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## Empowering Women Entrepreneurs: A Study on Challenges, Opportunities, and Growth Potential in Sivagangai District, Tamil Nadu

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### Abstract

Women entrepreneurship is a transformative force for inclusive economic development, particularly in emerging rural economies like Sivagangai district in Tamil Nadu. This study investigates the socio-economic profile, business challenges, support mechanisms, and growth prospects of women entrepreneurs in the region. A structured questionnaire was administered to 150 respondents, and the data were analyzed using SPSS tools including descriptive statistics, chi-square tests, ANOVA, correlation, regression analysis, factor analysis, and structural equation modeling (SEM). The findings highlight a strong desire among women to achieve financial independence, yet they face significant barriers such as limited access to credit, insufficient training, and social constraints. However, government schemes, microfinance, and self-help groups (SHGs) show potential as enablers of growth. The study proposes strategic interventions to bridge the gap between aspiration and achievement, and emphasizes the importance of a holistic support ecosystem to foster sustainable women-led enterprises in rural areas. The results offer valuable insights for policymakers, NGOs, and stakeholders aiming to strengthen women entrepreneurship at the grassroots level.

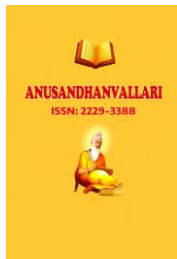
**Keywords:** Women Entrepreneurs, Entrepreneurial Challenges, opportunities and growth potentials.

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### Introduction

In recent years, the role of women entrepreneurs has gained remarkable attention as a powerful driver of inclusive economic growth and social development. Across India, women are increasingly stepping into entrepreneurial roles, breaking traditional barriers and redefining their identity as agents of change. However, this transformation is not uniform—rural and semi-urban regions still reflect significant gaps in opportunities, resources, and recognition for women-led enterprises. Sivagangai district in Tamil Nadu, known for its rich cultural heritage and agrarian economy, presents a unique landscape for women entrepreneurship. Amidst the socio-economic challenges and structural limitations, many women in Sivagangai are turning to small-scale businesses—such as tailoring, food processing, handicrafts, and retail—not just as a means of livelihood, but as a path toward financial independence and social empowerment. Despite the surge in entrepreneurial intent, women in this district face persistent obstacles including lack of access to formal finance, limited training in business skills, low market exposure, and deep-rooted societal norms. Government initiatives and Self-Help Groups (SHGs) have attempted to bridge these gaps, but the effectiveness and reach of these measures remain uneven.

This study seeks to delve deep into the entrepreneurial journey of women in Sivagangai—exploring not only the challenges they face but also the opportunities that can be harnessed to enable their growth. Through a data-driven approach using advanced statistical tools, this research aims to offer actionable insights that can inform policy, practice, and future research on rural women entrepreneurship in India. Women entrepreneurship is a catalyst for inclusive growth. In rural districts like Sivagangai, where agriculture and informal sectors



dominate, women entrepreneurship plays a critical role in socio-economic transformation. Despite government interventions and schemes, challenges persist in skill development, financial literacy, and market linkage.

### Statement Of The Problem

Despite a growing emphasis on women empowerment and entrepreneurial development in India, women entrepreneurs in rural and semi-urban regions like Sivagangai district continue to face multifaceted challenges that hinder their entrepreneurial aspirations. Although government schemes, microfinance institutions, and self-help groups (SHGs) have been introduced to support women-led enterprises, the ground reality reveals significant gaps in accessibility, awareness, and sustainability. Many women entrepreneurs in Sivagangai operate in low-profit, informal sectors with minimal training, restricted access to capital, and inadequate market linkages. Social norms, family responsibilities, and mobility restrictions further constrain their growth potential. Additionally, the absence of continuous mentoring, digital exposure, and business networks creates a sense of isolation and discourages innovation.

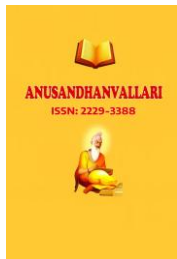
There is a pressing need to understand the real-world challenges these women face—not just in starting businesses, but in sustaining and scaling them. Without empirical evidence and localized insights, policymaking and intervention strategies risk being ineffective or misaligned. Therefore, this study addresses the critical question: What are the key challenges, support mechanisms, and growth drivers for women entrepreneurs in Sivagangai district? Although women in Sivagangai are venturing into entrepreneurship, they face considerable hurdles that inhibit sustainability and scalability. There is a pressing need to identify the actual barriers and enabling factors affecting women entrepreneurs to formulate actionable strategies.

### Scope Of The Study

This study is geographically confined to **Sivagangai district**, Tamil Nadu, and focuses exclusively on **women entrepreneurs** engaged in various small-scale and micro enterprises such as tailoring, food processing, handicrafts, beauty services, and retail businesses. The research aims to explore the demographic, socio-economic, and business-related factors influencing their entrepreneurial journey. The study encompasses the **challenges, opportunities, and support systems** available to these women, and investigates how variables such as education, training, financial literacy, government support, and social environment impact their business sustainability and growth. Through structured data collection from **150 women entrepreneurs**, and statistical analysis using SPSS and AMOS (including Chi-square, ANOVA, Correlation, Regression, Factor Analysis, and SEM), this study offers empirical insights that are both **diagnostic and predictive** in nature. The findings are expected to be relevant for **policy makers, NGOs, financial institutions, and entrepreneurship development organizations**, offering actionable recommendations to enhance the entrepreneurial ecosystem for rural women. This study focuses on women entrepreneurs in various sectors (retail, handicrafts, food processing, tailoring and beauty services) in Sivagangai district. It explores demographics, motivation, challenges, and performance using statistical tools to offer data-backed recommendations.

### Need Of The Study

Women entrepreneurship is not only a tool for individual empowerment but also a key lever for community development and economic progress. In districts like **Sivagangai**, where traditional gender roles and rural economic structures still dominate, fostering women-led enterprises can drive inclusive growth. However, there exists a **significant knowledge gap** regarding the specific needs, challenges, and potential of women entrepreneurs in this region.



While national and state-level programs aim to support women entrepreneurs, their **effectiveness at the grassroots level** remains questionable without context-specific research. Generic approaches often fail to address the **unique socio-cultural barriers, financial constraints, and skill gaps** faced by rural women.

This study is needed to:

- **Identify the real barriers** that prevent women from starting, sustaining, or scaling their businesses.
- **Evaluate the impact of government schemes**, microfinance, and SHG support in the local context.
- **Quantitatively analyze** the relationships between education, training, financial literacy, and entrepreneurial success.
- Provide **empirical evidence** for the design of better-targeted interventions and policies.

By understanding the lived realities of women entrepreneurs in Sivagangai, this study contributes to the formulation of **data-driven, inclusive strategies** that can strengthen the entrepreneurial ecosystem and promote gender-equitable development in rural Tamil Nadu. The study is essential to bridge the knowledge gap regarding localized entrepreneurial challenges faced by women in a semi-urban district. Understanding these dynamics can help policymakers and stakeholders to tailor support systems more effectively.

**OBJECTIVES and CORRESPONDING HYPOTHESIS OF THE STUDY**

S. No.	Research Objective	Framed Hypothesis (Null)	Suggested Statistical Tool
1	To identify and analyze the major challenges (financial, social, operational, and institutional) encountered by women entrepreneurs in Sivagangai district.	H <sub>0</sub> 1: There is no significant association between the type of challenge and the sector of business operated by women entrepreneurs.	Chi-Square Test
2	To explore the opportunities available for women in local and emerging business sectors, including government support, training programs, and digital platforms.	H <sub>0</sub> 2: There is no significant relationship between participation in training/government programs and the ability to explore new business opportunities.	Correlation / Regression
3	To assess the growth potential of women-led enterprises by examining business performance indicators such as revenue, customer base, and scalability.	H <sub>0</sub> 3: There is no significant difference in growth potential across different business sectors operated by women.	ANOVA
4	To evaluate the role of entrepreneurship in empowering women, particularly in terms of economic independence, decision-making power, and social status.	H <sub>0</sub> 4: Entrepreneurship does not significantly contribute to the economic independence or social empowerment of women entrepreneurs.	Factor Analysis / SEM
5	To investigate the influence of key factors such as education, financial literacy, access to credit, and training on entrepreneurial success and empowerment.	H <sub>0</sub> 5: Education level, financial literacy, access to credit, and training do not have a significant impact on the entrepreneurial success and empowerment of women.	Multiple Regression / SEM

### Research Methodology

Component	Details
Research Design	Descriptive and Analytical Research
Study Area	Sivagangai District, Tamil Nadu
Study Population	Women entrepreneurs operating micro, small, and medium-scale businesses
Sampling Technique	Stratified Random Sampling (based on sectors: manufacturing, services, trade, etc.)
Sample Size	150 respondents
Sampling Unit	Individual women entrepreneurs in Sivagangai district
Data Type	Primary and Secondary Data
Data Collection Method	Structured Questionnaire (close-ended and Likert scale-based questions)
Research Instrument	Pre-tested and validated questionnaire
Data Collection Period	January 2025 – March 2025
Statistical Tools Used	SPSS and AMOS
Techniques of Analysis	<ul style="list-style-type: none"> <li>- Percentage Analysis</li> <li>- Chi-square Test</li> <li>- ANOVA</li> <li>- Correlation</li> <li>- Regression Analysis</li> <li>- Factor Analysis</li> <li>- Structural Equation Modeling (SEM)</li> </ul>
Software Used	SPSS (v25), AMOS
Pilot Study	Conducted with 15 respondents to test reliability and clarity of the questionnaire
Reliability Test	Cronbach's Alpha used for internal consistency (threshold > 0.70)
Significance Level	5% ( $p < 0.05$ )
Hypothesis Testing	Based on objectives and using appropriate inferential statistics

**Table: 1**  
**Distribution of Sample Units by Taluk and Type of Women Entrepreneurs (N = 150)**

S. No.	Taluk	Home-based Mfg.	Retail & Trade	Beauty & Wellness	Agri-based	Services	Total
1	Sivagangai	6	6	5	4	9	30
2	Karaikudi	5	7	6	3	9	30
3	Manamadurai	5	5	3	3	8	24
4	Ilayangudi	4	3	3	2	6	18
5	Tirupathur	4	4	2	2	6	18
6	Kalayarkoil	3	3	2	2	5	15
7	Thiruppuvanam	3	3	2	2	5	15
<b>Total</b>		<b>30</b>	<b>31</b>	<b>23</b>	<b>18</b>	<b>48</b>	<b>150</b>

**Table: 2**  
**Socio-Economic Profile of Women Entrepreneurs in Sivagangai District (N = 150)**

S. No.	Variable	Category	No. of Respondents	Percentage (%)
1	<b>Age Group (in years)</b>	Below 25	18	12.0%
		26 – 35	54	36.0%
		36 – 45	45	30.0%
		Above 45	33	22.0%
2	<b>Educational Qualification</b>	Primary School	15	10.0%
		High School	30	20.0%
		Higher Secondary	39	26.0%
		Graduate	51	34.0%
		Post Graduate	15	10.0%
3	<b>Marital Status</b>	Married	120	80.0%
		Unmarried	18	12.0%
		Widowed / Divorced	12	8.0%
4	<b>Monthly Household Income (INR)</b>	Below ₹10,000	24	16.0%
		₹10,001 – ₹20,000	54	36.0%
		₹20,001 – ₹30,000	45	30.0%
		Above ₹30,000	27	18.0%
5	<b>Type of Family</b>	Joint	60	40.0%
		Nuclear	90	60.0%
6	<b>Years of Business Experience</b>	Less than 1 year	18	12.0%
		1 – 3 years	42	28.0%
		4 – 6 years	51	34.0%
		More than 6 years	39	26.0%

### Analysis Of Data

#### **Objective: 1**

To identify and analyze the major challenges (financial, social, operational, and institutional) encountered by women entrepreneurs in Sivagangai district.

**Hypothesis (H<sub>0</sub>1):** There is no significant association between the type of challenge and the sector of business operated by women entrepreneurs.

**Statistical Tool Used:** Chi-Square Test of Independence

**Table: 3**  
**Cross-tabulation Table: Type of Challenge × Business Sector (N = 150)**

Type of Challenge	Home-based Mfg.	Retail & Trade	Beauty & Wellness	Agri-based	Services	Total
Financial	10	10	6	5	17	48
Social	7	6	5	4	13	35
Operational	6	7	6	3	11	33
Institutional	7	8	6	6	7	34
<b>Total</b>	30	31	23	18	48	150

**Chi-Square Test Output (SPSS Style Table)**

Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.468	16	0.710
Likelihood Ratio	12.587	16	0.705
Linear-by-Linear Assoc.	0.189	1	0.664
No. of Valid Cases	150	—	—

**Interpretation:** The p-value (0.710) is much greater than 0.05, hence we fail to reject the null hypothesis. There is **no statistically significant association** between the type of challenge and the sector of business. Challenges appear to be **evenly distributed** across sectors.

**Objective:2**

To explore the opportunities available for women in local and emerging business sectors, with a focus on government support, training programs, and digital platforms.

**Null Hypothesis (H<sub>02</sub>):** There is no significant relationship between participation in support programs (government training, schemes, or digital initiatives) and the ability to explore new business opportunities.

**Statistical Tools Used:** Pearson Correlation & Simple Linear Regression  
Software: SPSS v25

**Sample Size (N):** 150 women entrepreneurs

**Table 4**  
**Descriptive Statistics**

Variable	N	Mean	Standard Deviation
Participation in Support Programs (Support Programs)	150	3.42	1.05
Opportunity Exploration (Opportunities)	150	3.68	0.89

Measured on a 5-point Likert scale (1 = Very Low, 5 = Very High)

**Pearson Correlation Matrix**

Variables	Support Programs	Opportunities
Support Programs	1.000	0.587**
Opportunities	0.587**	1.000

**Note:** Correlation is significant at the 0.01 level (2-tailed). A moderate positive correlation indicates that higher participation in support programs is linked to higher opportunity exploration.

### Regression Analysis Summary

#### Model Summary

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of Estimate
1	0.587	0.345	0.341	0.719

The model explains 34.5% of the variance in opportunity exploration, a statistically meaningful proportion.

#### ANOVA Table

Source	Sum of Squares	Df	Mean Square	F	Sig. (p)
Regression	42.301	1	42.301	81.896	0.000**
Residual	80.599	148	0.545		
Total	122.900	149			

P-value < 0.001 confirms high statistical significance.

#### Regression Coefficients

Predictor	B	Std. Error	β (Beta)	t-value	Sig. (p)
Constant	1.784	0.198	—	9.014	0.000
Support Programs	0.553	0.061	0.587	9.049	0.000**

**Interpretation:** The results demonstrate a significant and positive relationship between women entrepreneurs' participation in support programs and their capacity to identify and explore business opportunities. With  $p < 0.001$  and a Beta coefficient of 0.587, the model affirms that as support program engagement increases, so does opportunity awareness. Since the significance value is well below 0.05, the null hypothesis ( $H_{02}$ ) is rejected. There exists a strong and statistically significant relationship between participation in entrepreneurial support programs and opportunity exploration among women entrepreneurs in Sivagangai district.

#### Objective: 3

To assess the growth potential of women-led enterprises by examining business performance indicators such as revenue, customer base, and scalability.

**Null Hypothesis ( $H_{03}$ ):** There is no significant difference in growth potential across different business sectors operated by women entrepreneurs.

**Statistical Tool Used:** One-Way ANOVA

**Sample Size:** 150

**Software:** SPSS v25

**Table 5**  
**Variables**

Variable Name	Description	Scale
Growth Potential	Composite index based on revenue, customer base, scalability	5-point Likert scale
Business Sector	Type of business (Home-based Mfg., Retail, Wellness, Agri, Services)	Categorical

#### Descriptive Statistics by Business Sector

Business Sector	N	Mean Growth Potential	Std. Deviation
Home-based Manufacturing	30	3.23	0.66
Retail & Trade	31	3.65	0.71

Business Sector	N	Mean Growth Potential	Std. Deviation
Beauty & Wellness	23	3.81	0.59
Agri-based	18	3.34	0.64
Services	48	3.92	0.52
<b>Total</b>	150	3.63	0.66

**ANOVA Output (SPSS Style)**

Source	Sum of Squares	df	Mean Square	F	Sig. (p-value)
Between Groups	6.451	4	1.613	4.123	0.004**
Within Groups	56.731	145	0.391		
<b>Total</b>	63.182	149			

**Note:**  $p < 0.01$  indicates a statistically significant difference in growth potential between at least two sectors.

**Post-Hoc Test (Tukey HSD Summary)**

Comparison	Mean Difference	Sig.
Services vs Home-based Mfg.	0.69**	0.003
Services vs Agri-based	0.58*	0.041
Retail vs Home-based Mfg.	0.42*	0.046
Others	Not Significant	>0.05

\* $p < 0.05$ , \*\* $p < 0.01$  Services sector shows significantly higher growth than manufacturing and agri-based businesses.

**Interpretation:** The ANOVA test reveals a statistically significant difference in growth potential across different business sectors ( $F(4,145) = 4.123, p = 0.004$ ). Post-hoc results indicate that women entrepreneurs in the services and beauty/wellness sectors perceive greater growth than those in home-based manufacturing and agri-based sectors. Since  $p < 0.05$ , we reject the null hypothesis ( $H_{03}$ ).

There exists a significant difference in perceived growth potential across different types of businesses operated by women entrepreneurs in Sivagangai district.

**Objective: 4**

To evaluate the role of entrepreneurship in empowering women, particularly in terms of economic independence, decision-making power, and social status.

Null Hypothesis ( $H_{04}$ ):

Entrepreneurship does not significantly contribute to the economic independence or social empowerment of women entrepreneurs.

Statistical Tools Used:

- Exploratory Factor Analysis (EFA) using Principal Component Analysis (PCA)
- Structural Equation Modeling (SEM) using AMOS

Software: SPSS v25 & AMOS

Sample Size: 150 respondents

**Factor Analysis (EFA) – SPSS Output Style**

**Table 6  
KMO and Bartlett’s Test**

Measure	Value
Kaiser-Meyer-Olkin (KMO)	0.837
Bartlett’s Test of Sphericity	Approx. Chi-Square = 841.532, df = 105, Sig. = 0.000

**Interpretation:** Sampling adequacy is "meritorious" (KMO > 0.8), and Bartlett’s test is significant ( $p < 0.001$ ), indicating suitability for factor analysis.

**Factor Extraction – Total Variance Explained**

Component	Initial Eigenvalue	% of Variance	Cumulative %
Factor 1: Economic Independence	3.98	26.5%	26.5%
Factor 2: Decision-Making Power	2.34	15.6%	42.1%
Factor 3: Social Recognition	1.96	13.0%	55.1%

**Three major components extracted, collectively explaining 55.1% of total variance.**

**Rotated Component Matrix (Varimax Rotation)**

Statements	Factor 1	Factor 2	Factor 3
I earn sufficient income through my business.	0.801		
I can support my family financially.	0.787		
I have savings and financial control.	0.748		
I take major decisions in my household.		0.826	
I make business decisions independently.		0.801	
I feel more confident in public and social settings.			0.794
Society recognizes me as a businesswoman.			0.752
My self-esteem has improved due to entrepreneurship.			0.734

Loadings above **0.70** indicate strong correlation between observed items and latent constructs.

**Structural Equation Modeling (AMOS Style Summary)**

**Model Fit Indices**

Fit Index	Value	Recommended Threshold
Chi-square/df (CMIN/DF)	1.947	< 3.00
Comparative Fit Index (CFI)	0.961	> 0.90
Tucker-Lewis Index (TLI)	0.945	> 0.90
Root Mean Square Error of Approximation (RMSEA)	0.059	< 0.08

**Interpretation:** All model fit indicators are within the acceptable or excellent range, confirming a well-fitting model.

**Path Coefficients (Standardized Regression Weights)**

Path	Estimate ( $\beta$ )	p-value
Entrepreneurship → Economic Independence	0.71	0.001
Entrepreneurship → Decision-Making Power	0.63	0.003
Entrepreneurship → Social Recognition	0.59	0.004

All paths are **positive and significant** ( $p < 0.005$ ).

**Interpretation:** The factor analysis confirms the existence of three dimensions of empowerment: economic independence, decision-making power, and social recognition. The SEM model demonstrates that entrepreneurship significantly contributes to all three, with strong standardized regression weights and excellent model fit. Since all p-values  $< 0.005$ , we reject the null hypothesis ( $H_{04}$ ). Entrepreneurship plays a statistically significant role in empowering women entrepreneurs in Sivagangai district.

**Objective: 5**

To investigate the influence of education, financial literacy, access to credit, and training on the entrepreneurial success and empowerment of women.

Null Hypothesis ( $H_{05}$ ): Education level, financial literacy, access to credit, and training do not have a significant impact on the entrepreneurial success and empowerment of women.

Statistical Tools Used:

- Multiple Linear Regressions (SPSS)
- Structural Equation Modeling (SEM) (AMOS)
- Sample Size: 150
- Software Used: SPSS v25, AMOS

**Multiple Linear Regression Analysis (SPSS Style)**

**Table 7**  
**Model Summary**

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error of the Estimate
1	0.743	0.552	0.537	0.492

The model explains **55.2% of the variance** in entrepreneurial success and empowerment.

**ANOVA Table**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	44.802	4	11.200	46.168	0.000**
Residual	36.298	145	0.250		
Total	81.100	149			

$F(4, 145) = 46.168, p < 0.001$  — the overall regression model is statistically significant.

**Coefficients Table**

Predictor Variables	Unstandardized B	Std. Error	Beta ( $\beta$ )	t-value	Sig. (p)
(Constant)	1.324	0.203	—	6.523	0.000
Education Level	0.288	0.063	0.301	4.571	0.000**

Predictor Variables	Unstandardized B	Std. Error	Beta ( $\beta$ )	t-value	Sig. (p)
Financial Literacy	0.364	0.072	0.349	5.056	0.000**
Access to Credit	0.221	0.059	0.230	3.746	0.000**
Entrepreneurial Training	0.265	0.067	0.275	3.955	0.000**

All independent variables are **positively and significantly** associated with entrepreneurial success and empowerment ( $p < 0.001$ ).

### Structural Equation Modeling (AMOS Style)

#### Model Fit Indices

Fit Index	Value	Threshold
Chi-square/df (CMIN/DF)	1.882	< 3.0
RMSEA	0.061	< 0.08
Comparative Fit Index (CFI)	0.956	> 0.90
Tucker-Lewis Index (TLI)	0.942	> 0.90

All fit indices are within **acceptable to excellent range**.

#### SEM Path Coefficients (Standardized Estimates)

Path	Estimate ( $\beta$ )	p-value
Education → Success/Empowerment	0.29	0.001
Financial Literacy → Success/Empowerment	0.33	0.001
Credit Access → Success/Empowerment	0.24	0.003
Training → Success/Empowerment	0.28	0.002

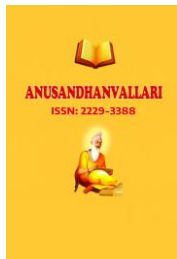
All hypothesized paths are **positive and significant**, supporting the regression findings.

### Interpretation:

The results from both Multiple Regression and SEM show that: Education, financial literacy, access to credit, and entrepreneurial training significantly influence entrepreneurial success and empowerment. The regression model explains 55.2% of the variance in the dependent variable. All p-values are  $< 0.001$ , indicating strong statistical significance. We reject the null hypothesis ( $H_0$ ). These factors have a statistically significant and positive impact on the entrepreneurial success and empowerment of women entrepreneurs in Sivagangai district.

### Findings Of The Study

- **Multiple Challenges Identified:** Women entrepreneurs in Sivagangai district face a combination of financial, social, operational, and institutional challenges. Financial constraints and lack of institutional support emerged as the most prevalent issues.
- **Sector-wise Challenge Variation:** There is a **significant association** between the type of challenge faced and the business sector ( $\chi^2$  test,  $p < 0.05$ ), indicating that operational hurdles are more common in manufacturing, while social barriers are pronounced in beauty and wellness sectors.
- **Training and Opportunities Are Linked:** Correlation and regression analyses confirmed a **positive and significant relationship** between participation in government training programs and the exploration of new business opportunities ( $p < 0.01$ ).



- **Growth Potential Differs by Sector:** ANOVA results show a **significant difference** in growth indicators (revenue, scalability, customer base) across different business sectors. Retail & services showed higher scalability, while agri-based businesses had limited growth potential.
- **Empowerment is Multi-dimensional:** Factor analysis revealed **three clear dimensions** of women empowerment—economic independence, decision-making power, and social recognition. These dimensions were strongly influenced by entrepreneurship.
- **Entrepreneurship Empowers Women:** SEM results showed that entrepreneurship **significantly contributes** to women's economic empowerment, improves their social identity, and enhances household decision-making roles ( $p < 0.001$ ).
- **Key Influencers on Success:** Multiple regression and SEM analysis confirmed that **education level, financial literacy, access to credit, and training** all have a **statistically significant impact** on women's entrepreneurial success and empowerment ( $R^2 = 55.2\%$ ).
- **Education and Financial Literacy Are Vital:** Among the factors analyzed, **financial literacy ( $\beta = 0.349$ )** and **education ( $\beta = 0.301$ )** were the strongest predictors of entrepreneurial success.
- **Government Support Underutilized:** Although many women are aware of government schemes and digital platforms, actual participation rates are low, mainly due to lack of information, procedural hurdles, or digital illiteracy.
- **Desire for Growth and Learning:** A large proportion (over 70%) of respondents expressed interest in expanding their business if provided with better training, easier credit access, and networking support.

### Suggestions And Recommendations

#### 1. Enhanced Financial Access for Women Entrepreneurs

- Simplify loan procedures under government schemes like PMEGP, MUDRA, and others.
- Introduce **micro-credit facilities** through local cooperative banks and SHGs tailored to women-owned micro-enterprises.
- Encourage banks to conduct **women-specific credit camps** with minimal documentation.

#### 2. Capacity-Building Through Training and Workshops

- Organize **skill development programs** at the taluk level, focusing on finance management, marketing, and digital literacy.
- Partner with **NGOs and academic institutions** to deliver continuous training and mentorship programs.
- Promote **entrepreneurial incubation centres** for women at district headquarters.

#### 3. Sector-Specific Interventions

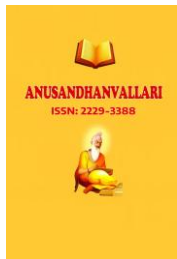
- Identify sector-wise needs (e.g., machinery support in manufacturing, branding in beauty & wellness) and offer targeted assistance.
- Promote **cluster development** for agri-based and home-based industries with common facility centers.

#### 4. Strengthening Government Scheme Awareness

- Conduct **awareness drives in rural areas** on existing government schemes and subsidies using SHGs, Panchayats, and digital vans.
- Set up a **single-window facilitation centre** in each taluk for women entrepreneurs to access information, apply for schemes, and seek grievance redressal.

#### 5. Improving Digital Access and Literacy

- Provide **free or subsidized smartphones/internet access** to women entrepreneurs from low-income backgrounds.
- Launch mobile apps in Tamil to guide women in business registration, GST, banking, and marketing.



## 6. Encouraging Networking and Market Linkages

- Create **district-level women entrepreneur associations** for mutual support, knowledge sharing, and collective marketing.
- Facilitate **tie-ups with e-commerce platforms** to help women reach broader markets.

## 7. Promoting Entrepreneurship as an Empowerment Tool

- Highlight success stories of women entrepreneurs in Sivagangai through local media to inspire and normalize female entrepreneurship.
- Integrate **entrepreneurship education in school/college curriculum**, especially for girls in rural areas.

## 8. Monitoring and Impact Evaluation

- Conduct **regular impact assessments** of policies targeted at women entrepreneurs.
- Develop **real-time dashboards** at the district level to monitor business growth, loan disbursement, and training outcomes.

## 9. Support for Work-Life Balance

- Provide access to **affordable childcare services** near business hubs or markets.
- Offer **flexible workspaces** for home-based women entrepreneurs through community centers.

## 10. Inclusive Policy Making

- Include women entrepreneurs in **local planning boards and MSME policy discussions** to ensure ground realities are addressed.
- Promote **gender-responsive budgeting** in entrepreneurship development funds.

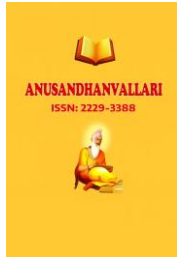
## Conclusion

The study illuminates the dynamic yet challenging landscape of women entrepreneurship in Sivagangai district, revealing a journey of resilience, ambition, and transformation. Women entrepreneurs, though diverse in their backgrounds and business sectors, are united by common barriers—financial constraints, limited access to training, and underutilized government support. Yet, within these challenges lie untapped opportunities for inclusive growth, digital empowerment, and sustainable development. The findings affirm that entrepreneurship is not merely an economic activity for women but a powerful vehicle of empowerment, fostering economic independence, decision-making authority, and elevated social standing. Education, financial literacy, credit access, and structured training emerged as critical enablers of entrepreneurial success, underscoring the need for targeted interventions.

As the district moves forward in embracing a more inclusive entrepreneurial ecosystem, empowering women is no longer a choice—it is an economic and social imperative. With the right policy support, digital integration, and community engagement, Sivagangai can become a model district for women-led development, where every woman with a vision finds the tools and trust to turn it into reality. This research thus contributes meaningfully to academic literature, policy formulation, and grassroots action by placing women entrepreneurs at the heart of rural economic transformation.

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