

## Impact of Women Entrepreneurship on Socio Economic Development in Chengalpattu District, Tamil Nadu

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### Abstract

*One of the most important aspects that shapes our understanding of entrepreneurial women is access to and pursuit of education, which opens doors and raises awareness of women's innate business acumen. It is crucial that businesses and individuals take cautious approaches to addressing societal issues in today's rapidly evolving globe. Its market share is expected to grow most rapidly via entrepreneurial efforts. One of the most effective ways to address global issues like poverty, unemployment, and reintegration into society is via social business. This research looked at the impact of education on women's knowledge and the primary motivations for entering this area in order to ensure the long-term success of women entrepreneurs in Chengalpattu who are involved in social activities. To this end, a theoretical and methodical investigation of women's business and social leadership was conducted. Researchers in Chengalpattu looked at how different educational levels and educational pursuits on the part of female entrepreneurs influenced their work in the area of social entrepreneurship. At last, recommendations were made using theory, real world experience, and analytical rigor.*

**Keywords:** Women entrepreneurship, Socio economic development, Financial status, Financial decision-making

### Introduction

Over the past few years, the rise of "women in entrepreneurship" in India has gained significant attention. Women's entrepreneurship has been acknowledged as a key untapped source of economic growth and inclusive development since the turn of the century. Women company owners not only foster economic growth by directly employing people, but they also diversify the ways in which society addresses and exploits organizational, commercial, and entrepreneurial challenges and possibilities. They make up a smaller share of business owners than men, but the trend is positive. When compared to males, women are less likely to establish their own businesses, and when they do, they tend to specialize in narrower fields of expertise. Women company owners tend to focus on lower-status sectors of the economy, such as retail, small trade, and other service industries, rather than high-tech, capital-intensive, or manufacturing. Women-run businesses are still a scarcity, and female entrepreneurs confront several challenges that vary significantly from those encountered by their male counterparts. In order to better understand the causes of these differences, we designed a poll to examine the gender gap and compile a statistical picture of the challenges women experience on the path to leadership roles. Women business owners in India are obviously experiencing a transformation in this era of globalization, digitization, and start-up booms. Women account for around 36% of India's overall entrepreneurship. Women company owners now hail from all socioeconomic backgrounds and regions of the nation.

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offspring of wealthy business families. Women are making strides in industries that have historically been dominated by males, such as sports media, construction, and security and defense services. Women entrepreneurs may be either an individual woman or a collective of women who work together to create and run a company. A woman business owner serves several purposes.

They need to look into starting a company, be willing to take chances, work up with some ideas, coordinate, administer, and manage operations, and give effective leadership during the process. Women business owners are a growing force in economies worldwide. As businesses of women's roles in the economy expand, so too have their untapped commercial opportunities. Women are more likely to be active in the business world because of pull and push forces that encourage women to become business owners that allow them to be financially independent. 'Women Entrepreneurship' refers to a person who chooses a hard position to satisfy her own demands and turn into economically independent, which is the driving force behind the trend of women making their own decisions about their lives and careers.

Women entrepreneurs have a strong drive to improve the world, and they understand the need of giving back to their communities. Media has helped raise women's awareness of their own strength, their rights, and their workplace environments. There are now successful women in every industry, from pickling to telecommunications. It is crucial to make the right efforts in all areas for the development of women entrepreneurs and for their increased participation in entrepreneurial activities.

### Research Objectives

The present study deals with the following objectives:

- To study the impact of women entrepreneurship in Socio Economic Development.
- To examine the process of borrowed loan for establishing new entrepreneurship.
- To inspect the loan borrowed by entrepreneurs for their entrepreneurship.

### Literature Review

**Jyoti and Monika Khanna (2025):** This study examines the intersection of innovation and business strategy among women entrepreneurs, assessing their socio-economic impact in rural regions. Women entrepreneurs in rural areas play a pivotal role in fostering economic growth, reducing poverty, and promoting gender equality. The findings indicate that 60% of women entrepreneurs leverage local resources and traditional knowledge to innovate, adapting low-cost technologies to enhance productivity.

Digital literacy and mobile-based platforms have empowered 45% of respondents to expand market access, increasing their revenue by 30-50%. However, challenges such as limited access to credit (lacked by 70%), patriarchal norms, and inadequate infrastructure hinder scalability. The study highlights that collaborative business models (e.g., self-help groups and cooperatives) significantly improve financial inclusion, with 80% of participants reporting higher savings and reinvestment rates.

**Jamuna Murmu and Anita Pareek (2025):** Their study revealed that the women-led businesses not only increase household income and decision-making power but also generate multiplier effects that find expression in the broader rural economy. Women's entrepreneurship has surfaced as a catalyst in propelling rural socio-economic development through the promotion of employment creation, income diversification, and community empowerment has been of significant focus in this study. But despite

persistent challenges like restricted access to finance, insufficient training, and socio-cultural constraints, they continue to constrain their full potential. The paper recommends in conclusion strategic policy interventions, capacity-building programs, and institutional support mechanisms to leverage women's entrepreneurial capacities as a strategic driver of inclusive rural growth.

**Pravati Bhoil (2025):** The research focused on the term "Social entrepreneurship" describes the practice of using opportunity and resources to solve social issues. Social entrepreneurs emphasise changing the structures and behaviours supporting poverty, marginalisation, environmental deterioration, and the resulting loss of human integrity to fight these problems. Though in both situations their main goal is to attain long-lasting systematic transformation, they accomplish this by starting businesses that are either for-profit or non-profit.

**Self-Help Group (SHG)** is one approach aiming to foster social entrepreneurship in rural regions. SHGs support social entrepreneurs in overcoming challenges and motivate their members. SHG is essential for poor women to reach a steady living. It has been gradually shown to be among the most efficient means of reducing rural Indian poverty. Therefore, there is no doubt that SHG offer a platform for the advancement of social entrepreneurs. SHGs, therefore, surely act as a forum for the promotion of social entrepreneurs.

**Padma, et al;(2025):** The study found that nowadays women entrepreneurs are playing a vital role in the economic growth and financial status of the Nations in the world. Because women can manage anything due to their strong mentality, optimistic, and critical thinking nature. However, in developing nations, women are discouraged from starting businesses and their expansion is restricted, which has a negative impact on the nation's economic development.

India is among the developing nations, and for the country's economy to grow more quickly women entrepreneurs are crucial. Women are at the forefront of entrepreneurship in India. Women entrepreneurs in India are lagging behind because of concerns about how society treats them, gender bias, inequality, and other issues. Since women make up half of the population in the country, the advancement of women contributes to the advancement of the nation.

To support female entrepreneurs in India's many industries significant efforts are needed. Indian women entrepreneurs' roles, as well as the difficulties and challenges they confront, are discussed in their article.

### Statement of the Research Problem

The research gaps identified in the earlier studies depicts that specific studies are not made to identify the impact of women entrepreneurs on socio-economic development in Chengalpattu District, there are little efforts to examine the impact of women entrepreneurship on socio economic development in Chengalpattu District, participation in women entrepreneurs' activities have a lot of benefits are able to come together and address their common needs.

Despite the fact that women showed a lot of commitment in entrepreneurship activities in Chengalpattu District, there was no study that had been conducted to establish the extent to which impact on women entrepreneurs on socio-economic development. There was a need to come up with empirical evidence that would show the influence and benefits of women entrepreneurs and living conditions of women entrepreneurs before and after started the entrepreneurship.

## Need For the Study

It is perceived among the selected women entrepreneurs that their education level is low and not much qualified. However, the amenities available both technical and financial and the timely support provided by the supportive agencies have encouraged them to take-up an income generating activity and become independent.

The present study focuses on knowing the underlying factors which are responsible for the growth of entrepreneurial skills among women.

## Profile of the Study Area

Chengalpattu, previously known as Chingleput or Chengalpet, is a town and the headquarters of Chengalpattu district of the state Tamil Nadu, India. The town is located near to the industrial and IT hub.

Here are several modern industries around Chengalpattu, due to the town's proximity to Chennai and its frequent connectivity to other places through rail and road. A total of 5,884 were under the age of six, constituting 3,045 males and 2,839 females.

The average literacy of the town was 83.25%, compared to the national average of 72.99%. The town had a total of 15675 households.

There was a total of 23,937 workers, comprising 264 cultivators, 215 main agricultural laborers, 475 in house hold industries, 19,376 other workers, 3,607 marginal workers, 127 marginal cultivators, 66 marginal agricultural laborers, 175 marginal workers in household industries and 3,239 other marginal workers.

## Scope of the Study

The present study has been undertaken with a view to impact of women entrepreneurship on the socio-economic development in Chengalpattu District.

The study is based on empirical evidences gathered from the selected respondents to study the progress of women entrepreneurs in Chengalpattu District.

Further, attention has also been focused on evaluating the performance of sample women entrepreneur and efforts have been made to examine how far women entrepreneurs in the development of the society.

Besides the impact of women entrepreneurship on social development, employment generation, earning capacity and asset creation of women were analysed in the study.

## Methodology

In this study 140 female business owners were interviewed for the research, and their responses were obtained using a convenience sample method. 140 women business owners from the study area were used as a sample for this study.

The databases utilized in the study were populated with information gathered from both primary and secondary sources, giving the researcher a strong basis upon which to develop the study's approach.

The Short Version: The majority of the data was gathered via the use of questionnaires. 140 professional women were surveyed to ensure a diverse cross-section of the business community was represented.

### Analysis and Interpretation

The Demographic Profile of Women Entrepreneurs such as Area, Age, Educational Qualifications, No of people employed and the type of business along with frequency and calculated percentage for the 140 respondents is given in the following table:

**Table No. 1: Demographic Profile of Women Entrepreneurs of Women Entrepreneurs**

Type	Item	Frequency	Percentage
Area	Rural	22	15.71
	Semi-Urban	54	38.57
	Urban	64	45.72
Age	Below 25 Year	24	17.14
	25-30 Year	70	50.00
	30-35 Year	26	18.57
	Above 35 Year	20	14.29
Educational Qualifications	Intermediate	22	15.71
	Graduate	76	54.29
	Post Graduate	30	21.43
	Technical and Professionals	12	8.57
No of people employed	Less than 3	26	18.57
	3-6	46	32.86
	More than 6	68	48.57
Type of business	Services	48	34.29
	Manufacturing	62	44.29
	Trade	30	21.42
<b>Total</b>		<b>140</b>	<b>100.00</b>

Sources: Primary data

**Table No. 2: Getting Loan in Easy Process While Starting New Business**

Opinion	Frequency	Percentage
Yes	94	67.14
No	46	32.86
<b>Total</b>	<b>140</b>	<b>100</b>

According to the statistics shown in the table beside the statement, 94 out of 140 female entrepreneurs have no trouble securing a loan to launch their businesses, while 46 out of 140, or 32.86 percent, have trouble doing so.

Analysis shows that while starting up and maintaining their businesses, rural entrepreneurs confront several challenges related to location, infrastructure, gender bias, and other factors.

**Table No. 3: Starting New Entrepreneurship for Contacting with Other Entrepreneurs**

Opinion	Frequency	Percentage
Yes	66	47.14
No	74	52.86
<b>Total</b>	<b>140</b>	<b>100</b>

Using the data in the table above, researcher can deduce that 47.14 percent of female entrepreneurs are initiating new businesses so that they can network with other businesswomen, while 52.86 percent of female entrepreneurs are not doing so.

**Table No. 4: Type of Borrowed Loan**

Type of Loans	Frequency	Percentage
Private Bank	34	24.29
Public Bank	64	45.71
Money Lenders	26	18.57
Govt. Bodies	16	11.43
<b>Total</b>	<b>140</b>	<b>100</b>

According to the data supporting the aforementioned claim, women entrepreneurs borrowed loans from private banks in 34 or 24.29 percent of cases, public banks in 64 or 45.71 percent of rural cases, money lenders in 26 or 18.57 percent of rural cases, and government bodies in 16 or 11.43 percent of rural cases.

**Table No. 5: Impact of Women Entrepreneurs on Socio-Economic Development in Chengalpattu District**

Opinion	Frequency	Percentage
Strongly Disagree	06	04.29
Disagree	14	10.00
Neutral	20	14.29
Agree	70	50.00
Strongly Agree	30	21.42
<b>Total</b>	<b>140</b>	<b>100</b>

Rural women business owners have recently been the backbone of socioeconomic growth. According to the data in the table above, it is estimated that 50.00 or 71.42 percent of women entrepreneurs create jobs while giving jobs to other women or men depending on their employment circumstances.

**Limitations of the Study:** The limitation of the study falls under

- The study is confined to Chengalpattu District and it is not applicable to other areas.
- The study is pertaining to women entrepreneurship on socio economic development in Chengalpattu District.
- The study curbed some women entrepreneurs on promoting entrepreneurship and measure socio-economic development.

## Conclusion

More than ever before, Change is the only constant in life, especially so in industry, and as a consequence, tremendous opportunities are opening up for women entrepreneurs. It is true that the presence of women entrepreneurs is very low in Chengalpattu District, but you can look at it as another great opportunity riding on this all-pervasive change and not as an obstacle toughening the entry barrier further for women in industry. It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate which help in social and economic development Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 47% of the Indian population. Despite all these odds, successful women's entrepreneurs do exist

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