

## Socio-Cultural Barriers of Women Entrepreneurship in India: An Empirical Study Using Stepwise Multiple Regression

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### Abstract

In rural India, women entrepreneurship has arisen as an important factor of socio-economic advancement and gender empowerment. In spite of governmental facilities that guarantees equality in rights, rural women keep on facing several socio-cultural, financial, and governmental obstacles which hamper their progress in business. This research discovers the fundamental challenges that impact women entrepreneurship which includes illiteracy, limited access to capital, gender inequality, restricted authority, and societal customs. It also investigates the role of new patterns like technical development, government aid, job training in influencing entrepreneurial chances for rural women. By implementing a theoretical methodology along with data collected through regression analysis, the study find out the important upliftment causes like self-reliance, familial motivation and government aid. The results indicate that though monetary aid is necessary, a comprehensive support system like pedagogy, structural guidelines and emancipation are required for a long-term entrepreneurial advancement among rural women. The study determines that nourishing governmental policies and tackling long-standing, ingrained obstacles may notably stem women's contribution in business and contribute towards an inclusive financial expansion. 166 women entrepreneurs were surveyed to know the factors that determines socio-cultural barriers of women entrepreneurship in India and overall impact of Socio-cultural barriers on women entrepreneurship. The study concludes that there is significant impact of Socio-cultural barriers on women entrepreneurship.

**Keywords:** entrepreneurship, significant, upliftment, implementing

### Introduction

Women entrepreneurship has achieved immense attention in the past few years as a promoter for inclusive economic growth and societal transitioning. In India, especially in rural places, women participate majorly in agriculture, unofficial sectors, and household chores, yet their entrepreneurial capabilities are kept unused because of constant organizational and social-cultural blocks. Lack of education, financial resources and decision-making power remains as a restriction upon women's capability to launch and continue businesses, particularly in rural areas.

A recent study points out that women entrepreneurship is not just about monetary transaction but also a road towards empowerment and freedom. Tiwari (2023) highlights the absence of education and restricted exhibition to market knowledge majorly limits a rural women's abilities. Likewise, Jandial (2023) revokes that gender-based disparities, societal stigmas and patriarchy keep hindering women's contribution in entrepreneurial activities especially in rural India.

Governmental and policy-based restrictions add on to strengthen these challenges. Provision of skill-based and entrepreneurial training is deficient, yet Gupta et al. (2024) emphasizes that vocational education and training (VET) can serve a transitioning role boosting entrepreneurial expertise among women. Additionally, technical development is slowly restructuring the entrepreneurial landscape. Mittal et al. (2023) showcases that the incorporation of digital platforms and artificial intelligence boosts the knowledge access and assists innovation, resulting in designing fresh openings for women entrepreneurs.

A recent study highlights the significance of digital transformation and governmental aid in uplifting women entrepreneurship. Sharma and Kulkarni (2025) points that even though rural engagement stand as a problem, access to digital platforms, financial education, and governmental norms has improvised entrepreneurial contribution by women in this developing economy.

Inspite of these advancements long-standing socio-cultural norms like household chores, limited freedom and denial in support towards women keep on hindering women's entrepreneurial advancement. These continuing obstacles emphasize the urgency of a comprehensive and broad perspective which incorporates education, technology, governmental aid and social transformation.

This study, hence focuses in analyzing the socio-cultural blocks that create an impact on women entrepreneurship in rural India whilst also assessing the rising trends and catalysts that influence the entrepreneurial venture.

### **Literature Review**

The Indian Constitution guarantees everyone the right to education. Since education is a fundamental right, there is still a demand for it. In India, the proportion of women who are literate is far lower than the proportion of men. Female dropout rates are greater than male dropout rates. Compared to boys, girls tend to drop out of school in rural areas of the country. A girl child is perceived as a burden on the family from the moment of her birth since she will take a lot of money from the family in the form of dowry and leave with her husband to live there for the rest of her life. When compared to male children, the mentality of society does not offer similar possibilities in the fields of health and education (Radiowala, Malwane, 2021).

The female of rural India is engaged and bound to other activities of household other than education. They work to survival in various agricultural activities or in another informal sector. Their engagement in other activities impacts their participation in educational activities. The rural female population face problems in managing their time and space and the expectations of society regarding education. Women require customised training and support in form of VET – Vocational Education and Training (Govindrajan, 2014; Gupta et al., 2024).

The reason why girls' education rates are so low in India is because some or many people believe that girls' future roles won't significantly alter the dynamics of the family. After getting married, women in rural India work as housewives, caretakers, or agricultural labourers. While handling other household duties, girls are more engaged than boys even on the fields. This is the critical reason many people do not send their daughters to school. Most of the schools in rural India are located far from the village and people do not prefer to send their daughter to travel long distances concerning safety (Reeta, Kalia, Kaur, Kaur, 2022).

Most people living in rural India are not provided with basic healthcare. As far as the condition of women in rural India is concerned, there are various aspect that affects the health of women in rural areas. These include societal standards such as attitudes towards marriage, the average age of marriage, the status of women in the home, and

others. These norms determine access to medical care, education, nutrition, and other health accessories. The condition of health of women in rural India is severely impacted as many villages do not have access to clean drinking water, there is no sanitation facility and the houses made in villages have poor ventilation which causes indoor air pollution and negatively impacts the health of the people living there (Neog, 2014).

### **Historical Barriers to Entrepreneurship**

Historically, several barriers have impeded the development and success of entrepreneurship.

*Access to Capital:* Historically, many potential entrepreneurs have faced significant challenges in securing funding to start and grow their businesses. Traditional banking institutions often require collateral and a proven credit history, which many new entrepreneurs lack.

*Complex Regulations:* Navigating through bureaucratic red tape, including licensing, permits, and compliance with various laws, has been a major hurdle.

*Cultural Attitudes :* In many societies, cultural attitudes towards risk and failure have traditionally been negative, discouraging individuals from pursuing entrepreneurial ventures.

*Lack of Entrepreneurial Education:* Historically, many educational systems did not emphasize or provide training in entrepreneurial skills, such as business management, finance, and marketing.

*Limited Access to Technology:* Entrepreneurs in less developed regions or earlier historical periods had limited access to the technology needed to innovate and compete.

### **1.2 Emerging Trends in Entrepreneurship Development**

Entrepreneurship is evolving rapidly, influenced by technological advancements, shifting socio-economic conditions, and changing cultural attitudes.

*Technological Advancements:* The proliferation of “Artificial Intelligence (AI), blockchain, the Internet of Things (IoT), and big data” is creating new business opportunities and transforming existing industries. Futuristic technology leads to use of Artificial Intelligence (AI) in business to assist its knowledge management (Mittal et al., 2024).

*Sustainability Initiatives:* Entrepreneurs are increasingly prioritizing sustainable practices, responding to consumer demand for environmentally friendly products and services.

*Crowd funding:* Enable entrepreneurs to gather funding from numerous small investors, avoiding conventional financial institutions.

*Government Support:* Many governments are implementing policies and programs to support startups, including tax incentives, grants, and simplified regulatory frameworks.

Rural Indian women began working for themselves despite the many obstacles they faced to better their financial status and take part in decision-making. All of this is achievable since they established their business in a rural area of the country. There are many opportunities for women to use their entrepreneurial skills and launch their own businesses in India's agriculture sector. Despite being empowered and developing a great deal of confidence to launch their own businesses, rural women still encounter numerous obstacles that impede their development as independent women business owners. The first challenge in front of her is lack of education. Due to their lack of access to formal education, rural Indian women are less able to access financial resources, other business networks, and market intelligence. This restricts their capacity to launch and manage a profitable firm (Tiwari, 2023).

In rural areas, women play a very important role in agricultural or other informal activities. Women of rural India manage various household activities and even employ themselves in other livelihood activities to earn money. Women in rural areas work in the agriculture sector with full potential to produce crops. Despite working for uncountable hours, one day her contribution remains insignificant for the family and community. It is important for women to participate in the decision-making process as it can significantly improve their status and role in society. But it is evident that the involvement of women particularly in rural areas in the decision-making

process related to money matters is nearly low or zero. Women in rural areas are the major working force of various informal activities. They are regularly engaged in agriculture labor activities and perform to their full potential. Their level of participation is only limited to ploughing farmland and spreading fertilizers and pesticides. Their role in decision-making remains zero regarding the management of the farm. They are not provided with the chance to decide what kind of tools or instruments should be used to prepare the land and what kind of fertilizers should be spread. The major reason behind their low participation in the decision-making process is illiteracy. Despite being illiterate or not being provided with the proper education facilities the contribution of women in the economic development of rural India is very significant. It is important to increase their participation in the decision-making process as it will directly increase the economy of the country (Pal, Haldar, 2016).

In rural India women face various problems regarding their education as they are not provided with financial support by their family. They even face social economic issues prevailing in society, gender discrimination at work and a lack of autonomy in decision-making. It means they do not have control over assets or have the freedom to move out of the house for education and work. Women of rural India face various problems regarding getting proper access to education as they lack proper work-life balance. Even some women do not show interest or have the competencies to pursue higher or basic education. They face very social issues like gender discrimination or lack of safety while moving out of the house. They are not provided with financial support for education. Even at work, they are being provided with less remuneration than their counterpart. They are restricted to marry and bear domestic responsibilities as housewives. They are not provided with the freedom to move for their career growth or even some women are restricted to work in various informal activities that limit their career growth. Even if some women are highly educated, they lack suitable job opportunities in rural areas. Some women are not provided with the opportunity to speak for themselves despite having an urge to pursue higher education (Khan, 2022).

Women have been the victim of domestic violence for ages and in rural India still most women face domestic violence. The victims of domestic violence suffer various health injuries, develop severe health conditions and even suffer from psychological disturbances. Many women do not prefer to report the incident due to the sensitivity of the problem. The major reasons for these heinous crimes are local social norms, illiteracy of women or demand for dowry. It is also observed that women are the easy target for their husbands to spark their frustration in them. The victims of physical violence suffer from severe injuries like deep wounds, broken teeth, bruises or dislocation of bones. In most cases, the perpetrator is the husband of the victim. Illiterate women are at a higher risk of violence than literate women. Domestic violence does not only mean harming a woman physically, but it also includes psychological abuse and mental stress given to the women. There is an urgent need to identify the victims of domestic violence and offer them help as soon as possible. In some cases, women opt to stay silent because of fear or to prevent the family from shame (George, Nair, Premkumar, Saravanan, Chinnakali, & Roy, 2016).

The significance of women's empowerment is hampered by domestic abuse, which also creates obstacles to the nation's social and economic advancement. To reducing violence against women in all forms, it is crucial to improve the education of girls and provide them with the tools they need to succeed in every area. Domestic abuse is so firmly ingrained in rural India's cultural practices that both the offenders and the victims see it as normal. Domestic violence against women has become a common crime in rural India because of this practice. Domestic violence against women is not just the concern of the victim it is the problem of the whole country. The number of domestic violence incidents in rural India is difficult to track and report. Domestic violence has an adverse effect on a woman's mental health in addition to its physical impact (Nayak, 2014).

It is important to make their life safer and healthy year which can be achieved by establishing educational water facilities sanitation and hygienic facilities in rural areas. Males sometimes do not bother with the problems faced by the female in their house and avoid constructing such facilities that are necessary for females. Men in most of the rural households seemed inconvenienced to install proper sanitation facilities in houses. Men in rural areas mostly do not prioritize sanitation facilities as a result women are forced to go outside for defecation. There are

various factors that points out the low adoption of sanitation in rural males and one of the main reasons for not constructing toilets is the cost associated with it. It was discovered that most individuals in rural India are defecating in the open not because they are poor but rather because they think it would be exceedingly expensive to build a toilet. The decision-making of women in rural areas is also limited. They only make decisions related to cooking as there is not much involvement of men in kitchens (Routray, et al., 2017).

The availability of education has given women greater power in the twenty-first century, and some of them even opt for employment or manage their own businesses. In every field, they have accomplished several significant milestones. Even in rural areas, women play a significant role by working as agriculturalists, labourers, and even business owners. Despite their accomplishments, women in rural India still face numerous challenges because of cultural norms that are discriminatory and mostly favour male members of society. Because of the discrimination based on gender, their work continues to be ignored and underestimated. Even in their homes, they are not provided with the chance to stand up for themselves. The potential and development of women in every area have been constrained due to this gender-based discrimination. Women are denied access to adequate nutritional facilities, necessary education, and health and property protections. As a result of this gender inequality, they become the victim of domestic abuse and child labour (Jandial, 2023).

Dhawan (2020) explained various challenges faced in the online learning system, challenges that range from learner's issues, educator's issues, and the issue of content. Getting students engaged in the studies was one of the biggest challenges faced by teachers as it was difficult to make students participate effectively in the teaching and learning process. Teachers were facing the challenge of moving from offline mode to online mode of teaching, challenges in changing their teaching methodology and managing the time. It was critical to ensure digital equity in this challenging time. Not every student and teachers have access to digital devices and internet connection. Much trouble was caused due to the unavailability of digital devices, internet connections, and Wi-Fi connections, and it made students lose out on the opportunity to learn. Initiatives and efforts need to be taken by the government and educational institutes to ensure every student has access to the needed infrastructure.

Wang, Liu, & Zhang (2018) explained that China had made a significant achievement in the e-learning arena concerning construction of infrastructure, resource production, training of non-academic staff, and education for the disadvantaged group of people. However, because of various barriers to China's traditional culture, literacy information, and education mechanism, all these challenges have been aroused while implementing the system of e-learning and all these challenges must be addressed urgently. Two critical components of an e-learning environment are the content of learning and learning support. Though there are various resources of e-learning in China, the quality of e-learning resources is not good enough. In the current situation, there are no long-term investment mechanisms for the Information and Communication Technology in the education system of China.

He & Wei (2021) revealed that because of restrictive measures and restrictions of the movement and limitations to the academic exchanges between the nations during a pandemic time, a significant decline was observed in privatization, globalization, and liberalization of education. Teachers and students faced so many issues due to the remoteness of locations, issues like communication and video problems, and took a lot of time to understand and learn the machine learning education system. In the early days of lockdown, teachers tried to teach by using WeChat, email, and even on phone calls. However, subsequently, the time of isolation was getting extended from time to time, and the means of communication was proved to be ineffective and insufficient. The educated teachers were forced to teach in LMS and in the meantime, other teaching methods were explored.

Women entrepreneurship has been an area of utmost interest for the researchers, academicians and policy makers. Women entrepreneurs face a variety of challenges and at the same time they also get a variety of support. It is a general perception that women entrepreneurs are not taken seriously by the society, vendors and financial institutions. This study finds that among all the personal factors the most important factor that motivates women for entrepreneurship is the "Need for Independence", and the factors such as Need for achievement and Self-confidence and Risk-Taking Ability come later. The study has clearly ruled out that women need independence and the realise independence when they take decisions about their business, use funds freely, expand their business

and solve day-to-day issues of business with their own capacity. Similarly, among the family and social factors the study has explored that it is not the background of the family that matter, but what matters is the most is the “Encouragement and Motivation” by the family. The motivation from family matters more than anything else.

Financial support is important for every entrepreneur and the same has been found in this study also, but modern-day women entrepreneurs are not only dependent on finance, she seeks for the solutions of her entrepreneurial problems such as marketing issues, legal issues, social and other issues, and this support is needed by her from the NGO, Policy makers and Institutions.

Stress gets embedded in routine. Burnout means dedication. The depressive symptoms are internalized as personal weakness, not systemic strain. Functioning hides distress; People make deadlines but feel insomnia, detachment, irritability, and lack of motivation. There is still silence because of stigma, low institutional support, and reputational and career consequences.

Employment itself does not necessarily cause psychological harm. Outcomes depend on organisational design, managerial practice, peer culture, and access to mental health services. Work flexibility without workload recalibration may raise availability expectations. Wellness programs without structural change run a danger of handing that responsibility off to people. Sustainable intervention is about the alignment of labour policy, corporate governance, urban infrastructure, and public health systems. With affordable childcare and predictable timeslots, leadership accountability, and confidential mental health, we are creating structural conditions, not just treating symptoms. The crisis of urban working women points to broader tensions between economic productivity and human sustainability. Psychological well-being is less about individual resilience than institutional architecture. Organisations that embed mental health governance into operational strategy can thus increase autonomy as well as social contribution. But without that kind of integration, productivity gains come at the cost of subtle emotional erosion.

**Objective Of the Study**

1. To know the factors that determines socio-cultural barriers of women entrepreneurship in India.
2. To know the impact of Socio-cultural barriers on women entrepreneurship.

**Research Methodology**

**Research Design:** The current study follows an exploratory and descriptive research approach, that includes surveys and questionnaires. The descriptive design of the study includes its goal to learn relation among variables via visions and understandings from the already conducted studies to identify the variables. The researcher examined both “quantitative and qualitative secondary data” sourced from different resources that significantly enriches the research process. Data from particular sources supports the tables and figures in the research, facilitating clarity and transparency. The collected data underwent thorough analysis, visualization, and presentation through a database framework.

**Statistical Techniques:** “Exploratory Factor Analysis” has been used for data reduction and extract the factors for further analysis. Stepwise regression was applied to determine the Impact of Socio-cultural barriers on women entrepreneurship. The independent variables in the form of factors were represented by the "Factor Scores" obtained from the EFA process. The set of variables, along with their respective codes has been presented in Table 1:

**Table 1 Details of the Dependent and Independent Variables**

“Variables”	“Type of the Variable”	“Denotation”
Gender Stereotypes	IDV	$\beta_1$

Social networking	IDV	$\beta_2$
Family Support	IDV	$\beta_3$
Access to Capital	IDV	$\beta_4$
Impact of Socio-cultural barriers on women entrepreneurship	DV	Y
Constant		$\alpha$

“Note: IDV- Independent Variable, DV – Dependent Variable”

**Multiple Regression Equation proposed:**

$$Y = \alpha (\text{Constant}) + \beta_1 (X_1) + \beta_2 (X_2) + \beta_3 (X_3) + \beta_4 (X_4) + \epsilon$$

Y = Dependent Variable

$\alpha$  = Constant or Intercept

$\beta_1$  to  $\beta_4$  = Parameters to be estimated

$\epsilon$  = Error Term or Residual”

**Sample collection**

**Primary data:** The “primary data” of the study is collected through “random sampling method” with the help of structured questionnaire as the major findings are based on the Primary data.

**Secondary Data Research:** The foundation of the study has been established with the help of secondary data that usually contributes to recognize the key pointers to be analyzed. The key source of these secondary data are “textbooks, scholarly journals, websites, and articles”.

**Sample:** 166 women entrepreneurs were surveyed to know the factors that determines socio-cultural barriers of women entrepreneurship in India and overall impact of Socio-cultural barriers on women entrepreneurship.

**Data Analysis and Interpretation:** The gathered data is summarized, consolidated and analysed throughout the previous phases in order to evaluate the impact in relation to secondary data findings. Data collected is tabulated in suitable manner, analysed and presented. Appropriate statistical tool is used for the analysis and interpretation of data.

In 166 respondents, 32.5% are below 36 yrs of age, 41.6% are 36-46 years and 25.9% are above 46 years. 27.7% are graduate and below, 34.3% are post graduate and above, 23.5% are having advanced degree, and rest 14.5% are having other educational qualification. 23.5% of the respondents are in education sector, 19.3% in e-commerce, 28.3% in fashion, 16.3% in services, and rest 12.6% in other entrepreneurial sector.

**Table 2 Basic Details of the Respondents**

Variable	Respondent	Total Percentage
<b>Age profile</b>		
Below 36 yrs	54	32.5
36-46 yrs	69	41.6
Above 46 yrs	43	25.9
<b>Total</b>	<b>166</b>	<b>100</b>
<b>Educational Qualification</b>		
Graduate and below	46	27.7
Post graduate and above	57	34.3
Advanced Degree	39	23.5
Others	24	14.5
<b>Total</b>	<b>166</b>	<b>100</b>

Entrepreneurial Sector		
Education	39	23.5
e-commerce	32	19.3
Fashion	47	28.3
Services	27	16.3
Others	21	12.6
<b>Total</b>	<b>166</b>	<b>100</b>

“Exploratory Factor Analysis”

“Table 3 KMO and Bartlett's Test”

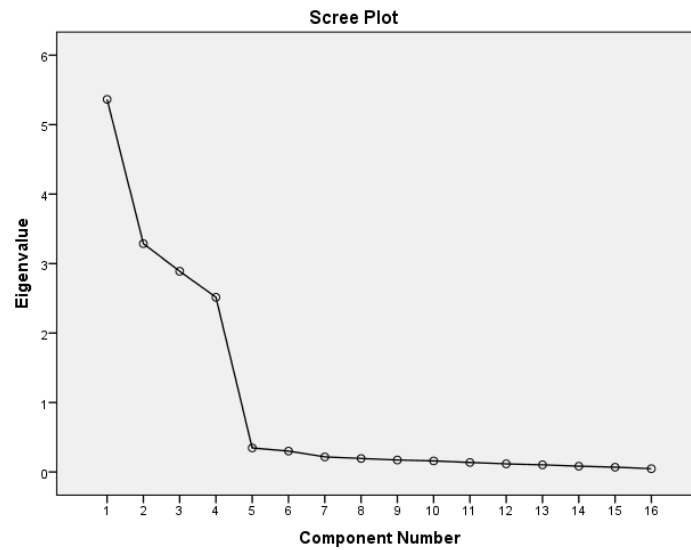
“Kaiser-Meyer-Olkin Measure of Sampling Adequacy”		.833
“Bartlett's Test of Sphericity”	“Approx. Chi-Square”	2987.699
	df	120
	Significance	.000

KMO measure of “sampling adequacy” is found to be .833 and the value in the significant column is below 0.05 (Table 3).

“Table 4 Total Variance Explained”

“Component”	“Initial Eigenvalues”			“Rotation Sums of Squared Loadings”		
	“Total”	“% Of Variance”	“Cumulative %”	“Total”	“% Of Variance”	“Cumulative %”
1.	5.365	33.530	33.530	3.673	22.958	22.958
2.	3.287	20.544	54.074	3.586	22.412	45.370
3.	2.890	18.060	72.133	3.440	21.502	66.872
4.	2.515	15.716	87.849	3.356	20.977	87.849
5.	.346	2.162	90.011			
6.	.301	1.880	91.891			
7.	.217	1.356	93.247			
8.	.194	1.215	94.462			
9.	.172	1.077	95.540			
10.	.159	.994	96.534			
11.	.136	.851	97.385			
12.	.117	.729	98.114			
13.	.103	.643	98.757			
14.	.083	.518	99.275			
15.	.069	.431	99.706			
16.	.047	.294	100.000			

All the four factors are making contribution in explaining total 87.849% of variance. The variance explained by Gender Stereotypes is 22.958%, Social networking is 22.412%, Family Support is 21.502%, and Access to Capital is 20.977%.



The graphical representation of the Eigen value obtained from "Total Variance Explained" is shown in the figure above. A scree plot with an elbow at 4 components indicates that a total of 4 factors has been retrieved.

**“Table 5 Rotated Component Matrix”**

“S. No.”	“Statements”	“Factor Loading”	“Factor Reliability”
	<b>Gender Stereotypes</b>		.968
1	Society consider entrepreneurship role usually for men	.956	
2	Doubt on leadership ability of women	.951	
3	Women are preferred for conventional gender roles	.940	
4	Women face biasness in workplace and society	.930	
	<b>Social networking</b>		.961
5	Women entrepreneurs have limited or no connections in market	.950	
6	Women show less presence in networking events	.948	
7	Lack of social networking makes difficult for women to access market information	.923	
8	Low exposure to business circle	.911	
	<b>Family Support</b>		.944
9	Lack of family support in pursuing entrepreneurship	.948	
10	Limited emotional support to motivate to start a business	.911	
11	Restricted mobility is a barrier for women entrepreneurs	.903	
12	No support in family responsibilities	.884	
	<b>Access to Capital</b>		.934
13	Women entrepreneurs faces significant challenges in securing funding	.923	
14	It is tough for them to get loans from bank	.918	
15	Investors show less confidence in women entrepreneurs	.907	
16	Lack of funding opportunities	.893	

**Factors Identified**

Factor “Gender Stereotypes” includes the variables like Society consider entrepreneurship role usually for men, Doubt on leadership ability of women, Women are preferred for conventional gender roles, and Women face

biasness in workplace and society. Factor “Social networking” consist of variables like Women entrepreneurs have limited or no connections in market, Women show less presence in networking events, Lack of social networking makes difficult for women to access market information, and Low exposure to business circle. Factor “Family Support” includes the variables like Lack of family support in pursuing entrepreneurship, Limited emotional support to motivate to start a business, Restricted mobility is a barrier for women entrepreneurs, and No support in family responsibilities. Factor “Access to Capital” includes the variables like Women entrepreneurs faces significant challenges in securing funding, it is tough for them to get loans from bank, Investors show less confidence in women entrepreneurs, and Lack of funding opportunities.

**Table 6 “Reliability Statistics”**

“Cronbach's Alpha”	“Number of Items”
.862	16

Total reliability of 16 items that includes variables for socio-cultural barriers of women entrepreneurship is 0.862.

**Stepwise Regression**

**“Table 7 Model Summary”**

“Model”	“R”	“R Square”	“Adjusted R Square”	“Std. Error of the Estimate”
1	.940 <sup>a</sup>	.884	.883	.26276
2	.945 <sup>b</sup>	.893	.892	.25279
3	.947 <sup>c</sup>	.897	.895	.24858
4	.949 <sup>d</sup>	.901	.898	.24490
a. Predictors: (Constant), Gender Stereotypes				
b. Predictors: (Constant), Gender Stereotypes, Social networking				
c. Predictors: (Constant), Gender Stereotypes, Social networking, and Access to Capital				
d. Predictors: (Constant), Gender Stereotypes, Social networking, Access to Capital, and Family Support				

The necessity of evaluating the dimensions of different factors in predicting impact of Socio-cultural barriers on women entrepreneurship make the study to apply stepwise multiple regression. Table 7 is showing stepwise regression models summary and overall fit statistics for the dependent variable impact of Socio-cultural barriers on women entrepreneurship. The multiple correlation coefficient of model 1 is .883, indicating approximately 88% of the variance of Gender Stereotypes. The multiple correlation coefficient of model 2 is .892, indicating approximately 89% of the variance of the Gender Stereotypes and Social networking. The multiple correlation coefficient of model 3 is .895, indicating approximately 89% of the variance of the Gender Stereotypes, Social networking, and Access to Capital. The multiple correlation coefficient of model 4 is .898, indicating approximately 89% of the variance of the Gender Stereotypes, Social networking, Access to Capital, and Family Support.

**“Table 8 ANOVA<sup>a</sup>”**

“Model”		“Sum of Squares”	“df”	“Mean Square”	“F”	“Sig.”
1	Regression	85.978	1	85.978	1245.236	.000 <sup>b</sup>
	Residual	11.323	164	.069		
	Total	97.301	165			
2	Regression	86.885	2	43.442	679.811	.000 <sup>c</sup>
	Residual	10.416	163	.064		
	Total	97.301	165			
3	Regression	87.291	3	29.097	470.897	.000 <sup>d</sup>

	Residual	10.010	162	.062		
	Total	97.301	165			
4	Regression	87.645	4	21.911	365.324	.000 <sup>c</sup>
	Residual	9.656	161	.060		
	Total	97.301	165			
a. DV: Overall impact of Socio-cultural barriers on women entrepreneurship						
b. Predictors: (Constant), Gender Stereotypes						
c. Predictors: (Constant), Gender Stereotypes, Social networking						
d. Predictors: (Constant), Gender Stereotypes, Social networking, Access to Capital						
e. Predictors: (Constant), Gender Stereotypes, Social networking, Access to Capital, Family Support						

The results of ANOVA indicate that the dependent variable (Overall impact of Socio-cultural barriers on women entrepreneurship) is statistically and significantly predicted by the independent variables (Gender Stereotypes, Social networking, Access to Capital, and Family Support) across all the models.

“Table 9 Coefficients”

“Model”	“Un standardized Coefficients”		“Standardized Coefficients”	“t”	“Sig.”
	“B”	“Std. Error”	“Beta”		
(Constant)	3.771	.020		184.907	.000
Gender Stereotypes	.722	.020	.940	35.288	.000
(Constant)	3.771	.020		192.202	.000
Gender Stereotypes	.722	.020	.940	36.680	.000
Social networking	.074	.020	.097	3.768	.000
(Constant)	3.771	.019		195.460	.000
Gender Stereotypes	.722	.019	.940	37.302	.000
Social networking	.074	.019	.097	3.832	.000
Access to Capital	.050	.019	.065	2.564	.011
(Constant)	3.771	.019		198.393	.000
Gender Stereotypes	.722	.019	.940	37.862	.000
Social networking	.074	.019	.097	3.889	.000
Access to Capital	.050	.019	.065	2.602	.010
Family Support	.046	.019	.060	2.428	.016
DV: Overall impact of Socio-cultural barriers on women entrepreneurship					

Table 9 shows that there is significant impact of Gender Stereotypes, Social networking, Access to Capital, and Family Support on women entrepreneurship.

**Conclusion**

In rural India women entrepreneurship has a huge impact for uplifting financial growth, minimizing destitution and stimulating gender parity. This study emphasizes that inspite of their notable contribution towards farming and unorganized sector, rural women encounter several obstacles which includes illiteracy, monetary restrictions, gender disparities and inadequate decision-making power. These challenges are intensely embedded in socio-cultural customs and government lapses that keep on hindering their entrepreneurial development.

The outcomes of the research discover that the key encouragement for women entrepreneurs is freedom from control, encouragement from family and be able to utilize governmental facilities. Though monetary aid is

necessary, it is not the only factor for achievement in entrepreneurship. With growing demands, women need end-to-end assistance that can help marketing, legally, technically and socially.

Rising developments like digital transformation, professional education and government-sponsored programs provide auspicious openings to defeat conventional hurdles. Nevertheless, the efficacy of these programs relies on their ease of access and application at the base level. By filling the void between frameworks and implementation it is necessary to make sure that rural women can take full advantage from these advancements.

Thus, uplifting rural women entrepreneurs needs a comprehensive methodology which combines education, upskilling, monetary facilities and social upliftment. Government officials, governing bodies and the society should come together to make a supporting environment which promotes creativity, freedom and non-discrimination. Establishing these policies will not just boost women's contribution in entrepreneurship but will also contribute extensively towards a comprehensive financial growth in India.

The study aims to know the factors that determines socio-cultural barriers of women entrepreneurship in India and the impact of Socio-cultural barriers on women entrepreneurship. It is found that Gender Stereotypes, Social networking, Access to Capital, and Family Support are the factors that shows socio-cultural barriers of women entrepreneurship. The study concludes that there is significant impact of Socio-cultural barriers on women entrepreneurship.

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