



Constraints factors: A study on women micro entrepreneurs in Tirupur city

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Abstract

“Women entrepreneurs are one who innovate, imitate and adopt a business activity”.

Entrepreneurship refers to setting up of a new business to take advantages from new opportunities. Entrepreneur is the key factor of entrepreneurship and now women in India are also successful in this as they have qualities desirable for entrepreneurship development. Entrepreneurship is a much suitable profession for women than regular employment. Women are considered an important human resource of the nation and every state should try to utilize them as mediators of economic growth and development. The principle purpose of the study is to identify the major problems faced by women entrepreneurs the sample size of the study is 250 respondents. The data collected was subjected to structured questionnaire and the tools used for analysis are percentage analysis, t-test, Two-way ANOVA and factor analysis. The Result of the analysis indicated that women entrepreneurs in Tirupur city generally countenance on three kinds of problems like environmental/business problems, social/personal and financial problems too. Hence, an attempt has been made in the study to examine the constraints faced by women entrepreneurs and the motivating factors to start up their own business of micro industry in Tirupur city.

Keywords: women, micro, entrepreneurs, constraints

Introduction

“Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured”

- Dr. APJ Abdul Kalam

The terms “Entrepreneurs” and “Entrepreneurship” plays important roles in today's global business environment. Media like newspapers, journals, magazines, television channels, radio etc, also very often bring out the successful stories of entrepreneurs. The concept of entrepreneurship has become a popular topic these days.

The “Entrepreneurship describes process and activities undertaken by entrepreneurs. Entrepreneurs are individuals who organize, operate and assume the risks associated with a business venture they establish in pursuit of an opportunity they and others have identified. Entrepreneurship as a distinct factor of production contributes to the economic development of an economy. Its contributions to the economic development include promotion of capital formation, creation of immediate large scale employment, promotion of balanced regional development, effective mobilization of capital and skill, induction of backward and forward linkages etc.

Entrepreneurship accelerates the economic development of a country. Its role is more important in developing countries. Understanding the importance of promoting entrepreneurial spirit among the people, both central and state governments have set up many organizations. Various management institutions, universities and autonomous colleges also have incorporated Entrepreneurial Development in their curriculum

so as to provide necessary exposure to the students regarding entrepreneurial and industrial climate of the nation.

Entrepreneur

The term “Entrepreneur” is derived from the French word known as “Entreprendre”, which means to “Undertake”. It appeared in French language also only in the beginning of the 16th century. The word was originally used to mean an organizer of musical and other entertainments. Later in the early 16th century itself it was used for the leaders of military expedition also. In 17th century it was extended to cover civil engineering work also. The term was first used for the economic activities only in 18th century by Richard Cantillon who is originally an Irish man but living in France. According to him the term entrepreneur denotes “A person who buys factors of production at certain prices with a view to selling his product who bears risks, which are not insurable.”

Meaning and definition of entrepreneur

In olden days based on the role played our society was divided into four categories namely, Brahmins, Kshatriyas, Vaishyas, and shudras. Of them, the third category known as Vaishyas refers the entrepreneurs who were carrying on trade. In Tamil nadu they are termed as chettiers, because those days they only involved in trade both internal and external.

The term Entrepreneur refers to” A person who starts his own business”.

The views can be broadly categorised into three namely, risk-bearer, organiser and innovator.

Women Entrepreneurs

“Women entrepreneurs is a Women or group of women who initiate, organize and run a business enterprise.”

Woman constitutes the family, which leads to Society and Nation. Female entrepreneurs make significant contributions to economic growth and to poverty reduction. The conceptual paper indicated the role and emphasized the women entrepreneurs as the potentially emerging human resource in the 21st century to overcome the economic challenges in global perspective. Women have been taking increasing interest in recent years in income generating activities, self employment and entrepreneurship. It is clear that more and more women are coming forward to set up enterprises. In the process of entrepreneurship, women have to face various problems associated with entrepreneurship and these problems get doubled because of her dual role as a wage earner and a homemaker. Women in India constitute a larger proportion of total unemployed population and hence it is imperative to find out the entrepreneurial constraints faced by them.

Women-owned business is playing a significant role in the stage of entrepreneurial activity in the United States. The centre for women's business research states that the number of majority-owned and privately held women-owned businesses has increased from 5.4 million in 1997 to 6.2 million in 2002. These businesses employed almost 9.2 million people and generated over 1.5 trillion in sales.

Vasant Dessai stated that “The stage is set for social take-off for women from a low development path to an accelerated pace in achieving higher level of self-sustaining economic growth”.

Definition

Women entrepreneurs may be defined as a ‘Women or group of women who initiate, organize & run a business enterprise. Majority of these women are engaged in the unorganized sectors like agricultural, agro based industries, handicrafts, handloom & cottage based industries.

Concept of women entrepreneurs

Women entrepreneurs may be defined as the woman or group of women who take initiative to set up a business enterprise and to run it smoothly.

According to Schumpeter's concept, “Women who innovate, imitate or adopt a business activity are known as Women entrepreneurs”.

Government of India based on women participation in equity and employment of a business defined women entrepreneurs as “An enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women”.

Women entrepreneurs are those who generate business idea, set up an organization, combine the factors of production, operate the unit, undertake risks and handle problems involved in operating a business enterprise.

Statement of the problem

Entrepreneurship is one of the important factors of industrialization; in the absence of entrepreneurship, industrialization cannot take place. Entrepreneurs are playing

an important role in the economic development of underdeveloped country. Women skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. According to World Bank, investing more in business of women rather in men leads to greater development of a nation. Empowering women in entrepreneurship leads to break the inequalities and reduces the poverty. Entrepreneurship plays an important role in developing society of a fast developing country like India. Nowadays it has been realized that enterprising women have cast entrepreneurial talents which could be harnessed so as to convert them from the position of “Jobseekers” to “Job givers”.

The government has realized the importance of women entrepreneurship. As a result, it offers a variety of programmes for women entrepreneurs. The state of Tamil Nadu is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Thus, the study aims at undertaking the entrepreneurial development among women and it highlights their motivational forces, relationship between socio-economic background of women entrepreneurs, constraints and their expectations.

Need of the study

Women should create their own jobs and become entrepreneurs since opportunities of getting employment in either government, non government or a private organization is currently almost declining. This is possible only if the barriers of women entrepreneurs are solved. In addition to their economic and income-generating activities, women assume multi-faceted roles in society, i.e, as breadwinner of a family, unpaid family worker, service providers in the communities and mother/care-taker of the family. Hence this study attempts on the reasons why women group venture into business and what motivates them to do so.

This researcher has made an attempt to understand and analyze the various constraints involved in women entrepreneurs in Tirupur city in order to develop entrepreneurship among women in Tirupur city.

Objectives of the study

1. To examine the demographic profile of women micro entrepreneurs in Tirupur city.
2. To probe into constraints faced by women entrepreneurs to start up their own business.
3. To offer suggestions to improve the satisfaction of women entrepreneurs.

Scope of the study

The study primarily aims at analysing the development of women entrepreneurs. However, the study is confined to only micro level women entrepreneurs in Tirupur city. The study focuses on the women entrepreneurs in Tirupur city. The scope of the study encompasses women entrepreneurs in Tirupur city and the problems faced by women entrepreneurs

who are engaged in starting a new enterprise. The future will be focused on women entrepreneurs in medium and small level sector of Tirupur city.

Limitations of the study

1. The study covers only Tirupur city. Hence the findings of the study are entirely applicable to this city only.
2. The study is based on the perceptions of the women entrepreneurs. Their attitudes may change with the change of times. Therefore, the responses reflect their contemporary views on the prevailing conditions.

Reviews related to women entrepreneurs

Shiny Vijayan and Aliber Marshal (2014) ^[1] Identified the major problems faced by women entrepreneurs in Thiruvananthapuram and also owned the impact of those problems on the working efficiency of the women entrepreneurs. They concluded that women entrepreneurs in Thiruvananthapuram District generally countenance on three kinds of problems like entrepreneurial/business problems, social/personal and financial problems too.

Fortunate Mandipaka (2014) ^[2] Investigated the contribution and significance of women entrepreneurs to the South African economy. He suggested that most of the women and young people in South Africa with the unemployment rate currently being 25.7 percent. Due to these factors more people are forced to choose entrepreneurship as their career path or forced to be self-employed. He paper discussed the contributions and significance of women entrepreneurs to the economy of South Africa as well as the support strategies offered to the women entrepreneurs by the Government.

Anjali Singh (2014) ^[3], Female entrepreneurs make significant contributions to economic growth and to poverty reduction. she indicated the role and emphasized the women entrepreneurs as the potentially emerging human resource in the 21st century to overcome the economic challenges in global perspective. Her research work focussed about the status of women entrepreneurs and the problems faced by them; simultaneously the paper gives an insight into the challenges faced by women entrepreneurs.

Vinesh (2014) ^[4], Author stated that role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. He suggested that women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

Jadhawrao Madhavi Sugaraj and Salve P.S (2014) ^[5] Identified that the study is based on the secondary source of data which are collected from Fourth All India Census on MSME (Micro, Small and Medium Enterprises) published by Government of India. The limitation of the study is availability of data. They suggested that the latest data available regarding women entrepreneurs are for the year 2006-07, published by Government of India through Fourth All India Census on MSME. Government of India in Ministry of MSME has conducted three Censuses of registered Small Scale Industries (SSI) prior to the enactment of MSME Development Act, 2006.

Rajat K. Sant (2014) ^[6] Analysed that he word 'entrepreneur'

has been taken from the French language where it cradled and originally meant to designate an organiser of musical or other entertainments. He stated that the Financial Institutions also has been contributing its share to this cause. And they have launched a number of schemes of assistance to the favour of women entrepreneurs. He concluded that several women's Organisations at national and regional levels have also taken up this cause and sponsored a number of conferences and workshops in recent times, which gave a great moral support and inspiration for the women entrepreneurs to take up viable schemes of business and industry.

Dipanjan Chakraborty and Barman (2014) ^[7] Explained that India may be one of the fastest growing economies of the world today of a large area of darkness in the rural hinterland. They interpreted that 69 percent of our population lives in the rural areas and majority of people in rural areas depend on agriculture for their livelihood. The study is made in the Sonitpur district of Assam based on data collected from 288 entrepreneurs through structured questionnaire. They suggested that there is need to strengthen employment opportunities in the rural areas by promoting rural entrepreneurship. They concluded that the entrepreneurs were primarily motivated by the need for self employment, eagerness to make money, need for independence. Their study also provided new insights on the impact assessment of EDP on rural micro entrepreneurs in the district.

Fathima (2014) ^[8] Discussed that the development of women has been one of the Focal Point of Planning Process in India and women entrepreneurship is inherent with the qualities of entrepreneurship; much potential is available among the Indian Women on their entrepreneurial ability. She analysed that various problems and constrains have to be faced by the women entrepreneurs while running the business as a women in the society. Some women entrepreneurs are having capacity to face the risks involved in the business and they overcome such burden but some women entrepreneurs are not having such capacity to face the business problems and overcome it. She categorised the problems which are faced by the women entrepreneurs are categorized in to personal- Domain constraints, Socio-Psycho Domain constraints, Resource problems and support – Domain problems.

AmanDeep Singh and Manisha Raina (2013) ^[9] Discussed that women are generally perceived as home makers with little to do with economy or commerce. They explained that in Modern India, more and more women are taking up entrepreneurial activity especially in micro, small and medium scale enterprises. They analyzed the problems and challenges faced by women entrepreneurs and also to suggest the policies of Indian government for women.

Tamilarasi (2013) ^[10] Stated that women entrepreneurship has a tremendous potential in empowering women and transforming society. She had done her research work in Salem District, and she explained that many women entrepreneurs have been carrying on various businesses – manufacturing enterprises, trading enterprises and service enterprises. She discussed the problems which are peculiar for a particular women entrepreneur could be resolved by taking up a brief case study women.

Research Methodology

Research methodology is the systematic way to solve the research problem. Research methodology describes how the research study was under taken.

The target industry for the study is micro scale sector i.e. the firms having investment not exceeding Rs.10 Lakhs. The population of the study is confined to the women entrepreneurs in Tirupur district, who are registered under District Industries Centre (D.I.C) Tirupur region. The firms that are in operation for at least last 2 years are included in the study. The sample of the study is 250 women Entrepreneurs in micro scale enterprises.

Research Design

A research design is purely and simply the frame work or plan for a study that guides the collection and analysis of the data. In this study the researcher has adopted descriptive research design. It includes surveys and fact finding enquires of different kinds. It simply describes something such as a demographic characteristic of employee. It deals with description of the state of offers as it is and the researchers have no influence on the respondents.

The Primary data was collected through questionnaire and in depth interviews. Primary data are that which are collected afresh and for the first time and happen to be original character. A pilot study was carried out prior to the main

survey with a sample of 25 respondents to check the reliability of the questionnaire. It is the process of selecting representative subset of a total population for obtaining data for the study of the whole population the subset is known as sample. The sample size selected for the study is 250 entrepreneurs who are engaged in entrepreneurship in Tirupur city.

Sampling techniques

Judgmental sampling technique was used in the selection of sample for the present study. The term Judgmental sampling is applied to those samples which are readily available. The basic assumption in Judgmental sampling is that, with good judgment and an appropriate strategy, one can hand pick the cases to be included in the sample and thus develop samples that are satisfactory in relation to one's needs. As on 31.3.2015 there were 800 micro enterprises run by women entrepreneurs in the district. A sample of Thirty percent of the total enterprises has been chosen using Judgmental sampling method from micro level category.

Tools for analysis

The following statistical tools have been used to analyze the collected data Simple percentage analysis, Factor Analysis and Two-Way Anova.

Data analysis and findings

Table 1: Demographic Factors

S. No	Variables	Classes	Percentage
1.	Age	21-30	16
		31-40	56
		Above 40	28
2.	Occupation	Beauty parlor	40
		Boutique	16
		Dress makers	24
		Fancy Store	16
		General store	4
3.	Marital Status	Married	88
		Unmarried	-
		Widowed	8
		Separated	4
4.	Educational Qualification	No Formal Education	20
		Primary	10
		Secondary	30
		Higher Secondary	70
		Diploma	40
5.	Monthly Income	Degree	80
		Below 5,000	8
		5,001-10,000	20
		10,001-15,000	12
6.	Workexperience	Above 15,000	60
		Below 5 Years	56
		6-10 Years	24
		11-15 Years	8
		Above 15 Years	12

Source: Primary data, 2015

Interpretation

The above table shows that the majority 56 percent of the

respondents were in the age group of 31-40, 40 percent of the respondents owned is beauty parlor, 88 percent of the

respondents are married, 32 percent of the respondents are degree holders, 60 percent of the respondents monthly income was above 15,000, 56 percent of the respondents had working experience below 5 years.

Factor loading of constraints variable- factor analysis

Factor analysis of constraints variables faced by the women entrepreneurs in their own business. The 19 variables are designed to explore the levels of constraints variables faced on the women entrepreneurs.

The exploratory factor analysis (EFA) is used for the constraints variables to identify the factors which these variables belong to. The requirements of factor analysis are satisfied to reduce the variables. After some rounds of removing the unsuitable variables, the analysis results that the remaining variables are grouped into five factors. Here Bartlett’s test of sphericity and the Kaiser-Meyer-Olkin measure of sampling adequacy (George & Mallery, 2003) are used. A measure of sampling adequacy of 0.743 with a value of Bartlett’s test of sphericity (1256.83) with a high significant level ($p < 0.000$), indicates the suitability of factor analysis and

the results is presented in the following table.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.743	
Bartlett's Test of Sphericity	Approx. Chi-Square	1256.83
	Df	91
	Sig.	.000

Interpretation

From the above table, two tests namely, Kaiser-Meyer-Olkin Measure of Sampling Adequacy(KMO) & Bartlett’s Test of Sphericity have been applied to test whether the relationship among the variables has been significant or not. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy shows the value of test statistics is 0.743, which means the factor analysis for the selected variable is found to be appropriate or good to the data. Bartlett’s test of Sphericity is used to test whether the data are statistically significant or not with the value of test statistics and the associated significance level. It shows that there exists a high relationship among variables.

Table 3: Communalities

S. No	Variables	initial	extraction
1	Lack of time to look after family affairs	1.000	.776
2	Lack of time to look after children	1.000	.791
3	No time for personal grooming	1.000	.786
4	No time to participate in social function	1.000	.719
5	Role conflict	1.000	.613
6	Lack of support from husband and family	1.000	.785
7	Maintaining work life balance	1.000	.801
8	Local Competition	1.000	.527
9	Understanding Government Rules and Regulations	1.000	.688
10	Marketing Problems	1.000	.727
11	Management of the Workforce	1.000	.584
12	Lack of Latest Technology	1.000	.726
13	Lack of Managerial Education	1.000	.725
14	Maintaining cordial Interpersonal Relations	1.000	.686
15	Understanding legal Compliance	1.000	.765
16	Discriminating treatment	1.000	.625
17	Lack of Social Acceptance	1.000	.714
18	Cultural Values	1.000	.745
19	Socio-Cultural problems	1.000	.613

Extraction Method: Principal Component Analysis.

Interpretation

The communalities for each variable were assessed to determine the amount of variance accounted for by the

variable to be included in the factor rotations. All the variables have value greater than 0.50 signifying substantial portions of the variance in the variables accounted by the factors.

Eigen values and proportion of total variance of each underlying factors for constraints variables

Table 4

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.143	21.803	21.803	4.143	21.803	21.803	3.738	19.676	19.676
2	3.389	17.838	39.641	3.389	17.838	39.641	3.255	17.131	36.807
3	2.430	12.788	52.429	2.430	12.788	52.429	2.968	15.623	52.429

Extraction Method: Principal Component Analysis

Interpretation

The results of the factor analysis presented in the above table

regarding constraints factors on women entrepreneurs, have revealed that there are three factors that had Eigen value

exceeding “One”. Among those three factors, the first factor accounted for 21.803 percent of the variance, the second 17.838 percent, the third factor 12.788 percent, the three factors are the final factors solution and they all together

represent 52.429 percent of the total variance in the scale items measuring the motivational variables on women entrepreneurs.

Table 5: Factor loading of constraints variables

S. No	Variables	Factor Loadings		
		1	2	3
1	Lack of time to look after family affairs	.703	.045	.306
2	Marketing Problems	.227	.494	.315
3	Discriminating treatment	.200	.402	.597
4	No time to participate in social function	.850	-.018	.011
5	Lack of Social Acceptance	.268	.094	.552
6	Lack of support from husband and family	.073	-.065	.316
7	Lack of Latest Technology	.255	.634	.249
8	Management of the Workforce	.416	.467	.133
9	Lack of time to look after children	.799	.210	.069
10	Cultural Values	.138	-.115	.809
11	Socio-Cultural problems	.218	-.171	.508
12	No time for personal grooming	.583	.238	-.154
13	Maintaining cordial Interpersonal Relations	.026	.415	-.213
14	Role conflict	.845	.017	-.029
15	Local Competition	-0.54	0.73	.050
16	Maintaining work life balance	.806	0.54	0.13
17	Lack of Managerial Education	.017	.845	-.029
18	Understanding legal Compliance	-0.214	0.732	0.234
19	Understanding Government Rules and Regulations	-0.45	0.74	0.35

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Table 6: Naming of factor

Factor	Variables	Factor Loadings
Personal Constraints	Lack of time to look after family affairs	.703
	Lack of time to look after children	.799
	No time for personal grooming	.583
	No time to participate in social function	.850
	Role conflict	.845
	Lack of support from husband and family	.073
	Maintaining work life balance	.806
Environmental Constraints	Local Competition	.703
	Understanding Government Rules and Regulations	.740
	Marketing Problems	.494
	Management of the Workforce	.467
	Lack of Latest Technology	.634
	Lack of Managerial Education	.845
	Maintaining cordial Interpersonal Relations	.415
Social Constraints	Understanding Legal Compliance	.732
	Discriminating treatment	.597
	Lack of Social Acceptance	.552
	Cultural Values	.809
	Socio-Cultural problems	.508

Interpretation

The first factor which identified is personal constraints and the variables which come under are Lack of time to look after family affairs, Lack of time to look after children, No time for personal grooming, No time to participate in social function, Role conflict, Lack of support from husband and family, Maintaining work life balance The second factor which identified is Environmental constraints and the variables

which come under are Local Competition, Understanding Government Rules and Regulations, Marketing Problems, Management of the Workforce, Lack of Latest Technology, Lack of Managerial Education, Maintaining cordial Interpersonal Relations, Understanding legal Compliance The Third factor which identified is Social constraints and the variables which come under are Discriminating treatment, Lack of Social Acceptance, Cultural Values and Socio-

Cultural problems.

Two-Way ANOVA

Association between profile variables and personal constraints

To find out the association between profile variables and

Personal constraints factor, the test ANOVA was applied.

H₀ : There is no significant association between profile variables and Personal constraints.

H_a : There is a significant association between profile variables and Personal constraints.

Table 7

Profile Variables	Personal Constraints						
	Variance	Sum of Squares	D.F	Mean Square	F-Statistics	Sig	Remarks
Age	Between Groups	7.182	2	3.591	7.592*	0.01	Reject Ho
	Within Groups	116.743	247	0.473			
Marital Status	Between Groups	8.256	2	4.128	6.226*	0.01	Reject Ho
	Within Groups	163.761	247	0.663			
Educational Qualification	Between Groups	6.106	2	3.053	6.509*	0.01	Reject Ho
	Within Groups	115.876	247	0.469			
Occupation	Between Groups	9.766	2	4.883	5.632*	0.01	Reject Ho
	Within Groups	214.149	247	0.867			
Work experience	Between Groups	6.893	2	3.445	4.771*	0.01	Reject Ho
	Within Groups	178.324	247	0.722			

* S-Significant at 1% level (p value<=0.01);

NS-Not Significant at 1% level (p value>0.01)

Interpretation

It is understood from above table that the factor Personal constraints is significant with profile variables. Hence it is concluded that there is a significant association between the constrainable factor of personal constraints and the profile variable of age, marital status, educational qualification, occupation and work experience.

Association between profile variables and environmental constraints:

To find out the association between profile variables and Environmental constraints factor, the test ANOVA was applied.

H₀ : There is no significant association between profile variables and Environmental Constraints.

H_a : There is a significant association between profile variables and Environmental Constraints.

Table 8

Profile Variables	Environmental Constraints						
	Variance	Sum of Squares	D.F	Mean Square	F-Statistics	Sig	Remarks
Age	Between Groups	6.105	2	3.053	7.519*	0.01	Reject Ho
	Within Groups	100.295	247	0.406			
Marital Status	Between Groups	8.956	2	4.478	8.338*	0.01	Reject Ho
	Within Groups	132.761	247	0.537			
Educational Qualification	Between Groups	9.106	2	4.553	11.214*	0.01	Reject Ho
	Within Groups	100.282	247	0.406			
Occupation	Between Groups	9.766	2	4.883	5.632*	0.01	Reject Ho
	Within Groups	214.149	247	0.867			
Work experience	Between Groups	11.752	2	5.876	5.984*	0.01	Reject Ho
	Within Groups	242.554	247	0.982			

* S-Significant at 1% level (p value<=0.01);

NS-Not Significant at 1% level (p value>0.01)

Interpretation

It is understood from above table that the factor Environmental Constraints is significant with profile variables. Hence it is concluded that there is a significant association between Environmental constraints and the profile variable of age, marital status, educational qualification, occupation and work experience.

Association between profile variables and social constraints

To find out the association between profile variables and Social constraints factor, the test ANOVA was applied.

H₀ : There is no significant association between profile variables and Social Constraints.

H_a : There is a significant association between profile variables and Social Constraints.

Table 9

Profile Variables	Social Constraints						
	Variance	Sum of Squares	D.F	Mean Square	F-Statistics	Sig	Remarks
Age	Between Groups	6.105	2	3.052	7.517*	0.01	Reject Ho
	Within Groups	100.295	247	0.406			
Marital Status	Between Groups	8.945	2	4.473	6.746*	0.01	Reject Ho
	Within Groups	163.761	247	0.663			
Educational Qualification	Between Groups	5.678	2	2.839	6.992*	0.01	Reject Ho
	Within Groups	100.282	247	0.406			
Occupation	Between Groups	6.834	2	3.417	3.941*	0.01	Reject Ho
	Within Groups	214.149	247	0.867			
Work experience	Between Groups	11.752	2	5.876	5.984*	0.01	Reject Ho
	Within Groups	242.554	247	0.982			

* S-Significant at 1% level (p value<=0.01);

NS-Not Significant at 1% level (p value>0.01)

Interpretation

It is understood from above table that the factor Social constraints is significant with profile variables. Hence it is concluded that there is significant association between Social constraints and the profile variable of age, marital status, educational qualification, occupation and work experience.

Findings demographic factors

- It can be observed from table shows that the majority 56 percent of the respondents were in the age group of 31-40, 40 percent of the respondents owned is beauty parlour, 88 percent of the respondents are married, 32 percent of the respondents are degree holders, 60 percent of the respondents monthly income was above 15,000, 56 percent of the respondents had working experience below 5 years.

Factor loading for constraints variables

- It can be analyzed the two tests namely, Kaiser-Meyer-Olkin Measure of Sampling Adequacy(KMO) & Barlett's Test of Sphericity have been applied to test whether the relationship among the variables has been significant or not. The Kaiser-Meyer-Olkin Measure of Sampling Adequacy shows the value of test statistics is 0.743, which means the factor analysis for the selected variable is found to be appropriate or good to the data. Barlett's test of Sphericity is used to test whether the data are statistically significant or not with the value of test statistics and the associated significance level. It shows that there exists a high relationship among variables.
- The communalities for each variable were assessed to determine the amount of variance accounted for by the variable to be included in the factor rotations. All the variables have value greater than 0.50 signifying substantial portions of the variance in the variables accounted by the factors.
- The results of the factor analysis presented in the above table regarding constraints factors on women entrepreneurs, have revealed that there are three factors that had Eigen value exceeding "One". Among those three factors, the first factor accounted for 21.803 percent of the variance, the second 17.838 percent, the third factor 12.788 percent, the three factors are the final factors solution and they all together represent 752.429 percent

of the total variance in the scale items measuring the motivational variables on women entrepreneurs.

- The first factor which identified is personal constraints and the variables which come under are Lack of time to look after family affairs, Lack of time to look after children, No time for personal grooming, No time to participate in social function, Role conflict, Lack of support from husband and family, Maintaining work life balance The second factor which identified is Environmental constraints and the variables which come under are Local Competition, Understanding Government Rules and Regulations, Marketing Problems, Management of the Workforce, Lack of Latest Technology, Lack of Managerial Education, Maintaining cordial Interpersonal Relations, Understanding legal Compliance The Third factor which identified is Social constraints and the variables which come under are Discriminating treatment, Lack of Social Acceptance, Cultural Values and Socio-Cultural problems.

Two-way ANOVA

- It is understood that the factor Personal constraints is significant with profile variables. Hence it is concluded that there is a significant association between the constrainable factor of personal constraints and the profile variable of age, marital status, educational qualification, occupation and work experience.
- It is understood that the factor Environmental Constraints is significant with profile variables. Hence it is concluded that there is a significant association between the constrainable factor of Environmental constraints and the profile variable of age, marital status, educational qualification, occupation and work experience.
- It is understood that the factor Social constraints is significant with profile variables. Hence it is concluded that there is significant association between the constrainable factor of Social constraints and the profile variable of age, marital status, educational qualification, occupation and work experience.

Suggestions

"Women have full freedom to work and prosper. From the moment they go out of their homes they are human beings: business woman has the same weight as a business man."

Suggestions for personal constraints

- Women entrepreneurs play dual role and hence face role conflicts and difficulty in balancing work life. Reserve attitude of the society needs to be changed. Husband and other family members should share household activities.
- For managing stress, enhancing leadership qualities, workforce management etc. women need to be trained, as many of them are not having any professional / managerial education.
- Finance is the first major problem for women entrepreneurs. Hence, the government can provide interest free loans to encourage women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased

Suggestions for society constraints

- Fundamental changes are needed on school and college education level. At this level “Women entrepreneurship Cells” should be established so as to identify the potential in girl child to be an entrepreneur and opportunity should be provided accordingly.
- Women entrepreneurs should form “ Women Entrepreneurs Association “where they can meet at central place, so as to discuss their need, problems, experiences and achievements.

Suggestions for environmental constraints

- Marketing product is one of the main problems for women entrepreneurs. Here, women co-operative societies can be started to procure the products from women entrepreneurs. They will help them in selling their products at a reasonable price.
- Improper location and inadequate infrastructure facilities are the hurdles in the way of development of women entrepreneurship. Hence, separate industrial estates may be set up exclusively for women entrepreneurs to reduce the initial investment and to create a special environment.

Conclusion

Women in India now have the potential to grab the opportunities. All they need now is the platforms to showcase their talent. Women entrepreneurs face so many problems in aspects of financial, marketing, health, family, and problems. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. As government encouragement and support is very important to women entrepreneurs mean while family support is also very essential for development of such entrepreneurs.

This study examines the problems faced by women entrepreneurs in Tirupur city at various levels in their journey as entrepreneur, further the study also tries to probe in to the factors motivating these women to become entrepreneur and suggests a framework for the opportunities of women entrepreneurship. It's been found in the study that Women entrepreneurs face lots of problems like role conflict, lack of motivation, lack of finance, maintaining work life balance, discriminating treatment, understanding government rules and regulations etc. For some of them factors motivating to start

their own enterprise is to support family financially, while for some of them it is the urge to be economically independent. The right kind of assistance from family, society and Government can make these Women Entrepreneurs one of the crucial entrepreneurial resource and they can contribute towards the economic and social development of India.

To conclude, in the words

“Empowering women improves the wealth of the nation”

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