

SUSTAINABLE GROWTH PERSPECTIVE OF WOMEN ENTREPRENEURS ADVANTAGED FROM PMEGP SCHEME

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ABSTRACT

Women's entrepreneurship has been identified as an important factor in economic development. Women entrepreneurs can create new jobs for themselves and others. However, they continue to be a minority among all entrepreneurs. Women are key to vital economic activities and national development. Women entrepreneurs commonly encounter gender-based impediments to starting and growing their firms, including discriminatory property, marriage, and inheritance regulations, a lack of formal financial resources, limited mobility and access to information and networks, and so on. Women's entrepreneurship has the potential to greatly contribute to economic well-being in families and communities, poverty reduction, and women's empowerment, all of which contribute to the Millennium Development Goals (MDGs). The poor's entrepreneurship, a participatory transition through self-employment, is widely recognised as a means of avoiding existing power structures, embedded gender inequalities, and gaining agency through improved financial status, which can be achieved through state livelihood development programme interventions such as the Prime Minister's Employment Generation Programme (PMEGP), particularly in the Tamilnadu districts of Sivaganga and Ramanathapuram. The purpose of this article is to analyse the efficiency of PMEGP in the study area in terms of its sustainability growth perspective of women entrepreneurs who benefited from PMEGP schemes in the Tamilnadu districts of Sivaganga and Ramanathapuram.

Key Words: Sustainable, Sustainable Growth Perspective, PMEGP Schemes, Women Entrepreneur Advantaged From PMEGP Schemes.

1. Introduction

1.1 Sustainable

Managing our own needs without jeopardizing future generations' ability to meet their own is what sustainability means. Sustainability is a broad policy concept that is commonly thought of in terms of three "dimensions" or "pillars": environmental, economic, and social. The original semantic meaning of "sustainability" and "to sustain" is the ability to persist over a lengthy period of time.

1.2 PMEGP Schemes

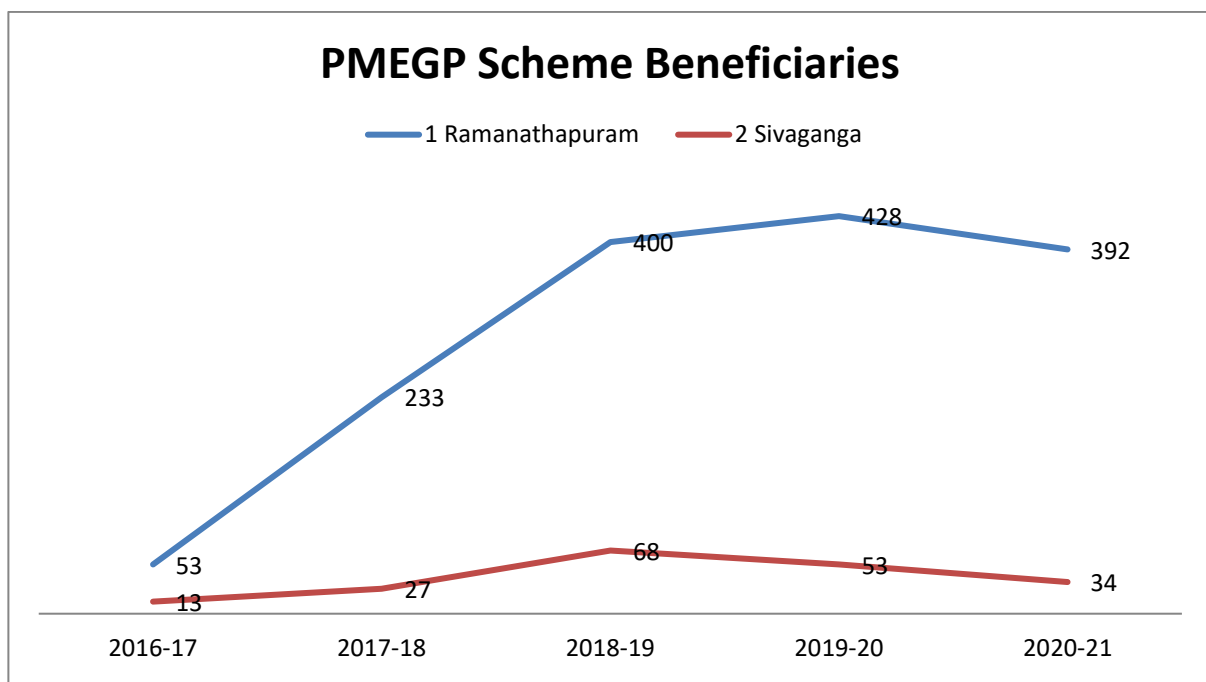
The Indian government recognises the significance of fostering female entrepreneurship. The government has made numerous initiatives to sustain the growth of women-led businesses. Strengthening the women's entrepreneurship ecosystem—creating chances for women's capacity building, imparting skills, increasing access to capital and technology, and so on—has been prioritised. Recognizing the requirements of micro enterprises, the Ministry of MSME developed the Prime Minister's Employment Generation Programme (PMEGP). This is a credit-linked programme in which the micro entrepreneur receives margin money to start his or her micro business. It is encouraging to see that the scheme has acquired popularity among prospective female entrepreneurs, and that the proportion of women covered by the scheme has been steadily increasing over the previous few years. This initiative meets the needs of both rural and urban women by increasing the amount of margin money available and offering hand-holding help. Another intervention targeted at training women in the coir sector is the Mahila Coir Yojana. The trainees receive a monthly stipend and are encouraged to start their own coir businesses through the PMEGP. It is widely acknowledged that a lack of market intelligence is a significant impediment for many female entrepreneurs. To address this, the Ministry of MSME has mandated that 3 percent of public procurement made by Central Ministries/Departments and Public Sector Undertakings be made by women entrepreneurs.

The M/o MSME has formed a Women Entrepreneurs Cell to draw concentrated attention to issues relevant to women entrepreneurs and to assist their growth by networking with other Ministries/Departments and NGOs (WEC). It is envisaged that the WEC will strive to promote the growth of female entrepreneurs in the country in the coming years. Young women to contribute to the nation's equal and balanced progress women make up half of the population, and it is hard to continue growth and development when half of the population falls behind. The government recognises the unwavering courage of thousands of daughters of the nation who have played a significant part in creating this magnificent nation's success story. Women entrepreneurs, like their male counterparts, run their own businesses. As a result, all factors influencing

business growth and sustainability affect their companies as well. The characteristics include an understanding of the opportunities and difficulties in the industry in which they operate, as well as how the present socioeconomic environment affects these, and the ability to capitalise on the chances while tackling the challenges. All businesses have access to this information, and all businesses have the opportunity to profit from it. Many of the challenges that women face appear to have less to do with the sustainability of their businesses and more to do with social and cultural concerns and the repercussions of those worries.

**WOMEN ENTREPRENEURS IN RAMANATHAPURAM AND SIVAGANGA DISTRICTS IN
TAMILNADU STATE UNDER PMEGP SCHEME DURING
2016-17 TO 2020-21**

S.NO	District Name	2016-17	2017-18	2018-19	2019-20	2020-21
1	Ramanathapuram	53	233	400	428	392
2	Sivaganga	13	27	68	53	34



1.3 Women Entrepreneur Advantaged From PMEGP Schemes

Women are the foundations of civilization, and when women are empowered, the entire world benefits. The Ministry of Micro, Small, and Medium Enterprises (MSME) is empowering women entrepreneurs through several initiatives that assist women in discovering their talents and developing their own identities. Since its beginning and up to the 23rd of January 2019, women entrepreneurs have established 1.38 lakh projects through the Prime Minister's Employment Generation Programme (PMEGP) Scheme. Women entrepreneurs are responsible for approximately 30% of all projects launched under the PMEGP. Women entrepreneurs are covered under the scheme's Special Category and are eligible for 25% and 35% subsidies for projects set up in urban and rural regions, respectively. The female beneficiaries' personal contribution is just 5% of the project cost, whereas the general category's contribution is 10%. Under the Khadi Programme of KVIC, women entrepreneurs established 30437 projects in 2016-17 and 2017-18, with a total margin of 85,305 lakh rupees disbursed. Not only MSME, but the Government of India has taken numerous initiatives to empower and protect women. India, too, must transform its massive female labour force into a productive human resource, which can only be accomplished through women's empowerment.

With gender equality becoming increasingly important around the world, the MSME ministry decided to empower women even further. Women entrepreneurs have established 1.38 lakh projects under the Prime Minister's Employment Generation Programme (PMEGP) Scheme since its commencement on January 23, 2019. Women entrepreneurs are responsible for approximately 30% of all projects launched under the PMEGP. Despite limited resources and opportunities, rural women entrepreneurs have demonstrated tremendous potential to bring value to the Indian economy by entering the MSME sector. According to Startup India, while only 13.76% of total entrepreneurs in India are women, amounting to close to 8 million, as opposed to male entrepreneurs who have recently surpassed the 50 million mark, these financial schemes launched at the state and central levels could do a great deal to boost women entrepreneurship. While examining these schemes, we spoke with a couple of female entrepreneurs to learn how they benefited from these government programmes. It was sad that the majority of these talented female entrepreneurs were unaware of these initiatives. However, a few women chose to break free from their cages and take advantage of these methods in order to become monetarily independent. Empowerment can be difficult for Indian women since they must strike a delicate balance with conventions and traditions. While the Indian government works tirelessly to improve the lives of women, we must also become aware of their rights, initiatives, and benefits that can help attain complete empowerment. Women entrepreneurs,

both illiterate and semi-literate, from both rural and urban areas, have benefited from several initiatives conducted by the Indian government to help them start or maintain a business.

1.4 Sustainable Growth Perspective

This suggests that solutions should prioritise supporting women in coping with or overcoming social and cultural difficulties, as well as ensuring that society as a whole treats female entrepreneurs fairly. Create networking opportunities for women. Most conversations about women in business emphasise the need of professional and social networking opportunities for successful entrepreneurs. Women can extend their business chances via networking and identifying role models, mentors, and sponsors. It can mean the difference between a mediocre and an outstanding business. Create a wonderful platform for women to network, share business ideas, learn from one another, and get business insights. Women should also aim to engage in sector-related networking events. Participants attempt to find solutions to the sector's problems through talks and consultation. A business concept offered by a woman is thought to be less likely to get funded than the identical concept pitched by a male. This gender disparity is due to cultural gender biases as well as the fact that men are more self-assured and persuasive than women. There is a need to "educate" society how to treat women fairly and to help women develop self-confidence. Women who have defied all expectations while developing socio-emotional abilities such as personal initiative and determination to excel in typically male-dominated fields.

Access to capital appears to be the Achilles heel for female entrepreneurs, owing to social gender biases as well as the amount to which women are willing to pitch their business concepts. The ability to repay loans, the profitability of the firm, and the managerial skill set are all important factors for a bank when considering whether or not to finance the proposed business. These are mostly based on previous performance. I encourage all female entrepreneurs, regardless of funding source, to establish a track record for their firm from the start. The growth storey should be strongly reinforced by undeniable evidence. The effect of regulatory requirements when examining the influence of rules on the growth of women's enterprises, three issues stand out. The first universal fact is that countries with more efficient policies, such as fewer labour constraints and greater monetary freedom, have higher rates of entrepreneurship growth. Second, and on the negative side, country programmes and policies tend to focus on women at the bottom of the market and provide little support to women with high-growth businesses, despite the fact that these are the ones that are more likely to grow and employ more people, support communities, achieve high productivity, be innovative, and contribute to exports. The latter promotes ownership, management control, and purchasing from women-owned businesses.

2. REVIEW OF LITERATURE

1. Ms. Asaraf Unnisa L & Dr. Amulya M (2016) “Prime Minister's Employment Generation Programme (PMEGP): A Review” The Prime Minister's Employment Generation Programme (PMEGP) is being implemented with the goal of creating employment opportunities in rural and urban areas, creating self-employment opportunities at the local level, mitigating rural youth migration to urban areas, increasing wage earning capacity of artisans, and increasing the growth rate of rural and urban employment. The other side of the PMEGP is experiencing numerous issues, including insufficient response from the bank, sanction of proposals from the bank at the end of the year, reduction of project costs from the bank, disbursement of the loan by the bank at the end of the year, and significant tendency at branch and nodal banks.

2. Sanjeeb Kumar Jena and Riko Mihu (2018) “Impact Of PMEGP on Entrepreneurial Development of Tribal Beneficiaries – A Case Study Of Lohit District Of Arunachal Pradesh” The current study has stressed the necessity of the Prime Minister Employment Generation Programme (PMEGP) in providing financial assistance to the underemployed people in order to establish self-employment businesses and foster entrepreneurship. Thus, the primary goal of the research is to examine the influence of the PMEGP on the development of entrepreneurship and socioeconomic growth among beneficiaries in the study area. The current study hypothesised that the Prime Minister Employment Generation Programme (PMEGP) has an impact on entrepreneurship in Arunachal Pradesh's Lohit Districts, specifically on the variables - revenues, fixed assets, employment, and transactional relationships (with both suppliers and customers) of the enterprises. PMEGP was discovered to be a successful livelihood intervention for alleviating poverty, unemployment, and reducing social and economic disparities among beneficiaries. Many educated young people, including women, have benefited from this system in order to live decent lives in society. Finance is regarded as the lifeblood of any firm. PMEGP assists in the resolution of operational and seed capital issues. Business prospects in several areas were determined to be quite strong in the research area.

3. Mr. M. S. Altamash, Dr. D. M. Khandare (2020), “Study of Prime Minister’s Employment Generation Programme in Selected Districts in Marathwada Region” The current study assesses the performance of PMEGP in three districts of Maharashtra's Marathwada area. The PMEGP's performance is satisfactory; however it might be improved by developing a grievance management process to resolve pending cases sanctioned by banks. The training had a favourable impact on the beneficiaries' skill augmentation, and the performance of the trainer was evaluated based on the trained applicants. If the current study illuminates the issues of aspiring entrepreneurs under the PMEGP and the proposals made here are taken into account

by the promoting and implementing authorities, the researcher will be satisfied that his seven years of hard labour has achieved its goal.

4. Waseem Hassan Khan in (2016) has suggested that PMEGP has had an outstanding performance in J&K in recent years. It has not only enabled first-generation entrepreneurs to establish their own businesses, but it has also sparked an entrepreneurial wave in every nook and cranny of the state, particularly in rural areas. According to the scheme's physical performance, the specified target of projects to be supported under PMEGP was met almost entirely of the time. In 2015-16, the Scheme's physical target achievement rate was approximately 95%. In addition, the Scheme's financial aim was met in 2015-16, with margin money utilisation of around 96 percent. KVI generated a substantial amount of employment through the PMEGP, with a total of 52893 jobs created between 2013 and 2016. The turnover of the KVI in J&K, as measured by production and sales, has likewise increased by 45 percent between 2013 and 2016. Furthermore, it was discovered that the services and textile industries have been the top performers in recent years, with the most projects under the PMEGP, the largest margin money use, and the highest employment. Finally, it was discovered that the Minority community profited the most from this Scheme in J&K.

5. Bannigol & Kirankumar in (2018) has stated financial inclusion, multidimensional phenomena, has emerged as one of the fundamental measures of an economy's performance and has garnered considerable attention in recent years. The current article focuses on unemployed youngsters who have received microcredit from the government of India (GoI) through the Prime Minister Employment Generation Programme (PMEGP) scheme, as well as their perceptions of financial inclusion in practise. It draws on a survey to conduct a study of the Financial Inclusion and Prime Minister Employment Generation programmes in India, as well as secondary data sources. In addition to descriptive analysis, a grounded theory approach was employed to investigate novel topics relating financial inclusion plan beneficiaries, i.e., PMEGP micro credit recipients. Four distinct themes emerged from the data concerning the themes emerged were: (a) perceived unawareness among the people about Financial Inclusion Plans (FIP) (b) lack of interest of bank people in giving guidance (c) perceived lot of documentation and red-tapism (d) literacy is confused with the term financial literacy and the possible strategies to be adopted by policymakers based on the study's findings.

6. According to Dunn et al. (2006), microenterprises play an important role in poverty reduction in both urban and rural areas, as well as in strengthening urban-rural linkages for social and economic development. The connections are critical not just for local resources, but also for acting as intermediaries

for the movement of products and services between rural and urban areas. Their roles are critical because they facilitate self-employment generation through labor-intensive traditional enterprise and craftsmanship, employment for the poor and women, optimum use of local resources, meeting basic needs of the poor, job satisfaction, new entrepreneurship ventures, and equitable distribution of income among the poor.

7. Desai, (2010) PMEGP, Entrepreneurship Development and Socio Economic Development: Entrepreneurship development is critical to achieving the country's overall economic development goals. It is a process in which people are instilled with motivating impulses of performance and vision in order to combat unpredictable and risky situations, particularly in dynamic business ventures. Human resource skills are constantly linked to asset creation, which can be achieved through entrepreneurial development, creativity, innovation, and diversification in a commercial enterprise. The entrepreneurial development process focuses on finance, training, education, reorientation, and the building of a supportive and healthy atmosphere for enterprise growth.

8. Kh. Dhiren Meetei et.al. (2012) has stated rural development will only be successful if it works in tandem with the Human race progress, enterprise, financial power, Job creation and infrastructural development Self-employment has become a viable option for earning a living. As the north-eastern states have discovered, education is a vital weapon for eradicating poverty. States were unable to accommodate all job hopefuls. Through formal-sector employment KVI has been quite helpful. Successful in promoting business and self-sufficiency chances for Manipuri women, especially in Textile industries will benefit from PMEGP. The rate of expansion of as a result of an adequate supply of workers, job creation has been significant. Poor entrepreneurs are given financial products.

9. Shukla and Mishra (2013) attempted to demonstrate a link between employment generation programmes and poverty eradication. Secondary data was employed. Several job creation ideas were mentioned in the article. They discovered a movement of employment growth from the primary to secondary sectors. Corruption, political rivalry, illiteracy, and reservation were among the problems identified in India's job creation. Researchers discovered that a large labour force, an economic labour force, a flexible exchange rate, and so on is some of the prospects for job creation in the Indian economy.

10. Gupta (2013) investigated the impact of a developmental programme on potential entrepreneurs' attitudes, motivation, personal control, and self-esteem. A sample of 28 students was drawn from one of Raipur's finest private autonomous universities. We employed non-random convenience sampling. To assess entrepreneurial qualities, the Entrepreneurial Attitude Orientation (EAO) scale was employed. The t-test was performed to investigate the attitude. Shilpi was successful in establishing a link between

development courses and potential entrepreneurs' attitude development. According to her research, demographic factors such as gender, parent's qualification, various income groups, and business families have an impact on an individual's entrepreneurial mentality.

11. According to Jayshree Suresh and Ramraj (2012), the trend of entrepreneurs realising the importance of environmental considerations gained traction towards the close of the past century. To emphasise the fact that entrepreneurs do require external environmental factors to be favourable for success, two cases were chosen, and the conclusions were that there is a need for an entrepreneurship model that will capture holistically all the factors that contribute to entrepreneurship success or failure. The authors developed a conceptual framework for the entrepreneurial ecosystem.

12. According to Daniel J. Isenberg (June 2010), the government must develop an ecosystem that supports entrepreneurs in order to spark venture formation and growth. He suggested an ecosystem model that includes 13 critical elements: leadership, government, culture, success stories, human capital, financial capital, entrepreneurial organisations, education, infrastructure, economic clusters, networks, support services, and early customers. Government, educational institutions, financial institutions, media, and networks are among the various stakeholders.

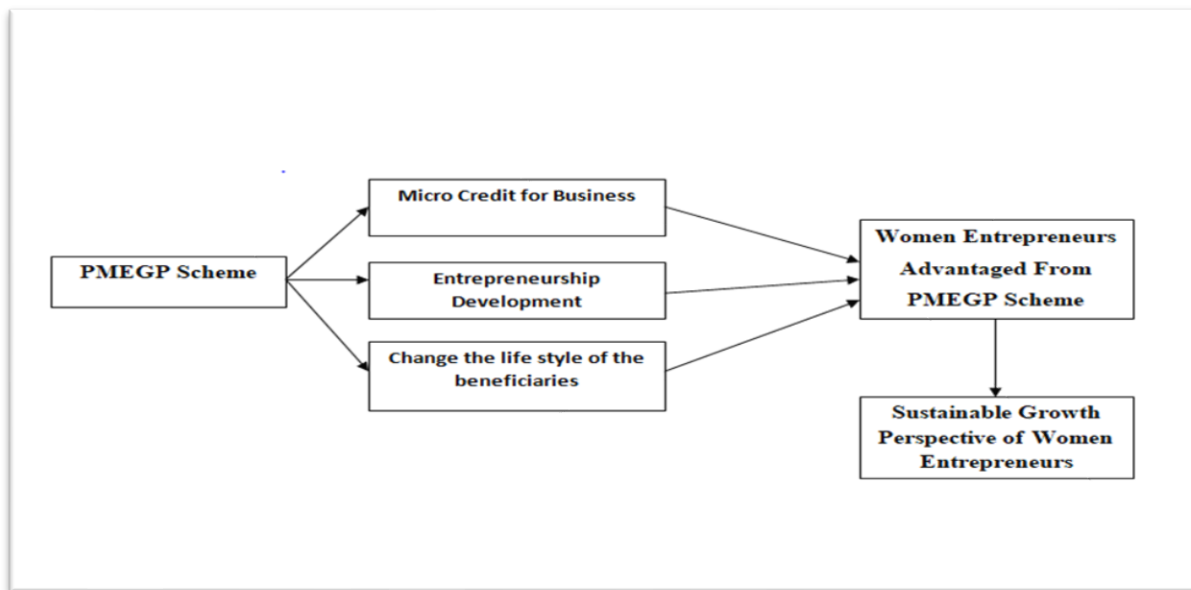
3. RESEARCH OBJECTIVES

- To study the socio-economic profile of Beneficiaries of the Prime Minister's Employment Generation Programme (PMEGP) in selected two districts of Sivaganga and Ramanathapuram.
- To study the impact in developing entrepreneurship through the Prime Minister's Employment Generation Programme (PMEGP) in selected two districts of Sivaganga and Ramanathapuram.

4. RESEARCH GAP

From the analysis of the earlier studies, it is clearly observed that the studies were majorly focused on women education, empowerment and the development of their skills but only few studies have focused on analysing the role of women entrepreneurs on the economic development of the country and also on the government initiatives available for supporting women to become entrepreneurs in Indian perspective by keeping this in mind the present study is intended to analyse the "Sustainable Growth Perspective of Women Entrepreneurs Advantaged From PMEGP Schemes".

5. CONCEPTUAL FRAMEWORK



6. STATEMENT OF THE PROBLEM

According to Centre for Monitoring Indian Economy data, unemployment in Tamil Nadu climbed by 43.5 percentage points to 49.8 percent in April 2020: CMIE Survey. According to a survey done by the Centre for Monitoring Indian Economy, the unemployment rate in Tamil Nadu climbed by 43.5 percentage points, increasing to 49.8 percent in April 2020. (CMIE). Agriculture and related activities, which are traditional economic activities in the state, cannot generate additional employment on their own because they rely on rainfall, and the Sivaganga and Ramanathapuram districts of Tamilnadu State have recently experienced a rainfall deficit, causing youths to migrate from rural to urban areas in search of work.

As a result, the need of the hour is to prioritise promoting entrepreneurs and self-employment activities, which would aid in halting the flow of migrant youths to urban areas in search of work. As a result, the government's development programmes should be evaluated based on the goals for which they were created and the impact they had in the places where they were implemented. There is a significant research gap because no researchers have conducted any such research or studies to evaluate the effectiveness of the Government sponsored employment generation programmes and schemes in the Sivaganga and Ramanathapuram districts of Tamilnadu State in terms of their employment generating capabilities. As a result, it is vital to investigate the success of PMEGP in the study area in terms of its impact on improving entrepreneurial talents and generating job possibilities.

6. HYPOTHESES OF THE STUDY

H₁-There is a positive socio-economic impact of PMEGP in selected two districts of Sivaganga and Ramanathapuram.

H₂-There is positive impact on entrepreneurial capabilities of the beneficiaries of PMEGP in selected two districts of Sivaganga and Ramanathapuram.

7. RESEARCH METHODOLOGY

The present study evaluates the performance of PMEGP in selected two districts of Sivaganga and Ramanathapuram in Tamilnadu.

7.1. Sources of Data

7.1.1. Primary data:

The data was collected both from primary sources using questionnaire. The primary data was collected from two districts of Sivaganga and Ramanathapuram in Tamilnadu. The situation in the two districts with different levels of development was expected to indicate the impact of the PMEGP in the area of study with varying levels of development.

7.1.2. Secondary Data:

The secondary data was collected from the published Gazettes of Central and State Government organizations, Sivaganga- District Industrial Centre, Ramanathapuram - District Industrial Centre, Text books, research journals, published & unpublished records of Government etc.

7.1.3. Area of Study

The present study entitling “Prime Minister’s Employment Generation Programme in Tamilnadu State: A Study of Selected Districts in Sivaganga and Ramanathapuram” has been conducted in the area for the present study has been deliberately chosen because no such study has been undertaken in these districts so far.

7.1.4. Period of Study

The present study is concerned with the statistics of 2016-2017 to 2020-2021, which ranged for 5 years of time duration. Facts and figures pertaining to PMEGP during the above said period were studied. As the assembly and representation of data

In Sivaganga & Ramanathapuram districts, most of the data were collected from the unpublished sources and national level statistics. The impact analysis was conducted with respect to the primary data collected during 2016-2017 to 2020-2021. Data Collection of selected Districts had been done in two rounds i.e. Round-I between 2016-2017 and Round-II between 2020-2021 of two selected districts.

7.1.5. Sampling Plan

PMEGP is studied by using Convenience Sampling Method, personal interview method a common schedule of questionnaire was considered to be best suited for study. The study is empirical in nature as it is based on data personally gathered with help of questionnaire which can be found in appendix. Questionnaire has been tested in advance before circulating it to the field for collection of relevant data.

- **Population:** Beneficiaries of PMEGP in two districts up to 2020-2021 viz. Sivaganga =34, & Ramanathapuram= 392, Total number of beneficiaries of PMEGP in two districts is 426.
- **Sampling Technique:** unknown, the researcher has adopted Convenience Sampling Method to avoid data errors and redundancy.
- **Sample Size** = 200 (Using Raosoft Sample size Calculator)

8. STATISTICAL TOOL FOR DATA ANALYSIS

Depending upon the necessity tables, graphs, and charts were used and statistical tools such as average, percentage and ANOVA were used and the data was processed through MS-Excel & SPSS.

9. DATA ANALYSIS & INTERPRETATION

Data analysis means putting the data in full meaningful tables that is tabulation of data so as to make it convenient enough to analyze and draw results. Data obtained from 200 beneficiaries entered into tables and cross tabulation had done for further analysis. The study contains tabulation analysis and interpretation of data.

10. SCOPE & LIMITATIONS OF THE STUDY

1. It helped to study the impact of Prime Minister's Employment Generation Programme.
2. It is an empirical investigation that would help different officials in effectiveness of policy implementation.
3. Among these two districts, Sivaganga is developing and Ramanathapuram district is backward on the basis of their demographic characteristics and employment situation, so our investigation may help government to achieve the objective of balanced regional development.
4. The study is limited to only two districts of Sivaganga & Ramanathapuram in Tamilnadu State.
5. The DICs did not maintain the data relating to the recovery of the loan amount and the bankers and the beneficiaries didn't disclose them.
6. The time is main constraint for investigation as the effectiveness of PMEGP may vary from time to time.

11. RESULTS AND DISCUSSION

Profit & Employability measures the socioeconomic impact of PMEGP in selected Sivaganga and Ramanathapuram districts of Tamilnadu State. The impact of the PMEGP on the entrepreneurial capabilities of the recipients is assessed using revenue and asset acquisition or values. The current study investigated the socioeconomic status of Prime Minister Employment Generation Programme recipients as well as the impact of the aforementioned scheme at the individual/household and entrepreneur levels. The following are the findings:

1. Distribution of Beneficiaries on the basis of Age

Data depicts the classification of beneficiaries on the basis of their age. Age of the Beneficiaries is classified into four categories such as 20-25 years, 25-30 years, 30-35 years and 35 and above. The majority of the beneficiaries are drawn from the age group of 25-30 years out of selected beneficiaries in Ramanathapuram district (47%), & Sivaganga district (43%).

2. Distribution of Beneficiaries on the basis of Marital Status

Data shows that out of total 200 samples, married were 92% & 95% in Sivaganga & Ramanathapuram respectively. Unmarried were 8% & 5% in Sivaganga & Ramanathapuram respectively.

3. Distribution of Beneficiaries on the basis of Educational Qualification

Beneficiaries are classified on the basis of education qualification and studied. Education qualification of the beneficiaries are classified into four category such VIII standard Pass, X standard Pass, XII standard Pass and graduate & above. Out of 200 samples beneficiaries, Ramanathapuram District have passed Graduate (47%) & above and is followed by Sivaganga District (45%) who have qualifications either graduate or above and (32%) Beneficiaries have passed the X standard in Ramanathapuram District and (37%) Beneficiaries have passed the X standard in Sivaganga district.

4. Distribution of Beneficiaries on the basis of Family Type / Constituent

Given the distribution of beneficiaries on the basis of family type and constituent. Types of the family are classified as joint family and nuclear family. For the present study definition of joint family means a family where the beneficiaries are living with their own family, parents, and siblings and their families. Nuclear family means a family which consists of beneficiaries himself and his wife, children and parents. As per the statistics shown those PMEGP scheme beneficiaries 54% Joint Families & 46% Nuclear families from Ramanathapuram District & 62% joint families & 38% Nuclear families from Sivaganga district Beneficiaries.

5. Impact on Employability.

Beyond the respondent's and their family's labour, the modest own account enterprises in our survey use very little labour. Nonetheless, participation in the PMEGP resulted in some minor job creation between the two survey periods, which is statistically significant. Two rounds of surveys were conducted to collect information on the man-hours worked in the preceding week during the survey in order to evaluate the performance of PMEGP in terms of producing job possibilities in the study area.

CONCLUSION

After overcoming numerous obstacles, women have gained access to all male-dominated industries. Entrepreneurship generates growth, prosperity, and answers to a variety of challenges. According to the facts on female entrepreneurship, women will be a driving force of entrepreneurial growth in the future. We may see a huge shift in the number of female entrepreneurs in India. Women's entrepreneurial activities are making a substantial contribution to the nation's economic development. The government's programmes for empowering women and assisting them in business have enabled them to contribute to the economy.

Nothing would be feasible without the enhanced potential of female entrepreneurs and sufficient government assistance. In India, there has been a considerable shift in the number of female entrepreneurs. Thank you to the government's backing and developing potential in women for creating such a favourable business environment.

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