Finally, the findings also show that women-led businesses were less likely to have received some form of public support although they have been hit harder in some domains. In a crisis of the magnitude of the COVID-19 pandemic, evidence tracing the impact of the shock in a timely fashion is desperately needed to help inform the design of policy interventions. This real-time glimpse into women-led businesses fills this need for robust and policy-relevant evidence, and due to the large country coverage of the data, it is possible to identify patterns that extend beyond any one country, region, or sector, but at the cost of some granularity for testing more complex economic theories.

Monaff and Rahman 2022, stated that Women entrepreneurship has already proven itself as a

key to ensuring women’s empowerment. It typically brings a positive change in attitudes and behaviors of family members and society towards them. The worldwide pandemic situation due to Covid-19 has exacerbated the overall condition of women entrepreneurs. This study specifically explores and evaluates the socio-economic impacts of the Covid-19 pandemic on women entrepreneurs in Rangpur City Corporation, Bangladesh. It is a descriptive study and it involves the collection of both qualitative and quantitative evidence about the impact of Covid-19 on women entrepreneurs in Rangpur City Corporation. This study reveals that the negative consequences of Covid- 19 have extensive and critical influences on women’s lives and livelihoods.

**Methodology**

This study is a descriptive study, and it entails the collecting of both qualitative and quantitative evidence about the impact that Covid-19 has had on women business owners Sirumugai rural village of Coimbatore district in Tamil Nadu. In order to investigate the information that is pertinent to this study, qualitative and quantitative methods and procedures of research have both been used and used. In this instance, quantitative data is beneficial to the analysis of qualitative research. Sirumugai, a rural community located in the District of Coimbatore in the state of Tamil Nadu, was chosen as the study area for this study after careful consideration of all of the relevant factors, including the pandemic situation that arose as a result of the rapid spread of the lethal Covid19 virus. Primary data were acquired from 100 women entrepreneurs by face to face (direct) interviews, utilising a mix structured questionnaire.

**Findings of the study**

The demographic profile of the selected respondents was examined in the following Table-2 for carrying out the current study

**Table 1.**  
**Demographic Profile of the Women Entrepreneurs.**

Variable	Levels	Percentage
Age	18–25 years	9
	25–35 years	41
	35–50 years	22
	Above 50 years	28
Marital status	Married	56
	Unmarried	29
	Other	15
Education	Below matriculation	17
	Matriculation	19
	Senior secondary	14
	Graduated	28
	Postgraduated	14
	Professional/technical diploma holder	8

Source: Filed Survey

The age wise distribution of the sample women entrepreneurs showed that about 41 percent were from the age group of 25 to 25 years of age whereas only nine percent were belonging to age group between 18 to 25 years. The marital status of the respondents showed that nearly 56 percent were married entrepreneurs and their educational background showed that majority of them were educated where most of them were graduates in the study area.

The following Table -2 provides information related to the entrepreneurial profile of the selected women entrepreneurs.

**Table- 2.**

**Entrepreneurial Profile of the Women Entrepreneurs.**

Variable	Levels	Percentage
Type of enterprise	Registered	52
	Unregistered	48
Nature of entrepreneurship	Sole entrepreneur	43
	Partnership	57
Nature of product	Manufactured	45
	Services	55
Investment size	Below 50,000	32
	50,000–100,000	23
	100,000–500,000	24
	Above 500,000	21
Age of the enterprise	Less than 1 year	32
	5–10 years	29
	10–20 years	24
	More than 20 years	15
Turnover	Below 25,000	45
	25,000–50,000	32
	Above 100,000	19
Size of employment	Below 5	72
	5–10	28

Source: Filed Survey

In the study area about 52 percent were having some kind of registered companies either under MSME or other registration and 57 percent of the women entrepreneurs had partnership in their company mostly with one of the family member which is basically male member of the family which is their brother, husband or father. Nearly 32 percent had made investment below Rs.50,000 to start their business unit and 32 percent had reported that they have started their less than a year ago which showed that with the effect of pandemic many women has come up with starting their own small business which is basically small food business unit or beauty parlor, tailoring unit etc. About 45 percent said that they make a turnover of Rs.25,000 pm through their business unit and about 72 percent had less than 5 members working in their business which basically included some members from their family.

The covid-19 lockdown had many impact on the peoples. In the current section the investigator

has tried to find out the direct impact that the covid-19 lockdown had on the selected women entrepreneurs in Table -3.

**Table-3**

**Direct Impact on Women Entrepreneurs During the Lockdown.**

S.No.	Statements	Frequency
11	The crisis caused additional unneeded costs and reduced revenue generation.	56
22	The effects of Corona have been seen in my company's day-to-day operations.	62
33	The fear caused by COVID-19 resulted in a low number of customers.	53
44	The lockdown has contributed to an increase in the cost of transportation compared to earlier.	64

\*Multiple responses

The investigator has brought out 5 effects related to the direct impact faced by women entrepreneurs during the lockdown and the result showed that about 53 percent said that fear caused by COVID-19 resulted in a low number of customers followed by 62 percent stating that the effects of Corona have been seen in my company's day-to-day operations whereas 64 percent mentioned that the lockdown has contributed to an increase in the cost of transportation compared to earlier and 56 percent related that the crisis caused additional unneeded costs and reduced revenue generation. The Table -4 explains the chi-square value of the women entrepreneurs.

Table-4

**Results of the Kruskal–Wallis H Test for the Entrepreneurial Profile of the Women Entrepreneurs**

Variables	Chi-Square Value	P Value
Investment size	7.799	0.05*
Age of enterprise	3.766	0.288
Turnover	4.062	0.131
Size of employment	3.106	0.078*

Kruskal-Wallis H test was implied by the investigator to find out the direct impact of covid-19 lockdown on the entrepreneurship of the selected women entrepreneurs and the result showed that the investment size (P=0.05) and size of employment (P=0.078) was statistically significant in causing effect on the entrepreneurship of the respondents as they were statistically significant at 5 percent level of significance and other variables such as age of enterprise and turnover were not significant in reporting the direct impact caused during the lockdown for the entrepreneurs. Further the investigator has used one sample t-test for examine the direct impact and women entrepreneurship of the selected respondents. Result is been given in the following Table-5.

**Table-5**

**Direct impact and women entrepreneurship of the selected respondents**



S.No.		t- value	Sig.
1	The crisis caused additional unneeded costs and reduced revenue generation.	10.351	0.002*
2	The effects of Corona have been seen in my company's day-to-day operations.	6.722	0.007*
3	The fear caused by COVID-19 resulted in a low number of customers.	4.264	0.051*
4	The lockdown has contributed to an increase in the cost of transportation compared to earlier.	2.273	0.264

From the table it can be understood that the crisis caused additional unneeded costs and reduced revenue generation ( $P=0.002$ ), the effects of Corona have been seen in my company's day-to-day operations ( $P=0.007$ ) the fear caused by COVID-19 resulted in a low number of customers. ( $P=0.051$ ) are statistically significant in reporting the direct impact that lockdown has on the women entrepreneurs.

### Conclusion

Today, there is a general consensus that women's business ownership has the potential to make a sizeable contribution to the socioeconomic well-being of families and communities through the generation of new jobs, the alleviation of poverty, and the protection of women's rights. Entrepreneurship among women has been a significant contributor to the expansion of the economy, particularly in the areas of job creation and industrialization. Although the role that women play in business varies at various phases of economic development, the role that women play is predominate for countries that are still in the development stage [36]. The development of women's businesses is held back by widespread illiteracy as well as a deficiency in fundamental education, training, and experience. A lack of information, social superstitions, and the absence of the rule of law all function as barriers to women's participation in economic activity outside the house. In the event of another pandemic, women will suffer the most severe consequences; thus, the government needs to devise legislation that will protect women business owners.

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