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Investigating the Challenges Faced by Women Entrepreneurs and the Coping Strategies in Tiruvallur District: An Empirical Analysis

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ABSTRACT: Purpose: This study examines the structural, institutional, and socio-economic barriers influencing entrepreneurial outcomes, with particular emphasis on access to finance, institutional awareness, gender bias, digital adoption challenges, mentorship gaps, and market competition. The research seeks to identify the most significant predictors affecting entrepreneurial sustainability and performance.

Design/Methodology/Approach: A quantitative research design was adopted using a structured questionnaire administered to 300 entrepreneurs engaged in service and retail sectors. Data were analyzed using frequency analysis, descriptive statistics, and multiple regression techniques. The regression model was employed to determine the relative contribution of identified barriers to entrepreneurial outcomes, with R^2 and standardized beta coefficients used to assess explanatory power and predictor strength.

Findings: Limited information about government schemes and institutional support is the strongest predictor of entrepreneurial outcomes. Gender bias in business networks and challenges in adopting digital technologies also significantly influence performance. Financial constraints, competitive pressure from larger enterprises, work–life balance challenges, and lack of mentorship exhibit moderate effects. The regression model shows moderate explanatory power, indicating that institutional and structural factors shape entrepreneurial success more than individual capabilities alone.

Originality/Value: This study contributes to the entrepreneurship literature by providing empirical evidence on the multidimensional barriers affecting entrepreneurial performance within emerging business contexts. It integrates institutional, structural, and socio-economic variables into a single analytical framework, offering a comprehensive understanding of entrepreneurial constraints.

Practical Implications: The study recommends strengthening awareness of government schemes, promoting inclusive business networks, enhancing digital capacity-building initiatives, improving financial accessibility, and institutionalizing mentorship programs. Policymakers and support institutions can utilize these findings to design integrated strategies that foster sustainable entrepreneurial ecosystems.

1. INTRODUCTION

The purpose of the study is to investigate the opportunities and difficulties experienced by woman entrepreneurs'. (Hayati & Arini, 2023) Entrepreneurship is widely recognized as a catalyst for both social and economic advancement. Women entrepreneurship though has been growing around the world, (Agrawal, 2018) social entrepreneurs, their driving forces, the difficulties they encounter, and the support network. (Skubis, 2023) difficulties faced by highly educated Egyptian women who

quit well-paying jobs in the private sector to launch their own companies.(Hassan & Zaharia, 2021) Numerous research have been conducted to comprehend the obstacles impeding entrepreneurial endeavours.(Talat Alhothali, 2020) Women entrepreneurs are essential to the creation of jobs, economic growth, and social change. This study examines the primary entrepreneurial characteristics and the main obstacles faced by female entrepreneurs in Tiruvallur District.(Bhuvaneswaran et al., n.d.),empowering women to pursue entrepreneurship, with a focus on the Thanjavur district.(Rathna et al., 2016)This paper reviews the literature on the crucial role of sociocultural elements and support networks in facilitating the success of female entrepreneurs in emerging countries.(Sapiai et al., 2025)women's entrepreneurship in the main sectors of the economy. The construction sector is one such sector that boosts South Africa's economy.(Aneke et al., 2017)The collection of factors that govern a behaviour's form, direction, intensity, and length is known as motivation. Various reasons encourage women to pursue careers in business.(18294930-Libre, n.d.)Although being an entrepreneur has historically been a male-dominated endeavour, many of the most notable and inspirational business people of today are woman.(Karuppasamy Pandian et al., 2011)Women's economic empowerment is an essential component of the development debate. In Bangladesh, a sizable portion of women are pursuing new avenues for economic involvement as entrepreneurs.(Lubna & Parvin, n.d.)Because it can stimulate social development, gender equality, and economic growth, women's entrepreneurship is gaining attention in Tamil Nadu.(Kumar & Shobana, 2024) women entrepreneurs will become increasingly prevalent in the twenty-first century, particularly in developing nations. Recent research has concentrated on examining its successes and motivational elements because of its impact to the economy and society.(Ahmetaj et al., 2023)

2 REVIEW OF LITERATURE

In the contemporary business sector, as well as in other domains including politics, Défense, and social welfare programs, women are assuming prominent roles (Rai & Srivastava, 2013). Women entrepreneurs in Small Scale Industries (SSI) have kept their growth considerably muted. Of these, finance is the most important and challenging obstacle to the establishment, efficient operation, innovation, growth, and development of the business (Pareek & Bagrecha, 2018). This study looks into the main elements influencing women entrepreneurs' success in Malaysia's southern area (Alam et al., 2011). Women entrepreneurs face discrimination in a society that is dominated by men, and their success is hampered by their lack of exposure to markets (Mandipaka, 2014). Sustainable development in South Asian nations depends on encouraging women's economic empowerment and involvement (Agrawal et al., 2023). This study investigates the following research questions: what kinds of challenges do female "entrepreneurs" face (Nawaz, 2018)? The study focuses on the sociodemographic traits of female entrepreneurs, their awareness of entrepreneurship, and the variables influencing their company's success (Muhammed et al., 2025). The study focuses on examining the research gap in this area and investigating various aspects that contribute to the growth in corporate performance (Dsouza & Panakaje, 2023). The aim of this study was to look at problems and difficulties faced by female entrepreneurs, particularly when they enter international markets (Isa et al., 2019). Despite the fact that it is acknowledged that female entrepreneurs are vital to the economy, their rise has been mostly muted (Mutengezanwa & Damiyano, 2014). The purpose is to identify microfinance organizations in the area and look into the primary issues that women face (Magesa et al., n.d.). The regulatory environment, societal support, and financial barriers all affect women-led businesses in India (Mishra et al., 2024). According to resource-based theory, entrepreneurs use resources to achieve performance without considering the viability of doing so (Mozumdar et al., 2020). When trying to grow their companies in very competitive markets, female entrepreneurs in developing nations encounter many obstacles (Nazam et al., 2025). Anandh and Subburaj P (2026) highlighted how FinTech can improve operational efficiency and financial inclusion, while Subburaj P et al. (2026) emphasized the importance of financial support, sustainability awareness, and entrepreneurial capabilities for business development. Similarly, Subburaj P et al. (2025) identified workplace and economic challenges affecting sustainability and retention, highlighting the broader need to examine the challenges women entrepreneurs face and their coping strategies.

3 METHODOLOGY

The present study adopted a quantitative research design to examine the impact of structural, institutional, and socio-cultural barriers on entrepreneurial outcomes. The study used a cross-sectional survey to collect primary data from respondents engaged in business activities. The design enables empirical testing of relationships among multiple independent variables and the dependent construct through statistical modelling. The target population comprised entrepreneurs engaged in service and retail sectors. A structured sampling approach was used to collect data from 300 respondents. The sample size was considered adequate for multivariate statistical analysis, particularly multiple regression, ensuring sufficient statistical power and generalizability within the study context. Respondents represented diverse demographic characteristics in terms of age,

educational qualifications, and years of business experience. The dominance of young and early-stage entrepreneurs provides relevant insight into contemporary entrepreneurial challenges. Woman entrepreneurs from a range of businesses in India participated in focus groups and in-depth interviews. To find important themes and patterns in their experiences, thematic analysis was employed.(Islam et al., 2025)This study also investigates how the model's accessible institutional support functions as a moderator. (Yong et al., 2025)The purpose of this paper is to examine the difficulties Muslim women entrepreneurs in Malaysian SMEs confront.(Ilhaamie, 2014)This study looked at the obstacles and driving forces of 20 Uttarakhand women entrepreneurs.(Panday & Sharma, 2022)Using in-depth interviews with twenty woman entrepreneurs in the service industry, the study employs an interpretive qualitative research methodology.(Naguib, 2024)Inferential statistical techniques such as the Chi-square test and the ANOVA test are used to find significant determinants of women's empowerment within the framework of social norms utilizing a standardized survey instrument that is delivered using a five-point Likert scale.(Pandey & Sahu, 2024)The study uses focus groups and interviews to gather data, and content analysis is used to evaluate the results.(Kapinga & Montero, 2017)To investigate the unique motivators and obstacles that impact business endeavours, a case study approach has been employed.(Rizvi et al., 2023) the study offers theories to direct further empirical investigations into the economic advancement of rural women. (Verma & Mourya, 2024)The results show significant challenges, including hurdles to networking and mentorship, cultural norms that reinforce traditional roles, limited access to formal financial resources because of gender prejudices, and a lack of specialized training.(Hasan Emon & Nisa Nipa, 2024)

Statistical Tools and Data Analysis

Data were analyzed using statistical software. The following analytical techniques were employed:

- Frequency and Percentage Analysis to describe demographic characteristics.
- Descriptive Statistics (Mean and Standard Deviation) to assess the intensity of perceived barriers.
- Multiple Regression Analysis to examine the predictive influence of independent variables on the dependent variable.

The coefficient of determination (R^2) was used to evaluate model explanatory power, while standardized beta coefficients were used to assess the relative contribution of each predictor. The F-statistic was applied to test the overall significance of the regression model.

4.DATA ANALYSIS AND INTERPRETATIONS

Tabel 1 Frequency Distribution of Respondents Profile

<i>Age of the Respondent</i>		
	Frequency	Percent
<i>Below 25</i>	89	29.7
<i>26 to 35 Years</i>	179	59.7
<i>36 to 45 years</i>	15	5.0
<i>46 to 55 Years</i>	14	4.7
<i>Above 55 Years</i>	3	1.0
<i>Total</i>	300	100.0
<i>Educational Qualifications</i>		
<i>Post Graduate</i>	242	80.7
<i>Professional</i>	58	19.3
<i>Total</i>	300	100.0
<i>Years of Business</i>		

<i>Less Than 1 Year</i>	211	70.3
<i>1 to 3 Years</i>	59	19.7
<i>4 to 6 Years</i>	15	5.0
<i>7 to 10 Years</i>	15	5.0
<i>Total</i>	300	100.0
<i>Business Sector</i>		
<i>Service</i>	180	60.0
<i>Retail</i>	120	40.0
<i>Total</i>	300	100.0

Table 1 presents the demographic and business characteristics of the 300 respondents included in the study. The age distribution indicates that a majority of respondents (59.7%) fall within the 26–35 years category, followed by 29.7% who are below 25 years. Respondents aged 36–45 years constitute 5.0%, while those in the 46–55 years group account for 4.7%. Only 1.0% of respondents are above 55 years of age. This distribution suggests that the sample is predominantly composed of young and early middle-aged individuals. The dominance of the 26–35 age group indicates a strong representation of economically active and career-oriented individuals, potentially reflecting higher entrepreneurial engagement or workforce participation within this age bracket.

With respect to educational attainment, a substantial majority of respondents (80.7%) possess postgraduate qualifications, while 19.3% hold professional qualifications. This finding indicates a highly educated respondent base, implying that the study sample comprises individuals with advanced academic or professional training. Such a profile enhances the credibility of responses, as higher educational attainment is often associated with improved analytical ability and informed decision-making.

Regarding business experience, 70.3% of respondents report having less than one year of business experience, followed by 19.7% with 1–3 years of experience. Both the 4–6 years and 7–10 years categories represent 5.0% each. This distribution reveals that the majority of respondents are relatively new entrants to business activities. The high proportion of individuals with less than one year of experience suggests a sample largely composed of start-up entrepreneurs or newly established business operators. The comparatively smaller representation of experienced business owners may influence perspectives related to business sustainability and operational challenges.

In terms of sectoral distribution, 60.0% of respondents operate in the service sector, while 40.0% are engaged in retail businesses. The predominance of service-sector respondents indicates that service-oriented enterprises form the core of the study sample. This may reflect broader structural shifts in the economy toward service-based activities. The substantial representation of retail businesses further provides sectoral diversity, enabling comparative insights between service and retail operations.

Table 2 Descriptive Statistics

	<i>Min</i>	<i>Maxi</i>	<i>Mean</i>		<i>Std. Deviation</i>
<i>Difficulty in accessing formal credit/ loans.</i>	1.00	5.00	3.300	0.050	0.867
<i>Gender bias in business networks and markets.</i>	1.00	5.00	3.340	0.053	0.920

<i>Balancing household responsibilities with business duties is challenging.</i>	1.00	5.00	3.983	0.056	0.982
<i>Lack of mentorship negatively affects business growth.</i>	1.00	5.00	3.663	0.057	0.993
<i>Challenges in adopting digital technologies and online marketing.</i>	2.00	5.00	3.240	0.051	0.893
<i>Limited information about government schemes and support.</i>	1.00	5.00	3.413	0.059	1.032
<i>Market competition from larger enterprises is a significant barrier.</i>	1.00	5.00	3.806	0.060	1.051
<i>Cultural/social norms restrict growth opportunities.</i>	1.00	5.00	3.416	0.053	0.926

Table 2 presents the descriptive statistics of key challenges faced by respondents, measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The mean scores, along with standard deviations, provide insight into the relative intensity and variability of perceived barriers. The highest mean score is observed for the statement “*Balancing household responsibilities with business duties is challenging*” (M = 3.983, SD = 0.982). This indicates that respondents largely agree that work–life balance constitutes a major constraint. The relatively moderate standard deviation suggests a reasonable level of consensus among participants regarding this challenge. Similarly, “*Market competition from larger enterprises is a significant barrier*” reports a high mean value (M = 3.806, SD = 1.051), reflecting strong agreement that competitive pressure from established firms poses substantial difficulties. The slightly higher standard deviation indicates greater variability in perceptions, possibly due to sectoral or experience-based differences among respondents. The statement “*Lack of mentorship negatively affects business growth*” yields a mean of 3.663 (SD = 0.993), demonstrating moderate to high agreement that insufficient guidance and professional support impede entrepreneurial development. This finding underscores the importance of structured mentorship programs for business sustainability.

Perceptions regarding “*Limited information about government schemes and support*” (M = 3.413, SD = 1.032) and “*Cultural/social norms restrict growth opportunities*” (M = 3.417, SD = 0.927) indicate moderate agreement. These results suggest that institutional and socio-cultural barriers remain relevant constraints, although their impact is somewhat less pronounced compared to work–life balance and market competition. With respect to financial and structural barriers, “*Difficulty in accessing formal credit/ loans*” records a mean of 3.300 (SD = 0.867), indicating moderate agreement. Likewise, “*Gender bias in business networks and markets*” reports a mean of 3.340 (SD = 0.920), reflecting a similar moderate perception of bias-related challenges. The lowest mean score is observed for “*Challenges in adopting digital technologies and online marketing*” (M = 3.240, SD = 0.893). Although comparatively lower, the mean remains above the scale midpoint (3.0), suggesting that digital adoption barriers are still relevant, albeit less critical than other challenges examined in the study. The minimum and maximum values across most variables range from 1 to 5, indicating full utilization of the response scale and variability in respondent perceptions.

Table – 3 Multiple Regression Analysis of Variables

<i>Constructs</i>	<i>Standardized Beta Coefficients</i>
<i>Difficulty in accessing formal credit/ loans.</i>	0.184
<i>Gender bias in business networks and markets.</i>	0.318
<i>Balancing household responsibilities with business duties is challenging.</i>	0.180

<i>Lack of mentorship negatively affects business growth.</i>	0.136
<i>Challenges in adopting digital technologies and online marketing.</i>	0.272
<i>Limited information about government schemes and support.</i>	0.463
<i>Market competition from larger enterprises is a significant barrier.</i>	0.194
<i>Cultural/ social norms restrict growth opportunities.</i>	0.000
R^2	0.359
Adjusted R^2	0.341
<i>F Value</i>	20.375

Table 3 presents the results of the multiple regression analysis examining the influence of selected barriers on the dependent variable (entrepreneurial/business outcome). The standardized beta coefficients indicate the relative contribution of each independent variable to the model. The model explains 35.9% of the variance in the dependent variable ($R^2 = 0.359$), indicating moderate explanatory power. The Adjusted R^2 value of 0.341 suggests that, after accounting for the number of predictors, approximately 34.1% of the variation remains explained by the model. The F-value ($F = 20.375$) demonstrates that the overall regression model is statistically significant, confirming that the set of independent variables collectively predicts the dependent variable effectively.

Among the predictors, “*Limited information about government schemes and support*” emerges as the strongest determinant ($\beta = 0.463$). This substantial standardized coefficient indicates that inadequate awareness of institutional support mechanisms significantly influences entrepreneurial outcomes. The magnitude of this effect highlights the critical role of policy communication and accessibility in shaping business performance. The second most influential predictor is “*Gender bias in business networks and markets*” ($\beta = 0.318$), suggesting that discriminatory practices or exclusion within professional ecosystems meaningfully affect entrepreneurial progress. Similarly, “*Challenges in adopting digital technologies and online marketing*” ($\beta = 0.272$) demonstrates a notable positive influence, indicating that digital capability constraints significantly impact business growth and competitiveness.

Moderate effects are observed for “*Market competition from larger enterprises*” ($\beta = 0.194$), “*Difficulty in accessing formal credit/ loans*” ($\beta = 0.184$), and “*Balancing household responsibilities with business duties*” ($\beta = 0.180$). These variables contribute positively to the model, implying that financial constraints, competitive pressure, and work–life balance challenges are meaningful predictors, though comparatively less influential than institutional and digital factors. “*Lack of mentorship*” ($\beta = 0.136$) exhibits a relatively smaller yet positive effect, indicating that while mentorship deficiencies affect business outcomes, their influence is comparatively weaker within the presence of other structural and institutional variables. Notably, “*Cultural/ social norms restrict growth opportunities*” records a beta coefficient of 0.000, suggesting no measurable direct effect in the regression model. This finding implies that when other barriers are statistically controlled, socio-cultural constraints do not independently predict the dependent variable. It is possible that their effect operates indirectly through other variables such as gender bias or access to support systems.

Investigating the Challenges Faced by Women Entrepreneurs Outcomes

The empirical findings of the study reveal several critical insights into the barriers influencing entrepreneurial outcomes.

First, the regression analysis indicates that the model explains 35.9% of the variance in the dependent variable ($R^2 = 0.359$), demonstrating moderate explanatory strength. This suggests that entrepreneurial performance is significantly shaped by multiple structural and institutional factors.

Among the predictors, limited information about government schemes and support emerged as the most influential determinant ($\beta = 0.463$). This finding underscores the pivotal role of institutional awareness and accessibility in facilitating

business growth. Entrepreneurs who lack knowledge of policy incentives, subsidies, or financial assistance mechanisms are at a structural disadvantage.

Second, gender bias in business networks and markets ($\beta = 0.318$) significantly affects entrepreneurial outcomes, indicating that exclusionary practices and unequal access to professional networks remain persistent challenges. This reflects systemic inequities within business ecosystems.

Third, digital adoption challenges ($\beta = 0.272$) were identified as a major constraint. In an increasingly technology-driven business environment, inadequate digital literacy and limited access to online marketing tools hinder competitiveness and market expansion.

Moderate effects were observed for:

- Market competition from larger enterprises ($\beta = 0.194$),
- Difficulty in accessing formal credit ($\beta = 0.184$),
- Work–life balance constraints ($\beta = 0.180$), and
- Lack of mentorship ($\beta = 0.136$).

These findings indicate that financial barriers, competitive pressure, and personal responsibilities collectively contribute to entrepreneurial constraints, though their individual impact is less pronounced than institutional and digital barriers. Interestingly, cultural/social norms did not exhibit a significant independent effect in the regression model ($\beta = 0.000$), suggesting that their influence may operate indirectly through other structural mechanisms such as gender bias or network exclusion.

Recommendations

Based on the empirical findings, several strategic interventions are recommended to enhance entrepreneurial outcomes. The results indicate that limited awareness of government schemes and support mechanisms is the most influential barrier; therefore, policymakers should prioritize strengthening information dissemination through simplified procedures, digital outreach platforms, local facilitation centres, and periodic awareness programs. Enhancing transparency and accessibility of institutional support systems can substantially improve entrepreneurial sustainability.

Given the significant influence of gender bias within business networks, efforts must be directed toward fostering inclusive professional ecosystems. Industry associations and business chambers should implement equitable networking opportunities, structured mentorship initiatives, and targeted capacity-building programs to ensure equal access to markets and resources. Institutionalizing mentorship frameworks can further support early-stage entrepreneurs by providing strategic guidance and experiential learning.

The notable impact of digital adoption challenges underscores the need for comprehensive digital capacity-building initiatives. Governments and private stakeholders should promote digital literacy training, subsidized technology access, and e-commerce integration support to improve competitiveness in increasingly technology-driven markets. Strengthening digital infrastructure and online marketing competencies will enhance market reach and operational efficiency.

Although comparatively moderate, financial access constraints and competitive pressures from larger enterprises also warrant attention. Financial institutions should introduce flexible credit products, reduce collateral barriers where feasible, and expand credit guarantee mechanisms to improve financial inclusion. At the same time, policy frameworks should support small enterprises through incubation programs, innovation incentives, and market-linkage facilitation to mitigate competitive disadvantages.

5. CONCLUSION

The present study examined the structural, institutional, and socio-cultural barriers influencing entrepreneurial outcomes using empirical evidence derived from quantitative analysis. The findings demonstrate that entrepreneurial performance is shaped not merely by individual capability but by a complex interplay of external constraints and support mechanisms. The regression model revealed moderate explanatory power, indicating that a substantial proportion of entrepreneurial outcomes can be attributed to the identified barriers. Among the examined variables, limited information about government schemes and support

systems emerged as the most significant predictor, highlighting the critical importance of institutional awareness and accessibility. Gender bias in business networks and digital adoption challenges was also found to exert considerable influence, underscoring the structural and technological dimensions of entrepreneurial inequality. Financial access constraints, market competition, work–life balance issues, and lack of mentorship demonstrated moderate effects, suggesting that both economic and personal factors contribute to entrepreneurial sustainability. Interestingly, cultural and social norms did not exhibit a direct independent effect in the regression model, implying that their influence may operate indirectly through institutional or structural mechanisms. This finding reinforces the argument that systemic and informational barriers may have more immediate and measurable impacts on business outcomes than generalized socio-cultural perceptions.

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