

**WOMEN EMPOWERMENT – WITH REFERENCE TO  
OPPORTUNITIES AND CONSTRAINTS OF WOMEN  
ENTREPRENEURSHIP IN MADURAI DISTRICT**

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**ABSTRACT**

*Women entrepreneurship plays an important role in the contribution to Indian economy. It aims at raising the standard of living of the people especially in backward areas. It plays a vital role in local employment generation, balanced resource utilization, income generation and enhanced livelihood. Thus, Women enterprises which serve as growth engine are struggling with the day-to-day changes in business. The productivity of such enterprises is affected by ineffective administration, weak management due to lack of enhanced managerial skills. In this context, the study titled “Women empowerment - with reference to Opportunities and Constraints of Women entrepreneurship in Madurai District” is undergone to understand the problems and prospect of empowerment of women through entrepreneurship. The study was conducted by exploratory method based on survey questionnaire. Women entrepreneurs in and around Madurai District constituted the population of the study. Sample was categorized according to distinguished demographic profile of respondents. A sample size of 200 respondents is taken for the study in which majority of them belongs to rural part of Madurai region. The study is mainly based on Primary and secondary data collected from direct interview and government published records. After the analysis it is found that support and motivation by local people ranks first among opportunities for Women entrepreneurs with a mean score of (61.25) which is followed by employment generation for Women youth (58.51).*

**KEY WORDS: Women Entrepreneurs, Women Enterprises, Empowerment, Opportunities and Constraints**

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## **INTRODUCTION**

Women entrepreneurship has an imperative role to play in the development of Indian economy. According to Pertin (1997), Women Entrepreneurship is more likely to flourish in those rural areas where the two approaches of rural development, the bottom up and top down, complement each other. A Women entrepreneur is the one, who prefers to stay in the rural area and contribute to the creation of local wealth. However, the economic goals of an entrepreneur and the social goals of rural development are more strongly under linked in urban areas. For this reason women entrepreneurship is usually community based and relatively have large impact on Women community. Women empowerment is a key element of strategies to reduce poverty and create Income and employment opportunities.

## **STATEMENT OF THE PROBLEM**

For the economic development and empowerment of women the contribution of entrepreneurship has a significant place. It aims at raising the standard of living of the people especially women. It plays a vital role in local employment creation, balanced resource utilization, income generation, improving the standard of living of the women in rural areas. Thus, Women enterprises are growth engines that trigger development process. Such enterprises are struggling with the day-to-day changes in business. The productivity of such enterprises is affected by ineffective management and administration. The entrepreneurs are weak in managing the units due to lack of enhanced managerial skills. In this context, the present study titled “Women empowerment - with reference to Opportunities and Constraints of Women entrepreneurship in Madurai District”.

## **OBJECTIVES OF THE STUDY**

The study has the following objectives.

- (i) To identify the opportunities of Women entrepreneurship in Madurai District.
- (ii) To study the various constraints of Women entrepreneurs in Madurai District.

## **METHODOLOGY**

The study is exploratory in nature and is based on survey questionnaire.

## **SAMPLE POPULATION**

Women entrepreneurs in Madurai District constituted the sample population of the study.

## **SAMPLE DESIGN**

Sample was selected from all the parts of Madurai District, who were categorized according to their nature of business. Primary data was collected from 200 respondents.

## **SAMPLING TECHNIQUE**

A sample of 200 Women entrepreneurs is selected through non-probability convenient sampling technique in Madurai District, who are categorized based on their demographic profile, scale of business and nature of business.

## **DATA COLLECTION**

The study is mainly based on primary data and secondary data. The primary data was collected through structured questionnaire duly filled by Women entrepreneurs in the study area. Secondary data were collected from government reports, articles related to women entrepreneurship and business websites.

## **LIMITATIONS OF THE STUDY**

The study is limited to the Women entrepreneurs in Madurai District. Similar research at a larger scale could give result that can be generalized further. Convenient sampling was used in the study, so that each area gets adequate coverage and representative sample can be drawn from the universe. In spite of all these limitations, an intense attempt has been made to arrive at fairly objective and representative conclusion by analyzing the available data elegantly and tactfully.

## **ANALYSIS AND INTERPRETATION**

### **Opportunities of Women Entrepreneurs**

Garret ranking analysis is used to find out the opportunities of Women entrepreneurs. The result of garret ranking analysis is presented in the following Table.

**Table 1**  
**Opportunities of Women Entrepreneurs**

Sl. No	Opportunities	Total Score	Mean Score	Rank
1.	Support and motivation by the society	12249	61.25	I
2.	Competitive advantages	6230	31.20	VIII
3.	Availability of man power	8525	42.65	VI
4.	Government schemes	7080	54.31	III
5.	Government and institutional subsidies	10235	48.97	V
6.	Availability of raw materials	9790	35.41	VII
7.	Skill Development Programs	10860	51.20	IV
8.	Employment generation for young entrepreneurs	11700	58.51	II

Source: Primary data

It is seen from the result obtained through garret ranking, support and motivation by the society ranks first opportunities of Women entrepreneurs with a mean score of (61.25) which is followed by employment generation for young entrepreneurs (58.51), Government Schemes ranks third with a mean score of (54.31), Skill development programs ranks fourth opportunities of Women entrepreneurs with a mean score of (51.20), Government and institutional subsidies ranks fifth with a mean score of (48.97), Availability of man power ranks sixth with a mean score of (42.65), Availability of raw materials ranks seventh with a mean score of (35.41) and competitive advantages ranks last opportunities of Women entrepreneurs with a mean score of (31.20).

### **Constraints of Women Entrepreneurs**

#### **Skill Constraints of Women entrepreneurs based on the Age**

An attempt was made to know the skills constraints of Women entrepreneurs such as lack of technical skill, lack of marketing skill, lack of skill on production and lack of managerial skill based on the age groups such as below 25 years, 25 to 35 years, 35 to 45 years, 45 to 55 years and above 55 years.

**Table 2**  
**Kruskal Wallis Test – Mean Rank for Age and Skill Constraints**

Sl. No	Skill Constraints	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Lack of technical skill	131.57	153.63	151.73	140.14	172.14
2.	Lack of marketing skill	127.29	151.89	154.86	131.94	190.07
3.	Lack of managerial skill	142.50	154.71	139.18	161.67	164.54
4.	Lack of skill on production	140.66	151.25	140.71	165.46	179.75

Source: Computed data

To identify the skill constraints of Women entrepreneurs based on age, the following null hypothesis was proposed.

$H_0$  : There is no significant difference in skill constraints among different age groups of Women entrepreneurs in Madurai District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the skill constraints of Women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are presented in Table 3.

**Table 3**  
**Results of Kruskal-Wallis Test – Age group of Women entrepreneurs and Skill constraints**

Skill constraints	Chi-square value	p Value	Significance/Not significance
Lack of technical skill	4.084	0.395	NS
Lack of marketing skill	9.264	0.047	S
Lack of managerial Skill	4.932	0.294	NS
Lack of skill on production	3.677	0.451	NS

**Source: Computed data**

S-Significant ( $p < 0.05$ ); NS-Not Significant ( $p > 0.05$ )

The table 3 shows the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to skill constraints except 'Lack of marketing skill'. It could be concluded that age of the respondents does not affect the ranking given to skill constraints except 'Lack of marketing skill' (C.V 9.264, p value 0.047,  $p < 0.05$ ).

### **Skill Constraints of Women entrepreneurs based on the Education qualification**

An attempt was made to know the skill constraints of Women entrepreneurs such as lack of technical skill set, lack of marketing skill, lack of managerial skill and lack of skill on production based on the education qualification such as primary education, secondary education, graduates and others.

**Table 4**  
**Kruskal Wallis Test – Mean Rank for Literacy Level and Skill Constraints**

Sl. No	Skill Constraints	Primary education	Secondary education	Graduate	Others
1.	Lack of technical skill	145.38	152.49	151.71	166.77
2.	Lack of Marketing skill	142.32	147.90	161.66	151.50
3.	Lack of skill on production	148.53	150.95	158.72	150.23
4.	Lack of managerial Skill	144.63	147.14	173.66	147.55

**Source: Computed data**

To identify the skill constraints of Women entrepreneurs based on literacy level, the following null hypothesis was proposed.

$H_0$  : There is no significant difference in skill constraints among different literacy level of Women entrepreneurs in Madurai District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the skill constraints of Women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are given in Table 5.

**Table 5**  
**Results of Kruskal-Wallis Test – Literacy Level of Women entrepreneurs and Skill constraints**

Skill constraints	Chi-square value	p Value	Significance/Not significance
Lack of technical skill	2.254	0.039	S
Lack of Marketing skill	5.780	0.328	NS
Lack of skill on production	1.728	0.581	NS
Lack of managerial Skill	4.837	0.436	NS

**Source: Computed data**

S-Significant ( $p < 0.05$ ); NS-Not Significant ( $p > 0.05$ )

The table 5 shows the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to skill constraints except 'Lack of technical skill'. It could be concluded that literacy level of the respondents does

not affect the ranking given to skill constraints except 'Lack of technical skill' (C.V. 2.254, p value 0.039,  $p < 0.05$ ).

### Financial constraints of Women entrepreneurs based on the Age

An attempt was made to know the financial constraints of Women entrepreneurs such as inadequacy of capital and Access to funds based on the age groups such as below 25 years, 25 to 35 years, 35 to 45 years, 45 to 55 years and above 55 years.

**Table 6**  
**Kruskal Wallis Test – Mean Rank for Age and Financial constraints**

Sl. No	Financial constraints	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Inadequacy of capital	157.74	155.57	149.25	139.51	129.00
2.	Access to funds	163.28	154.85	149.87	137.25	122.68

**Source: Computed data**

To test the financial constraints of Women entrepreneurs based on age, the following null hypothesis was proposed.

$H_0$  : There is no significant difference in the financial constraints among different age groups of Women entrepreneurs in Madurai District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the financial constraints in this context. The details of the results of Kruskal-Wallis test are presented in Table 7.

**Table 7**  
**Results of Kruskal-Wallis Test – Age group of Women entrepreneurs and Financial constraints**

Financial constraints	Chi-square value	p Value	Significance/Not significance
Inadequacy of capital	2.199	0.699	NS
Access to funds	3.519	0.475	NS

**Source: Computed data**

S-Significant ( $p < 0.05$ ); NS-Not Significant ( $p > 0.05$ )

The table 7 lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this

means that all the respondents have almost given similar rank to the financial constraints. It could be concluded that the age group of the respondents does not affect the ranking given to financial constraints.

### Financial Constraints of Women entrepreneurs based on the Literacy Level

An attempt was made to know the financial constraints of Women entrepreneurs such as inadequacy of capital and Access to funds based on the literacy level such as illiterates, could sign only, primary education, secondary education, graduates and others.

**Table 8**  
**Kruskal Wallis Test – Mean Rank for Literacy Level and Financial Constraints**

Sl. No	Financial Constraints	Mean Rank					
		Illiterates	Can sign only	Primary education	Secondary education	Graduate	Others
1.	Inadequacy of capital	136.29	130.24	160.27	155.63	157.98	66.86
2.	Access to funds	147.18	129.34	158.13	157.33	159.18	51.18

**Source: Computed data**

To test the financial constraints of Women entrepreneurs based on literacy level, the following null hypothesis was proposed.

$H_0$  : There is no significant difference in the financial constraints among different literacy level of Women entrepreneurs in Madurai District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the financial constraints of Women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are presented in Table 9.

**Table 9**  
**Results of Kruskal-Wallis Test – Literacy Level of Women entrepreneurs and Financial constraints**

Financial constraints	Chi-square value	p Value	Significance/Not significance
Inadequacy of capital	15.012	0.010	S
Access to funds	19.242	0.002	S



**Source: Computed data**

S-Significant ( $p < 0.05$ ); NS-Not Significant ( $p > 0.05$ )

The table 9 lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. It could be concluded that literacy level of the respondents affect the ranking given to the financial constraints namely 'Inadequacy of capital' (C.V 15.012, p value 0.010,  $p < 0.05$ ) and 'Access to funds' (C.V 19.242, p value 0.002,  $p < 0.05$ ).

**Entrepreneurial quality constraints of Women entrepreneurs based on the Age**

An attempt was made to know the entrepreneurial quality constraints of Women entrepreneurs such as less risk taking, lack of self confidence and lack of business focus based on the age groups such as below 25 years, 25 to 35 years, 35 to 45 years, 45 to 55 years and above 55 years.

**Table 10**  
**Kruskal Wallis Test – Mean Rank for Age and Entrepreneurial quality constraints**

Sl. No	Entrepreneurial quality constraints	Mean Rank				
		Upto 25	25-35	35-45	45-55	Above 55
1.	Less risk taking	119.44	166.61	153.76	135.38	109.86
2.	Lack of self confidence	133.56	166.84	151.32	126.19	115.07
3.	Lack of business focus	162.00	149.43	150.30	152.44	127.71

**Source: Computed data**

To test the entrepreneurial quality constraints of Women entrepreneurs based on age, the following null hypothesis was proposed.

$H_0$  : There is no significant difference in entrepreneurial quality constraints among different age groups of Women entrepreneurs in Madurai District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the entrepreneurial quality constraints in this context. The details of the results of Kruskal-Wallis test are presented in Table 11.

**Table 11**  
**Results of Kruskal-Wallis Test – Age group of Women entrepreneurs and Entrepreneurial quality constraints**

<b>Entrepreneurial quality constraints</b>	<b>Chi-square value</b>	<b>p Value</b>	<b>Significance/Not significance</b>
Less risk taking	14.241	0.007	S
Lack of self confidence	11.787	0.019	S
Lack of business focus	1.775	0.777	NS

**Source: Computed data**

S-Significant ( $p < 0.05$ ); NS-Not Significant ( $p > 0.05$ )

The table 11 lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to the entrepreneurial quality constraints except 'Less risk taking' and 'Lack of self-confidence'. It could be concluded that age group of the respondents does not affect the ranking given to the entrepreneurial quality constraints except 'Less risk taking' (C.V 14.241, p value 0.007,  $p < 0.05$ ) and 'Lack of self-confidence' (C.V 11.787, p value 0.019,  $p < 0.05$ ).

### **Entrepreneurial quality Constraints of Women entrepreneurs based on the Literacy Level**

An attempt was made to know the entrepreneurial quality constraints of Women entrepreneurs such as less risk taking, lack of self confidence and lack of business focus based on the literacy level such as illiterates, could sign only, primary education, secondary education, graduates and others.

**Table 12**  
**Kruskal Wallis Test – Mean Rank for Literacy Level and Entrepreneurial Quality Constraints**

<b>Sl. No</b>	<b>Entrepreneurial Quality Constraints</b>	<b>Mean Rank</b>					
		<b>Illiterates</b>	<b>Can sign only</b>	<b>Primary education</b>	<b>Secondary education</b>	<b>Graduate</b>	<b>Others</b>
1.	Less risk taking	161.71	144.81	152.44	152.32	142.50	148.55
2.	Lack of self confidence	159.00	150.90	155.11	149.73	137.09	158.36
3.	Lack of business focus	199.44	151.37	149.06	146.82	142.52	151.27

**Source: Computed data**

To test the entrepreneurial quality constraints of Women entrepreneurs based on literacy level, the following null hypothesis was proposed.

$H_0$  : There is no significant difference in entrepreneurial quality constraints among different literacy level of Women entrepreneurs in Madurai District.

The non parametric statistics of Kruskal-Wallis test was used to analyze the entrepreneurial quality constraints of Women entrepreneurs in this context. The details of the results of Kruskal-Wallis test are presented in Table 13.

**Table 13**  
**Results of Kruskal-Wallis Test – Literacy Level of entrepreneurs and Entrepreneurial quality constraints**

Entrepreneurial quality constraints	Chi-square value	p Value	Significance/Not significance
Less risk taking	1.014	0.961	NS
Lack of self confidence	1.800	0.876	NS
Lack of business focus	6.665	0.247	NS

**Source: Computed data**

S-Significant ( $p < 0.05$ ); NS-Not Significant ( $p > 0.05$ )

The table lists the result of the Kruskal-Wallis test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to the entrepreneurial quality constraints. It could be concluded that literacy level of the respondents does not affect the ranking given to the entrepreneurial quality constraints.

## SUGGESTIONS

- ✓ Women entrepreneurs are lacking in business focus ability. They must be specifically trained to keep them sustained in the business in a long run. This can facilitate the entrepreneurs to excel in decision making process.
- ✓ An Association can be formed to have frequent gathering where they can meet under a roof and brainstorm the future trends and constraints.
- ✓ Exclusive channels for marketing the products of women entrepreneurs can be created in the sense to widen the scope of marketing.

## CONCLUSION

Women Entrepreneurship has a major role in stimulating the economy of a nation. In the present scenario with the unbounded talents, modernization and development of technology, the contribution of Women entrepreneurs has touched new heights. Entrepreneurship has become tool to empower themselves in all the areas. It is evident that the promotion of Women entrepreneurship will have a crucial impact in reaching the goal of women empowerment in coming decade.

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