

## IMPACT OF SOCIO-ECONOMIC FACTORS OF RURAL WOMEN ENTREPRENEURS IN CHENGALPATTU DT, TAMIL NADU

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### **Abstract**

Rural women are increasingly starting own businesses, their potential for entrepreneurship and socioeconomic development are still largely untapped. This present study emphasized on socio-economic factors of women entrepreneurs in Chengalpattu District, Tamil Nadu. This articles focuses on socio- economic conditions, performance, motivating factors and various problems faced by women entrepreneurs. The data were collected through the structured questionnaire and using multi stage random sampling, there are 120 samples are collected from Chengalpattu district. The data were has been analyzed using Chi-squire test, Kuppuswamy's SES Scale. The research show that vast majority (76.0 percent) of rural women have low socioeconomic level and Majority of rural women in the Chengalpattu district (50.0 percent) work full-time as fish vendors. Petty shops (17.3%), tailoring (12.5%), and fancy stores (7.5%) rural women are earnings through the above highlighted livelihood.

**Keywords:** Women Entrepreneurs, Socio-Economic factors, Motivating factors, Problems

### **Introduction**

Rural women are increasingly starting own businesses, their potential for entrepreneurship and socioeconomic development are still largely untapped. According to kuppusamy scale (2022) the socio-economic status includes education, occupation and income of the rural women entrepreneurs. Women with lower socio-economic position perform riskier manual labour than men. In India, women perform more than half of the agricultural labour (Vijaya Raj. 2016). A person's ability to access the fundamental essentials of life including food, water, shelter, and clothing is referred to as their livelihood. Therefore, rural people typically rely on small-scale farming, fishing, rearing livestock, and other non-farm occupations as a source of income for both individual and household survival. Farming is the primary occupation in rural households to the tune of (90%). (Davis et al. 2010a, b). According to ILO & Mayoux. L. 2001 the employment options, women frequently start enterprises in underdeveloped countries, in the informal economy, and in low-productivity, low-return businesses, all of which offer little to no social security. Women have established as entrepreneurs in variety of fields, particularly the educational sector (Monisha Sharma. 2018). Therefore, this study keen to highlight on Socio-economic status of rural women entrepreneurs in Chengalpattu District.

In Indian society, a rural woman entrepreneurs have experienced exploitation, abuse, and humiliation. In the socioeconomic and educational spheres, there have been numerous incidents of rape, murder, dowry deaths, burning, wife abuse, and discrimination. India's key characteristics is its rural poverty, which affects about (45%) of the rural people are below poverty line. The majority of them barely make ends meet on a daily basis. Without a doubt, women and female children suffer the most in such situations within the family (Yasaswini.Y. 2017). The ability of rural women entrepreneurs to build sustainable businesses may be restricted by widespread illiteracy, low levels of education, and a lack of business expertise and experience. For instance, (76.3%) of rural women business owners in Bangladesh lack a formal education; (17%) are illiterate and rely mostly on manual labour to run their operations.

A person's or a household's source of income is determined by a combination of their behaviours, possessions, and access (Ellis 2000). A person's livelihood is defined as their capacity to obtain the basic necessities of life, such as food, water, shelter, and clothing. Therefore, all actions related in getting food, water, housing, clothes, and other necessities for both individual and household survival are considered to constitute a livelihood. For (90%) of rural households, farming is the main source of income (Davis et al. 2010, b)

- **Agriculture labourers:** Agriculture labourers live in rural areas and work as day labourers in the fields. Because these workers do not own property, they are forced to work on the farms of wealthier farmers. These workers are tragically exploited by wealthy farmers because they have no other way to earn a living.
- **Farmers:** Farmers are residents who run farming enterprises on their own land. They plant the seeds, weed, and harvest the crops themselves, and receive the benefits. Eighty percent of these farmers have extremely tiny land holdings and must rely on other forms of income, such as a poultry or dairy business, to supplement their income.
- **Farmers with Additional Income:** Farmers who do not earn enough on their land or from working on the lands of other wealthy farmers require additional revenue. They labour in mills near farms or sell milk from their own cows. Selling various byproducts such as sap, timber, leaves of specific plants, fruits, and so on helps them to sustain and live. Some farmers also work as wage earners in cities or towns on a seasonal basis because there are more opportunities to earn money in cities.
- **Rich Farmers and Landowners:** The rich farmers mentioned above constitute a very small percentage of the rural population. They own the majority of the land and hire agricultural labourers to work for them. They are also the exploitative village money lenders, as well as the owners of nearby mills and small companies.

- **Additional Service Providers:** Apart from labourers, farmers, and landowners, there are other those who provide essential services in villages. Barbers, nurses, village teachers, and other modest professionals work in villages. Some are self-employed, while others work in government schools or hospitals (Toppr.Com. 2022).

According to Sivalognatham (2018), who led an inquiry (70%) of the issues facing women entrepreneurs in Chennai. The rural women entrepreneurs are involved the lack of support from their families and networks, and 60% involved managerial experience. Majority (70%) of respondents cited the accessibility of land, plots, and premises as a production problem. Lack of sales and marketing knowledge was cited by 76 percent of respondents as a severe issue. Regarding loans and sponsorship, 74 percent of respondents reported having social and economic challenges while 70 percent of respondents cited a problem with insufficient government assistance.

### **Statement of the Problem**

Women employment vital role plays supportive to the male income of the family. Many of these women workers are primary earners for their families. Their earnings are necessary for sheer survival. With economic reforms in full sway in India, many believe that informal work, characterized by low earning conditions will intensify in the coming years. The present study is an attempt to socio-economic factors, investment, profits, performance and motivation of women entrepreneurs.

### **Scope of the Study**

Very few studies are available related to measurement of level of performance of women and contributing factors for it. This study has been designed mainly to focus on extent of socio – economic factors, investment, profits, performance and motivation of rural women entrepreneurs. The present study is likely to provide valuable information to the government and non-government agencies to the extent of performance of the rural women through income generating activities and the factors influencing the motivation and performance.

### **Objectives of the Study**

The basic objective of the present research work is to study the socio – economic factors of rural women entrepreneurs in Chengalpattu District. The specific objectives of the research work are as follows.

1. To study the socio – economic conditions of the rural women entrepreneurs.
2. To analyze the performance, factors, investment, employment and profit of the women entrepreneurs.
3. To evaluate the factors motivating to start the business.
4. To examine the various problems faced by the rural and urban women entrepreneurs.

## Methodology

This study was descriptive research design was followed. The study was conducted in Chengalpattu district of Tamil Nadu state during the year 2020-2021. Out of which 8 taluks of Chengalpattu district, four taluks were selected purposively and four villages were selected from each taluks for the study. Respondents were selected from the village by the following multi random sampling methods are used. Thus, 120 females' small entrepreneurs constituted as sample for the study. Data were collected by pre-tested schedule followed by personal interview method for the purpose of the study statistical analysis of the coded data, appropriate statistical tools were used viz., frequency and percentages and raking methods are used.

## Sample Size

Since the population is large the survey has been carried among a sample of 120 respondents who are the people of Chengalpattu District in Tamil Nadu, India. The sample size of 120 respondents is considered adequate to the represents the characteristics of the entire population.

## Sample Design

The validity of any study is based on the systematic method of data collection and analysis. The present study is descriptive research, based on survey method. The data collected for the study include both primary and secondary data. The primary data has been collected and selecting a convenient random sample of the respondents from the area.

## Analysis and Interpretation

The socio-economic status is widely recognized as one of the important factors affecting the health condition of an individual as well as family. Several studies done in health-related fields require assessment of the socio-economic status (SES) and consider it during the data analysis. The Kuppuswamy's SES Scale (2014) is extensively used in rural population, for assessment of the Socio-Economic Status.

**Table – 1**  
**Demographic profile of Respondents**

S. No.	Age in years	No. of Respondents	Percent
1	< 25 Yrs	23	19.2
2	26-35 Yrs	53	44.2
3	36-45 Yrs	30	25.0
4	> 46 Yrs	14	11.7
<b>Marital status</b>			
1	Unmarried	15	12.5
2	Married	90	75.0
3	Spouse/Partner died	10	8.3

4	Divorced	5	4.2
<b>Types of family</b>			
1	Joint family	38	31.7
2	Nuclear family	82	68.3
<b>Number of members in the family</b>			
1	1-2 Members	8	6.7
2	2-3 Members	24	20.0
3	3-4 Members	59	49.2
4	Above 4 Members	29	24.2

**Age:** Age is a vibrant component in every human life in order to actively participate in living a better life. Women entrepreneurs have no retirement age and can work as entrepreneurs till their old age allows them to work. According to the above table, nearly half (44.2 percent) of respondents are between the ages of 26 and 35, and one-fourth (25.0 percent) are between the ages of 36 and 45. According to the researcher's observations based on the distribution of the analysis, active, energetic, and enthusiastic women are highly engaged as entrepreneurs in Chengalpattu District.

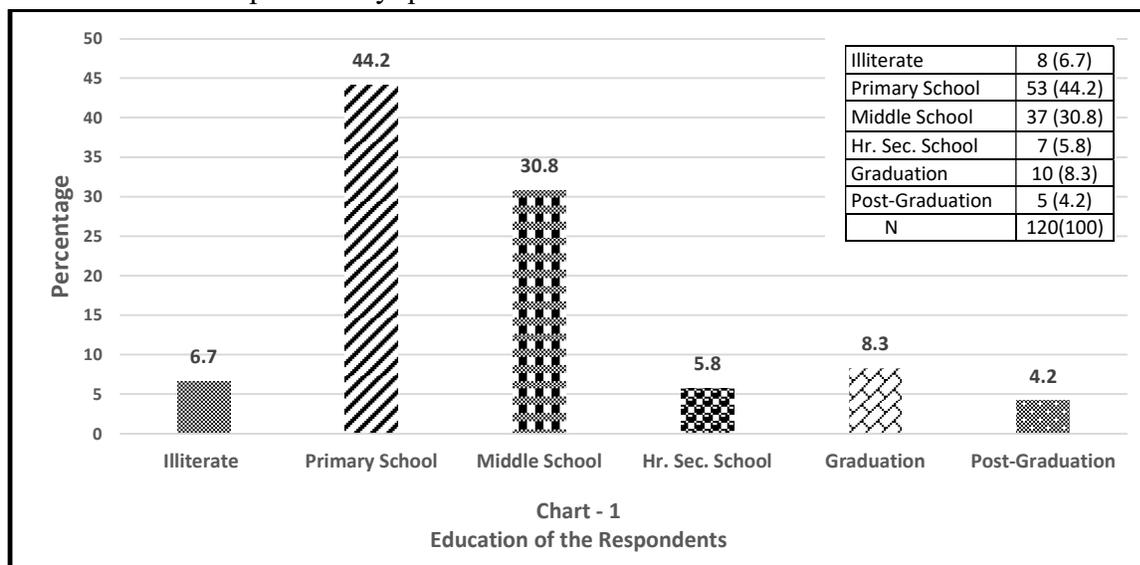
**Marital status:** The majority of female responders (75.0 percent) are married. Few are unmarried, while some are divorced or separated. Only married women prefer to be entrepreneurs, according to this study. It is a clear indication that society must devise strategies to recruit married entrepreneurs, particularly young entrepreneurs.

**Types of family:** Almost everywhere in the globe, the family is the social unit responsible for nursing, protecting, educating, and socializing children. In a joint family, all family members live under one roof and are connected in some way (biological and social). The above table reveals that majority (68.3%) of respondents belonged to a nuclear family. Nearly one third (31.7%) of the women live in a combined family. It suggests that women prefer nuclear families to joint families because they believe the entrepreneurs will provide a higher quality of life and allow them to express themselves and their feelings to their partners more freely and independently.

**Number of Members in the Family:** A family is composed of an adult and his or her children. It is most typically based on two married adults, usually a man and a woman (usually from different branches and not related by blood), and their progeny, who live in a private and separate domicile. Following table describe on number of members in the family. According to the preceding table, the majority of women (69.2 percent) had 2-4 family members. Almost one-fourth (24.2 percent) of respondents have more than four family members. It suggests that the rural women entrepreneurs have a large number of family members. Logically, as the number of family members increases, so does the need and demand.

## Education

It is a life-oriented and need-based formation that leads to the integral development and maturation of one's numerous personality qualities.



It is revealed that nearly half (44.2%) of the respondents have completed up to primary level education. Nearly one third (30.8%) of the respondents have finished middle school level and nearly one tenth (6.7%) of the respondents are illiterate. It is evident that the modern world most of the rural women have possessed a sufficient education for effective planning, implementation to their livelihood and empowerment.

**Table - 2**  
**Occupations of the Respondents**

S. No.	Occupations	No. of Respondents	Percent
1.	Elementary Occupation	53	44.2
2.	Craft & Trade workers	42	35.0
3.	Technical & Associate Professionals	6	5.0
4.	Skilled Agricultural	5	4.2
5.	Professionals	4	3.3
6.	Plant & machine Operators	4	3.3
7.	Legislators / Senior officials	3	2.5
8.	Clerks	2	1.7
9.	Unemployed	1	.8
	<b>Total</b>	<b>120</b>	<b>100.0</b>

Almost half of the respondents (44.2 percent) work in the elementary occupation, which involves extremely simple and routine tasks that mostly need the use of hand held tools. More than one-third (35.0%) of rural women entrepreneurs worked in the Craft & Trade sector. Rural women entrepreneurs, on the other hand, could introduce creative livelihood and promote more profitable livelihood, which would be very valuable to rural women in improving their socioeconomic lives.

### Capital investment and profits of rural women's livelihood

An investment is an asset purchased or invested in in order to accumulate wealth and save money from hard earned income. Its primary goal is to generate additional revenue or profit from the investment over a set period of time. The profit is the amount of money produced from a rural woman's livelihood when her whole revenue exceeds her complete expenses.

Table - 3

Capital investment and profit of rural women's livelihood

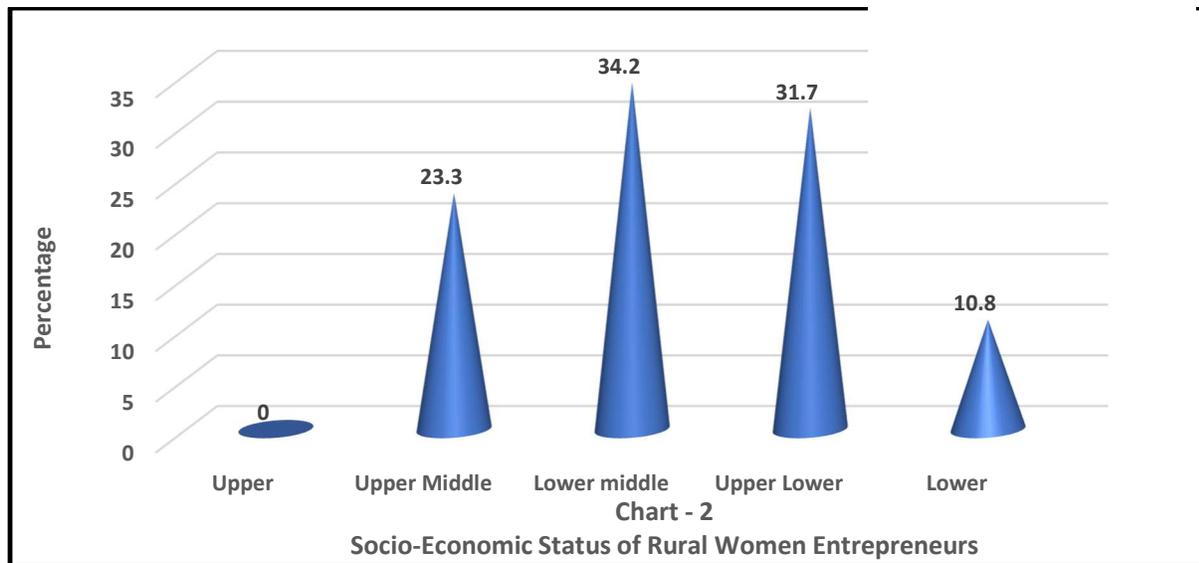
S. No.	Amount in Rs.	Investment	Profit per month
1.	< Rs. 5000	12 (10.0)	52 (43.3)
2.	Rs. 5000-10000	56 (46.7)	27 (22.5)
3.	Rs. 10000-15000	10 (8.3)	21 (17.5)
4.	Rs. 15000-20000	2 (1.7)	1 (0.8)
5.	Rs. 20000-25000	17 (14.2)	1 (0.8)
6.	Rs. 25000-30000	6 (5.0)	13 (10.8)
7.	> Rs. 30000	17 (14.2)	5 (4.2)
	<b>Total</b>	<b>120 (100.0)</b>	<b>120 (100.0)</b>

The table above describes capital investment and its impact on rural women's livelihood. It suggests that half (46.7%) of rural women invest between Rs. 5000 -10000/- for their livelihood. More than one tenth (14.2%) of rural women invest money worth more than Rs. 20000-25000/- for their livelihood. However, the majority (43.3 percent) of rural women reported a profit of less than Rs. 5000/-, with more than one fourth (22.5 percent) reporting a profit of Rs. 5000 to 10000/- . It may be concluded that increased investment cannot provide that much profit.

### Socio-Economic Status

Socioeconomic status can be defined as an individual's or a group's social standing or social class. It is mostly thought of as a combination of education, income, and occupation. As a result, the intention of study was to provide a revised modified Kuppuswamy socioeconomic status scale (Gunjan Kumar. et al. 2022).

SES	N/ %
Upper	0
Upper Middle	28 (23.3)
Lower middle	41 (34.2)
Upper Lower	38 (31.7)
Lower	13 (10.8)
<b>Total</b>	<b>120 (100.0)</b>



According to the data shown above, the vast majority (76.0 percent) of rural women have low socioeconomic level. Almost one-fourth (23.3%) of rural women have an upper medium socioeconomic position. In India, inequality is the fundamental cause of women's socioeconomic advancement. Women in rural areas are well recognised to lack proper facilities and education for their development. The vast majority of rural women lack access to health care. Women in villages are mostly housewives who work in the fields for a living (Yasaswini, et. al. 2017).

### Purposes of starting livelihood

Livelihood analysis has an expanded perception of poverty compared to the conventional frame work analysis of poverty. Livelihood refers to making a living, supporting a family or a job (Chambers and Conroy, 1991). It covers rural women's capabilities, assets, income and activities required to secure the necessities of life. Livelihood resources may be tangible or intangible, such as food stores, cash savings, trees, land, livestock, tools, and other resources (information, education, health services and employment opportunities) in Chengalpattur district.

**Table - 4**  
**Purposes of starting livelihood by rural women in Chengalpat District**

S. No.	Motivational factors	No. of Respondents	Percent
1.	Earn more money	33	27.5
2.	Attract source of income	28	23.3
3.	Provides comfortable life	15	12.5
4.	Self-employment	11	9.2
5.	Secure social prestige	10	8.3
6.	Family business	9	7.5
7.	Fulfill ambitions of parents	7	5.8
8.	Career	7	5.8
	<b>Total</b>	<b>120</b>	<b>100.0</b>

The above analysis reveals that more than one fourth (27.5%) of the rural women were very highly engaged in their livelihood due to earn more money and responsibility of given by the society. Nearly one fourth (23.3%) of the respondents were motivated to involved as livelihood due to attract source of income. The livelihood of more than one tenth (12.5%) of the women motivated by provides comfortable life.

### Types of livelihood

The term livelihood refers to the basic necessities of life (food, drink, shelter, and clothing). A livelihood is defined as a set of essential everyday tasks carried out throughout one's life. Such actions include the provision of water, food, fodder, medication, shelter, and clothes. A person's livelihood comprises being able to get the above necessities in order to meet their own and their family's basic needs.

**Table - 5**  
**Types of livelihood engaged by the rural women in Chenngalpat District**

S. No.	Types of Livelihood	No. of Respondents	Percent
1.	Fish Venders	60	50.0
2.	Petty Shops	21	17.5
3.	Tailoring	15	12.5
4.	Fancy Stores	9	7.5
5.	Cosmetic & Beauty Parlors	6	5.0
6.	Flower Venders	5	4.2
7.	Medical	4	3.3
	<b>Total</b>	<b>120</b>	<b>100.0</b>

According to Toppr.com, among the numerous forms of rural livelihoods identified in (2022) are agriculture laborers, farmers, farmers with other income, rich farmers & landowners, and additional service providers. The current study, the majority of rural women in the Chengalpattu district (50.0 percent) work full-time as fish vendors. Petty shops (17.3%), tailoring (12.5%), and fancy stores (7.5%) rural women are earnings through the above highlighted livelihood. It is emphasized that the Chengalpattu district is entirely located in sea sour, hence the bulk amount of rural women earn their living as fish vendors.

### Problems faced by rural women

The rural women are one of the most powerful sources of revenue in Tamil Nadu especially in the area of Chengalpattu district. But surprisingly, there is a lot of challenges such as social, economic, livelihood competition, environment, livelihood, family constraints and marketing. This study highlights the highly dominated challenges faced among rural women in Chengalpattu district.

**Table - 6**  
**Problems faced by the women entrepreneur**

S. No.	Problems	No. of Respondents	Percent
1.	Financial problems	36	30.0
2.	More competition	32	26.7
3.	Marketing problems	19	15.8
4.	Family and social constraints	12	10.0
5.	Labour	11	9.2
6.	Inadequate publicity	5	4.2
7.	Shortage of raw material	2	1.7
8.	Lack of good market facility	2	1.7
9.	Shortage of raw material	2	1.7
10.	Lack of mobility	1	.8
	<b>Total</b>	<b>120</b>	<b>100.0</b>

Today most of rural women are socially affected in their peaceful life and livelihood due to alcoholism. The above analysis found that the existing financial problems (30.0%) were highly affected by rural women which includes, family structure/ relationship. Followed by rural women have more livelihood competition (26.7%), marketing problems (5.8%) and family and social constraints (10.0%).

**Table - 7**

**Educational qualification and Socio-economic status of rural women entrepreneurs**

Education	Socio-Economic Status				Total
	Upper Middle	Lower middle	Upper Lower	Lower	
Illiterate	7 (43.8) (25.0)	4 (25.0) (9.8)	1 (6.2) (2.6)	4 (25.0) (30.8)	16 (100.0) (13.3)
Primary School	7 (17.1) (25.0)	18 (43.9) (43.9)	12 (29.3) (31.6)	4 (9.8) (30.8)	41 (100.0) (34.2)
Middle School	4 (13.3) (14.3)	8 (26.7) (19.5)	13 (43.3) (34.2)	5 (16.7) (38.5)	30 (100.0) (25.0)
Hr. Sec. School	7 (33.3) (25.0)	7 (33.3) (17.1)	7 (33.3) (18.4)	-	21 (100.0) (17.5)
Graduation	3 (25.0) (10.7)	4 (33.3) (9.8)	5 (41.7) (13.2)	-	12 (100.0) (10.0)
<b>Total</b>	<b>28 (23.3) (100.0)</b>	<b>41 (34.2) (100.0)</b>	<b>38 (31.7) (100.0)</b>	<b>13 (10.8) (100.0)</b>	<b>120 (100.0) (100.0)</b>

The majority (76.7 percent) of rural women entrepreneurs have a poor socioeconomic position. Almost one-fourth (23.3%) of rural women entrepreneurs have an upper medium socioeconomic position. Nearly half (43.9 percent) of rural women entrepreneurs have a primary education and come from a lower middle socioeconomic background. More than one-third (34.2%) of rural women entrepreneurs have completed middle school and come from a low socioeconomic background. Generally, educated women can deal with both personal and social issues significantly better than illiterate women. It has been discovered that this is attributable to a lack of education and a low socioeconomic standing. The chi-square test was applied (chi-square value =20.329, df=12 and P=0.006). Since the level of significance value is less than the 0.05. H<sub>0</sub> is rejected. It is concluded that there is relationship between education of the rural women and their socio-economic status.

**Table - 8**

**Occupation of rural women and their socio-economic status of the respondents**

Occupations	Socio-Economic Status				Total
	Upper Middle	Lower middle	Upper Lower	Lower	
Legislators / Senior officials	3 (100.0) (10.7)	-	-	-	3 (100.0) (2.5)
Professionals	4 (100.0) (14.3)	-	-	-	4 (100.0) (3.3)

Technical & Associate Professionals	4 (66.7) (14.3)	2 (33.3) (4.9)	-	-	6 (100.0) (5.0)
Clerks	2 (100.0) (7.1)	-	-	-	2 (100.0) (1.7)
Skilled Agricultural	-	3 (60.0) (7.3)	1 (20.0) (2.6)	1 (20.0) (7.7)	5 (100.0) (4.2)
Craft & Trade workers	13 (31.0) (46.4)	15 (35.7) (36.6)	7 (16.7) (18.4)	7 (16.7) (53.8)	42 (100.0) (35.0)
Plant & machine Operators	-	4 (100.0) (9.8)	-	-	4 (100.0) (3.3)
Elementary Occupation	2 (3.8) (7.1)	16 (30.2) (39.0)	30 (56.6) (78.9)	5 (9.4) (38.5)	53 (100.0) (44.2)
Unemployed	-	1 (100.0) (2.4)	-	-	1 (100.0) (0.8)
Total	28 (23.3) (100.0)	41 (34.2) (100.0)	38 (31.7) (100.0)	13 (10.8) (100.0)	120 (100.0) (100.0)

It is evident that most of the rural women entrepreneurs are being involved in their Livelihood options. More than one third (39.0%) of the rural women entrepreneurs earning money through elementary occupations in Chengalpattu district who are fallen on lower middle socio-economic status. More than one third (36.6%) of the rural women entrepreneurs are involving in the craft and trade workers in order to earn money. It could be stated that self-identity does not matter among the rural women entrepreneurs. The chi-square test was applied (chi-square value =74.149, df=24 and P=0.000). Since the level of significance value is more than the 0.05. H<sub>0</sub> is accepted. It is concluded that there is no relationship between occupations of rural women entrepreneurs by their socio-economic status.

**Table - 9**  
**Profit per month and Socio-Economic Status**

Income profit per month	Socio-Economic Status				Total
	Upper Middle	Lower middle	Upper Lower	Lower	
< Rs. 5000	12 (23.1) (42.9)	17 (32.7) (41.5)	18 (34.6) (47.4)	5 (9.6) (38.5)	52 (100.0) (43.3)

Rs. 5000-10000	3 (11.1) (10.7)	10 (37.0) (24.4)	12 (44.4) (31.6)	2 (7.4) (15.4)	27 (100.0) (22.5)
Rs. 10000-15000	11 (52.4) (39.3)	7 (33.3) (17.1)	0	3 (14.3) (23.1)	21 (100.0) (17.5)
Rs. 15000-20000	1 (100.0) (3.6)	0	0	0	1 (100.0) (0.8)
Rs. 20000-25000	0	0	1 (100.0) (2.6)	0	1 (100.0) (0.8)
Rs. 25000-30000	1 (7.7) (3.6)	7 (53.8) (17.1)	3 (23.1) (7.9)	2 (15.4) (15.4)	13 (100.0) (10.8)
> Rs. 30000	0	0	4 (80.0) (10.5)	1 (20.0) (7.7)	5 (100.0) (4.2)
<b>Total</b>	<b>28 (23.3) (100.0)</b>	<b>41 (34.2) (100.0)</b>	<b>38 (31.7) (100.0)</b>	<b>13 (10.8) (100.0)</b>	<b>120 (100.0) (100.0)</b>

This study found that nearly half (47.4%) of the rural women entrepreneurs have monthly average profit less than Rs.5000 from their livelihood. Nearly one third (31.6%) of the rural women have monthly average profit Rs. 5000-1000 from their livelihood and more than one third (39.3%) of the rural women earn average monthly profit Rs. 10000-15000 through their livelihood. This indicates the need for a focused emphasis to decrease the socio-economic status and their monthly income profit also less. The chi-square test was applied (chi-square value =33.989, df=18 and P=0.013). Since the level of significance value is less than the 0.05. H<sub>0</sub> is rejected. It is concluded that there is relationship between average monthly profit and their socio-economic status. .

## Results and Discussions

- Majority (44.2 %) of rural women entrepreneurs' age group between 26 -35 years.
- Majority (75.0%) of rural women entrepreneurs are married. Few are unmarried, while some are divorced or separated.
- Majority (68.3%) of respondents belonged to a nuclear family
- Majority (69.2%) of rural women entrepreneurs have 2-4 members in the families.
- Nearly half (44.2%) of the respondents have completed up to primary level education.

- Almost half of the respondents (44.2 percent) work in the elementary occupation, which involves extremely simple and routine tasks that mostly need the use of hand held tools.
- Nearly half (46.7%) of rural women invest between Rs. 5000 -10000/- for their livelihood.
- Vast majority (76.0 percent) of rural women have low socioeconomic level.
- More than one fourth (27.5%) of the rural women were very highly engaged in their livelihood due to earn more money and responsibility of given by the society.
- Majority of rural women in the Chengalpattu district (50.0 percent) work full-time as fish vendors. Petty shops (17.3%), tailoring (12.5%), and fancy stores (7.5%) rural women are earnings through the above highlighted livelihood.
- The existing financial problems (30.0%) were highly affected by rural women which includes, family structure/ relationship. Followed by rural women have more livelihood competition (26.7%), marketing problems (5.8%) and family and social constraints (10.0%).
- Majority (76.7 percent) of rural women entrepreneurs have a poor socioeconomic position.
- More than one third (39.0%) of the rural women entrepreneurs earning money through elementary occupations in Chengalpattu district who are fallen on lower middle socio-economic status.
- Nearly half (47.4%) of the rural women entrepreneurs have monthly average profit less than Rs.5000 from their livelihood

## Discussions

According to the findings of the current study, the majority of respondents are young women entrepreneurs in Chengalpattu District. The Tamil Nadu State Apex Fisheries Co-operative Federation Limited (TAFCOFED) should focus on a special scheme for young rural women entrepreneurs in Chengalpattu District.

In Chengalpattu Districts rural women entrepreneurs are educationally very poor, it was found throughout this research. Thus, education is the fundamental need for every women in Chengalpattu District for their empowerment. Every educational institution should appoint quality teachers who should act as enabler, motivator, guide and counselor in order to transform highly

educated women as problems solvers, effective leaders and decision makers in Chengalpattu District

The majority of rural women entrepreneurs in Chengalpattu District are active in primary occupations for economic well-being. It is suggested that Tamil Nadu State Apex Fisheries Co-operative Federation Limited focus on economic activity to improve their well-being. It is also advised that rural young women be required to participate in Self-help group activities in order to develop interpersonal relationships and improve their hazards of finding a better job and sustaining their livelihood.

Most of the rural women entrepreneurs were involved in elementary related livelihood activities in Chengalpattu District. It is strongly recommended that Government provides proper training, knowledge, raw materials and market access in order to improve their standard of living.

Most of the rural women entrepreneurs are poor socio economic status due to poor education, occupation and very poor income. It is strongly recommended that Chengalpattu district administration, Tamil Nadu government provide better education for all, skills training, vocational training to enhance their sustainable livelihood for well-being

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