



A Study On Micro Business Startups Of Women Entrepreneurs In Tamil Nadu

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Abstract

The Indian government has supported micro business start-ups for women entrepreneurs in the country and has implemented various programs and initiatives to promote women entrepreneurship and innovation. The government's support has been instrumental in helping start-ups grow and scale up their businesses. The government's initiatives have helped to create a conducive environment for the micro business startups to flourish in the country. The government's support has helped micro business start-ups of women entrepreneurs to access capital, mentorship, and other resources. The government's programs have also helped create awareness about start-ups and entrepreneurship. The government's support has been crucial in helping startups grow and scale up their businesses. This study is based on primary data. The convenient sampling technique was adopted for collecting data from respondents. The primary data were obtained from the women entrepreneurs engaged in micro business start-ups through interview. Percentage analysis was used to complete the analysis of collected data. The objectives of the study are: 1.to study the performance of the micro business start-ups of women entrepreneurs 2.to study identify the problems faced by the women entrepreneurs in micro startups. 3.to give suitable suggestions based on the outcome of the findings.

Key words: *Micro Business, Start- ups and Women Entrepreneurs.*

Introduction

The Indian economy relies heavily on small enterprises. According to the MSME report, India has over 36 million small companies that employ over 80 million people. Small enterprises account for over **8%** of GDP, **45%** of overall industrial production, and **40%** of India's exports. Small enterprises make a significant contribution to India's economy, and the government supports them through a variety of subsidy schemes and initiatives.

A micro enterprise is a small firm that sells goods and/or services in a specific geographic area or market. It normally employs less than ten people and is geographically limited. A micro business usually starts with some type of funding, such as micro credit or micro finance. Micro Businesses are typically associated with developing countries and economies, such as India. There is a labour shortage in the formal sector, and Micro-Firms are attempting to fill the void. They benefit the economy by not just producing jobs, but also by cutting manufacturing costs, rising purchasing power, and facilitating transactions. Such businesses also have the potential for long-term success. They contribute to the filling of a critical gap in developing economies¹.

Objective of Micro Business Startups

1. Micro enterprise provide good job to women job seekers with low resources and investment.
2. Micro enterprise stimulates trade and industry and contributes to the growth of economy.
3. Micro enterprise try to improve the living standards of the women entrepreneurs.
4. Indian Government had already introduced many programmes to facilitate easy conduct of business.
5. Micro business start-ups efficiently fills the gap in underdeveloped economies and in better utilization of India's natural resources.

Advantages of Micro Business Startups

1. Assist in the growth of individuals
2. Creates job opportunity for rural women
3. Government subsidy provided to entrepreneurs for startups
4. Assist in raising of living standard of rural women
5. Helps in development of backward and rural areas.

The Start-up India Initiative

The Start-up India Initiative is a government program launched in 2016 to support the growth of the start-up ecosystem in India. The program has a few components, including providing funding and incubation support to stratus and creating a favourable regulatory environment. The program has attracted many startups to India and has been a key driver of the country's economic growth.

The Startup India Initiative has been applauded by many in the startup community, as it has helped to level the playing field for Indian start-ups. The program has also been successful in creating jobs and driving innovation².

Review of Literature

1. Ashish, Mathur (2011) the review mentioned below helps us to understand the Challenges, policies and future prospects that can contribute towards achieving development for women entrepreneur. The present study is maiden attempt to analyse. The women entrepreneurship and other related factors to it. The following sections take reference of the relevant works that can help quantify and measure the challenges and opportunities for further research³.

2. Vaidivu & Devipriya (2013) studied on the Problems of Women Micro level Business Startup by the way of primary data of 50 respondents of Tirupur District and revealed from the study that most affecting motivational factor are Need of money, Help the Family, Challenge, try something on one's own, hobby/special interest Family/Spouse Had business and also money motive⁴.

3. Anjali Singh (2014) noted that in some cases, women have become the main Breadwinners. Another explanation for the increased prominence of this motive is that the number of single mothers has been increasing, and many of these do not have any Means of earning their livelihood other than self-employment. Women have reported that they get respected and trusted by husbands and others because they are self Employed. III⁵.

Statement of the Problem

The problem area of this study is to study the performance of the micro business startups of the women entrepreneurs in Tamil Nadu and to identify the problems faced by the women entrepreneurs in taking up the Micro business.

Objectives of the Study

The objectives of the study are:

1. to study the performance of the micro business start-ups of women entrepreneurs
2. to study identify the problems faced by the women entrepreneurs in micro startups.
3. to give suitable suggestions based on the outcome of the findings.

Methodology of the Study

1. Research Design

Research design is the detailed plan of conducting a research study. Descriptive research design has been used in the study.

2. Data Collection

Primary sources of data collected through interview & secondary source from journals and website.

3. Sample Area

The data has been collected from the various women entrepreneurs engaged in micro business startups of different districts of Tamil Nadu

4. Sampling Size and Technique

Simple convenient random sampling technique is used to collect data from 10 respondents engaged in micro level business of different districts of Tamil Nadu

5. Tools and Techniques used for Analysis

Tools used for the study were Percentage Analysis

Limitations of The Study

The study has got certain limitation of which a few are listed below:

- The results and findings are confined to a limited area that is it covers only the 10 respondents
- The opinions of the respondents may be biased.
- Time and resource constraint

Analysis and Interpretation

Table - 1
Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage
Married	9	90
Unmarried	1	10
Total	10	100

Source: Primary Data

The above table shows that among the 10 respondents 90 per cent of respondents were between married and 10 per cent of respondents were unmarried. It is obvious that most of the respondents were married.

Table – 2
Type of Micro Business Startups of the Respondents

Type of Micro Business	No. of Respondents
Carnation Flower Cultivation	1
Bakery	1
Fancy metal ornaments	1
Masala Powders	1
Terracotta Ornaments	1
Ayurveda oils	1
Trading Soap & Pooja items	1
Coffee Powder , Chocolates, Honey & Essential Oils	1
Herbal Hair oil	1
Instant Badam Mix	
Total	10

Source: Primary Data

The table shows that respondents were engaged in different type of entrepreneurial activity. Women entrepreneurs had started their business by investing their own money and by getting loan from the banks and Government. These entrepreneurs can be given training to market the products produced in the startups under the rural transformation programme.

Table – 3
Loan Availed details of Respondents

Status of Loan Availed	No. of Respondents	Percentage
Loan availed	7	70
Loan not availed	3	30
Total	10	100

Source: Primary Data

The above table shows that 70 per cent of respondents have availed loan for business startups and 30 per cent of respondents not availed loan for carrying out the business start-ups. It is inferred that most of the respondents have availed for business startups.

Table - 4
Loan availed by the respondents from the Banks and under different schemes of the Government

Source of Loan	No. of Respondents	Percentage
Banks	2	29
Vaazhndhu Kaattuvom Project	3	43
Pradhan Mantri Mudra Yojana (PMMY)	1	14
Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)	1	14
Total	7	100

Source: Primary Data

Table shows that respondents have availed loan from banks and under different schemes of the Government. 43 per cent of respondents have availed loan under Vaazhndhu Kaattuvom Project, 29 per cent have availed loans from banks, 14 per cent of each have availed loan from Pradhan Mantri Mudra Yojana (PMMY) and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME).It is inferred that most of the respondents have availed loan from Vaazhndhu Kaattuvom Project.

Table - 5
Annual Income from the Micro Business of Respondents

Income	No.of Respondents	Percentage
Rs.100000 – Rs.150000	3	30
Rs.150000 – Rs.200000	4	40
Rs.200000 – Rs.250000	2	20
Above Rs.250000	1	10
Total	10	100

Source: Primary Data

Annual income of the respondents shows that 40 per cent of respondents were in the income range of Rs.150000 – Rs.200000 , 30 per cent of respondents were in the income range of between Rs.100000 and Rs.150000 ,20 per cent of respondents were in the income range of between Rs.200000 and Rs.250000,10 per cent of respondent's income were in the income range of Above Rs.200000. Most of the respondents were in the income range of Rs.150000 – Rs.200000. It is obvious from the above table that women entrepreneurs annual income have increased drastically after involving in micro business startups.

Table - 6
Problems Faced in the Micro Business Startups by the Women Entrepreneurs

Problems	No. of Respondents	Rank
Problem in marketing, packing and labelling of the products	7	III
Problem in identification of Unique Selling Point (USP) for sale of products	8	II
Lack of knowledge in the technology	3	VI
Need of guidance to avail financial assistance	10	I
Lack knowledge in digital marketing	5	IV
Lack of guidance in obtaining certification for the product produced	4	V

Source – Primary Data

In ranking the problems faced by the women entrepreneurs in the micro business start-ups need of guidance to avail financial assistance ranks first ,problem in identification of Unique Selling Point for sale of products ranks second, problem in marketing, packing and labelling of the products ranks third, lack of knowledge in the digital marketing ranks fourth, lack of guidance in obtaining certification for the product produced ranks fifth, lack of knowledge in the digital technology ranks sixth. Government can help the women entrepreneurs to overcome the above problems.

Suggestions

- Women entrepreneurs lack in the knowledge of digital marketing, packaging, labelling and in identification of unique selling point for the products produced.
- Government and Banks can provide financial assistance for working capital once after starting of business.
- Periodical training and workshops can be conducted for the women entrepreneurs in use of technology in the business start-ups.
- State Government under rural transformation programme can organize workshops for offering guidance in obtaining certificate for the product produced in business startups.

Conclusion

Government has provided mentorship and incubation support to micro business startups through various initiatives. This helps startups to get guidance from experienced entrepreneurs and access resources but women entrepreneurs are unaware because they are all located in the rural areas. Government may extend additional support and guidance to rural women entrepreneurs. The government's initiatives have helped create a conducive environment for startups to flourish in the country.

References

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