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**"THE ANALYSIS OF WOMEN ENTREPRENEURSHIP AND  
EMPOWERMENT IN SOUTHERN DISTRICTS OF TAMIL NADU"**

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**Keywords: Women Entrepreneurs, Women Empowerment, Self Help Groups,  
Sources of finance, nature of business, reasons for starting business and training.**

**ABSTRACT**

Empowering women is a prerequisite for creating a good nation. When women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation. The status of women in Indian society has changed from time to time and the present position of women in society is the index to the standard of social organization. Women's position in modern Indian society is equal to that of men socially, economically, educationally, politically and legally. In modern India, as a result of their newly gained freedom, women have occupied positions in various spheres of life being a politician, orator, lawyer, doctor, engineer, administrator, diplomat, business woman, entrepreneur and the like. The empowerment of women is one of the central issues in the process of development of countries all over the world. Tamil Nadu has a glorious tradition of recognizing the importance of empowering women over several centuries now.

**Introduction:**

The interest and involvement of the Government of India in the growth of entrepreneurship is evident from the steps taken by it. In spite of all the two efforts, entrepreneurs have been in short supply due to the fact that entrepreneurial talents prevailing in all classes– male and female have not been properly identified and tapped. Since the advent of factory system and subsequent industrial revolution man has become the key entrepreneurial force in the process of industrialization. The enterprising ability of women has not been properly and effectively utilized.

As the number of women entrepreneurs have steadily increased, they have attracted the attention of the Government as well as the development agencies. National conventions, International Conventions, Seminars and a number of workshops have

been held on women entrepreneurs. But there has been no census carried out on women entrepreneurs in the country. The Department of Industries has on record a number of applications made in the name of women. But this does not provide any indication as to whether these enterprises are operated and controlled by women.

**Statement of the Problem:**

A few decades back, women were married at an early age and their focus was centered on their family. The majority were uneducated and ignorant of the conditions prevailing in the country. The post-independent period has witnessed a significant improvement in women's education in India. As per the Tamil Nadu Government census data of 2011, the female literacy rate in Tamil Nadu has increased in rural and urban areas to 55.28 per cent and 75.99 per cent respectively. In Tamil Nadu, literacy level among the female population has gone up over the decades, a little faster than that of the men folk, as more and more women were educated and they turned up to seek employment. In course of time, they have started giving stiff competition to men in different fields like education, employment and the like.

The southern districts of Tamil Nadu are highly dependent on agriculture for employment generation. The Government has been giving a helping hand to women entrepreneurs especially in rural villages, by launching different schemes. In the Five Year Plans, women entrepreneurs in the state are given concessional rate of loan, subsidy for women entrepreneur who set up small scale industrial units are provided capital subsidy in backward area and marketing services too. As a result, women have more opportunities to start a business.

Today the position of women in society is slowly becoming equal to that of men socially, economically, educationally, politically and legally. Changing social attitudes and community practices make women work in all fields. They are entering into the organized work place in larger and larger numbers, including male dominated areas like entrepreneurship. For women to be empowered they should be financially, socially, educationally, professionally, politically, and legally independent. Among the above variables, economic empowerment is the basis of all other variables in order to enhance their financial stability either by seeking job or doing self-employment or becoming an entrepreneur. In this context, the researcher has raised two pertinent questions: whether women have become empowered or not. Does entrepreneurship help women become empowered? In this context, it is proposed to undertake a study on women empowerment through entrepreneurship in Southern Districts of Tamil Nadu (Madurai, Theni, Ramanathapuram, Sivaganga, Dindugul, Thoothukudi, Virudhunagar, Tirunelveli and Kanyakumari) and to examine the impact of various factors, namely, personal, rural and urban, governmental, professional, economic, social, legal and political responsible for the empowerment of women.

**Objectives of the Study:**

To examine the relationship between entrepreneurship and empowerment among women in Southern Districts of Tamil Nadu.

**Hypotheses:**

The following hypotheses were framed for testing the relationship between the empowerment of women entrepreneurs. Business variable does not influence women entrepreneurs' empowerment. Training does not influence women entrepreneur's empowerment.

### **Methodology:**

Primary data was collected through a well-structured interview schedule prepared by the researcher in consultation with the experts in the field. The finalized interview schedule was pre-tested as to its contents and wordings through a pilot study. The pilot study was conducted with fifty respondents selected at random from the Southern Districts of Tamil Nadu. The 6 practical difficulties experienced by the respondents in answering the questions were set right and the final draft interview schedule was finalized. The finalized interview schedule was used for collecting information from the selected respondents. The period of primary data collection was made from July 2019 to March 2020.

**Statistical tools** like Regression Analysis and Garrett Ranking have been used for analysis in the study.

### **FACTORS INFLUENCING ONE TO BECOME A WOMAN ENTREPRENEUR**

There are several factors which influence women to become women entrepreneurs. The factors which are important for women to become an entrepreneur are ranked here. Garrett ranking technique has been used for this analysis. Ranks have been calculated with the formula given by him and also with Garrett's Ranking Table.

$$100 (R_j - 0.5)$$

Present Position = \_\_\_\_\_

$N_j$

Where

$R_j$  = Rank given for the  $i^{\text{th}}$  variable by  $j^{\text{th}}$  respondent.  $N_j$  = Number of variable ranked by the  $j^{\text{th}}$  respondent.

By using this formula the result obtained was compared with Garrett's Ranking table and the scores were given. The total scores of each item were added and ranks were given according to the table value. The variable with the highest mean score was considered to be the most important one.

After elaborate discussion with the women entrepreneurs, seven factors were identified and considered essential for a woman to become a woman entrepreneur. They are; (i) Knowledge, (ii) Independence, (iii) Experience, (iv) Family support, (v) DIC and government assistance, (vi) Society reorganization and (vii) Subsidy from government.

**TABLE 1: Garrett Ranking of Factors Influencing Women Entrepreneurs for All Respondents**

<i>S.No.</i>	<i>Factors</i>	<i>Garret Ranking Score</i>	<i>Rank</i>
1.	Knowledge	56.40	I
2.	Independence	48.48	IV
3.	Experience	51.40	III

4.	Family support	55.90	II
5.	DIC & Government Assistance	45.96	VI
6.	Social recognition	46.66	V
7.	Subsidy from Government	42.38	VII

Table 1 shows that in the case of the factors influencing woman to become women entrepreneurs, 'Knowledge' is ranked first, 'Family support' is ranked second, 'Experience' is ranked third, 'Independence' is ranked fourth, 'Social recognition' is ranked fifth, 'DIC & Government Assistance' is ranked sixth and 'Subsidy from Government' is ranked seventh. Hence it is clear that the 'Knowledge' is an important factor, which influences women to become women entrepreneurs in this study area.

### **Determinants on Women Empowerment-Multiple Regression Analysis**

The analysis of women empowerment reveals that there are several factors determining the level of women empowerment in Southern Districts of Tamil Nadu. Empowerment differed from one woman entrepreneur to another. While a few factors have been the determinants in one woman entrepreneur the same have not been the determinants in another. Hence the factors identified as determinants have differed from one woman entrepreneur to another. In order to study the level of influence of these independent factors on women empowerment, multiple regression analysis is attempted.

Multiple regression analysis helps locate the underlying relationship among the multiple independent variables with the dependent variables. Further it explains the strength of relationship between independent variables and dependent variables. In the study, women empowerment is the dependent variable and the independent variables are membership in self help groups, form of business, nature of business, reasons for starting business, training and sources of finance. The findings of multiple regressions are presented below.

### **Determinants and Women Empowerment:**

In Southern Districts of Tamil Nadu there are 6 independent variables determining women empowerment. The relationship between the independent variables such as membership in self help groups, sources of finance, nature of business, reasons for starting business, training, form of business and dependent variable, women empowerment among women entrepreneurs of Southern Districts of Tamil Nadu has been tested through multiple regression analysis. The results are presented in Table 2.

**Table 2: Role of Determinants on Women Empowerment in Southern Districts of Tamil Nadu**

<b>R</b>	<b>R square</b>	<b>Adjusted R square</b>	<b>Std error of the estimate</b>
.700 <sup>a</sup>	.640	.625	18.29

The table shows the relationship between independent variables with women empowerment. The influence of the independent variables over dependent variable

is 64 per cent. The results of the multiple regressions co-efficient are presented in equation as

$$Y = -22.692_{b0} - .080_{b1} + .123_{b2} + .105_{b3} + .080_{b4} - .022_{b5} + 0.751_{b6}$$

Where,

$b_0$ =Constant,  $b_1$ - Membership in self help group,  $b_2$ -Sources of finance,  $b_3$ - Reasons for starting business,  $b_4$ -Nature of business,  $b_5$ -Training,  $b_6$ -Form of business

Y= Multiple regression co-efficient.

While analyzing the multiple regression equation with standardized co- efficient, it is clear that the variable form of business has a higher level influence over the other. It indicates that one unit of change in this variable makes a change of 0.751 units on the dependent variable i.e women empowerment. The other variables having a significant impact on dependent variable are sources of finance ( $b_2$ ) (0.123 units).

### Determinants and Personal level Indicators:

In Southern Districts of Tamil Nadu, there are 6 independent variables which determine personal level indicators. The relationship between independent variables such as membership in self help groups, sources of finance, nature of business, reasons for starting business, training, form of business and dependent variable personal level indicators among women entrepreneurs of Southern Districts of Tamil Nadu has been tested through multiple regression analysis. The results are presented in Table 3.

**Table 3: Role of Determinants on Personal level Indicators in Southern Districts of Tamil Nadu**

R	R square	Adjusted R square	Std error of the estimate
.762 <sup>a</sup>	.642	.609	15.50

The table exhibits the relationship between independent variables with personal level indicators. The influence of the independent variables over dependent variable is 64.2 per cent. The results of multiple regression co-efficient are presented in equation as,

$$Y = -16.382_{b0} + 0.797_{b1} + 0.089_{b2} + 0.041_{b3} - .090_{b4} + .047_{b5} + .033_{b6}$$

Where,

$b_0$ = Constant,  $b_1$ -Membership in self help group,  $b_2$ -Form of business,  $b_3$ -Nature of business,  $b_4$ -Training,  $b_5$ -Sources of finance,  $b_6$ - Reasons for starting business.

Y= Multiple regression co-efficient.

The multiple regression equation is being analyzed with standardized co- efficient and it is understood that the variable membership in self help group has a higher level influence over the other. It indicates that one unit of change in this variable makes a change of 0.797 units on the dependent variable i.e personal level indicators. The other variable having a significant impact on dependent variable is form of business (0.089 units).

### Determinants and Professional level Indicators:

In Southern Districts of Tamil Nadu, there are 6 independent variables which determine professional level indicators. The relationship between independent variables such as membership in Self Help Groups, duration of business, sources of finance, nature of business, training, form of business and dependent variable professional level indicators among women entrepreneurs of Southern Districts of Tamil Nadu has been tested through multiple regression analysis. The results are presented in Table 4.

**Table 4: Role of Determinants on Professional level Indicators in Southern Districts of Tamil Nadu**

R	R square	Adjusted R square	Std error of the estimate
.673 <sup>a</sup>	.597	.535	19.96

Table 4 represents the relationship between independent variables with professional level indicators. The influence of the independent variables over dependent variable is 59.7 per cent. The result of multiple regression co-efficient is presented in equation as

$$Y = -47.251_{b0} + 0.671_{b1} + 0.215_{b2} + .147_{b3} - 0.123_{b4} - .011_{b5} + 0.126_{b6}$$

where,

$b_0$ =Constant,  $b_1$ -Form of business,  $b_2$ -Training,  $b_3$ - Membership in self help group,  $b_4$ -Duration of business,  $b_5$ -Nature of business,  $b_6$ -Sources of finance.

Y= Multiple regression co-efficient.

While analyzing the multiple regression equation with standardized co-efficient it is clear that the variable form of business has a higher level influence over the other. It indicates that one unit of change in this variable makes a change of 0.671 units on the dependent variable that is professional level indicators. The other variables having significant impact on dependent variable are Training (0.215), Membership in Self Help Group (0.147).

#### **Determinants and Economic level Indicators:**

In Southern Districts of Tamil Nadu there are 6 independent variables that determine economic level indicators. The relationship between independent variables such as membership in Self Help Groups, duration of business, sources of finance, nature of business, training, form of business and dependent variable economic level indicators among women entrepreneurs of Southern Districts of Tamil Nadu has been tested through multiple regression analysis. The results are presented in Table 5.

**Table 5: Role of Determinants on Economic level Indicators in Southern Districts of Tamil Nadu**

R	R square	Adjusted R square	Std error of the estimate
.651 <sup>a</sup>	.524	.535	18.57

Table 5 represents the relationship between independent variables with economic level indicators. The influence of the independent variables over dependent variable is 52.4 per cent. The result of multiple regression co-efficient are presented in

equation as

$$Y = -36.522_{b0} + 0.521_{b1} + 0.155_{b2} + 0.123_{b3} - 0.109_{b4} - 0.018_{b5} + 0.015_{b6}$$

where,

$b_0$ =Constant,  $b_1$ -Sources of finance,  $b_2$ - Nature of business,  $b_3$ - Duration of business,  $b_4$ - Membership in self help group,  $b_5$ - Training,  $b_6$ -Form of business.

Y= Multiple regression co-efficient.

While analyzing the multiple regression equation with standardized co- efficient it is clear that the variable sources of finance has a higher level of influence over the other. It indicates that one unit of change in this variable makes a change of 0.521 units on the dependent variable i.e economic level indicators. The other variables having a significant impact on dependent variable are nature of business (0.155) and duration of business (0.123).

### Determinants and Social Indicators:

In Southern Districts of Tamil Nadu there are 7 independent variables that determine social level indicators. The relationship between independent variables such as membership in self help groups, duration of business, sources of finance, nature of business, reasons for starting business, training, form of business and dependent variable social level indicators among women entrepreneurs of Southern Districts of Tamil Nadu has been tested through multiple regression analysis. The results are presented in Table 6.

**Table 6: Role of Determinants on Social level Indicators in Southern Districts of Tamil Nadu**

R	R square	Adjusted R square	Std error of the estimate
.589 <sup>a</sup>	.605	.569	18.85

The table 6 represents the relationship between independent variables with social level indicators. The influence of the independent variables over dependent variable is 60.5 per cent. The result of multiple regression co-efficient is presented in equation as

$$Y = -36.151_{b0} + 0.584_{b1} + 0.195_{b2} + 0.127_{b3} - 0.112_{b4} - 0.019_{b5} + 0.096_{b6} + 0.033_{b7}$$

where,

$b_0$ =Constant,  $b_1$ - Nature of business,  $b_2$ - Duration of business,  $b_3$ - Membership in self help group,  $b_4$ - Training,  $b_5$ - Sources of finance,  $b_6$ - Form of business,  $b_7$ - reasons for start business

Y= Multiple regression co-efficient.

While analyzing the multiple regression equation with standardized co- efficient, it is clear that the variable nature of business has a higher level of influence over the other. It indicates that one unit of change in this variable makes a change of 0.584 units on the dependent variable i.e social level indicators. The other variables having a significant impact on dependent variable are duration of business (0.195) and Membership in self help group (0.127).

### Determinants and Political Level Indicators:

In Southern Districts of Tamil Nadu there are 6 independent variables which determine the political level indicators. The relationship between independent variables such as membership in self help groups, duration of business, sources of finance, nature of business, training, form of business and dependent variable political level indicators among women entrepreneurs of Southern Districts of Tamil Nadu has been tested through multiple regression analysis. The results are presented in table 7.

**Table 7: Role of Determinants on Political level Indicators in Southern Districts of Tamil Nadu**

R	R square	Adjusted R square	Std error of the estimate
.525 <sup>a</sup>	.568	.529	18.17

The table 7 represents the relationship between independent variables with political level indicators. The influence of the independent variables over dependent variable is 56.8 per cent. The result of multiple regression co-efficient are presented in equation as,

$$Y = -41.162_{b0} + 0.521_{b1} + 0.221_{b2} + .137_{b3} - 0.112_{b4} - .012_{b5} + 0.016_{b6}$$

Where,

$b_0$  = Constant,  $b_1$  - Nature of business,  $b_2$  - Sources of finance,  $b_3$  - Duration of business,  $b_4$  - Membership in self help group,  $b_5$  - Form of business,  $b_6$  - Training.; Y = Multiple regression co-efficient.

While analyzing the multiple regression equation with standardized co-efficient it is clear that the variable nature of business has a higher level of influence over the other. It indicates that one unit of change in this variable makes a change of 0.521 units on the dependent variable i.e political level indicators. The other variables having significant impact on dependent variable are Sources of finance (0.221) and duration of business (0.137).

### Summary of Findings

**Determinants of Women Empowerment:** From the study it can be found that the variables have got an influence of 64 per cent on women empowerment. Further the study of multiple regression equation analysis clearly highlights that the nature of business has influenced at a higher level than the others. i.e., one unit of the variable nature of business makes a change of 0.751 unit of the variable.

**Determinants and Personal Level Indicators:** The researcher has tried to find out the level of the other influencing variables on personal level indicators. The result is 64.2 per cent. The multiple regression equation is prepared. From the results found, it is clear that a high level influence of 0.797 units on dependent variable have been made by variable membership in self help groups.

**Determinants and Professional level Indicators:** The relationship of variables with independent variables has been calculated through multiple regressions as 59.7 per cent. The percentage of influence is very low. From the equation found, it is understood that the change on one unit of variable form of business over the other has a high level influence of .671 units.



**Determinants and Economic level Indicators:** The researcher has tried to find out the level of the other influencing variables on economic level indicators. The result is 52.4 per cent. The multiple regression equation is prepared. From the results found, it is clear that a high level influence of 0.521 units on dependent variable have been made by variable sources of finance.

**Determinants and Social level Indicators:** From the study, it could be understood that the determinant level of variable over independent variable is 60.5 per cent. The result of multiple regression equation has explained that one unit of variable “nature of business” is a cause for the change of 0.584 units of the dependent variable. From the results found, it is clear that a high level influence of 0.584 units on dependent variable has been made by variable sources of finance.

**Determinants and Political level Indicators:** The relationship of variables over independent variables has been calculated through multiple regressions as 56.8 per cent. The percentage of influence is very low. From the equation found, it is known that the change on one unit of variable nature of business over the other has a high level influence of .521 units.

### CONCLUSION:

Entrepreneurship is a key factor in the development of our nation. The development of a nation will be brought about not only by men entrepreneurs but also by women entrepreneurs. If men only developed this nation it would lead to mono-lateral development of the nation whereas to develop our nation, we need bilateral development that is women empowerment. In the words of Swami Vivekananda, “Just as a bird could not fly with one wing only; a nation would not march forward if the women are left behind”. If women want to be empowered, either they should seek lucrative jobs or go in for entrepreneurship; otherwise they could not stand on their own legs. Getting a lucrative job is not an easy task. So entrepreneurship is the better alternative for woman empower herself.

The present study on women empowerment in Southern Districts of Tamil Nadu highlights the level of women empowerment in Southern Districts of Tamil Nadu. The conclusion derived from the study on Women empowerment in Southern Districts of Tamil Nadu is that a minimum percentage of the women have high level of empowerment that is out of the total 150 respondents, only 28 women entrepreneurs have high level of empowerment, 92 women entrepreneurs have medium level of empowerment and 30 women entrepreneurs have low level of empowerment. The main reason identified for a low level of women entrepreneurs’ empowerment in Southern Districts of Tamil Nadu is the lack of awareness among women in rural areas in the study area. The remarkable progress of the self help groups in the study area has promoted women entrepreneurship empowerment.

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