



## TO STUDY ON CHALLENGES FACED BY WOMEN ENTREPRENEURS IN URBAN AREAS IN MADURAI CITY

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### ABSTRACT:

Women entrepreneurs in urban areas contribute significantly to economic growth and innovation but face unique challenges that hinder their success. While urbanization provides better infrastructure, larger markets, and diverse networks, systemic and societal barriers often overshadow these opportunities. Key challenges include limited access to funding due to discriminatory lending practices and gender biases, as well as the difficulty of balancing business and domestic responsibilities.

Gender stereotypes undermine women's credibility with investors, while safety concerns, regulatory hurdles, and restricted access to technical resources further complicate their entrepreneurial journey. Psychological barriers, such as self-doubt and fear of failure, also limit their willingness to take risks. Additionally, the lack of mentorship and professional networks isolates women entrepreneurs, restricting their access to guidance and growth opportunities. Addressing these challenges holistically can unlock their potential, fostering innovation and driving inclusive economic growth.

### KEYWORDS:

**WOMEN ENTREPRENEURS, URBANIZATION, GENDER BIAS, FINANCIAL BARRIERS, MENTORSHIP.**

### 1.1 INTRODUCTION:

Entrepreneurship is a key driver of economic growth, innovation, and societal progress. In urban areas, where markets are thriving and resources are more accessible, more women are stepping into business, reshaping industries, creating jobs, and challenging traditional norms. However, their entrepreneurial journey is met with significant challenges.

Urban environments, while offering opportunities, also magnify systemic barriers rooted in historical gender inequalities, societal stereotypes, and institutional constraints. Women entrepreneurs often struggle to secure funding due to biases in the financial sector, where investors perceive women-led businesses as high-risk. Additionally, the “double shift” of balancing business and household responsibilities creates a time and energy deficit, limiting their ability to scale their ventures.

Urban infrastructure issues such as safety and mobility further hinder women’s participation in business. Limited access to safe public transport and childcare facilities restricts their ability to network, attend meetings, or expand beyond local markets. Cultural and societal norms,

even in progressive urban areas, can discourage risk-taking and unconventional business ideas.

Despite these challenges, women entrepreneurs demonstrate resilience, creativity, and determination. Their contributions drive economic growth and inspire social change by challenging patriarchal norms. Creating a supportive entrepreneurial ecosystem through targeted policies and gender-inclusive initiatives is essential for fostering sustainable urban development and inclusive economic progress.

### 1.2 STATEMENT OF THE PROBLEM:

To address these challenges, a multi-pronged approach is essential. Financial programs tailored to women, such as gender-focused grants, microloans, and venture capital initiatives, can provide much-needed capital. Skill development initiatives, including leadership training and financial literacy programs, can empower women with the knowledge and confidence needed to succeed. Building inclusive networking platforms and mentorship schemes can help women access critical resources and support. Policy reforms that promote workplace safety, reduce

regulatory complexities, and encourage gender equality are also crucial for a more equitable entrepreneurial environment.

Despite increasing participation, women entrepreneurs in urban areas continue to face persistent challenges, including limited access to funding, gender bias, and balancing business with family responsibilities. Many also struggle with restricted access to mentorship, technological barriers, regulatory hurdles, and safety concerns. Additionally, psychological factors like fear of failure and lack of confidence further limit their entrepreneurial potential. Addressing these issues through targeted interventions can foster a more inclusive and thriving business landscape.

**1.3 OBJECTIVES:**

- To explore and understand the specific challenges faced by women entrepreneurs in urban areas, including financial barriers, societal biases, and infrastructure limitations.
- To analyze the impact of gender-based discrimination and stereotypes on the entrepreneurial journey of women in urban settings.
- To evaluate how urban infrastructure, safety concerns, and work-life balance issues affect women entrepreneurs.
- To propose actionable strategies and policy recommendations for creating a supportive and inclusive entrepreneurial ecosystem for women in urban areas.
- To highlight the importance of empowering women entrepreneurs and raising awareness about their contributions to urban economies and societal progress.

**1.4 RESEARCH METHODOLOGY:**

This study employs a mixed-method approach, incorporating both qualitative and quantitative research methods to analyze the challenges faced by women entrepreneurs in Madurai City. The qualitative aspect focuses on personal experiences and perceptions, while the quantitative aspect involves statistical analysis of key challenges.

**1.7 SAMPLESIZE**

The study is conducting with a sample size of 100 respondents.

**1.8 METHODS OF DATA COLLECTING**

**PRIMARY DATA**

The primary data are collected from working people, students and not working people by the help of the questionnaires the respondents are only just 100 members.

**SECONDARY DATA**

The secondary information will be collected by the

websites and online journals published reports & review of literature from published articles.

**1.9 DATA ANALYSIS AND INTERPRETION**

**TABLE SHOWING THE EDUCATION LEVEL OF THE RESPONDENTS**

**TABLE 1**

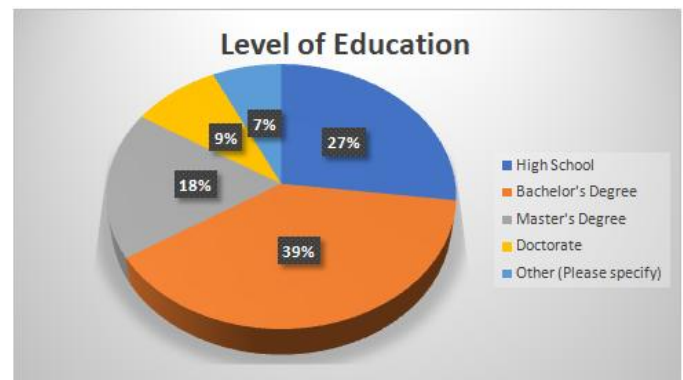
| Sl. No. | Level of Education     | No. of Respondents | Percentage  |
|---------|------------------------|--------------------|-------------|
| 1.      | High School            | 27                 | 27%         |
| 2.      | Bachelor's Degree      | 39                 | 39%         |
| 3.      | Master's Degree        | 18                 | 18%         |
| 4.      | Doctorate              | 9                  | 9%          |
| 5.      | Other (Please specify) | 7                  | 7%          |
|         | <b>Total</b>           | <b>100</b>         | <b>100%</b> |

Source: Primary data

**INTERPRETION**

The data presents the educational levels of 100 respondents. The majority (39%) hold a Bachelor's Degree, followed by High School graduates (27%). Master's Degree holders make up 18%, while Doctorate holders account for 9%. A small percentage (7%) fall into the "Other" category, which could include diplomas, certifications, or other educational backgrounds. This distribution suggests that most respondents have at least some higher education, with a notable portion holding advanced degrees.

**FIGURE 1**



**TABLE SHOWING THE BIGGEST OPPORTUNITIES FOR WOMEN ENTREPRENEURS OF THE RESPONDENTS**

**TABLE 2**

| Sl. No. | Biggest opportunities for women entrepreneurs | No. of Respondents | Percentage |
|---------|---|--------------------|------------|
| 1.      | Technology adoption                           | 28                 | 28%        |

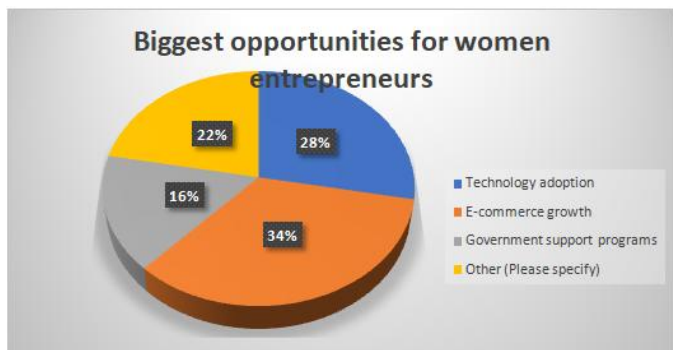
|    |                             |            |             |
|----|-----------------------------|------------|-------------|
| 2. | E-commerce growth           | 34         | 34%         |
| 3. | Government support programs | 16         | 16%         |
| 4. | Other (Please specify)      | 22         | 22%         |
|    | <b>Total</b>                | <b>100</b> | <b>100%</b> |

Source: Primary data

**INTERPRETION**

The data highlights the biggest opportunities for women entrepreneurs. The growth of e-commerce (34%) is seen as the most significant opportunity, followed by technology adoption (28%). Government support programs (16%) also represent a valuable opportunity for women in business. Additionally, 22% of respondents mention "Other" opportunities, which could include factors like access to international markets or changing consumer behavior. These findings suggest that digital transformation and e-commerce are seen as crucial areas for growth and success.

**FIGURE 2**



**FINDINGS:**

- The majority (39%) of respondents have a Bachelor's degree.
- The majority (66%) of respondents face difficulties in accessing funding or financial resources.
- The majority (39%) of respondents rely on bank loans as their primary source of funding.

- The majority (58%) of respondents have experienced gender bias or discrimination in their entrepreneurial journey.
- The majority (55%) of respondents believe that urban infrastructure issues affect their business operations.
- The majority (34%) of respondents see e-commerce growth as the biggest opportunity for women entrepreneurs.

**CONCLUSION:**

The study highlights the key challenges faced by women entrepreneurs in urban areas of Madurai, including financial constraints, societal biases, limited access to mentorship, and infrastructure barriers. Gender-based discrimination, work-life balance struggles, and safety concerns further hinder their growth. Despite these obstacles, many women entrepreneurs continue to make significant progress through resilience and support systems. Addressing these challenges through financial assistance, policy reforms, and inclusive networking opportunities can create a more empowering entrepreneurial ecosystem. Promoting women's entrepreneurship is crucial for economic growth and social advancement in urban areas.

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