

Impact of Entrepreneurship in the Empowerment of Women in Indian Coastal Belt

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Abstract

*In recent world, women are playing very crucial role and they have turned out to be important part of the global business environment and it's essential for the sustained economic and social development. In India, though women are playing key role in the society, still their entrepreneurial potential has not been properly tapped due to their lower societal status. In Tamil Nadu specifically in the coastal belt of the Kanyakumari District, women are something like the waves of the sea. They enter into the new venture very forcefully like the waves. At the same time, like the waves go back into the sea, the women have also withdrawn from the venture if they did not get any support. In order to fill eyes of the public regarding various impacts of women entrepreneurship, the present study “**Impact of Entrepreneurship in the Empowerment of Women in Indian Coastal Belt**” is done to know in what ways the Entrepreneurship help the women to empower in the coastal belt, in various dimensions viz; empowerment in society, business, financial empowerment, empowerment in the family and personal empowerment. On the basis of the study, some suggestions are given to encourage the spirit of women entrepreneurship to become successful entrepreneurs which in turn empower the women and India at large.*

Key words: *women entrepreneurship, women Empowerment, social empowerment, financial empowerment sustained economic development, Indian Coastal Belt,*

INTRODUCTION

“The strength of a chain is the strength of its weakest link”-the saying says. This is applicable to a society where women are treated as the weakest links, which must be strengthened for strengthening not only the society but nation as a whole and it is possible only through women empowerment. Nehru said, “Women should be uplifted for the upliftment of the society and nation” (Leela Menon, 2004). Swami Vivekananda said, “there is no chance for the welfare of the world unless the condition of the women is improved” (Yojana, August 2001). This, shows that all great leaders of our nation agrees that the women empowerment plays a vital role in the progress of family,

community, nation and the world as a whole. The word “empowerment” means “giving power”. International Encyclopaedia (1999) defines power as “having capacity and the means to direct one’s life towards desired social, political and economic goal or status”. Dreze and Sen (1995) have described women empowerment as “ability to define self interest and choice, and consider woman as not only able but also entitled to make choices”.

Historically, the women for long period have been identified with silence, suffering, deprivation, discrimination and marginalization. But in India even from Vedic periods, women had been given much respect and they had equal rights with men in all fields. Later on, it was slowly deteriorated and now we are witnessing that they are being harassed in all areas by all. During the early decades of planning, women role in economic activity was not given much importance. But the 6th Five-year plan (1980-85) had valid special emphasis on the issue of women entrepreneurship. The recent study of UNO revealed that women make up half of the total population and contribute 2/3 of the working hours and yet received only one-tenth of the world income. ‘The international center for Research on women’ estimates that 36 % of the third world populations, small entrepreneurs are women. In developing countries, many women are engaged in agriculture and allied activities. In foreign countries, the female entrepreneurs assume entrepreneurship either as heirs or founders, who dissatisfied with their bosses, start their own ventures.

STATEMENT OF THE PROBLEM

Understanding their own rights and responsibilities, ability to withstand the gender discrimination, acquiring the high degree of self-confidence and self-reliance and a sense of independence to establish themselves with greater autonomy are some of the features of women empowerment. It is making women better half. It questions the conventional algorithms and interactions of influence. It wants to abolish all discrimination based on sexual orientation in all social systems and frameworks. It assures the involvement of women in both private and public policy and decision-making processes. It means revealing the unequal influence of gender and social ties that already exist. Women's empowerment allows them ready to face life's obstacles, to tackle weaknesses, impairments and differences. Simran Ablaze (2017) states that "the empowerment of women allows women in all spheres of life to understand their full identities and powers.' It provides additional access to information and tools, greater decision-making flexibility and greater capacity to manage their activities and (Shabeer Ahmed 2016). It exists within the social, emotional, political, educational, family and economic realms and at different levels such as individuals, groups and societies. It is a continuing complex process that strengthens the capacity of women to change the systems and attitudes that hold them subordinate. It is a cycle of consciousness and power building. But empowering women in real world are the millions of questions under scrutiny in this paternal community.

Even though women constitute approximately 50 percentage of the total population, the entrepreneurial world is still a male dominated one. Most of women prefer to become employees because of the general attitude of the society about women is that they are makers of pickles, masalas and other household activities. But today, women have broken the traditional barriers and attaining success in almost all the fields and come forward to take risk and face the challenge in the environment as entrepreneurs. Economic compulsion has made more young girls to take up entrepreneurship. It is their experience in work, education qualification and urbanization are some of the factors that influence the women to become entrepreneurs. But the society's opinion is that the unmarried women are not suitable for entrepreneurship as their future is not in their hands but their husbands.

Women entrepreneurs face difficulties in getting finance which is a critical resource for their new venture. They believe that lending practices of bank and government fund agencies are too restrictive for them. Bank has also a negative attitude towards women entrepreneurs. So, the women usually use their own personal savings to start their business. While women are equally eligible as men to succeed as entrepreneurs, they suffer from two distinct disadvantages as opposed to men, namely lack of confidence in their own abilities and lack of trust in women's capacity in society. In this context, the researcher wants to probe into the fact that to what extent the Entrepreneurship empowers women in the Indian coastal Belt with special reference to Kanyakumari District in terms empowerment in Society, Business, Finance and in the Family and Personal Empowerment.

REVIEW OF LITERATURE

In different studies, women's empowerment has been defined in different manners. **Meenu Maheshwari and Priya Sodani (2017)** opined that the women entrepreneurship is an important tool in promoting women empowerment. Developing women as entrepreneur will uplift their social and economic status and multi-faced socio-economic benefits of the country too. **Ray, et al. (2012)** have recorded the incidence of distinct sorts of lifetime' violence towards the ladies (VAW) under reproductive age in two city wards in Siliguri Municipal Corporation. They have found that greater than 50% of sample respondents had ever confronted physical violence. They have concluded that the women empowerment is the only remedy for this type of crisis. **Anita Tripathy Lal's (2012)** main objective is to analyse the development of women entrepreneurs during pre-independence, post independence period, post-liberalization and post global recession period in India. He has made both the quantitative and qualitative analysis on the reasons for the women to enter into their start-ups. He concluded with the remarks of to what extend the various systems in India can further gear up the conducive ecosystem for the development of women entrepreneurs in India. **Nimalathan et.al ;(2010)** strongly argued that the women entrepreneurship is the instrument for women empowerment which leads to self-

fulfilment. They opined that the role of women as business leaders is gradually increasing across the globe. They have concluded that women are aware of where they are going, what their status, position and existing rights in the society. They are becoming more empowered through business ownership both personally and economically. **Janssens (2010)** has systematically investigated the quantitative effect of empowerment program viz; the Mahila Samakhya Program in Bihar, India on social capital. He has empirically found that the Mahila Samakhya Program have improved the nature of business enterprise, level of confidence and empowerment of women. The article of **Rocca, et al. (2008)** have studied the empirical relationships between women's empowerment and physical domestic violence among young married women residing at the slums area of the city of Bangalore. In order to explore the determinants of domestic violence against women this study has applied the unadjusted and adjusted multivariable logit regression model. They have found that women in love marriages contrasted with the women in arranged marriages have more experience of domestic violence. **Schaedel, et al. (2007)** has discussed the role of mother's empowerment in advancing the education of their children under the School Family Partnership program (SFP) in Israel. This study has reported that women's empowerment indicating the involvement and familiarity with the SFP program is suitable for student's achievement. **Kishor(1997)** has conceptualized empowerment in terms of 'control' by which women would be able to access information, take decision and act in their own interest or for their dependents. **Dreze and Sen (1995)** have proposed to reduce gender biasness in mortality rate and fatality rates, in access to education and professional training, in employment, in the ownership of property and in household work and decision making to improve the level of women's empowerment. Though many articles discuss the factors influencing and address the problems faced by women entrepreneurs and empowering women through entrepreneurship, no articles specifically discuss about coastal women who are mainly financially poor, illiterates, highly suppressed and are selling sea foods for their livelihood. So the said topic has been chosen to what extend and which areas the entrepreneurship helps to empower them.

OBJECTIVES OF THE STUDY

The objective of the study is to assess the impact of entrepreneurship in the empowerment of women in Indian coastal belt and to offer suggestions to all stakeholders for promoting women entrepreneurs in general and Indian Coastal Belt in particular

RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. For this empirical study, a statistically significant sample of 550 from 47 coastal villages (total number of villages 63) in Kanyakumari District has been selected using stratified random sampling techniques. The entire women entrepreneurs in this study area have been divided into three strata as Manufacturing, Trading and Servicing based on the nature of business which is further sub divided

into 26 categories. They are Tailoring, Ornaments Making, Beauty Parlour, Driving School, Dance School, Pickle Making, Computer Lab, Candle Making, Daily Money Lenders, Fish Vending, Gold Pledging Agent, Clinical Lab, Garment Seller, Papped Making, Dry Fish Vendors, Medical Shop, Real Estate, Body Fit and Yoga, Flower Vending, Vegetable Vending, Fruits Vending, Snacks Vending, Soap and Phenol Making, Stationery Shop, Fancy Store and Fishing instrument Shop.

This study made use of both primary and secondary data. Primary data has been collected through self prepared interview schedule and through conversation with respondents. The secondary data has also been collected from the records of official publications of the government of India, Government of Tamil Nadu, Kanyakumari district Handbook, books, periodicals, reports and the internet to strengthen the background of the study. Also, the study has been conducted for a period of four months from November 2019 to February 2020.

To fulfil the aforesaid objectives, various tools viz; Simple percentage, mean, standard deviation, ANOVA, Chi square test, Correlation and regression have been used.

Results and Discussions

Table No.1 Distribution of respondents based on Nature of business

Variables	Name	Frequency	Percentage (%)	Percent (%) with Grand Total
Servicing	Driving School	7	3.78	1.27
	Beauty Parlour	29	15.68	5.27
	Dance School	10	5.41	1.82
	Computer Education	27	14.59	4.91
	Daily Money Lenders	22	11.89	4.00
	Gold Pledging Agent	16	8.65	2.91
	Clinical Lab	25	13.51	4.55
	Medical shop	30	16.22	5.45
	Real Estate	9	4.86	1.64
	Body Fit and Yoga	10	5.41	1.82
	Total	185	100	33.64
Trade	Fish vender	76	31.02	13.82
	Garment Seller	38	15.51	6.91
	Dry fish vender	43	17.55	7.82
	Flower Vender	14	5.71	2.55
	Vegetable Vender	19	7.76	3.45
	Fruits Vending	14	5.71	2.55
	Stationery Shop	18	7.35	3.27
	Fancy Store	17	6.94	3.09
	Fish Instrument Shop	6	2.45	1.09
	Total	245	100	44.55
Manufacturing	Tailoring	23	19.17	4.18

	Ornament Making	21	17.50	3.82
	Pickle Making	16	13.33	2.91
	Candle Making	23	19.17	4.18
	Papped Making	15	12.50	2.73
	Snacks Making	12	10.00	2.18
	Soap and Phenol	10	8.33	1.82
	Total	120	100	21.82
Grand Total		550		100

Source: Primary Data

Table No: 1 show that out of 550 women entrepreneurs, majority 44.55% are traders, followed by 33.64% servicing entrepreneurs and the least of 21.82% are manufacturing entrepreneurs. Among trading entrepreneurs, the highest of 31.02% are fish vending followed by 17.5% are dry fish vending. Among the entrepreneurs carrying service business, majority of them are running medical shop (16.22%) followed by beauty parlours 15.68%. In manufacturing entrepreneurs, majority 19.17 % of them are tailors and candle making, followed by ornament making 17.5%. From this it can be inferred that the trading business is more familiar among women entrepreneurs rather than carrying out processing and manufacturing units.

Impact of Entrepreneurship in the Empowerment of Women in Coastal Belt

Empowerment is a multidimensional process which enables individuals or a group of individuals to realize their full identity and powers in all spheres of life. It gives a person a freedom in decision making. Empowerment in society, business, financial decision, family and the personal empowerment are the different aspects where the researcher considered while analysing the empowerment of the women entrepreneurs in the coastal belt.

Table No: 2

Empowerment of Women

S. No	Empowerment in	Variables		Not at all Important	Unimportant	Neutral	Important	Very Important	Total	Mean	S.D
1	Society	Holding positions and responsibilities in the community	Frequency	28	76	134	297	15	550	3.35	0.93
			%	5.1	13.8	24.4	54	2.7	100		
		The influences of social stigma on opportunities for women to work	Frequency	28	76	120	326	0	550	3.35	0.9
			%	5.1	13.8	21.8	59.3	0	100		
		Increased respect in the society	Frequency	28	67	62	373	20	550	3.52	0.93
			%	5.1	12.2	11.3	67.8	3.6	100		

		Membership in the community	Frequency	28	41	164	317	0	550	3.4	0.83		
			%	5.1	7.5	29.8	57.6	0	100				
		Ability to resolve conflict in the society	Frequency	28	130	315	77	0	550	2.8	0.73		
			%	5.1	23.6	57.3	14	0	100				
		Being invited to social occasions	Frequency	28	124	78	320	0	550	3.25	0.97		
			%	5.1	22.5	14.2	58.2	0	100				
2	Business	Dare to buy and sell the product at any time in the market	Frequency	0	20	15	325	190	550	4.24	0.67		
			%	0	3.7	2.7	59.1	34.5	100				
		Holding the voice in the common market	Frequency	10	52	41	371	76	550	3.82	0.85		
			%	1.7	9.5	7.5	67.5	13.8	100				
		Dare to compete in the market field	Frequency	10	34	38	389	79	550	3.89	0.78		
			%	1.8	6.2	6.9	70.7	14.4	100				
		Attending business meeting	Frequency	21	28	10	370	121	550	3.98	0.88		
			%	3.8	5.1	1.8	67.3	22	100				
		Being asked for advice by other entrepreneurs	Frequency	10	40	48	395	57	550	3.81	0.78		
			%	1.8	7.3	8.7	71.8	10.4	100				
		3	Financial Decision	Financial stability	Frequency	0	0	93	415	42	550	3.9	0.48
					%	0	0	16.9	75.5	7.6	100		
Independent income	Frequency			0	0	8	416	126	550	4.21	0.44		
	%			0	0	1.5	75.6	22.9	100				
Independent investment decision	Frequency			0	15	111	419	5	550	3.75	0.5		
	%			0	2.7	20.2	76.2	0.9	100				
Having own saving	Frequency			0	0	8	433	109	550	4.18	0.42		
	%			0	0	1.5	78.7	19.8	100				
Dare to financial network	Frequency			0	0	38	448	64	550	4.04	0.42		
	%			0	0	6.9	81.5	11.6	100				
4	Family			Better livelihood	Frequency	0	0	257	247	46	550	3.61	0.63
					%	0	0	46.7	44.9	8.4	100		
		Increased control	Frequency	0	0	107	400	43	550	3.88	0.5		

		over family finances	Frequency								
			%	0	0	19.5	72.7	7.8	100		
		Making decisions with male household members	Frequency	0	15	100	401	34	550	3.82	0.56
			%	0	2.7	18.2	72.9	6.2	100		
		Responsibility of the family	Frequency	0	0	18	317	215	550	4.35	0.54
			%	0	0	3.3	57.6	39.1	100		
5	Personal Empowerment	Self confidence	Frequency	0	0	0	242	308	550	4.56	0.49
			%	0	0	0	44	56	100		
		Decision making	Frequency	0	0	25	322	203	550	4.32	0.55
			%	0	0	4.5	58.5	36.9	100		
		Increased control over the family	Frequency	0	0	23	328	199	550	4.32	0.54
			%	0	0	4.2	59.6	36.2	100		
		Courage to face situations in the society/business	Frequency	36	15	166	283	50	550	3.53	0.93
			%	6.5	2.7	30.2	51.5	9.1	100		

Source: Primary Data

The table No: 2 shows that out of 550 respondents 67.8% of them are opined that the entrepreneurship ‘increased respect towards women from the society’ and 21.8% of them responded as ‘influence of social stigma on opportunities for women to work’. 71.8% of the respondents that they are asked for advice by other entrepreneurs’ and 70.7% of the respondents responded that they are ‘Dare to compete in the market field’ with respect to empowerment in Business. As far as financial empowerment, 81.5% of the respondents are ‘Dare to have financial network’ and 78.7% of the respondents are ‘Having their own saving’

76.2% of the respondents have the guts to independent decision regarding investment’, 75.6% of the respondents ‘Having an independent income’, 75.5% do have ‘Financial stability’. With regard to empowerment in family, 72.9% of the respondents are ‘Making decisions with male household members’, 72.7% of the them are having ‘Increased control over family finance’. As far as personal empowerment, 59.6% of the respondents are having ‘Increased control over the family’, 58.5% of the them are having ‘Decision making power’, 56% of the respondents are of the opinion that they have ‘Self-confidence’ and 51.5% of the respondents have the ‘Courage to face situations in the society/business’.

Table No: 3
Relationship between Personal factors and overall women empowerment

Variables		Women Empowerment		
		Mean	S.D	Frequency
Age in years	Up to 35	97.33	4.77	40
	36-45	95.74	5.66	207
	46-55	91.78	10.01	186
	56-65	83.62	10.76	94
	66-75	84.74	11.83	23
Total		91.99	9.71	550
Educational Qualification	Uneducated	82.28	10.47	92
	Primary School	87.97	10.47	109
	Secondary School	93.98	6.72	127
	College Level	96.67	5.89	128
	Diploma/Technical	97.05	4.53	94
Total		91.99	9.71	94
Marital Status	Unmarried	88.30	5.19	23
	Married	93.77	8.99	401
	Widow	86.86	10.87	109
	Divorce	87.82	9.71	17
Total		91.99	9.71	550
Types of Family	Joint Family	89.04	11.52	161
	Nuclear Family	93.21	8.57	389
Total		91.99	9.71	550
Monthly Income from Business	Up to Rs.20000	85.71	8.60	55
	Rs.20001-40000	88.38	11.03	160
	Rs.40001-60000	93.71	8.68	207
	Rs.60001-80000	96.25	6.63	119
	Above Rs.80000	98.44	5.90	9
Total		91.99	9.71	550
Family Annual Income	Up to Rs.1 lakh	82.94	11.70	33
	Rs.1-2 lakhs	86.89	10.23	133
	Rs.2-3 lakhs	90.20	9.22	164
	Rs.3-4 lakhs	97.05	5.26	150
	Above Rs.4 lakhs	99.26	4.37	70
Total		91.99	9.71	550

Source: Primary Data

The differences in the mean score were tested by framing the Null hypothesis as

Ho: The mean scores of overall empowerment do not differ significantly among the personal factors of women entrepreneurs

Table No: 4
ANOVA Table showing the significant difference between personal factors and Overall
Empowerment score

Variable	Group	Sum of Squares	df	Mean Square	f-test	t-test	Table value	Sig
Age	Between Groups	11863.069	4	2965.767	40.540		3.354	**
	Within Groups	39870.815	545	73.157				
Total		51733.884	549					
Educational Qualification	Between Groups	16149.393	4	4037.348	61.835		3.354	**
	Within Groups	35584.491	545	65.293				
Total		51733.884	549					
Marital Status	Between Groups	4765.302	3	1588.434	18.465		3.818	**
	Within Groups	46968.582	546	86.023				
Total		51733.884	549					
Types Family			548			4.668	2.585	**
Monthly Income From Business	Between Groups	7409.770	4	1852.443	22.777		3.354	**
	Within Groups	44324.113	545	81.329				
Total		51733.884	549					
Family Annual Income	Between Groups	14233.392	4	3558.348	51.714		3.354	**
	Within Groups	37500.492	545	68.808				
Total		51733.884	549					

** significant @ 1% level

The ANOVA result shows that the calculated values F-ratio are higher than the table values of all personal factors. Hence the null Hypothesis is rejected. So there is significant difference in the mean scores of women empowerment and personal factors viz; age group, Educational Qualification, Marital Status, and Monthly Income from business and Family Annual Income. From this it is inferred that the age group of up to 35 years, Diploma and technical degree holders, married respondents, respondents having monthly income from business of above Rs.80, 000 and family income of above Rs.4,00,000 are highly empowered overall compared to other categories of respondents. The t-test also shows that the women entrepreneurs from nuclear family are highly empowered than that of from joint family as the critical value is higher than the table value

Table No: 5
Relationship between entrepreneurial factors and overall empowerment score

Variables		Women Empowerment		
		Mean	S.D	Frequency
Initial Capital Investment in Business	Up to Rs.1 lakh	86.07	10.52	215
	Rs.1 – 2 lakhs	89.22	8.43	58
	Rs.2 – 3 lakhs	95.86	5.87	29
	Rs.3 – 4 lakhs	93.34	5.79	41
	Rs.4 – 5 lakhs	97.95	5.49	55
Total		91.99	9.71	550
Sources of Capital	Saving of FD	88.62	.92	21
	Pledging Ornaments	88.79	8.63	145
	Family Members	84.66	9.20	38
	Husband	84.22	10.78	18
	Loan	94.83	9.47	315
	Friends	96.31	2.29	13
Total		91.99	9.72	550
Profit Per Month	Up to Rs.10000	85.63	10.15	86
	Rs.10001-20000	90.67	9.92	287
	Rs.20001-30000	97.09	5.87	170
	Rs.30001-40000	100.00	4.90	7
Total		91.99	9.71	550
Years of experience in the field/business	6 months to 1 year	84.67	4.92	12
	1 year to 3 years	89.14	10.12	65
	4 years to 5 years	94.05	6.71	94
	Above 5 years	92.19	10.17	379
Total		91.99	9.71	550
Hours of work per day	8-9hrs	96.59	5.69	17
	10-11hrs	94.61	5.80	84
	12-13hrs	94.55	7.04	133
	14-15hrs	91.75	9.18	218
	Above 15hrs	85.98	13.72	98
Total		91.99	9.71	550

Source: Primary Data

The differences in the mean scores between entrepreneurial factors and overall empowerment score were tested by framing the Null hypothesis as

Ho: The mean scores of overall empowerment do not differ significantly among the entrepreneurial factors of women entrepreneurs

Table No: 6
ANOVA Table showing the significant difference between entrepreneurial factors and Overall Empowerment score

Variables	Group	Sum of Square	df	Mean Square	f-test	Table Value	Sig
Initial Investment in Business	Between Groups	16221.685	5	3244.337	49.600	3.051	**
	Within Groups	35512.198	544	65.280			
Total		51733.884	549				
Source of Finance	Between Groups	7642.043	5	1528.409	18.857	3.051	**
	Within Groups	44091.840	545	81.051			
Total		51733.884	550				
Profit Per Month	Between Groups	8859.742	3	2953.247	37.609	2.621	**
	Within Groups	42874.141	546	78.524			
Total		51733.884	549				
How long you are in this Field	Between Groups	1587.790	3	529.263	5.763	3.818	**
	Within Groups	50146.094	546	91.843			
Total		51733.884	550				
Hours to work	Between Groups	5358.215	4	1339.554	15.742	3.354	**
	Within Groups	46375.669	545	85.093			
Total		51733.884	549				

The table no: 5 show that the calculated values F-ratio are higher than the table values of all entrepreneurial factors. Hence the null Hypothesis is rejected. So there is significant difference in the mean scores of women empowerment and entrepreneurial factors viz; Initial Capital Investment in Business, Sources of Capital, Profit Per Month, Years of experience in the field/business and Hours of work per day. From this it is inferred that the Women entrepreneurs having Initial Capital Investment in Business Rs.4 – 5 Lakhs, sources of capital from friends, profit per month of Rs. 30001 to 40000, 4 -5 years of experience in business and 8 hours to 9 hours of work per day in business are highly empowered compared to other groups.

FINDINGS and SUGGESTIONS

The women entrepreneurs are broadly categorized into three groups based on the nature of the business viz: Servicing, Trade and Manufacturing. Majority of the women entrepreneurs are doing trading business and that to 13.82% of the total respondents' of 550 are fish vendors followed by dry fish vendors (7.82%), at the same time Fish Instrument trading is the least activity (1.09%).In servicing activity, medical shop (5.45), Beauty Parlour (5.27) is highly preferred and Real Estate (1.64),Driving School (1.27) least preferred and in case of manufacturing activities, Tailoring (4.18) and candle making (4.18) have highly preferred and Soap and Phenol manufacturing (1.82) are least preferred by women entrepreneurs which shows that the capital investment and educational level plays a vital role in deciding the nature of business selected by the women entrepreneurs. Social

respect, mutual respect, consideration and consultation by fellow entrepreneurs, dare to compete in the market and strong financial network, financial decision making and control in family because of own savings and increased self confidence to face any situations in the society are some of the empowerments the women entrepreneurs are enjoying

For the further empowerment and development of women entrepreneurs in small-scale business in general and Kanyakumari District in particular, some suggestions are given to consider: Kanyakumari is reported as the district with highest literacy rate of 91.7% as against the state literacy rate of 80.1 as per census 2011. The urban female literacy rate is 90.1% and the rural literacy rate is 89.2%. At the same time the unemployment rate also high. Majority of the unemployed educated belongs to 20-29 age group one study says. So more attention should be given by reorienting the educational system, curriculum change and women entrepreneurial development cell in educational institutions are the need of the hour. The state Tamil Nadu is ranked as first among Indian states in unemployment rate with 7.6%. The rural unemployment rate is 7.9% as against the urban rate of 7.2%. The rural female unemployment rate is 6.1% (As per the report of Times of India dated 14th February 2020) where Kanyakumari is one of the districts in Tamil nadu. So, the Government should come forward to encourage agro based and ocean-based industries and extends financial aid to coastal and rural Kanyakumari.

Since most of the small-scale business in Kanyakumari district is unregistered and unorganized, steps should be taken by the Government of India and Tamil nadu to make it compulsory to register all small-scale business units with respective District Industries Centre. This will help the women entrepreneurs to focus on bank loan instead of depending on friends and family.

The share of small-scale units run by women entrepreneurs in the total small-scale units functioning in Kanyakumari District is very poor. Hence, the steps may be taken to involve a greater number of potential women in the field of entrepreneurship not only in small scale units as sole trade and partnership concerns but as starting joint stock companies to avail the advantages of large-scale operation.

Parents of unmarried potential women entrepreneurs should prefer spending money on setting up a business rather than giving preference to their marriage. Full co-operation of family members and less burden of household work will prove to be immensely useful. Since The women entrepreneurs are overloaded with plenty of works at home as well as in the business, they are not getting enough time to rest. So, the family members should take care of them to take enough rest. To empower themselves at large, they should themselves equipped with professional and technical knowledge to improve their business.

CONCLUSION

In India, women population consists nearly 50% of total population. Women population is reservoir of human resources, which is not yet tapped properly. Potentiality of women is unnoticed & unutilized in society. Mahatma Gandhi says “...India lives in her seven hundred thousand villages...”and the soul of India lives in her villages. According to Gandhi, our country India itself is a woman. So she should be empowered. Empowerment of India depends mainly on empowerment of women. Unfortunately, it is least understood. Entrepreneurship is a vehicle of women empowerment which is very much important today. Entrepreneurship helps women entrepreneur economically independent. When a woman become economically independent, she achieves equal status in society with men. Empowerment is about people-both men and women-taking charge of their lives: becoming conscious of their own circumstance and status, establishing their own goals, creating room for themselves, learning skills, developing self-confidence, solving problems and cultivating self-reliance (Danjuma 2008). It's not just a social and political mechanism, it's also an individual mechanism-and it's not just a process but also an result. Outsiders can't empower women: only women can empower themselves, make decisions or speak for themselves (Arockia Maria Michealraja). NGOs, and government agencies, however, should promote mechanisms that increase the self-confidence of women, improve their self-reliance, and help them set their own agenda. This, in the ultimate run will lead to poverty reduction, minimizing the problem of unemployment, and increase the standard of Indian living.

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