

A Study on Traits and Challenges Faced by Women Entrepreneurs in Tiruvallur District

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Abstract: Women entrepreneurs play a vital role in driving economic development, employment generation, and social transformation. This study examines the key entrepreneurial traits and the major challenges faced by women entrepreneurs in the Tiruvallur District. Using a structured questionnaire and a descriptive research design, the study explores factors such as self-confidence, risk-taking ability, leadership qualities, creativity, access to finance, gender-based discrimination, work-life balance issues, and limitations in networking and market access. The findings reveal significant variation in entrepreneurial competencies across demographic groups and highlight persistent challenges that hinder business growth. The study emphasizes the need for targeted policy interventions, capacity-building programs, and support mechanisms that can strengthen women's entrepreneurial capabilities and reduce structural barriers. These insights contribute to understanding the realities of women-led enterprises in the region and guide future initiatives aimed at empowering women entrepreneurs.

Keywords: Women Entrepreneurs, Entrepreneurial Traits, Challenges, Tiruvallur District, Gender Discrimination, Work-Life Balance, Entrepreneurship Development

I.INTRODUCTION:

Women entrepreneurship has emerged as a crucial driver of inclusive economic growth, particularly in developing regions where women-owned enterprises are steadily increasing. Tiruvallur District, with its diverse socio-economic landscape, has witnessed a significant rise in women venturing into small and medium enterprises across manufacturing, services, and trading sectors. Despite their potential and growing presence, women entrepreneurs continue to encounter multiple barriers that restrict their business expansion and limit their participation in mainstream economic activities.

This study aims to assess the essential entrepreneurial traits exhibited by women entrepreneurs and to identify the challenges they commonly face within the local context of Tiruvallur District. Traits such as self-confidence, risk-taking ability, leadership skills, independent decision-making, and creativity form the foundation of successful entrepreneurship. At the same time, challenges including access to finance, gender discrimination, family responsibilities, limited business networks, and marketing constraints often impede their professional growth. Understanding these factors is crucial for designing effective support systems that enhance women's entrepreneurial performance and contribute to sustainable regional development. This research provides a comprehensive overview of these dimensions and offers valuable insights into the dynamics shaping women's entrepreneurship in Tiruvallur District.

Review of Literature

Women entrepreneurship has been widely examined across various regions due to its growing importance in socio-economic development. Previous studies highlight that entrepreneurial traits such as self-confidence, risk-taking ability, leadership skills, creativity, and decision-making play a pivotal role in determining business success (Sundaram & Kumar, 2018). Research by Sharma (2020) emphasizes that women entrepreneurs often display strong resilience and adaptability, enabling them to sustain business operations despite resource constraints. However, women face several challenges including gender-based discrimination, inadequate access to credit, limited networking

opportunities, and difficulties balancing family responsibilities (Karthikeyan & Devi, 2019). Studies conducted in Tamil Nadu further reveal that traditional social norms, lack of training, and marketing limitations hinder the growth of women-led enterprises (Priya & Joseph, 2021). Literature also suggests that support systems such as entrepreneurship development programs, financial literacy training, and mentorship networks significantly enhance the entrepreneurial performance of women. While numerous studies have addressed these issues on a broader scale, region-specific research focusing on Tiruvallur District remains limited, highlighting the need for the present study.

Objectives of the Study

1. To identify and analyse the key entrepreneurial traits possessed by women entrepreneurs in Tiruvallur District.
2. To examine the major challenges faced by women entrepreneurs in managing and developing their business enterprises

Methodology

The study adopted a descriptive research design to analyse the traits and challenges faced by women entrepreneurs in Tiruvallur District. A structured questionnaire was used as the primary data collection tool, covering entrepreneurial traits, business challenges, and demographic details. The respondents consisted of 270 women entrepreneurs, selected through a convenience sampling method from various small, micro, and home-based enterprises across the district. Primary data were collected through direct interaction and online survey forms to ensure wider participation. The collected data were coded and analysed using statistical software. Descriptive statistics were employed to summarise the respondents' characteristics and overall responses. To examine whether significant differences existed among different demographic groups—particularly age, education, and business experience—One-Way ANOVA was applied. This statistical test helped identify variations in entrepreneurial traits and business challenges across groups. The methodology ensured systematic data collection and reliable analysis to understand the factors influencing women's entrepreneurial experiences in Tiruvallur District.

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Statement of the Problem

Women entrepreneurs in Tiruvallur District contribute significantly to local economic development, yet they continue to face several barriers that restrict their business growth and sustainability. Although many women possess strong entrepreneurial qualities, issues such as limited access to financial resources, gender discrimination, lack of mentorship, marketing difficulties, and family-related pressures often hinder their progress. Additionally, the influence of demographic factors such as age, education, and marital status on entrepreneurial behaviour remains underexplored in this region. The absence of comprehensive, district-specific studies creates a knowledge gap regarding the unique challenges and strengths of women entrepreneurs in Tiruvallur. This study seeks to address this gap by providing a detailed analysis of their traits and challenges to help policymakers and stakeholders design targeted interventions.

Analysis and Interpretations

The analysis and interpretations focus on examining the entrepreneurial traits and challenges faced by women entrepreneurs using statistical tools such as descriptive analysis and ANOVA. The results highlight significant variations across demographic groups, providing insights into strengths, barriers, and factors influencing women's entrepreneurial performance in Tiruvallur District.

Null Hypothesis: There is no significant difference among Age Group with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Table 1 ANOVA for significant difference among Age Group with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Factors of Traits and Challenges Faced by Women Entrepreneurs	Mean	F	Sig.
I have strong self-confidence	23.764	10.283	<0.001**
	-2.311		
I am willing to take calculated risks	5.117	3.166	0.015*
	-1.616		
I am capable of making independent decisions.	21.467	14.814	<0.001**
	-1.449		
I have good leadership qualities	31.377	26.216	<0.001**
	-1.197		
I possess creativity and innovation in business ideas	7.141	3.932	<0.001**
	-1.816		
I face difficulty in accessing financial support/loans	15.349	8.211	<0.001**
	-1.869		
I experience gender-based discrimination in business activities	8.629	4.168	<0.001**
	-2.071		
I find it challenging to balance family responsibilities and business.	34.382	26.645	<0.001**
	-1.29		
I face issues related to lack of business networks or mentorship	25.935	30.18	<0.001**
	-0.859		
I encounter challenges in marketing and promoting my products/services	25.935	30.18	<0.001**
	-0.859		

The ANOVA results presented in Table 1 reveal a statistically significant difference among women entrepreneurs belonging to different age groups with respect to almost all the identified traits and challenges. Highly significant differences ($p < 0.001$) are observed in key entrepreneurial traits such as self-confidence, independent decision-making, leadership qualities, and creativity, indicating that these attributes vary notably across age categories.

Similarly, major challenges—including difficulty in accessing financial support, gender-based discrimination, balancing family and business responsibilities, lack of business networks, and marketing challenges—also show strong age-wise variation at $p < 0.001$. Even willingness to take calculated risks shows a moderate but significant difference ($p = 0.015$). Overall, the findings suggest that both entrepreneurial abilities and the challenges encountered are not uniform across age groups; instead, younger and older women entrepreneurs experience these factors differently, highlighting the need for age-specific training, support mechanisms, and policy interventions.

Null Hypothesis: There is no significant difference among Educational Qualifications with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Table 2 ANOVA for significant difference among Educational Qualifications with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Factors of Traits and Challenges Faced by Women Entrepreneurs	Mean	F	Sig
I have strong self-confidence	8.61	3.39	<0.001**
	-2.54		
I am willing to take calculated risks	5.676	3.53	<0.001**
	-1.608		
I am capable of making independent decisions.	2.557	1.474	0.21
	-1.734		
I have good leadership qualities	6.939	4.432	<0.001**
	-1.566		
I possess creativity and innovation in business ideas	12.233	7.033	<0.001**
	-1.739		
I face difficulty in accessing financial support/loans	24.103	13.873	<0.001**
	-1.737		
I experience gender-based discrimination in business activities	16.524	8.468	<0.001**
	-1.951		
I find it challenging to balance family responsibilities and business.	13.594	8.474	<0.001**
	-1.604		
I face issues related to lack of business networks or mentorship	6.633	5.764	<0.001**
	-1.151		
I encounter challenges in marketing and promoting my products/services	11.99	11.207	<0.001**
	-1.07		

The ANOVA results indicate that educational qualifications of women entrepreneurs differ significantly across most of the examined traits and challenges. Strong significance ($p < 0.001$) is observed for self-confidence, willingness to take calculated risks, leadership qualities, creativity and innovation, and several major challenges such as difficulty in accessing financial support, gender-based discrimination, balancing family and business responsibilities, lack of business networks, and marketing-related issues. These findings suggest that entrepreneurial traits and obstacles are not uniformly experienced across age groups; instead, certain age categories demonstrate higher confidence, leadership, and creativity, while others struggle more with discrimination, financial constraints, or work-life balance. However, the factor related to independent decision-making does not show a statistically significant difference ($p = 0.210$), indicating that decision-making ability remains relatively consistent across all age groups. Overall, the results highlight that age plays a significant role in shaping both the strengths and challenges of women entrepreneurs, emphasizing the need for targeted support programs tailored to different educational qualifications segments.

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Null Hypothesis: There is no significant difference among Marital Status with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Table 3 ANOVA for significant difference among Marital Status with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Factors of Traits and Challenges Faced by Women Entrepreneurs	Mean	F	Sig
I have strong self-confidence	4.852 -2.605	1.863	0.136
I am willing to take calculated risks	7.807 -1.599	4.882	<0.001**
I am capable of making independent decisions.	10.071 -1.653	6.093	<0.001**
I have good leadership qualities	5.473 -1.602	3.416	0.018*
I possess creativity and innovation in business ideas	22.77 -1.66	13.717	<0.001**
I face difficulty in accessing financial support/loans	11.695 -1.961	5.963	<0.001**
I experience gender-based discrimination in business activities	47.393 -1.658	28.585	<0.001**
I find it challenging to balance family responsibilities and business.	3.518 -1.763	1.995	0.115
I face issues related to lack of business networks or mentorship	0.119 -1.245	0.096	0.962
I encounter challenges in marketing and promoting my products/services	2.707 -1.216	2.227	0.085

The ANOVA results reveal that marital status of women entrepreneurs show significant differences in several key entrepreneurial traits and challenges. Significant variation ($p < 0.001$) is observed in willingness to take calculated risks, independent decision-making, creativity and innovation, difficulty in accessing financial support, and experiences of gender-based discrimination. These results suggest that entrepreneurial behaviour and the intensity of challenges differ notably across age categories, with some age groups displaying higher risk-taking tendencies and decision-making capabilities, while others encounter greater financial and gender-related barriers. Leadership qualities also show a moderate but significant difference among age groups ($p = 0.018$), indicating that leadership strength is somewhat influenced by age. However, self-confidence, balancing family responsibilities, lack of business networks or mentorship, and marketing challenges do not show statistically significant differences across age groups, suggesting that these factors are experienced relatively uniformly by women entrepreneurs regardless of age. Overall, the analysis highlights that marital status plays an important role in shaping certain entrepreneurial traits and challenges, while some issues remain common to women entrepreneurs across all marital status.

Null Hypothesis: There is no significant difference among Type of Business with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Table 4 ANOVA for significant difference among Type of Business with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Factors of Traits and Challenges Faced by Women Entrepreneurs	Mean	F	Sig.
I have strong self-confidence	6.518 -2.571	2.535	0.041*
I am willing to take calculated risks	1.171 -1.676	0.699	0.593
I am capable of making independent decisions.	9.724 -1.626	5.979	<0.001**
I have good leadership qualities	10.861 -1.506	7.21	<0.001**
I possess creativity and innovation in business ideas	3.647 -1.869	1.951	0.102
I face difficulty in accessing financial support/loans	10.557 -1.942	5.437	<0.001**
I experience gender-based discrimination in business activities	3.03 -2.155	1.406	0.232
I find it challenging to balance family responsibilities and business.	6.61 -1.71	3.866	<0.001**
I face issues related to lack of business networks or mentorship	20.561 -0.94	21.863	<0.001**
I encounter challenges in marketing and promoting my products/services	25.383 -0.868	29.254	<0.001**

The ANOVA results indicate that type of business of women entrepreneurs differ significantly across several key traits and challenges. Strong and highly significant differences ($p < 0.001$) are observed in independent decision-making, leadership qualities, difficulty in accessing financial support, balancing family and business responsibilities, lack of business networks or mentorship, and challenges in marketing their products or services. These findings suggest that these factors vary considerably by age, with certain age groups demonstrating stronger managerial abilities and others experiencing greater business-related obstacles. Self-confidence also shows a moderate but significant difference ($p = 0.041$), indicating that confidence levels shift across age categories. However, willingness to take risks, creativity and innovation, and gender-based discrimination do not show statistically significant differences across age groups, suggesting these experiences and traits remain relatively consistent irrespective of age. Overall, the analysis highlights that type of business plays a meaningful role in shaping specific entrepreneurial capacities and challenges, while some aspects of entrepreneurial experience remain uniform among women entrepreneurs across different type of business.

Null Hypothesis: There is no significant difference among Year of Business Experience with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

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Table 5 ANOVA for significant difference among Year of Business Experience with respect to Factors of Traits and Challenges Faced by Women Entrepreneurs

Factors of Traits and Challenges Faced by Women Entrepreneurs	Mean	F	Sig.
I have strong self-confidence	4.772 -2.598	1.837	0.122
I am willing to take calculated risks	5.716 -1.607	3.556	<0.001**
I am capable of making independent decisions.	7.448 -1.661	4.485	<0.001**
I have good leadership qualities	15.479 -1.437	10.773	<0.001**
I possess creativity and innovation in business ideas	13.527 -1.72	7.865	<0.001**
I face difficulty in accessing financial support/loans	5.716 -2.015	2.837	0.025*
I experience gender-based discrimination in business activities	23.848 -1.841	12.955	<0.001**
I find it challenging to balance family responsibilities and business.	12.83 -1.616	7.941	<0.001**
I face issues related to lack of business networks or mentorship	15.478 -1.017	15.217	<0.001**
I encounter challenges in marketing and promoting my products/services	15.478 -1.017	15.217	<0.001**

The ANOVA results show that years of business experience of women entrepreneurs differ significantly across most of the examined traits and challenges. Strong and highly significant differences ($p < 0.001$) are observed in willingness to take calculated risks, independent decision-making, leadership qualities, creativity and innovation, gender-based discrimination, balancing family responsibilities, lack of business networks or mentorship, and marketing-related challenges. These findings indicate that entrepreneurial capabilities and the intensity of challenges vary considerably among different age categories. Access to financial support also shows a moderate but significant difference ($p = 0.025$), suggesting that financial barriers are influenced by age to some extent. However, self-confidence does not exhibit significant variation across age groups ($p = 0.122$), implying that confidence levels remain relatively stable among women entrepreneurs regardless of age. Overall, the results highlight that years of business experience is an important factor shaping entrepreneurial behaviour and the challenges faced, with certain obstacles and strengths being more pronounced within specific years of business experience.

Findings of the Study

- The findings reveal that women entrepreneurs in Tiruvallur display strong leadership qualities, decision-making skills, and creativity, though some traits vary across age groups and other demographics.
- The study identifies major challenges such as difficulties in accessing financial support, gender-based discrimination, balancing family and business responsibilities, limited networking opportunities, and marketing-related issues.
- Statistical analysis shows significant differences among demographic groups in traits like risk-taking, leadership, creativity, and decision-making.
- Challenges related to financial access, discrimination, and lack of mentorship also differ significantly among respondents.
- Overall, the results highlight that while women entrepreneurs possess notable strengths, structural and

social barriers continue to limit their entrepreneurial development.

Practical Implications of the Study

The findings of this study provide valuable insights for policymakers, training institutions, and support agencies working to promote women entrepreneurship in Tiruvallur District. Understanding the variations in entrepreneurial traits and challenges helps government departments design targeted skill-development programs, especially in leadership, decision-making, and innovation. The study highlights the need for improved access to financial support, suggesting that banks and financial institutions must create simplified loan procedures and women-friendly credit schemes

Conclusion

The study concludes that women entrepreneurs in Tiruvallur District possess essential entrepreneurial traits that contribute to business sustainability and growth. However, they face persistent challenges that stem from financial, social, and institutional factors. The presence of gender-based discrimination, inadequate access to credit, limited market exposure, and difficulty balancing personal and professional responsibilities remain key obstacles. The study emphasizes the need for more inclusive support systems such as government-backed financial schemes, entrepreneurship training, mentorship networks, and family support mechanisms. Strengthening these areas can foster a more enabling environment for women entrepreneurs and promote their active participation in regional economic development.

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