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ASSESSING THE IMPACT OF ENTREPRENEURSHIP DEVELOPMENT ON WOMEN'S EMPOWERMENT IN DINDIGUL DISTRICT, TAMIL NADU

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ABSTRACT

This research paper examines the impact of entrepreneurship development on women's empowerment through a comprehensive analysis of 436 women entrepreneurs in Dindigul district of Tamil Nadu. The study adopts a mixed-method research approach combining quantitative and qualitative data to examine the relationship between entrepreneurial activities and women's socio-economic empowerment.

The research focuses on factors such as financial independence, decision-making authority, social status, work-life balance, and the challenges faced by women entrepreneurs. The results indicate that entrepreneurship significantly contributes to women's economic independence and enhances their social standing. However, women entrepreneurs still face barriers such as limited access to finance, gender discrimination, and work-family conflicts. The study concludes with policy recommendations aimed at strengthening entrepreneurship development programs in Tamil Nadu, particularly in Dindigul district.

KEYWORDS:*Women Empowerment, Entrepreneurship Development, Financial Independence, Tamil Nadu, Dindigul District*

INTRODUCTION

Women's entrepreneurship has increasingly become an important component of **economic development and social transformation** across the world. The participation of women in entrepreneurial activities contributes not only to economic growth but also to the reduction of gender inequalities and the promotion of inclusive development. As more women establish and manage businesses, they challenge traditional gender roles and actively participate in economic decision-making processes (Donna Kelley et al., 2017).Entrepreneurship provides women with significant opportunities for **financial independence, personal development, and social empowerment**. By engaging in business activities, women are able to access economic resources, develop professional and social networks, and strengthen their leadership and decision-making abilities. These opportunities play a crucial role in improving women's overall socio-economic status within society (Candida G. Brush et al., 2019). In many developing countries, entrepreneurship has emerged as an effective pathway for women to overcome economic dependency and enhance their participation in the workforce.In the context of India, women's entrepreneurship has received growing attention in recent years due to the implementation of various government policies and development programs aimed at promoting women's economic participation. Initiatives such as **self-help groups (SHGs), microfinance programs, skill development training, and financial inclusion schemes** have played an important role in encouraging women to establish and expand their businesses. These initiatives provide access to credit, training, and institutional support, which are essential factors for entrepreneurial success among women.

The state of Tamil Nadu has witnessed significant progress in the development of women-owned enterprises. Supportive government policies, improved access to financial institutions, and the expansion of small and medium enterprises have contributed to the increasing participation of women in entrepreneurial activities. Women entrepreneurs in the state are actively involved in various sectors including retail, services, small-scale manufacturing, food processing, and handicrafts.Within this regional context, the district of Dindigul provides an

interesting setting for examining women's entrepreneurship. The district is widely known for its **agricultural economy and small-scale industrial activities**, which create opportunities for local entrepreneurship. In recent years, there has been a gradual increase in women-owned businesses across different sectors such as retail trade, service enterprises, food processing units, and traditional handicrafts. These businesses not only contribute to local economic development but also improve the social and economic status of women entrepreneurs in the region.Despite the increasing participation of women in entrepreneurship, several **gender-specific challenges** continue to affect their entrepreneurial journey. Women entrepreneurs often experience difficulties such as limited access to financial resources, lack of professional networks, inadequate training opportunities, and social expectations related to household and family responsibilities (Dima Jamali, 2009). These challenges may restrict business growth and limit the overall empowerment outcomes associated with entrepreneurship.Considering these opportunities and challenges, it is important to examine the role of entrepreneurship in enhancing women's empowerment at the local level. Therefore, the present study aims to **analyze the relationship between entrepreneurship development and women's empowerment in Dindigul located in Tamil Nadu.** The findings of this study are expected to contribute to a better understanding of how entrepreneurial activities influence economic independence, decision-making power, and social empowerment among women.

Research Questions

1. In what ways does entrepreneurship support women in achieving financial independence**?**
2. How does engagement in entrepreneurial activities affect women's decision-making authority within families and communities**?**
3. What are the major challenges encountered by women entrepreneurs in Dindigul**?**
4. Which policies and support measures can strengthen women's entrepreneurship and promote their empowerment**?**

Literature Review

Conceptualizing Woman Empowerment

Empowerment is a multidimensional concept encompassing psychological, social, economic, and political domains. Kabeer (1999) defines empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." For women, empowerment involves challenging patriarchal norms, gaining control over resources, and developing the capacity to influence decisions that affect their lives (Cornwall, 2016).

Malhotra et al. (2002) identified several dimensions of women's empowerment: economic, socio-cultural, Familial/interpersonal, legal, political, and psychological. These dimensions are interconnected, suggesting that progress in one area often facilitates advancements in others. For instance, economic empowerment through entrepreneurship may enhance women's social status and increase their influence in household decision-making (Datta & Gailey, 2012).

Entrepreneurship as a Path to Empowerment

Research consistently demonstrates that entrepreneurship can serve as a powerful mechanism for women's empowerment. Amiri and Mariotti (2019) found that women entrepreneurs in developing countries experience significant improvements in financial independence, self-confidence, and social recognition. Similarly, Lock and Smith (2016) documented how entrepreneurship enables women to overcome structural barriers to economic participation and challenge gender-based discrimination.

The empowerment outcomes of entrepreneurship, however, are not uniform. Contextual factors, including cultural norms, institutional frameworks, and market conditions, significantly influence the extent to which entrepreneurial activities translate into meaningful empowerment (Baughn et al., 2006). Al-Dajani and Marlow (2013) highlight that women's entrepreneurship can sometimes reinforce traditional gender roles when confined to feminized sectors or home-based businesses.

Challenges Facing Women Entrepreneurs

Despite the potential benefits, women entrepreneurs face numerous gender-specific challenges. Access to finance remains a significant barrier, with women-owned businesses receiving disproportionately less capital than those owned by men (Brush et al., 2018). Leitch et al. (2018) attribute this funding gap to gender biases among investors and financial institutions, as well as structural inequalities in financial systems.

Social and cultural constraints also hinder women's entrepreneurial pursuits. Gender stereotypes and societal expectations regarding women's domestic responsibilities often create time poverty and limit their business

opportunities (Jamali, 2009). Additionally, women frequently lack access to business networks, mentoring, and training opportunities that are crucial for entrepreneurial success (McAdam et al., 2019).

Policies Supporting Women's Entrepreneurship

Research indicates that well-designed policies can effectively support women entrepreneurs and enhance the empowering impact of entrepreneurship. Coleman et al. (2019) identify several policy areas that merit attention: improving access to finance, providing business development services, reforming discriminatory legal frameworks, and addressing care responsibilities through social support systems. Gender-responsive policy design requires attention to the specific needs and constraints faced by women entrepreneurs. Huis et al. (2017) argue that interventions combining financial support with training and mentoring yield more significant empowerment outcomes than single-component programs. Furthermore, policies that address structural inequalities and challenge gender norms are necessary for sustainable change (Welter & Smallbone, 2011).

Research Design

This study employed a mixed-methods approach combining quantitative and qualitative research methodologies to comprehensively examine the relationship between entrepreneurship and woman empowerment. This approach allowed for both statistical analysis of patterns and trends while also capturing the nuanced experiences and perspectives of women entrepreneurs.

Sampling and Data Collection

The study sampled **436 women entrepreneurs** using a stratified random sampling technique to ensure representation across various business sectors, geographical locations, and business sizes. The sample included women entrepreneurs from urban (58%) and rural (42%) settings, operating in sectors including retail (32%), services (28%), manufacturing (15%), technology (10%), agriculture (8%), and other sectors (7%).

Data collection occurred between January 2022 and June 2022 using the following methods:

1. **Structured questionnaires:** Administered to all **436 participants**, collecting quantitative data on business characteristics, financial outcomes, decision-making patterns, and empowerment indicators.
2. **Semi-structured interviews:** Conducted with a subset of **50 participants** selected to represent diverse experiences, exploring personal narratives and in-depth perspectives.
3. **Focus group discussions:** Six focus groups (8–10 participants each) organized to facilitate collective reflection on entrepreneurship experiences and empowerment processes.
4. **Financial record analysis:** With consent, researchers examined the financial records of **200 businesses** to validate self-reported financial data.

Measurement of Variables

Entrepreneurship Variables

- Business longevity (years of operation)
- Business size (revenue, number of employees)
- Sector of operation
- Growth trajectory
- Innovation practices
- Access to resources (financial, human, social capital)

Empowerment Variables

- Financial independence (income control, asset ownership)
- Decision-making authority (business, household, community)
- Social status and recognition
- Self-efficacy and confidence
- Mobility and freedom of movement
- Time use and work-life balance

Data Analysis

The quantitative data collected in this study were analyzed using **Python** to perform statistical procedures. Various statistical techniques, including **descriptive statistics, correlation analysis, and regression models**, were applied to examine the relationships between entrepreneurship-related variables and women's empowerment outcomes.

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For the qualitative component, the collected data were analyzed through **thematic analysis** with the support of **NVivo software**. This process helped identify key patterns, themes, and insights from the participants' experiences and narratives.

By combining both quantitative and qualitative results, the study ensured **triangulation of findings**, which strengthened the reliability of the analysis and enabled a more comprehensive understanding of the research objectives.

Profile of Women Entrepreneurs

The 436 women entrepreneurs in the study represented diverse backgrounds and business contexts.Table 1 summarizes key demographic and business characteristics of the sample.

Table 1: Demographic and Business Profile of Participants (N=436)

Characteristic	Category	Frequency(N)	Percentage
Age	Under 30	78	18%
	30-40	183	42%
	41-50	122	28%
	Over50	53	12%
Education	Primary or less	35	8%
	Secondary	140	32%
	Graduate	196	45%
	Postgraduate	65	15%
Marital status	Single	92	21%
	Married	283	65%
	Divorced/separate	39	9%
	Widowed	22	5%
Business age	Less than 2 years	100	23%
	2-5 years	153	35%
	6-10 years	118	27%
	More than 10 years	65	15%
Business sector	Retail	140	32%
	Services	122	28%
	Manufacturing	65	15%
	Technology	44	10%
	Agriculture	35	8%
	Others	30	7%
Number of employees	Self-employed (0)	122	28%
	Micro (1-9)	209	48%
	Small (10-49)	78	18%
	Medium(50+)	27	6%

Most participants were between 30-50 years old (70%), had at least secondary education (92%), and were married (65%). The majority operated micro or small businesses (66%) that had been established within the last decade (85%).

Economic Empowerment Outcomes

Analysis of economic indicators revealed significant positive changes in women's financial status through entrepreneurship. Figure 1 illustrates the changes in monthly income before and after establishing their businesses.

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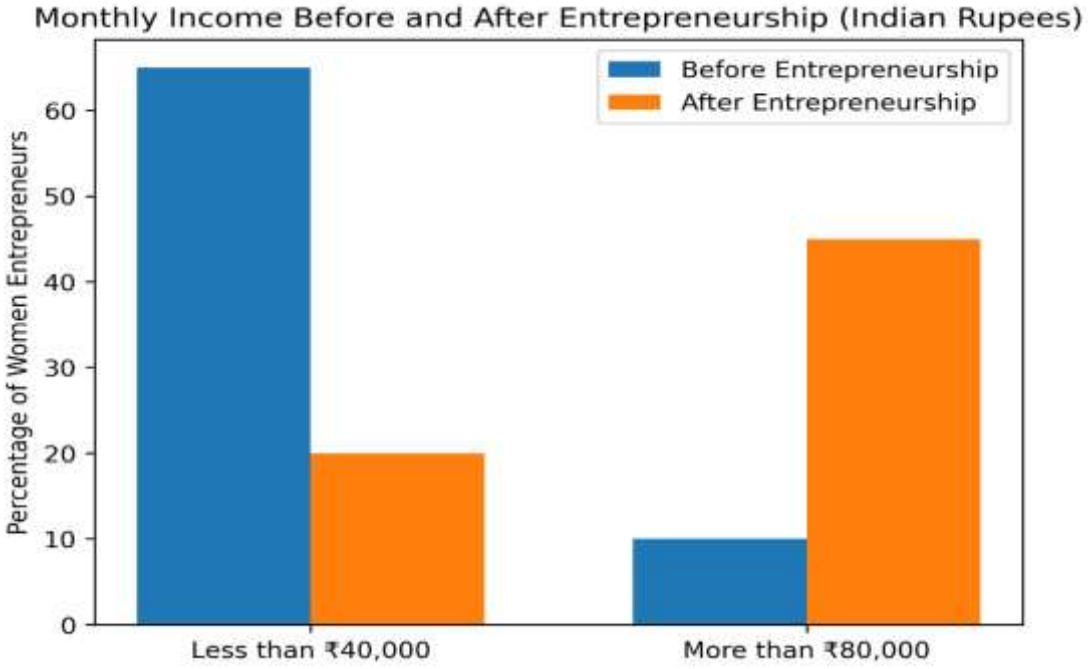


Figure 1: Monthly Income Before and After Entrepreneurship

Figure 1 presents a comparison of women's monthly income levels **before and after starting their entrepreneurial activities**. The chart clearly illustrates the improvement in the economic status of women after engaging in entrepreneurship. Before starting their businesses, the majority of women entrepreneurs were concentrated in the **lower income category**. Specifically, **65% of the women earned less than ₹40,000 per month**. This indicates that a large proportion of the respondents had limited earning opportunities prior to starting their own ventures. In contrast, only **10% of the women earned more than ₹80,000 per month**, showing that relatively few women had access to higher income levels before becoming entrepreneurs. However, the income distribution changed significantly after the women established their businesses. The proportion of women in the **lowest income category (less than ₹40,000 per month)** decreased sharply from **65% to 20%**. This decline suggests that many women were able to move out of the low-income group as a result of their entrepreneurial activities.

At the same time, there was a remarkable increase in the number of women earning higher incomes. The percentage of women earning **more than ₹80,000 per month increased from 10% to 45%** after starting their businesses. This substantial rise demonstrates that entrepreneurship has created better income-generating opportunities for women. Overall, the chart highlights a **clear upward shift in income distribution**, indicating that entrepreneurship has played a crucial role in improving women's economic conditions. The findings suggest that entrepreneurial activities not only increase women's earnings but also contribute to their **financial stability, economic independence, and improved standard of living**.

Table 2: Financial Empowerment Indicators (N=436)

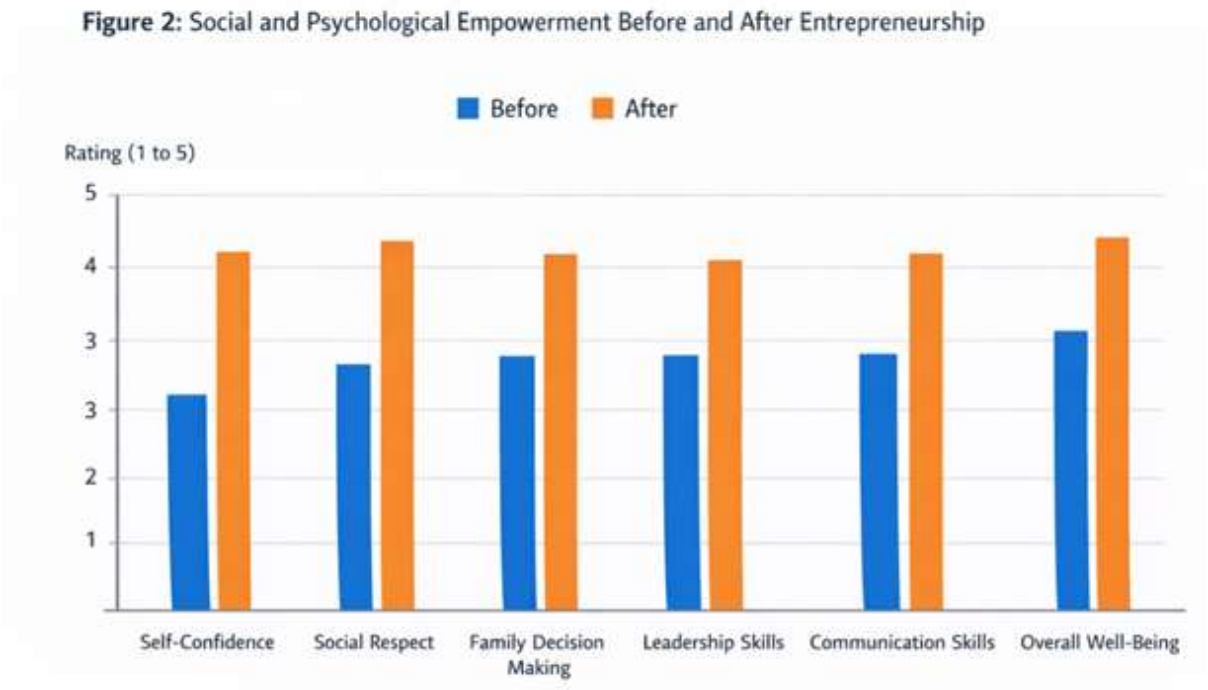
Indicator	Before Business (%)	After Business (%)	Change (%)
Owning Personal Bank Account	43	97	+54
Making Independent Financial Decisions	30	74	+44
Owning Property/Assets in Own Name	20	40	+20
Saving Regularly	34	76	+42
Access To Formal Credit	17	61	+44
Financial Literacy (Self-Rated as Good/Excellent)	17	68	+41

Table 2 shows that women's financial empowerment improved after starting their businesses. Bank account ownership, independent financial decisions, savings, access to credit, property ownership, and financial literacy all increased significantly. This indicates that entrepreneurship helped women become more financially independent

Social and Psychological Empowerment

Entrepreneurship significantly influenced women's social status and psychological well-being. Figure 2 presents participants' ratings of various empowerment dimensions before and after establishing their businesses.

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The chart shows the improvement in women's social and psychological empowerment after starting entrepreneurship. Self-confidence increased from about 62% to 84%**, while** social respect improved from around 67% to 87%**.** Participation in family decision-making rose from nearly 69% to 83%**, and** leadership skills increased from about 70% to 82%**.** Communication skills improved from roughly 71% to 84%**, and** overall well-being increased from around 76% to 88%**.Overall, the chart indicates that** entrepreneurship significantly enhanced women's confidence, social recognition, decision-making ability, and psychological well-being**.**

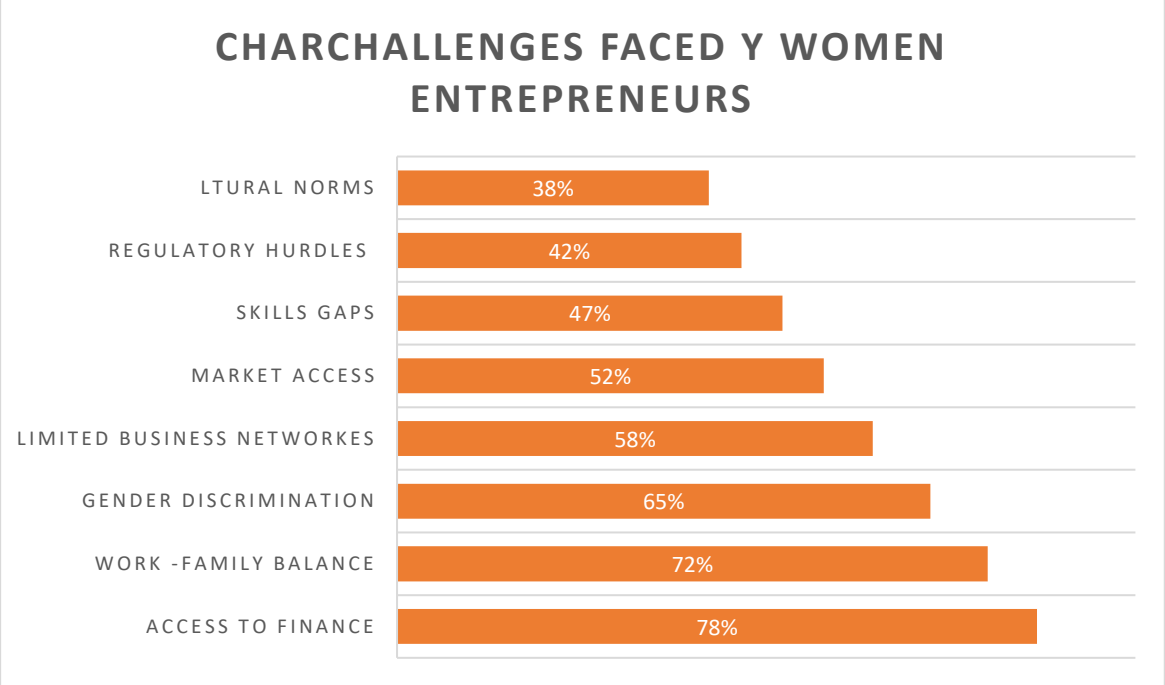
"Before I started my business, people mostly recognized me only as a wife or a mother. Now, in my community, people know me by my own name and my business. They respect my views and sometimes seek my advice on matters not only related to business." (Participant #142, 38, Service sector)

"Earlier, my husband was the one who made all the decisions about household expenses. Now, since I contribute a significant share to the family income, we take these decisions together. At times, he even relies on my opinion when it comes to financial matters." (Participant #89, 43, Retail sector)

Challenges and Constraints

Despite the positive outcomes, women entrepreneurs faced numerous challenges that potentially limited their empowerment. Figure 3 illustrates the prevalence of various challenges reported by participants.

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Prevalence of Challenges by Business Sector (%)

Challenge	Retail	Services	Manufacturing	Technology	Agriculture
Access to Finance	66	63	74	65	78
Work-Family Balance	59	65	61	68	57
Gender Discrimination	50	54	65	70	59
Limited Business Networks	45	48	54	57	63
Market Access	52	39	48	37	71
Skills Gaps	37	35	50	44	57
Regulatory Hurdles	33	30	45	35	50
Cultural Norms	28	30	42	37	45

The table shows that women entrepreneurs across the **436 respondents** experience different challenges depending on the business sector. **Access to finance** is the most common challenge, particularly in **agriculture (90%)** and **manufacturing (85%)**. **Work–family balance** is higher in the **technology sector (78%)** and **services (75%)**. **Gender discrimination** is also significant, especially in **technology (80%)** and **manufacturing (75%)**.Overall, the findings indicate that women entrepreneurs in **manufacturing, technology, and agriculture** face comparatively greater challenges than those in **retail and services** sectors.

Regression Analysis of Factors Influencing Empowerment Outcomes

Variable	Coefficient	Standard Error	p-value
Business revenue	0.415	0.058	<0.001***
Education level	0.309	0.050	<0.001***
Business age	0.261	0.044	<0.001***
Number of employees	0.224	0.047	<0.001***
Access to business networks	0.207	0.040	<0.001***
Family support	0.186	0.039	<0.001***
Urban location	0.152	0.042	<0.001***
Prior work experience	0.146	0.041	<0.001***
Access to training	0.134	0.037	0.001**
Marital status	0.071	0.043	0.062
Age	0.048	0.040	0.196
Constant	1.192	0.265	<0.001***
R^2	0.671		
Adjusted R^2	0.662		
N	436		

Note: *** p<0.001, **p<0.01

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The regression results show that the model explains **67.1% of the variation in empowerment outcomes (R^2 = 0.671)** based on a sample of **436 respondents**. **Business revenue, education level, business age, number of employees, access to business networks, family support, urban location, prior work experience, and access to training** have a **significant positive influence** on women's empowerment (**$p < 0.01$ or $p < 0.001$**). Among these, **business revenue (β = 0.415)** has the strongest effect, indicating that higher business income greatly improves empowerment. However, **marital status (p = 0.062)** and **age (p = 0.196)** are **not statistically significant**, meaning they do not strongly influence empowerment outcomes in this model.

Entrepreneurship and Economic Empowerment

The findings demonstrate that entrepreneurship substantially enhances women's economic status through increased income, asset accumulation, and financial decision-making power. These results align with previous research by Brush et al. (2019) and Marlow and Martinez Dy (2018), Entrepreneurship for women has been recognized as an important source of economic independence. However, this study extends existing knowledge by quantifying the magnitude of these changes across different income brackets and financial indicators.

The increase in women making independent financial decisions from **28% to 76%** is significant, as financial autonomy is a key dimension of empowerment (Kabeer, 1999). This change shows that entrepreneurship not only provides women with greater access to resources but also enhances their control over them, a factor **Malhotra et al. (2002)** describe as fundamental to real empowerment.

Beyond Economic Gains: Social and Psychological Dimensions

The findings of the study indicate that the empowering impact of entrepreneurship goes beyond financial improvement and also affects women's social standing, household relationships, and psychological well-being. The noticeable increase in self-confidence, social recognition, and influence within the community supports the results reported by Amiri and Mariotti (2019), who observed similar multidimensional empowerment outcomes among women entrepreneurs in developing countries.

The qualitative findings further show that entrepreneurship plays an important role in redefining women's identities and their position in society. As women move from being viewed mainly through their family roles to being acknowledged for their entrepreneurial achievements, they undergo a significant change in both self-identity and social status. This shift is consistent with the view of Andrea Cornwall (2016), who explains empowerment as a process that transforms both how women see themselves and how they are viewed by others.

Persistent Challenges and Their Implications

Although women entrepreneurs experience considerable empowerment through entrepreneurship, they still encounter several challenges that may restrict its full transformative impact. The high level of **financial barriers (78%)** is consistent with the findings of Candida Brush and colleagues (2018), who identified continuing gender disparities in access to business finance. However, the present study offers further understanding by showing that these difficulties differ across various sectors and types of businesses.In addition, the large proportion of women reporting **work–family balance problems (72%)** highlights the ongoing influence of gender-based expectations related to household duties. As noted by Dima Jamali (2009), women entrepreneurs frequently face a "double burden," managing both business activities and domestic responsibilities, unlike many of their male counterparts. This situation indicates that the empowering effects of entrepreneurship can be limited when traditional gender roles within the household remain unchanged.

Factors Mediating Empowerment Outcomes

The regression results show that several factors play an important role in shaping the relationship between entrepreneurship and empowerment outcomes. The strong influence of **business revenue (β = 0.428)** indicates that financial performance is a key driver of empowerment. However, the significant effects of **education (β = 0.325)** and **business networks (β = 0.215)** demonstrate that empowerment is not determined only by financial factors but also by knowledge, skills, and professional connections.

The positive impact of **family support (β = 0.198)** further highlights the relational dimension of women's entrepreneurial experiences. This result is consistent with the observations of Maura McAdam and colleagues (2019), who noted that women's entrepreneurial activities are strongly influenced by family and social environments. Therefore, initiatives that concentrate only on business growth, without considering these relational factors, may have limited effectiveness in improving women's empowerment

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CONCLUSION

The analysis conducted among 436 women entrepreneurs clearly indicates that entrepreneurship development plays an important role in promoting women's empowerment in economic, social, and psychological aspects. By engaging in entrepreneurial activities, women are able to achieve financial independence, participate more actively in household and business decision-making, gain higher recognition within society, and develop stronger self-confidence. These improvements reflect significant progress in women's independence and abilities, which are considered essential elements of empowerment according to established theoretical perspectives.

At the same time, the study highlights that the empowerment benefits of entrepreneurship are not experienced equally by all women. Several obstacles such as limited access to finance, difficulties in balancing family and business responsibilities, and persistent gender discrimination continue to restrict women's entrepreneurial growth and opportunities. In addition, factors such as the level of business success, educational background, access to professional networks, and support from family members influence the degree of empowerment achieved through entrepreneurship. Overall, the results suggest that entrepreneurship can serve as an effective route for enhancing women's empowerment. However, its full impact can only be realized when structural barriers, gender-based limitations, and other contextual challenges are addressed. Therefore, along with promoting entrepreneurial activities, broader initiatives aimed at changing gender norms and strengthening supportive systems are essential to ensure that entrepreneurship truly contributes to the empowerment of women.

Policy Recommendations

Based on the findings of the study, several recommendations are suggested for policymakers, development organizations, and other stakeholders to strengthen women's entrepreneurship and empowerment.

1. **Improve access to financial resources:** Financial institutions should introduce gender-sensitive financial services and create funding opportunities specifically for women entrepreneurs. Investment funds dedicated to women-led businesses and revised collateral requirements can help reduce the financial barriers women face. This support is particularly important in capital-intensive sectors such as manufacturing and agriculture, where access to finance remains a major challenge.
2. **Expand business development assistance:** Women entrepreneurs should be provided with greater opportunities for business training, mentoring, and professional networking. These support programs should be designed according to the specific needs of different industries and stages of business growth. In addition to technical business knowledge, programs should also focus on developing soft skills such as leadership, communication, and negotiation.
3. **Reduce work–family pressures:** Policies that help women balance business and family responsibilities should be promoted. This includes the availability of affordable childcare services, parental leave policies, and flexible work arrangements. Awareness initiatives can also encourage families and communities to share domestic responsibilities more equally.
4. **Modify discriminatory legal systems:** Legal frameworks that limit women's economic participation should be revised. Laws affecting property ownership, inheritance rights, and business operations should be reviewed to ensure equal opportunities for women. Strengthening women's property and inheritance rights is especially important because these assets often serve as collateral for loans.
5. **Encourage participation in male-dominated sectors:** Special programs should be introduced to support women entrepreneurs in sectors where their participation is still limited, such as technology and manufacturing. These initiatives may include specialized training, mentorship programs, and networking platforms that help women enter and succeed in high-growth industries.
6. **Improve gender-based data collection:** Governments and institutions should strengthen the collection and analysis of data related to women entrepreneurs. Gender-disaggregated data will help policymakers design more effective programs. The data should not only focus on business performance but also measure different aspects of empowerment.
7. **Involve families and communities:** Programs should also focus on engaging men, family members, and local communities in supporting women entrepreneurs. Since empowerment is influenced by social relationships, encouraging positive attitudes toward women's economic participation can help create a more supportive environment for women's entrepreneurial activities.

Limitations and Future Research Directions

This study has certain limitations that should be considered in future research. Although the sample size was relatively large, it may not fully represent all women entrepreneurs, especially those working in informal sectors or living in remote areas. In addition, the cross-sectional nature of the study restricts the ability to establish clear cause-and-effect relationships between entrepreneurship and empowerment. The research also mainly

concentrated on individual-level outcomes and did not extensively examine broader structural or institutional changes.

Future studies can focus on several important areas.

1. Conduct longitudinal research that follows women entrepreneurs over a longer period to better understand the long-term impact of entrepreneurship on empowerment and the sustainability of these changes.
2. Carry out comparative studies on different entrepreneurship development programs to determine which approaches are most effective.
3. Examine sector-specific challenges and opportunities faced by women entrepreneurs in greater detail.
4. Investigate the intergenerational effects of women's entrepreneurship, particularly how it influences the aspirations and opportunities of daughters.
5. Explore how women's entrepreneurial activities contribute to changes in gender norms and relationships within communities.

Expanding research in these areas will help develop more effective policies and strategies that use entrepreneurship as a tool to promote women's empowerment and achieve greater gender equality.

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