

ECONOMIC IMPACT OF WOMEN ON SELF EMPLOYMENT WITH SPECIAL REFERENCE TO KOVILPATTI TALUK OF THOOTHUKUDI DISTRICT

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ABSTRACT

In today's India, women's economic empowerment is the most important first step toward equality. Although the female population in the Thoothukudi district is larger than the male population, women remain further behind men in terms of literacy and employment. As a result, this study aims to examine the economic impact of women who work for themselves in the Kovilpatti Taluk in Tamil Nadu's Thoothukudi district. This inquiry relies on both primary and secondary data. A sample of 120 self-employed women is chosen for the study by adopting a simple random sampling method. The secondary data composed from the Directorate of Economics and Statistics, books, magazines, journals, RBI Bulletins, NABARD's Annual Reports, District Collector Office, Thoothukudi, Labour Welfare office, ILO, Ministry of Labour and Employment, NSSO, District Statistical reports census reports, theses, and websites. The field survey was conducted from March 2021 to September 2021 to collect primary data. The mean, standard deviation, 't-test and Garrett's ranking statistical tools were used to analyse the primary and secondary data. The study reveals the monthly income of the respondents before and after employment. Before employment, 26.67 percent of the respondents had a monthly family income of less than Rs.10 000, whereas, after employment, 20.00 percent of the respondents had a monthly household income of less than Rs.10 000. 47.50 percent of the respondents had a monthly income between Rs.10, 001-15,000 before employment, which decreased by 37.50 percent after employment. 18.33 percent, 5.83 percent and 1.67 percent of the respondents had monthly family income between Rs.15, 001-20,000, 20,001-25,000 and above Rs.25, 000 respectively before employment. However, it increased to 23.33, 11.67 and 7.50 percent after employment.

Keywords: self-employment, self-earnings, empowerment, entrepreneurship, economic impact.

INTRODUCTION

Women must play a critical part in the success of any economy. The majority of the impoverished are women, who make up half of the global population. A growing percentage of households rely solely or primarily on their female members. Poverty affects women more than it does males. Although money donated to men may not benefit the family, research has shown that money managed by women is better utilised. Women must be included in the creation and implementation of projects to enhance the living conditions of the impoverished for them to be successful. In the country's development plan, women's socio-economic empowerment is reflected.

When they contribute to the labour force, they contribute economically to their families to achieve development and sustainability of human rights and improve the quality of life for women, men, families, and communities (ILO, 2007). The core business of running a home and caring for children is seen by many women as a secondary occupation, whereas employment is viewed as an undesirable economic necessity for some of these women (Pramila Kapur, 1970). Women become conscious of their advantages because of their economic independence.

Women's occupational standing has traditionally been strongly linked to the home and family. Because she is financially dependent on her father or husband, she has only a secondary position (Mary Billington, 2010). Progressing the status and position of women at home and in society at large, it is essential to achieve economic independence for women. Freedom depends on economic conditions even more than political. Without self-employment and self-earnings, a woman will be forced to rely on her husband or someone else, and children will never be free (Azad Singh Gulab, 1988). This study examines the economic impact of women who work for themselves in the Kovilpatti Taluk in Tamil Nadu's Thoothukudi district.

OBJECTIVES OF THE STUDY

The specific objectives of the study area:

1. To Study the socio-economic background of rural self-employed women in Kovilpatti Taluk.
2. To find out the motivational factors of the women in self-employment.
3. Measure the income inequality among the respondents before and after employment.
4. Examine the variation in income of the self-employed women.

METHODOLOGY

This inquiry relies on both primary and secondary data. As per the 2011 census, 24,202 women employees in Kovilpatti Taluk. A sample of 120 self-employed women is chosen for the study by adopting a simple random sampling method. Out of these 120 self-employed women, twelve types of self-employed women have been taken for the study. The researcher personally contacted the respondents and filled up the schedules. Thus, the researcher has chosen 120 self-employed women in this Kovilpatti Taluk, and a total of 120 female respondents are the sample for this study. The secondary data was composed of books, magazines, journals, theses, and websites from the Directorate of Economics and Statistics. The field survey was conducted from March 2021 to September 2021 to collect primary data. The mean, standard deviation, 't-test and Garrett's ranking statistical tools were used to analyse the primary and secondary data.

REVIEW OF LITERATURE

Muragan and Dharmalingam (2000) opined that women empowerment through SHGs would benefit the individual women and women groups and the family and community through collective action for development. Empowering is not just for meeting their economic needs but also for holistic social development.

Manimekalei and Rajeswari (2000) examined women's empowerment through rural micro-enterprises in the Tiruchirappalli district of Tamilnadu. Most women are married and engaged in petty business, with the rest distributed across processing, production, and service units. Most of them had primary education, while a few engaged in production units and services, and most of them engaged in petty business are illiterates. The dominant problem reported was a shortage of capital because the sample groups received loans only under SHG through banks. Further, the service units performed better and helped repay the loan on time, whereas the production units failed to generate their capital and affected loan repayment.

Pramilla (2001), in her research, attempted to discuss, analyse, and provide answers to the tough questions of why, despite all the efforts and progress made, there is still so much gender discrimination, and what strategies, actions, and measures should be taken to achieve the expected goal of empowerment. Women's empowerment, she believes, is much more likely to occur if women have complete control over their businesses, which they can sustain financially and managerially without relying on others.

According to Jitendra Ahirrao and Sadavarte (2010), the dual role of women is the most significant constraint for women entrepreneurs, followed by prejudice against women, male

dominance, lack of economic freedom, lack of family encouragement, public relations issues, lack of exposure, lack of risk-bearing capacity, lack of self-confidence, and fear of social security. According to the total number of responses, most entrepreneurs did not know about finance or how to obtain a bank loan. They were hesitant to approach banks to inquire about loans for their businesses.

SOCIO-ECONOMIC CONDITIONS OF THE SAMPLE RESPONDENTS

TABLE 1

AGE-WISE ANALYSIS OF THE RESPONDENTS

Sl. No.	Age (in years)	Number of Respondents	Total
1.	Below 20	6	5.00
2.	20 – 30	20	16.67
3.	30 – 40	26	21.67
3.	40 – 50	52	43.33
5.	Fifty and above	16	13.33
	Total	120	100

Source: Primary data.

Table 1 shows that around 5.00% of respondents are under 20, while 16.67% are between 20 and 30. 30-40-year-olds account for 21.67 percent of responders, while 40-50-year-olds account for 43.33 percent. The age group of 50 years and up accounts for 13.33% of the respondents. The mean age of the respondents worked out to be 39.33 years. Thus, the analysis may conclude that most respondents are 40 to 50 years old.

TABLE 2

EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Sl. No.	Education	Number of Respondents	Total
1.	School Level	57	47.50
2.	College Level	36	30.00
3.	Technical Level	27	22.50
	Total	120	100

Source: Primary data.

From Table 2, it has been revealed that out of 120 respondents, a maximum of 47.50 per cent of respondents have school-level education, followed by 30.00 per cent with college-level education. 22.50 per cent of the respondents have technical level education.

TABLE 3
TYPE OF FAMILY OF THE WOMEN RESPONDENTS

Sl. No.	Nature of Family	Number of Respondents	Total
1.	Nuclear Family	88	73.33
2.	Joint Family	32	26.67
	Total	120	100

Source: Primary data.

It has inferred from Table 3 shows that out of 120 respondents, 88 (73.33 per cent) fitted to the nuclear family system, and the remaining 32 (26.67 per cent) went to the joint family system. It shows a constant decline of the joint family system even in the study area.

TABLE 4
MARITAL STATUS

Sl. No.	Marital Status	Number of Respondents	Total
1.	Married	94	78.33
2.	Unmarried	17	14.17
3.	Widow	9	7.50
	Total	120	100

Source: Primary data.

Table 4 reveals that out of 120 respondents, a maximum of 94 (78.33 per cent) respondents are married, while 17 (14.17 per cent) are unmarried and 9 (7.50 per cent) are widows, respectively.

TABLE 5
NATURE OF EMPLOYMENT

Sl. No.	Nature of employment	Number of Respondents	Percentage
1.	Beauty Parlour	8	6.67
2.	Tailoring	17	14.17
3.	Xerox and DTP	11	9.17
3.	Hotel and restaurant	11	9.17
5.	Petty shop Business	13	10.83
6.	Vegetables stores	15	12.50
7.	Sales of Palm products	5	4.17
8.	Running Grocery Shop	9	7.50
9.	Cloth Business	10	8.33
10.	Dairy, Animal husbandry	8	6.67
11.	Match box	7	5.83
12.	Medical Stores	6	5.00
	Total	120	100

Source: Primary data.

From Table 5, it has been detected that the dominant employment of respondents relates to Beauty Parlour, Tailoring, Xerox and DTP, Hotel and restaurant, Petty shop Business, Vegetable stores, Sales of Palm products, Running Grocery Shop, Cloth Business, Dairy, Animal husbandry, Matchbox and Medical Stores which constitute 6.17 per cent, 14.17 per cent, 9.17 per cent, 9.17 per cent, 10.83 per cent, 12.50 per cent, 4.17 per cent, 7.50 per cent, 8.33 per cent, 6.67 per cent, 5.83 per cent, and 5.00 per cent to the total respectively.

TABLE 6
MOTIVATIONAL FACTORS OF SELF-EMPLOYED WOMEN

Sl. No.	Motivational factors	Average Score	Rank
1.	Economic requirement	62.04	II
2.	To offer a better education for children	50.72	IV
3.	To get recognition in the family and society	43.25	V
3.	To meet crises	55.31	III
5.	Monetary support to the family	69.57	I
6.	To be independent	41.09	VI
7.	Own interest	36.14	VII

Source: Computed from Primary Data

Table 6 shows the self-employed women's most important motivational elements. By using Garrett's score, it just so happens. The primary priority for self-employed women was to support their families financially, followed by economic needs. Meeting emergencies came in third and fourth place, respectively, as did provide better education for youngsters. It was placed fifth and sixth, respectively, to gain recognition in the family, community, and self-sufficiency. Owning one's interests came in sixth place.

TABLE 7
FAMILY INCOME OF THE HOUSEHOLDS

Sl. No.	Monthly Family Income (in Rs.)	Number of Respondents	Total
1.	Less than Rs.10,000	24	20.00
2.	Rs.10,001 – Rs.15,000	45	37.50
3.	Rs.15,001 – Rs.20,000	28	23.33
3.	Rs.20,001 – Rs.25,000	14	11.67
5.	Above Rs.25,001	9	7.50
	Total	120	100

Source: Primary data.

From Table 7, out of 120 respondents in Kovilpatti Taluk, a maximum of 45 (37.50 per cent) with a family income of Rs.10 001 – Rs.15 000, followed by 28 (23.33 per cent) have a monthly family income of Rs. 15,001 – Rs.20 000, 24 (20.00 per cent) of them have a family income of less than Rs.10 000. 14 (11.67 per cent) of them have a family income of Rs.20 001 – Rs.25, 000 and 9 (7.50 per cent) have a monthly family income of Above Rs.25 001. The average monthly household income is Rs.14958.83.

Impact of employment on monthly family income

Income is the most significant factor in people's standard of living. The female respondents in family income have increased after employment. Hence, they can meet their expenditure separately and give more of their household income.

TABLE 8
MONTHLY HOUSEHOLD INCOME OF THE FEMALE RESPONDENTS BEFORE AND AFTER EMPLOYMENT

Sl. No.	Monthly Family Income (in Rs.)	Number of Respondents	
		Before employment	After employment
1.	Less than Rs.10,000	32(26.67)	24(20.00)
2.	Rs.10,001 – Rs.15,000	57(47.50)	45(37.50)
3.	Rs.15,001 – Rs.20,000	22(18.33)	28(23.33)
3.	Rs.20,001 – Rs.25,000	7(5.83)	14(11.67)
5.	Above Rs.25,001	2(1.67)	9(7.50)
	Total	120 (100.00)	120 (100.00)

Source: Computed from Primary Data

Note: Numbers in brackets represent the percentage of the total.

Table 8 reveals the monthly income of the respondents before and after employment. Before employment, 26.67 percent of the respondents had a monthly family income of less than Rs.10 000, whereas, after employment, 20.00 percent of the respondents had a monthly household income of less than Rs.10 000. 47.50 percent of the respondents had a monthly income between Rs.10, 001-15,000 before employment, which decreased by 37.50 percent after employment. 18.33 percent, 5.83 percent and 1.67 percent of the respondents had monthly family income between Rs.15, 001-20,000, 20,001-25,000 and above Rs.25, 000 respectively before employment. However, it increased to 23.33, 11.67 and 7.50 percent after employment. The table shows that the respondent's monthly family income has increased in industries after employment.

To study the impact of the development on the income of the sample respondents in industries paired sample 't'-test was used.

Null hypothesis: The sample respondents' pre-and post-employment earnings did not differ significantly.

Results of Paired Samples' t' test for income before and after employment

Pair 1 Befo re- After	Paired Differences				t	df	Sig. (2- tailed)	
	Mean	Std. Deviation	Std. Error Mean	95 percent Confidence Interval of the Difference				
				Lower				Upper
- 6652.500 00	3047.728 52	278.21 828	- 7173.3999 8	- 6071.6000 2	- 23.80 3	119	.000	

The test result shows that 't' statistics -23.803 is significant at a 1 per cent level of significance with 119 degrees of freedom. Therefore, the null hypothesis that there is no significant difference between the income of the sample respondents before and after employment is to be rejected. Hence there is a significant increase in the income of the respondents after employment.

Gini Ratio

Gini coefficient ratio	Before Employment	After Employment
G	0.20347	0.18554

Prior to and following employment in the study area, the Gini ratio was estimated to examine how the household income of female respondents changed over time. The estimated values of the Gini ratio before and after employment indicate that there is no perfect equality among the women female respondent's household income. However, the decrease in the value of the Gini ratio from 0.20347 to 0.18554 shows that the income inequality between the female respondents has decreased after employment.

CONCLUSION

The present study shows that rural self-employed women's lives tend to be better economically after employment in the study area. For those families involved in employment, there have been improvements in their economic status and quality of life. Employment helped improve the standard of living of the rural self-employed women and made them economically and socially included as most of them belongs to the marginalised communities.

In the study area, employment improves the income of the sample respondents. The possible outcomes of women empowerment through employment are sustainable livelihoods, improved health, and education, enhanced social dignity and better status for women. According to the study's findings, increasing employment has reduced poverty, empowered women by increasing their contributions to the household's income, and raised the value of their possessions. The government and non-governmental organisations should give rural self-employed women in the research region incentives and subsidies. As a result, individuals require incentives like free training and ongoing support networks to encourage them to take on new initiatives.

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