

## IMPACT OF COVID-19 ON RURAL WOMEN ENTREPRENEURSHIP IN DINDIGUL DISTRICT OF TAMIL NADU

**Manickam P**

Ph.D. Full Time Research Scholar, Department of Management Studies, School of Business Studies, Madurai Kamaraj University, Madurai-21, Tamil Nadu.

**Dr.M. Palanivel Rajan**

Assistant Professor, Department of Management Studies, School of Business Studies, Madurai Kamaraj University, Madurai-21, Tamil Nadu.

### ***Abstract***

*The COVID-19 pandemic has profoundly impacted powerless groups in rural networks in Tamil Nadu particularly Dindigul region as they are cut off from essential administrations because of the redirection of assets and expanding limitation on movement. The outcomes have been felt most intensely by women and the old, and many have battled to get to preventative consideration and treatment for persistent or intense disease. At the same time, hunger among kids has ascended as preventative administrations have been suspended and supply chains upset. As many are uncertain where to go to for help, there are fundamentally more serious dangers to long haul wellbeing, jobs and prosperity. There is areas of strength for a financial, as well as a humanitarian and social case for advancing women entrepreneurs. In addition to the fact that they comprise half of the all population, yet supporting women's cooperation in entrepreneurial action can give the necessary push the Indian entrepreneurial biological system gravely needs to spike imagination and advancement among many different angles. Past the business case, the job women play in their family and society at large is urgent, and frequently unnoticed. They structure the structure holding the system together, as nurturers, organizers, guardians, and frequently should be entrepreneurial to work with the limits society makes for them. Offering women, a chance to likewise lead optimistic lives, helps them, yet additionally helps society overall. The COVID-19 pandemic has changed the start of the world in a limit that generally requires some investment. The ability and want to learn among rural women entrepreneurs is something that should be based upon. Hence, the present study has been focused to study the impacts of COVID-19 in the rural women entrepreneurship particularly in the Dindigul district of Tamil Nadu.*

**Keywords:** Women Empowerment, Entrepreneurial Aspirations, Career Building, Digital Solution, Government Support and Overcome Strategies.

## INTRODUCTION

The COVID-19 pandemic affects different areas of the world's economy, particularly after the lockdown. The economy and social action were totally halts from created to least created nations. A huge effect has been felt on the women entrepreneurs across the world, and the multi-sectoral effect of the pandemic has been felt because of the stoppage of the world's economy. The effect of any worldwide emergency is seldom ever impartial, and Covid-19 isn't a special case. Endless women across assorted topographies have encountered an expansion in their homegrown responsibility, close by the contracting or complete loss of their livelihoods. While the entire world is confronting unprecedented challenges, women are to a great extent enduring the worst part of the monetary and social aftermath of Covid-19. Women from minimized networks, utilized in the casual area in semi-metropolitan and rural regions, are particularly helpless to loss of roads of pay, and added long periods of neglected work with childcare and schools closing down. The situation in India is no different. Women currently need to adjust their positions and family obligations. Well established man centric develops that are a basic piece of India's socio-social texture have been assimilated in women's mind, frequently preventing them from imparting the weight of family tasks to the remainder of their loved ones. Women entrepreneurs have forfeited additional time than men to embrace neglected care during COVID-19, and their organizations have gotten less open help than those run by men. Obviously, this lopsided help and lopsided portion of care have remained inseparable with a more serious gamble of women-drove organizations shutting down. This has raised worries that COVID-19 could fix long periods of progress for women entrepreneurs. Mishaps from COVID-19 for women entrepreneurs in low and center pay nations have been extreme. Women entrepreneurs, especially in low and center pay regions like Dindigul, face many complex difficulties in setting up, developing and supporting their organizations. From orientation generalizations, an absence of admittance to back and complex cultural dangers like neediness, political shakiness, colossal vulnerability and even conflict, a scope of different hindrances can prevent women's organizations from

flourishing. This examination paper is centering especially the effects of COVID-19 on rural women entrepreneurship in Dindigul area.

## RESEARCH OBJECTIVES

This study has been done with the following objectives:

1. To know the impacts of COVID-19 pandemic on women entrepreneurs.
2. To analyze various factors associated with the study.
3. To recommend some suggestions as an overcome strategies for COVID-19 pandemic situation to women entrepreneurs.

## REVIEWS OF LITERATURE

**Mashingaidze, Mugove. (2022)** have explored in their study as the COVID-19-actuated difficulties looked by women entrepreneurs in Zimbabwe, the procedures utilized by women entrepreneurs to endure the COVID-19 emergency, and the government support required by women entrepreneurs to recuperate from the pandemic. A quantitative examination approach utilizing an organized poll was taken on for get-together information. Observational discoveries show that women entrepreneurship in Zimbabwe faces a variety of difficulties because of the COVID-19 pandemic. Furthermore, discoveries show that women entrepreneurs are reducing down expenses, have presented new conveyance channels, and have evaluated their plans of action to turn out to be more resilient. In any case, women entrepreneurs additionally expect the government to offer promptly open funds, sort out for abilities and limit building preparing in light of the new typical, and make monetary recuperation approaches and bundles that are custom fitted to explicitly answer the requirements of women entrepreneurs. The review has both hypothetical and commonsense ramifications.

**Mustafa et al. (2021)** have investigated a research study and it was to explore the impact of COVID-19 lockdown on miniature organizations possessed by women borrowers of microfinance foundations and to give strategy ideas to help women entrepreneurs in managing such an unforeseen emergency according to a subjective viewpoint inside non-industrial nations like Pakistan. The review embraces a subjective exploration plan to investigate the effect of COVID-19 on women's entrepreneurial exercises. Seven women entrepreneurs were chosen and semi-organized interviews with centered group

conversation under contextual analysis research configuration are utilized. In this manner giving a contemporary perspective on the issues looked by women entrepreneurs in the time of gigantic social and financial disturbance. The outcomes give important experiences about how the COVID-19 emergency impacted women entrepreneurs by especially thinking about family pay, business deals, way of life and mental wellbeing. The liquidation of women-drove organizations showed the need to rethink imagination and digitalization for business endurance. Besides, the outcomes additionally uncovered that the effect of the COVID-19 pandemic on the physical, mental and financial prosperity of women features the requirement for considering orientation hole issues in framing reaction strategies for COVID-19 in non-industrial nations. As the COVID-19 emergency is a recent and existing phenomenon, this study is among quick to investigate especially the effect of the COVID-19 episode on miniature enterprises basically possessed and managed by women. Along these lines asserting that COVID-19 genuinely as well as mentally impacted women entrepreneurs. Besides, the review features a need of expertise centered preparing programs for women entrepreneurs to ensure that they can safeguard their organizations during such troublesome times.

**Rah, Ninik et al. (2021)** have summarized their study as the endeavors of Indonesian women entrepreneurs to support their organizations during the COVID-19 emergency of 2020-2021. Zeroing in on female-possessed organizations in Yogyakarta, this examination puts specific accentuation on how web-based entertainment adds to their endurance. Utilizing a quantitative way to deal with examine information gathered from 130 respondents, the specialists found that the pandemic has seriously impacted women entrepreneurs particularly those working SMEs. Most essentially, women have encountered diminished pay because of diminished deals, disturbed supply chains, and trouble paying credit instalments. In spite of the fact that women entrepreneurs are especially helpless against monetary shocks, most need admittance to help from government and confidential projects. This concentrate likewise reveals insight into web-based entertainment's significant job in saving women's organizations. Facebook, WhatsApp, and Instagram have turned into the principal instruments through which women market their organizations and contact new crowds. Forceful advancements, joined by alluring offers like limits and extra administrations, have helped women entrepreneurs

lessen their misfortunes. Generally speaking, they reason that women entrepreneurs tracked down imaginative ways of enduring their organizations during a period of emergency.

## **IMPACTS OF COVID-19 PANDEMIC ON WOMEN ENTREPRENEURS**

The COVID-19 pandemic has encouraged an unprecedented emergency around the world. The International Labor Organization (ILO) has portrayed the pandemic as 'the most terrible worldwide emergency since World War II'. The pandemic and the subsequent lockdown meaningfully affect individuals' financial status, lopsidedly influencing populaces that are now powerless and distraught. Governments have attempted to feature and resolve specific issues with respect to orientation, yet this ended up being troublesome as most government departments were in 'complete reaction mode' to battle the COVID-19 emergency. Social consideration, destitution mitigation and limiting orientation disparities in the public eye are one of the significant difficulties winning in this present reality. In this manner, during the COVID-19 pandemic, the functioning circumstances turned out to be harder for all entrepreneurs, however women entrepreneurs saw an extreme effect on their lives. Most of women were driven into entrepreneurship, they neglected to manage family tasks and childcare. Further, as opposed to being engaged especially deficient with regards to information and assets, they battled to address fundamental issues during the lockdown. Women's empowerment is a procedural social and individual change in light of entwined political, social, financial and mental spaces. Through these areas, women oversee their choices. Women entrepreneurship works with accomplishing both social and monetary empowerment, which is essential for getting an economical business. Women entrepreneurs are attempting to get by, women utilized as homegrown assistance in urban communities, at building locales and in call centres, and in craftsmanship and retail units, have lost jobs.

## **ANALYSIS PART OF THE STUDY**

Following are the analysis on different variables related to the study. The women entrepreneurs are the respondents for the current study and 100 respondents is the sample size.

**Table 1: Analysis on the Socio-Demographic Variables of the Respondents**

Basis of Variables	Options	Percentage	Cumulative Percentage
Marital Status	Married	38	38.00
	Unmarried	20	58.00
	Divorced	25	83.00
	Widowed	17	100.00
	<b>Total</b>	<b>100</b>	
Age	Below 30 years	28	28.00
	30 – 45 years	52	80.00
	Above 45 years	20	100.00
	<b>Total</b>	<b>100</b>	
Entrepreneurship Level	Small scale	42	42.00
	Medium scale	34	76.00
	Large scale	24	100.00
	<b>Total</b>	<b>100</b>	
Income Level (Annual)	Below Rs. 3,00,000	40	40.00
	Rs. 3,00,001 – Rs. 6,00,000	38	78.00
	Rs. 6,00,001 – Rs. 9,00,000	8	96.00
	Above Rs. 9,00,000	4	100
	<b>Total</b>	<b>100</b>	

*Source:* Primary data

**Table 2: Analysis on the Opinion of the Respondents towards Different Impacts of COVID-19**

(SA – Strongly Agree; A – Agree; N – Neutral; DA – Disagree and SDA – Strongly Disagree)

Statements	SA	A	N	DA	SDA
<b><i>Social Impacts</i></b>					
Negative perceptions about women's engagement in formal economic activities	25	<b>32</b>	28	10	5
Stereotyping of women's roles and responsibilities during the pandemic	20	<b>28</b>	24	11	17
Social/Gender discrimination	19	<b>31</b>	28	12	10

Social harassment	28	<b>36</b>	20	10	6
Decrease in status and position in decision making within family	21	<b>38</b>	24	9	8
<b><i>Economic Impacts</i></b>					
Decrease in sale	18	22	<b>28</b>	19	13
Less profit or revenue	26	25	<b>27</b>	12	10
Losing capital	20	<b>37</b>	28	10	5
Less production or manufacturing	23	28	<b>30</b>	10	9
<b><i>Marketing Impacts</i></b>					
Lack of customer orders	24	20	<b>35</b>	18	3
Limited access to workforce	25	<b>29</b>	27	10	9
Supply chain disruptions	<b>30</b>	28	25	8	9
Inability to pay overheads	<b>28</b>	27	26	7	12

**Source:** Primary data

**Table 3: Garratt Score Analysis on Different Impacts of COVID-19 on Respondents**

Impacts	Garratt Score	Ranking
COVID-19 pandemic caused a decrease in the purchasing power of people and this severely affected our profits	756	6
COVID-19 brought existential fears as we have threats to our business existence	898	3
Was not able to decide how to survive during the COVID-19 lockdown	901	2
<b>There was no opportunity to get out of the financial crisis</b>	<b>936</b>	<b>1</b>
Was not able to find any help from any source during the pandemic	870	5
I would say that in my life I have never seen such a crisis that drastically reduced our sales	723	7
My business was completely closed during the lockdown. I was relying on my savings	689	9

The crisis introduced several unexpected challenges to us and we are unable to provide necessities to our children	701	8
I am worried about how we are going to manage our household expenses	598	10
COVID-19 is so unexpected that it destroyed everything. I am not able to find any survival opportunity out of this lockdown	883	4

**Source:** Primary data

With the beginning of the pandemic, many entrepreneurs needed to close their organizations because of wellbeing guidelines or absence of clients. Women entrepreneurs were hit particularly hard, as they will more often than not be in help related organizations, for example, retail, convenience, the travel industry and food services. This pandemic has increased the current difficulties that women entrepreneurs face, for example, getting to capital, an absence of good examples, lower levels of business acumen and managing work/life balance.

## SUGGESTIONS

Due to the inherent absence of good examples, women benefit from comprehensive one-on-one upholds while getting to financing, as they need to comprehend and think about all effects. Some had the option to quickly adjust to the evolving environment. Others battled with managing their decreased income, and understanding and adjusting to their monetary circumstances.

- ✓ Guarantee compelling dispersal of data, brochures, rules, and strategies to all banks and their branches. The investors can't deny the candidates, particularly women and make important strides inside seven to 10 days. For instance, the improvement bundle for COVID-19 should be available to all qualified women entrepreneurs. The observing framework ought to likewise be reinforced at all levels.
- ✓ Make orientation responsive instruction by guaranteeing young ladies equivalent admittance to quality, significant and safe instructive practices.
- ✓ Plan and implement adjustment strategies to help organizations in areas that could be fundamentally impacted over the long haul (programs customized to women-drove firms could be imagined).



- ✓ Further urge young ladies to take up subjects in training that can give them employment and business open doors, for example, science, innovation and trade to limit orientation holes through expertise development and work creation.
- ✓ Government in the region need to guarantee that women entrepreneurs are completely mindful of the COVID-19 conventions and rules for security connected with laborers and items and adhere to all rules to present to contain the spread of the infection in the working environment. Accordingly, designated preparing programs with the assistance of nearby locale organization ought to be implemented.
- ✓ Government need to guarantee that women entrepreneurs make due in post-COVID-19 periods with admittance to simple and modest advances/credit, endowments on natural substance and tax breaks.
- ✓ Government ought to consider sending off some monetary help plans to shield such women entrepreneurs from losing their business spots and tasks.
- ✓ Government ought to consider giving an unwinding to these enterprises as concession in charges of power, water and other fixed costs. Further, upgrade bundles including contingent and unqualified money moves, appropriations and specialized help for women entrepreneurs and laborers could be given.
- ✓ Many women entrepreneurs don't know about plans and incentives made accessible by government to them. There is a need to make these enterprises mindful of the women-explicit bundles. This should be possible through nearby industry affiliations and NGOs.
- ✓ Many women entrepreneurs have laid off their workers during the COVID-19 period. In this present circumstance, government ought to consider giving some unemployment advantages to the people who lost their employment or went bankrupt because of COVID19.
- ✓ One approach to proceeding with business during an emergency like COVID-19 is the promotion of computerized and online method of deals and organizations. Government need to go to substantial lengths towards the advancement of the web-based method of organizations and to guarantee that women entrepreneurs are provoked to embrace this new framework. Steps could be taken to send off different easy to understand applications reasonable for women-drove MSMEs.

- ✓ Endowment is one more measure to help the ventures to make due in the emergency. As 45 for every cent of women entrepreneurs demonstrated that they are expecting endowments from the government in different structures to manage the emergency. Give incentivized backing to the development of women-drove organizations and MSMEs, especially those in areas where women are underrepresented.
- ✓ The financial framework ought to be as needs be encouraged to give credits to these enterprises at a lower or if nothing else sensible rates.

## CONCLUSION

The tremendous misfortune driven by the pandemic calls for intensified endeavors not exclusively to close orientation holes, however to guarantee they don't enlarge. This emergency has exposed orientation disparities in entrepreneurship which stay incomplete business. The COVID-19 pandemic is hurting wellbeing, social and monetary prosperity around the world, with women at the centre. Most importantly, women are driving the wellbeing reaction: women make up practically 70% of the medical services labor force, presenting them to a more serious gamble of disease. Simultaneously, women are additionally bearing a large part of the weight at home, given school and youngster care office terminations and longstanding orientation imbalances in neglected work. Women additionally face high dangers of work and pay misfortune, and face expanded dangers of savagery, double-dealing, misuse or harassment during seasons of emergency and quarantine. Strategy reactions should be quick, and they should represent women's interests. Governments ought to consider embracing crisis measures to help parents manage work and caring liabilities, building up and broadening pay support measures, growing help for private ventures and the independently employed, and further developing measure to help women casualties of brutality. Fundamentally, all strategy reactions to the emergency should insert an orientation focal point and record for women's special necessities, obligations and viewpoints.

## REFERENCES

1. Afshan, Gul & Shahid, Subhan & Tunio, Muhammad Nawaz. (2021). *Learning experiences of women entrepreneurs amidst COVID-19*. International Journal of Gender and Entrepreneurship. ahead-of-print. 10.1108/IJGE-09-2020-0153.

2. Afza, Talat & Mohd Osman, Mohd Hassan & Osman, Bin & Rashid, Muhammad. (2010). *Enterprising Behavior of Enterprise-less Rural Women Entrepreneurs of Khyber Pukhtan Khawa of Pakistan*. European Journal of Social Sciences – Number. 18.
3. Akula, Suresh & Singh, Pritpal. (2021). *Role of Microfinance, Women Decision Making and Previous Work Experience in Women Entrepreneurship during Covid-19*. International Journal of Economics and Finance Studies. 13. 359-372. 10.34109/ijefs.202112237.
4. Deeksha, Dr & Tewari, Bajpai & Gautam, Upma & Saxena, Chandan & Verma, Amit. (2022). *Self-help groups (SHGs) Role in Promotion of Women Entrepreneur: A Saga of Pandemic Era*. 936-947.
5. Foss, Lene & Henry, Colette. (2020). "Women's Entrepreneurship in the Wake of the Covid - 19 Crisis" Call for papers for International Journals of Gender and Entrepreneurs.
6. Gashi, Rrezarta & Ahmeti, Hana & Baliu, Elhame. (2022). *Challenges of women entrepreneurs in the developing economy*. Corporate Governance and Organizational Behavior Review. 6. 134-142. 10.22495/cgobrv6i2p13.
7. Gupta, Ankita & Bathula, Srinivasu. (2022). *Collision of the COVID 19 Lockdown on Women Entrepreneurship in Uttarakhand: A Micro-Level Analysis*. Arthaniti- Journal of Economic Theory and Practice. 10.1177/09767479211065970.
8. Jabeen, Salma & Haq, Sanam & Jameel, Arif & Abid, Hussain & Asif, Muhammad & Hwang, Jinsoo & Jabeen, Abida. (2020). *Impacts of Rural Women's Traditional Economic Activities on Household Economy: Changing Economic Contributions through Empowered Women in Rural Pakistan*. Sustainability. 12. 2731. 10.3390/su12072731.
9. Jahid, Anita & Haque, Amlan. (2021). *The COVID-19 Pandemic and the Women Entrepreneurship Challenges in Bangladesh*.
10. Kamraju, M. & Akhter Ali, Mohd & Anjum, Afiya & Rahmati, Fidel & Amarkhil, Abdulbashir. (2020). *A Socio-Economic Impact of Covid-19 Pandemic on Women: Case Study of Hyderabad City*. 10.35291/2454-.
11. Koltai, Luca & Geambaşu, Réka & Bakacsi-Saffer, Zsuzsanna & Zsar, Virag & Petroczi, Andrea. (2020). *COVID-19 and female entrepreneurs throughout Europe*.

12. Lock, Rachael & Lawton-Smith, Helen. (2016). *The impact of female entrepreneurship on economic growth in Kenya. International Journal of Gender and Entrepreneurship*. 8.
13. Mashingaidze, Mugove. (2022). *Women Entrepreneurship through the COVID-19 Pandemic and Beyond*. 10.4018/978-1-6684-3374-4.ch016.
14. Muhammad, Said & Ximei, Kong & Haq, Zahoor & Ali, Irshad & Beutell, Nicholas. (2021). *COVID-19 pandemic, a blessing or a curse for sales? A study of women entrepreneurs from Khyber Pakhtunkhwa community. Journal of Enterprising Communities: People and Places in the Global Economy*. ahead-of-print. 10.1108/JEC-05-2021-0060.
15. Mustafa, Faisal & Khursheed, Ambreen & Fatima, Maham & Rao, Marriam. (2021). *Exploring the impact of COVID-19 pandemic on women entrepreneurs in Pakistan. International Journal of Gender and Entrepreneurship*. ahead-of-print. 10.1108/IJGE-09-2020-0149.
16. Rah, Ninik & Masduki, Masduki & Rahayu, Nur. (2021). *Women Entrepreneurs and The usage of social Media for Business Sustainability in the time of Covid-19*. 10.21203/rs.3.rs-907854/v1.
17. Ruhullah, Issa. (2020). *Urban and rural women entrepreneurship and covid 19 effect*.
18. Sahasranamam, Sreevas & Stephan, Ute & Zbierowski, Przemysław. (2021). *Entrepreneurship after COVID-19: an assessment of the short- and long-term consequences for Indian small business*. 10.17868/76883.
19. Selim, Md & Asaf-Ud-Doula, Md & Gazi, Md. Abu. (2014). *Socio-Economic Impacts of Women Entrepreneurs in Bangladesh: Challenges and Anticipations*.
20. Vasisht, Cchavi. (2022). *Creating Gender Equitable Economic Opportunities in Post COVID-19 World*.