

C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. International Journal of Multidisciplinary Research & Reviews, 5(5),63-81.



INTERNATIONAL JOURNAL OF
MULTIDISCIPLINARY RESEARCH & REVIEWS

journal homepage: www.ijmrr.online/index.php/home

**SOCIO-ECONOMIC DETERMINANTS AND CHALLENGES OF
WOMEN ENTREPRENEURSHIP: EVIDENCE FROM A PILOT
STUDY IN TELANGANA, INDIA**

C. Jyothi¹ & Dr. Vineeta Agarwal²

¹Assistant Professor of Commerce, Tara Government College (A), Sangareddy, Telangana and
Research Scholar, School of Commerce, JSPM University, Wagholi, Pune, Maharashtra.

²Associate Professor, School of Commerce, JSPM University, Wagholi, Pune, Maharashtra.

How to Cite the Article: C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. International Journal of Multidisciplinary Research & Reviews, 5(5),63-81.

 <https://doi.org/10.56815/ijmrr.v5i5.2026.63-81>

<i>Keywords</i>	<i>Abstract</i>
<i>Women Entrepreneurs, Small And Micro Enterprises, Inclusive Development, Socio-Economic Determinants.</i>	Women entrepreneurship plays a vital role in promoting economic growth, generating employment, and advancing inclusive development, particularly in emerging economies such as India. The present pilot study examines the socio-economic determinants influencing women entrepreneurship and identifies the key challenges faced by women entrepreneurs in small and micro enterprises in selected districts of Telangana. Primary data were collected from 50 women entrepreneurs using structured questionnaires and interviews, and the responses were analyzed using descriptive statistics, including percentages, mean, mode, and standard deviation. The findings reveal that factors such as financial independence, family support, education, and prior work experience significantly influence women’s entrepreneurial decisions. While operational challenges among women entrepreneurs, such as access to capital, competition, and market fluctuations, exist, they are perceived as moderate rather than severe.



[The work is licensed under a Creative Commons Attribution
Non Commercial 4.0 International License](https://creativecommons.org/licenses/by-nc/4.0/)

C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

	Personal and socio-cultural constraints, including mobility restrictions and family support, are found to be less significant, indicating a gradually supportive environment for women entrepreneurs. However, limited access to institutional finance, low awareness of government schemes, and inadequate entrepreneurial training continue to restrict business growth and scalability. The study highlights the need for targeted policy interventions, improved financial inclusion, and capacity-building initiatives to strengthen women-led enterprises. As a pilot study, the findings also validate the research design and provide a foundation for large-scale empirical investigation.
--	---

Introduction

Women entrepreneurship is widely recognized as a key driver of economic growth, social progress, and inclusive development worldwide (Ahmetaj et al., 2023). Women Entrepreneurs are establishing and expanding businesses across various economies, helping to generate jobs, support communities, and boost GDP (Rodriguez et al., 2022). In developing nations such as India, women’s participation in entrepreneurship is increasingly seen as a way to create employment, reduce poverty, and advance gender equality (Raman et al., 2022). Women-owned enterprises, especially small and micro businesses, are vital to local economies as they promote innovation, increase household incomes, and improve community well-being (Bouarir et al., 2023). Although these enterprises are often small and operate in lower-yield sectors, they are crucial to economic stability and resilience. However, various social, economic, and institutional barriers limit the growth and sustainability of female entrepreneurial ventures (Prabha et al., 2025). Conversely, women entrepreneurs in developed countries often pursue career satisfaction and financial independence (Agarwala et al., 2022; Castaño Martínez & Romero Medina, 2025).

The Global Entrepreneurship Monitor report 2018/2019 indicates that approximately 231 million women started or operated businesses in 2019. The growing prevalence of female entrepreneurship underscores its contribution to sustainable development worldwide. Women demonstrate significant creativity and opportunity recognition, fostering socially responsible and innovative business leadership that advances social well-being (Martínez & Medina, 2025). Despite these strengths, the proportion of women entering entrepreneurial careers remains lower than that of men (Elam et al., 2019), and this disparity tends to widen with higher levels of national development (Codural & Aisha, 2013). Nevertheless, women comprise 50% of the population and perform two-thirds of global work, yet they own only 1% of the world’s assets and earn only 10% of its income (United Nations 2015, World Bank, 2020).

In India, women-owned small and microenterprises make substantial contributions to income generation, poverty alleviation, and regional development (Nayak et al., 2025). Women entrepreneurs are increasingly establishing businesses in sectors such as retail, textiles, food



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

processing, and services. Their entrepreneurial trajectories are shaped by socioeconomic factors, including education, financial literacy, and access to funding, family background, social networks, and exposure to entrepreneurial training. Empirical evidence indicates that improved access to financial resources, entrepreneurial education, and institutional support significantly increases the likelihood of success for female entrepreneurs (Feng et al., 2022; Sangaji, 2025). Sociocultural norms and gender roles also facilitate or constrain women's participation in entrepreneurial ventures (Aparisi-Torrijo & Ribes-Giner, 2022). In addition to these determinants, women entrepreneurs face a range of challenges, including limited access to credit, insufficient technical and managerial skills, market constraints, gender discrimination, and the need to balance domestic responsibilities with business activities (Barriers to Success: Constraints Faced by Women Entrepreneurs in India, 2025). These barriers are particularly pronounced in small and microenterprises, where resource limitations and informal business practices are prevalent (Varshney et al., 2024). Persistent gender bias and inadequate institutional support further intensify these challenges, restricting women's scalability. Given the complexity of these issues, a systematic and structured investigation is required to understand the interplay between socioeconomic determinants and entrepreneurial challenges (Creswell, 2014). Although a substantial body of literature addresses female entrepreneurship, context-specific empirical studies examining these dynamics at the micro-level are still needed. Much of the existing research emphasizes macro-level analysis or relies on secondary data, with limited attention to local contexts and ground-level realities. Furthermore, there is a notable gap in pilot-level investigations assessing the feasibility of research instruments and data-collection processes for studying women entrepreneurs in specific regions (Shukla, 2025, pp. 278-285).

Accordingly, the present pilot study examines the socioeconomic determinants of female entrepreneurship and identifies the key challenges faced by female entrepreneurs in small and micro enterprises. This study also evaluates the reliability and validity of the research instrument and assesses the feasibility of conducting a comprehensive empirical investigation in the selected study area. By focusing on micro-level insights and contextual realities, this study aims to contribute to the existing literature and provide guidance for policymakers, practitioners, and researchers interested in advancing women's entrepreneurship. The findings are expected to establish a foundation for future research and inform the development of effective policy interventions to promote female entrepreneurship.

Review of Literature

Cardella et al. (2020) conducted a study that comprised the most comprehensive reviews of women entrepreneurship, analyzing a large number of publications across different disciplines. The study revealed that research on women entrepreneurship has significantly increased over time, especially after 2006, reflecting growing academic and policy interest in the subject. The authors identified key themes such as gender discrimination, lack of financial access, limited education, and institutional



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

barriers to care. The study highlights that women entrepreneurs face structural disadvantages compared to men, particularly in accessing credit, markets, and networks. The study also points out that policy frameworks and support systems are often not gender sensitive. (Kumari et al., 2024) The review concludes that women entrepreneurship is not only an economic activity but also a social phenomenon shaped by cultural and institutional contexts.

Yadav and Unni (2016) critically examined the evolution of research on women's entrepreneurship and argued that early studies were largely descriptive and lacked theoretical rigor. The authors emphasize that most traditional entrepreneurship theories are based on male experiences and, therefore, fail to capture the unique challenges women face. This underscores the importance of incorporating gender-sensitive approaches and interdisciplinary perspectives. Furthermore, the authors call for more empirical studies at the micro-level to understand regional variations.

Kamran et al. (2025) conducted a study and provided a meta-synthesis of multiple systematic literature reviews, making it a highly reliable and recent source of information. This study identifies major research clusters, including entrepreneurial motivation, performance, barriers, and policy frameworks. One of the key contributions of this study is the identification of emerging trends, including digital entrepreneurship, innovation, and the psychological well-being of women entrepreneurs. The authors also highlight that women entrepreneurs often struggle to balance family responsibilities and business activities, which affects their performance. The study concludes that female entrepreneurship is influenced by both internal (skills and motivation) and external (policy, finance, and social norms) factors.

Varshney et al. (2024) grouped the factors affecting women's entrepreneurship into four major categories: economic, social, psychological, and institutional. Economic factors include access to finance and income levels, while social factors involve family support and cultural norms. Psychological factors, such as self-confidence, risk-taking ability, and motivation, have also been identified as crucial determinants. Institutional factors include government policies, training programs, and market access. This study emphasizes that these factors are interrelated and collectively influence entrepreneurial success.

Bastray et al. (2024) focused specifically on the Indian context, making their study highly relevant to research on women's entrepreneurship. The review finds that women entrepreneurs in India are primarily driven by necessity rather than opportunity, given limited employment options. The study identified major challenges, including a lack of financial independence, gender bias, limited mobility, and inadequate access to training and technology. It also highlights that women rely heavily on informal sources of finance, such as family and friends. Additionally, the study notes that government initiatives have increased participation but remain insufficient to address deeply rooted social barriers.



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

Jennings and Brush (2013) argue that entrepreneurship research has traditionally been male-dominated and fails to adequately represent women's experiences. They apply feminist theories to explain how gender roles, social expectations, and power structures shape women's entrepreneurial activities. The study suggests that women often operate in different sectors, adopt different strategies, and define success differently from men.

Spandana et al. (2025) conducted an empirical study on the multidimensional empowerment of women entrepreneurs in Telangana. The study examines how entrepreneurial activities contribute to social status, economic independence, and profitability among women engaged in small and micro enterprises. Using a quantitative design, the study administered structured questionnaires to 180 women entrepreneurs across different regions of Telangana to measure empowerment through indicators such as income level, decision-making ability, access to resources, and business performance. The findings reveal that most women entrepreneurs fall into the moderate empowerment category, indicating that entrepreneurship has positively influenced their socioeconomic conditions, although there is still considerable scope for improvement. A key highlight of the study is that Information and Communication Technology (ICT) enhances business performance, and women are reported to have higher profitability than men. Furthermore, the study identifies that education level, prior work experience, and family support significantly influence entrepreneurial success. However, limited financial access, lack of advanced skills, and market competition continue to hinder growth. The authors conclude that targeted training programs and digital literacy initiatives are essential to strengthen women's entrepreneurial capabilities.

Hemalatha and Rajani (2024) examined the role of government initiatives and policy frameworks in fostering women's entrepreneurship in Telangana. The study offers a conceptual and policy-oriented analysis of the support mechanisms available to women entrepreneurs. Using a descriptive research approach, this review examines the major schemes and initiatives introduced by the Telangana government to promote women's entrepreneurship, including financial assistance programs, skill development initiatives, and institutional support mechanisms. The authors found that although the government introduced several progressive schemes, their effectiveness was limited by poor implementation. Many women entrepreneurs remain unaware of these schemes, and even those who are aware are unable to access their benefits due to bureaucratic hurdles and a lack of proper guidance.

Research gap

Despite the extensive literature on women's entrepreneurship, most studies focus on macro-level analysis or rely on secondary data, with limited attention to micro-level, region-specific dynamics. In the context of Telangana, there is a lack of empirical pilot studies that simultaneously examine socio-economic determinants and entrepreneurial challenges using primary data. Furthermore, limited research has assessed the feasibility and reliability of research instruments in this domain. This study



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

addresses this gap by providing pilot-level evidence from selected districts, offering context-specific insights and methodological validation for future large-scale research.

Objectives

1. To identify the key factors determining women entrepreneurship in the selected districts of Telangana
2. To examine the problems and challenges faced by women entrepreneurs in selected districts of Telangana

Hypotheses

H1: Socio-economic factors significantly influence women's entrepreneurial decisions.

H2: Women entrepreneurs face significant operational and personal challenges in managing small and micro enterprises.

Research Methodology

This pilot study used a descriptive, exploratory research design to examine the socioeconomic factors influencing female entrepreneurship and the challenges faced by small and micro enterprises. The study was conducted in selected districts of Telangana, including Sangareddy, Ranga Reddy, Medchal-Malkajgiri, and Hyderabad. Women entrepreneurs in small and micro enterprises operate businesses in retail, manufacturing, services, and home-based settings, among others. A sample of 50 women entrepreneurs was selected using convenience and purposive sampling methods. Data was collected using a structured questionnaire designed to align with the research objectives and previous literature. The questionnaire includes sections on demographic profile, business characteristics, socioeconomic factors influencing women entrepreneurship, and challenges faced by women's enterprises. Responses are gathered using a Likert scale. The secondary data required for the pilot study was gathered from research articles, government reports, books, and online databases. The reliability of the research instrument was assessed using Cronbach's alpha, which yielded a value above the acceptable threshold of 0.7, indicating internal consistency. Content validity was ensured through an extensive literature review and expert validation. Data were analyzed using SPSS software, employing descriptive statistical techniques such as percentages, mean, mode, and standard deviation.

As a pilot study, the primary objective was to assess the feasibility of the research design, refine the data collection instrument, and identify potential issues before conducting a large-scale study.

Results and Discussion

Based on the data gathered, 60 percent of the women enterprises are registered under Udyam/MSME/relevant business, 38 percent remain unregistered, and only 2 percent are in the process of registration, indicating moderate compliance with formal registration mechanisms. The



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

respondents cited a lack of awareness, procedural barriers to registration, and complexity in formalization as reasons why a substantial proportion of women-owned small and micro enterprises are not registered.

On analyzing the **enterprise type**, it is observed that micro enterprises dominate the sample, accounting for 96 percent, while small enterprises constitute only 4 percent. This clearly indicates that respondents chose to establish micro-scale enterprises due to limited capital, a small workforce, and localized market operations.

Regarding the **nature of business**, it is observed that 54 percent of respondents operate in the service sector, followed by 42 percent in trading and 4 percent in manufacturing. The dominance of services indicates lower entry barriers, minimal capital requirements, and greater flexibility, making it a preferred sector for women entrepreneurs in small and micro enterprises.

An analysis of the **employee size distribution** shows that 92 percent of women-owned enterprises employ fewer than 10 workers, while only 8 percent employ between 10 and 20 workers. This reinforces the micro-enterprise character of women-led businesses and suggests limited scalability and employment-generating capacity at this stage.

Regarding **age distribution**, it is observed that the majority of women entrepreneurs fall within the economically active age group of 35–44 years, 42 percent, followed by 25–34, 26 percent, and 45–54 years, 20 percent each, above 55 years, 10 percent, and only 2 percent are under 25 years old. This age pattern indicates that women tend to enter entrepreneurship after gaining life experience, family stability, or prior work exposure, making entrepreneurship a strategic economic choice rather than an early-career option.

On analyzing the **educational qualifications**, it is observed that 80 percent of respondents possess secondary education, while only 12 percent hold graduate or postgraduate qualifications. A small proportion, 8 percent, have no formal or only primary education. This indicates that women entrepreneurs largely rely on practical skills and experiential learning rather than higher formal education to run their businesses.

Regarding **caste composition**, it is found that 72 percent of respondents belong to the BC category, 12 percent to the SC category, 12 percent to the General Category, and 4 percent to the ST category. This indicates that respondents are from all classes, and the inclusive nature of women entrepreneurship among socially backward communities highlights entrepreneurship as a pathway for socio-economic mobility.

With regard to **family type**, it is observed that most respondents belong to nuclear families, 56 percent, followed by joint families, 42 percent, with extended families constituting only 2 percent.



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

Regarding **marital status**, 80 percent of women entrepreneurs are married, indicating that entrepreneurship is often pursued alongside family responsibilities, which require a substantial balance between family and business. Single women and widows each constitute 10 percent.

Comparing **family income before and after starting the enterprise**, 98 percent of respondents reported annual family income below ₹6 lakhs before entrepreneurship, while post-entrepreneurship income shows a marginal improvement, with 2 percent in the ₹15–30 lakhs income bracket. Though limited, this shift indicates a positive socio-economic contribution of entrepreneurship to household income levels.

The analysis of **annual enterprise income** indicates that a substantial majority of women entrepreneurs operate at low income levels. 82 percent of respondents reported annual enterprise income below ₹10 lakhs, while only 18 percent reported annual enterprise income between ₹10 lakhs and ₹20 lakhs. This income distribution highlights that although women entrepreneurship contributes positively to livelihoods, most enterprises have yet to achieve higher revenue growth.

From the distribution of **business experience** among women entrepreneurs, it is inferred that there is a vast amount of experience among the entrepreneurs in the selected districts of Telangana. The findings show that 58 percent of respondents possess more than 10 years of business experience, followed by 20 percent with 3 to 5 years of experience. Additionally, 10 percent have been engaged in business for 1 to 3 years, while 8 percent reported 5 to 10 years of experience. Only a small proportion of respondents are relatively new entrants; 4 percent have less than 1 year of experience. The highest experience category highlights that women entrepreneurship in small and micro enterprises is largely sustained by experienced individuals rather than first-time entrants.

Factors that influenced women's decision to become entrepreneurs

Influencing Factors	Scale	Freq.	%	Mean	Std. Dev
Financial Independence	Agree	7	14.00	4.86	0.351
	Strongly Agree	43	86.00		
Success Stories of Entrepreneurs	Not Applicable	6	12.00	2.88	1.814
	Strongly Disagree	8	16.00		
	Disagree	9	18.00		
	Neutral	5	10.00		
	Agree	7	14.00		
	Strongly Agree	15	30.00		
Passion/Interest	Strongly Disagree	1	2.00	4.58	0.883
	Disagree	1	2.00		
	Neutral	4	8.00		



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. International Journal of Multidisciplinary Research & Reviews, 5(5),63-81.

	Agree	6	12.00		
	Strongly Agree	38	76.00		
Unemployment/Income	Not Applicable	2	4.00	4.36	1.174
	Disagree	1	2.00		
	Neutral	5	10.00		
	Agree	9	18.00		
	Strongly Agree	33	66.00		
Peer Group/Community Support	Not Applicable	15	30.00	2.28	2.051
	Strongly Disagree	11	22.00		
	Neutral	4	8.00		
	Agree	9	18.00		
	Strongly Agree	11	22.00		
Support from family	Strongly Disagree	6	12.00	4.28	1.356
	Neutral	4	8.00		
	Agree	4	8.00		
	Strongly Agree	36	72.00		
NGO support	Not Applicable	37	74.00	0.58	1.197
	Strongly Disagree	6	12.00		
	Disagree	1	2.00		
	Neutral	4	8.00		
	Agree	1	2.00		
	Strongly Agree	1	2.00		
SHG loans access	Not Applicable	17	34.00	2.66	2.3
	Strongly Disagree	5	10.00		
	Disagree	2	4.00		
	Neutral	2	4.00		
	Agree	2	4.00		
	Strongly Agree	22	44.00		
Skill Entrepreneurship Training	Not Applicable	26	52.00	1.9	2.234
	Strongly Disagree	3	6.00		
	Disagree	1	2.00		
	Neutral	4	8.00		
	Agree	2	4.00		
	Strongly Agree	14	28.00		
Continuity of Family	Not Applicable	38	76.00	0.9	1.764



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

Business	Strongly Disagree	2	4.00		
	Disagree	1	2.00		
	Neutral	6	12.00		
	Agree	2	4.00		
	Strongly Agree	1	2.00		
Government Initiatives	Not Applicable	34	68	1.12	1.814
	Strongly Disagree	2	4		
	Disagree	1	2		
	Neutral	5	10		
	Agree	3	6		
	Strongly Agree	5	10		
	Total	50	100		

Source: Primary Data

From the table above, it appears that **financial independence** is the most significant factor influencing women to become entrepreneurs. It was observed that 86 percent of respondents strongly agreed and 14 percent agreed, yielding a very high mean score of 4.86, indicating unanimous agreement. The low Standard Deviation (0.351) reflects minimal variability in responses among women entrepreneurs, indicating clearly that the desire for economic autonomy is a primary motivational driver for women entrepreneurs in small and micro enterprises. **Success stories of other women entrepreneurs** had a moderate influence on entrepreneurial decisions. It was observed that 30 percent strongly agreed and 14 percent agreed; a notable proportion of respondents either disagreed or remained neutral. The mean score of 2.88 reflects mixed perceptions. The relatively higher Standard Deviation (1.814) indicates variability in responses, suggesting that inspirational role models motivate some women but not uniformly across the sample. **Passion and personal interest** played a significant role in motivating respondents to become entrepreneurs. The above table shows that 76 percent strongly agreed and 12 percent agreed that their passion and interest inspired them to start their businesses, yielding a high mean of 4.58. Also, the Standard Deviation (0.883) indicates moderate dispersion, highlighting that entrepreneurship as a self-driven choice rooted in personal fulfilment and intrinsic motivation among women entrepreneurs. **Economic necessity and income insecurity** were also major factors in women becoming entrepreneurs. 66 percent of respondents strongly agreed, and 18 percent agreed, yielding a high mean of 4.36. The Standard Deviation (1.174) indicates some variability, which reflects entrepreneurship as a strategic response to unemployment or inadequate income opportunities among respondents. **Peer group and community support** had a relatively lower influence on respondents' decision to become entrepreneurs. Only 22 percent strongly agreed, and 18 percent agreed, while a considerable 30 percent reported “Not Applicable” and 22 percent strongly disagreed. The mean score of 2.28



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

indicate a limited overall influence of peers and community groups on the respondents. The high Standard Deviation (2.051) indicates wide variation in their experiences. The observations suggest mixed perceptions, indicating that peer or community encouragement is not a consistent motivating factor for women respondents to start an entrepreneurial venture. **Family support** emerged as a strong motivating influence on respondents to become entrepreneurs. As evident in the table, 72 percent strongly agreed, and 8 percent agreed about family support, yielding a high mean score of 4.28. The Standard Deviation (1.356) reflects moderate variability, highlighting the crucial role of family encouragement in enabling women to pursue entrepreneurship alongside domestic responsibilities. It is inferred that **NGO support had minimal influence** on entrepreneurial decision-making. A dominant 74 percent reported “Not Applicable”, and only 4 percent agreed or strongly agreed. The very low mean value of 0.58 clearly indicates the limited reach of NGOs. The Standard Deviation (1.197) also indicates the limited aid from NGOs for women entrepreneurs. This suggests inadequate NGO engagement or limited awareness of entrepreneurial decisions among women entrepreneurs. **Access to SHG Loans** was a motivating factor in starting businesses among the respondents. As observed from the table, 44 percent strongly agreed that they availed SHG loans, 4 percent agreed to taking loans, 34 percent stated “Not Applicable”, followed by 18 percent expressing strong disagreement and neutral opinions. Also, the Mean value of 2.66 gives mixed results, due to a lack of awareness of SHG procedures, the availability of family savings, etc. The high Standard Deviation (2.3) indicates wide variation in opinions and mixed perceptions among respondents regarding SHG loans. **Skill Entrepreneurship Training** is accepted as a driving force for 28 percent of the respondents, followed by 4 percent who strongly agreed and agreed respectively, while the remaining 68 percent of the respondents opined that they had no skill entrepreneurship training for conducting their businesses, for which they strongly expressed disagreement, disagreed, or remained neutral. Also, the mean of 1.9 indicates a very limited overall influence on respondents regarding training in entrepreneurship. The high Standard Deviation (2.234) indicates that most respondents do not consider entrepreneurship training a criterion for starting a business. Regarding the **continuity of the family business**. 76 percent of respondents selected Not Applicable, followed by 4 percent who strongly disagreed, 2 percent who disagreed, 12 percent who were neutral, and 6 percent who agreed or strongly agreed. The mean value is 0.9, and the Standard Deviation (1.764) indicates that the scope of family businesses is very limited and that all respondents had their own businesses. **Government initiatives** had a minimum influence on women entrepreneurs, as only 6 percent of the respondents agreed, followed by 10 percent strongly agreed, while 64 percent reported as not applicable, 4 percent strongly disagreed, 2 percent disagreed, and 10 percent remained neutral, for which the mean value is 1.12, clearly reflects that the initiatives of the government are very limited as perceived by the respondents. Also, the Standard Deviation (1.814) indicates that the government's initiatives are very limited, as respondents stated they were not particularly useful to their businesses.



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. International Journal of Multidisciplinary Research & Reviews, 5(5),63-81.

Problems and challenges faced by women entrepreneurs

Operational challenges faced by women entrepreneurs

Operational Challenges	Scale	Freq.	%	Mean	Std. Dev
Difficulty in accessing capital	Strongly Disagree	10	20	2.66	1.222
	Disagree	11	22		
	Neutral	22	44		
	Strongly Agree	7	14		
Difficulty in sourcing raw materials	Strongly Disagree	16	32	2.06	0.843
	Disagree	15	30		
	Neutral	19	38		
Transportation/logistics issues	Strongly Disagree	23	46	2.02	0.979
	Disagree	3	6		
	Neutral	24	48		
Lack of skilled labour	Strongly Disagree	23	46	1.88	0.895
	Disagree	10	20		
	Neutral	17	34		
Low demand and market fluctuations	Strongly Disagree	14	28	2.3	0.886
	Disagree	7	14		
	Neutral	29	58		
Delayed payments	Strongly Disagree	17	34	2.06	0.867



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

	Disagree	13	26		
	Neutral	20	40		
Stiff competition in the markets	Strongly Disagree	9	18	2.44	0.787
	Disagree	10	20		
	Neutral	31	62		
Government Procedures	Strongly Disagree	19	38	2.00	0.881
	Disagree	12	24		
	Neutral	19	38		
	Total	50	100		

Source: Primary Data

The analysis of operational challenges among women entrepreneurs in small and micro enterprises indicate that most challenges are perceived as moderate rather than severe. **Difficulty in accessing capital** yielded a mean score of 2.66, with 44 percent of respondents neutral, 42 percent disagreeing or strongly disagreeing, and only 14 percent strongly agreeing. The Standard Deviation (1.222) suggests moderate variability, indicating that access to capital is a concern for a minority but not a universal obstacle for women entrepreneurs. **Difficulty in sourcing raw materials** had a lower mean of 2.06, with most respondents either strongly disagreeing 32 percent or disagreeing 30 percent, and 38 percent neutral. The low Standard Deviation (0.843) reflects consistent perceptions that raw material availability is not a critical issue for women entrepreneurs. **Transportation and logistics challenges** were also limited, as shown by a mean score of 2.02, with 46 percent strongly disagreeing and 48 percent neutral; the Standard Deviation (0.979) suggests that these issues are generally manageable. **The lack of skilled labor** recorded a low mean of 1.88, with 66 percent disagreeing or strongly disagreeing and 34 percent neutral, indicating stable labor conditions. The Standard Deviation (0.895) supports this observation. **Low demand and market fluctuations presented** a slightly greater concern, with a mean of 2.30 and 58 percent neutral, while 42 percent disagreed or strongly disagreed; the Standard Deviation (0.886) indicates moderate dispersion. **Delayed payments** were also a moderate concern, with 34 percent strongly disagreeing and 26 percent disagreeing, mean values of 2.06, and a Standard Deviation of (0.867), with most respondents neutral. Credit transactions are generally discouraged by women entrepreneurs. **Stiff Competition** was not perceived as a severe threat, with a mean of 2.44, 18 percent strongly disagreeing, 20 percent disagreeing, and a low Standard Deviation (0.787), indicating consistent



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

responses. **Government procedures** followed a similar trend, with a mean of 2.00, 38 percent strongly disagreeing, 24 percent disagreeing, and 38 percent neutral; the Standard Deviation (0.881) suggests regulatory procedures were manageable but not fully supportive.

In summary, operational challenges encountered by women entrepreneurs were generally moderate, with no single issue emerging as overwhelmingly severe. This indicates a degree of operational stability among women-owned small and micro enterprises. However, targeted support in areas such as access to capital, delayed payments, and competition is necessary to enhance business sustainability in the selected Telangana districts.

Personal challenges faced by women entrepreneurs

Personal Challenges	Scale	Freq.	%	Mean	Std. Dev
Time management and work-life balance	Not Applicable	4	8.00	2.12	1.003
	Strongly Disagree	10	20.00		
	Disagree	12	24.00		
	Neutral	24	48.00		
Social stigma/tradition	Not Applicable	4	8.00	1.84	0.955
	Strongly Disagree	15	30.00		
	Disagree	16	32.00		
	Neutral	15	30.00		
Lack of family support	Not Applicable	4	8.00	1.4	0.857
	Strongly Disagree	30	60.00		
	Disagree	8	16.00		
	Neutral	8	16.00		
Limited mobility	Not Applicable	4	8.00	1.34	0.772
	Strongly Disagree	30	60.00		



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

	Disagree	11	22.00		
	Neutral	5	10.00		
Lack of exposure/visibility	Not Applicable	4	8.00	1.4	0.833
	Strongly Disagree	29	58.00		
	Disagree	10	20.00		
	Neutral	7	14.00		
	Total	50	100.00		

Source: Primary Data

The analysis of personal challenges reveals that most women entrepreneurs do not perceive personal or socio-cultural constraints as significant barriers to their entrepreneurial activities. Issues related to **time management and work–life balance** received a low mean score of 2.12, with 48 percent neutral and 44 percent disagreeing or strongly disagreeing. The Standard Deviation (1.003) suggests moderate variability, indicating that work–life balance was not a severe challenge for most respondents. **Social stigma and traditional constraints** were also minor concerns, with a mean of 1.84; 62 percent disagreed or strongly disagreed, and 30 percent were neutral. The low Standard Deviation (0.955) reflects consistent perceptions that social norms do not substantially hinder entrepreneurial engagement. **Lack of family support** was among the least significant challenges, with a mean of 1.40, 60 percent strongly disagreeing, and 16 percent disagreeing; the Standard Deviation (0.857) indicate low dispersion, highlighting the prevalence of family encouragement. **Limited mobility** was not considered a major obstacle, as shown by a mean of 1.34 and 82 percent disagreeing or strongly disagreeing; the Standard Deviation (0.772) reflects strong consensus. **Lack of exposure or visibility** also had a low mean of 1.40, with 78 percent disagreeing or strongly disagreeing and only 14 percent neutral; the Standard Deviation (0.833) confirms that inadequate exposure was not a critical personal challenge for most respondents.

Overall, the findings suggest that personal and socio-cultural barriers—such as family support, mobility, social stigma, and visibility—were relatively minimal for women entrepreneurs in the selected districts of Telangana. This reflects a supportive environment and growing social acceptance of women entrepreneurship, allowing women to concentrate on business and institutional challenges rather than personal constraints.

Limitations of the Study

The present pilot study is subject to certain limitations like the sample size is limited to 50 respondents due to the pilot nature of the study, which may restrict the generalizability of the



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

findings. Further, the use of convenience and purposive sampling may introduce sampling bias. Additionally, the study is confined to selected districts of Telangana and may not fully represent the diversity of women entrepreneurs across other regions. Time constraints and limited access to respondents also affected the scope of data collection.

Conclusion

The present pilot study provides preliminary insights into the socio-economic determinants and challenges influencing women entrepreneurship in small and micro enterprises in selected districts of Telangana. The findings indicate that factors such as financial independence, family support, education, and prior experience play a significant role in motivating women to engage in entrepreneurial activities. Further, the study reveals that while operational challenges such as access to finance, competition, and market fluctuations exist, they are generally moderate. Personal and socio-cultural barriers appear to be less restrictive, suggesting a gradual shift toward a more supportive environment for women entrepreneurs. However, constraints related to financial inclusion, limited awareness of government schemes, and lack of entrepreneurial training continue to hinder business growth and scalability. As a pilot study, the research successfully validates the feasibility of the research design and data collection instrument, providing a strong foundation for future large-scale empirical investigation. The study highlights the need for targeted policy interventions, improved access to institutional finance, and capacity-building initiatives to enhance the sustainability and growth of women-led enterprises.

Scope for Future Research

Future researchers can increase sample size and adopt probabilistic sampling techniques to improve generalizability. Comparative studies across different states or regions can provide broader insights into women entrepreneurship. Further research may also incorporate advanced statistical techniques, such as regression analysis and structural equation modeling, to examine causal relationships between socio-economic determinants and entrepreneurial outcomes. Additionally, sector-specific studies and the role of digital technologies in women entrepreneurship can be explored in greater depth.

AUTHOR(S) CONTRIBUTION

The writers affirm that they have no connections to, or engagement with, any group or body that provides financial or non-financial assistance for the topics or resources covered in this manuscript.

CONFLICTS OF INTEREST

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

PLAGIARISM POLICY

All authors declare that any kind of violation of plagiarism, copyright and ethical matters will take care by all authors. Journal and editors are not liable for aforesaid matters.

SOURCES OF FUNDING

The authors received no financial aid to support for the research.

REFERENCES

- Ahmetaj, B., Kruja, A. D., & Hysa, E. (2023). Women entrepreneurship: Challenges and perspectives of an emerging economy. *Administrative Sciences*, 13(4), 111. <https://doi.org/10.3390/admsci13040111>
- Aparisi-Torrijo, S., & Ribes-Giner, G. (2022). Female entrepreneurial leadership factors: A literature review. *International Entrepreneurship and Management Journal*, 18, 1707–1737. <https://doi.org/10.1007/s11365-022-00798-2>
- Aravamudhan, V., Sivakumar, K., Vishnu, C. R., & Mohanasundaram, K. (2024). Challenges faced by women entrepreneurs in rural India: A mixed-method study on perception. *SAGE Open*, 14(2). <https://doi.org/10.1177/14657503241254954>
- Bouarir, H., Diani, A., Boubker, O., & Rharzouz, J. (2023). Key determinants of women's entrepreneurial intention and behavior: The role of business opportunity recognition and need for achievement. *Administrative Sciences*, 13(2), 33. <https://doi.org/10.3390/admsci13020033>
- Cardella, G. M., Hernández-Sánchez, B. R., & Sánchez-García, J. C. (2020). Women entrepreneurship: A systematic review. *Frontiers in Psychology*, 11, 1554. <https://doi.org/10.3389/fpsyg.2020.01554>
- Castaño Martínez, M. S., & Romero Medina, S. G. (2025). Key factors underlying innovation in female entrepreneurship: Opportunity perceptions, digitalization, and economic policy. *Journal of International Entrepreneurship*. <https://doi.org/10.1007/s10843-025-00405-9>
- Coleman, J. S. (1988). Social capital in the creation of human capital. *American Journal of Sociology*, 94(Supplement), S95–S120. <https://doi.org/10.1086/228943>
- Dana, L. P., Chhabra, M., & Agarwal, M. (2024). A two-decade history of women's entrepreneurship research trajectories in the developing economies context: Perspectives from India. *Journal of Management History*, 30(1), 6–28.



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

Feng, J., Ahmad, Z., & Zheng, W. (2022). Factors influencing women's entrepreneurial success: A multi-analytical approach. *Frontiers in Psychology*, 13. <https://doi.org/10.3389/fpsyg.2022.1099760>

Hazudin, S. F., Sabri, M. F., Tamyez, P. F. M., Kader, M. A. R. A., Ridzuan, M. R., Tajuddin, N., & Kumar, S. (2025). Systematic review of determinants of rural women entrepreneurs' success: Research progress and future agenda. *SAGE Open*. <https://doi.org/10.1177/21582440251390861>

Hemalatha, B., & Rajani, B. (2024). Telangana government policies to promote women entrepreneurship. *Educational Administration: Theory and Practice*, 30(10), 774–778.

Kamran, H., Alwie, A. B., & Ong, S. Y. Y. (2025). Women entrepreneurship: A synthesis of systematic literature reviews. *Journal of the International Council for Small Business*. <https://doi.org/10.1080/26437015.2025.2517129>

Kumari, R., & Kumar, D. (2024). Women entrepreneurship: A bibliometric review from 2012 to 2022. *Vision: The Journal of Business Perspective*. <https://doi.org/10.1177/09722629241264438>

Nayak, M., Nayak, P. M., & Joshi, H. G. (2025). Determinants influencing the entrepreneurial success of MSMEs in emerging economies: A study of Indian women entrepreneurs. *Cogent Economics & Finance*, 13(1). <https://doi.org/10.1080/23322039.2025.2472585>

Porfirio, J. A., Rodrigues, R. M., Felício, J. A., & Carrilho, T. (2026). Determinants of women's opportunity-driven entrepreneurship and business diversification in diverse contexts. *International Entrepreneurship and Management Journal*. <https://doi.org/10.1007/s11365-026-01202-z>

Prabha, S. A., Palanichamy, N. V., Murugananthi, D., Shivakumar, K. M., & Kalpana, M. (2025). Research trends and dynamics in women entrepreneurship: A comprehensive bibliometric review. *Future Business Journal*, 11(1), 1–20. <https://doi.org/10.1186/s43093-025-00446-5>

Pradana, M., Setiawati, C. I., Elisa, H. P., & Syarifuddin, S. (2025). Female entrepreneurship: A bibliometric analysis and perspectives. *SAGE Open*. <https://doi.org/10.1177/21582440251395390>

Raman, R., Subramaniam, N., Nair, V. K., Shivdas, A., Achuthan, K., & Nedungadi, P. (2022). Women entrepreneurship and sustainable development: Bibliometric analysis and emerging research trends. *Sustainability*, 14(15), 9160. <https://doi.org/10.3390/su14159160>

Sangaji, J. (2025). The success of women entrepreneurs: Influence of entrepreneurship education, access to capital, technology adoption, family support, and business network. *International*



C. Jyothi & Vineeta Agarwal (2026). Socio-Economic Determinants and Challenges of Women Entrepreneurship: Evidence from a Pilot Study in Telangana, India. *International Journal of Multidisciplinary Research & Reviews*, 5(5),63-81.

Journal of Business, Law, and Education, 6(2), 1308–1321.
<https://doi.org/10.56442/ijble.v6i2.1188>

Shukla. (2025). Entrepreneurial intentions and business performance: A study of women entrepreneurs in Telangana. *International Review of Management and Marketing*, 15(6), 278–285. <https://doi.org/10.32479/irmm.11506>

Suchitra, S., & Pai, R. (2022). A systematic review of issues and challenges associated with women entrepreneurs. *International Journal of Management, Technology and Social Sciences*, 7(2), 548–560.

Spandana, B., Jamuna Rani, B., Preethi, M., Aparna, K., & Srinivasa Chary, D. (2025). Empowerment through enterprise: A study of women entrepreneurs' social, economic, and profitability status in Telangana, India. *Journal of Scientific Research and Reports*, 31(10), 370–378.

Varshney, N., Patil, A., Dixit, K., & Manna, R. (2024). Factors impacting women entrepreneurship: A literature review. *Journal of Informatics Education and Research*, 4(2). <https://doi.org/10.52783/jier.v4i2.1010>

