



# Sustainable Factors Affecting Women Entrepreneurs: A Comprehensive Review

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**Abstract.** A survey of 209 Women entrepreneurs was used in this study to examine how sustainability factors affect women business owners' interest in and capacity in the rural Karnataka districts of Ramanagara and Kolar. They were looking into how microenterprises helped other businesses maintain long-term viability [79]. The development and viability of microenterprises is projected to be influenced by social, cultural, legal, and administrative issues. To build managerial perspectives that are action-oriented, this study contends that the modern management culture does not engage in critical entrepreneur studies. The research looks at the many dimensions of entrepreneurial factors and how they affect women's advancement. [36][49]This research adds to the body of knowledge by differentiating traits and their impacts on women's empowerment through microenterprises. It improves theoretical understanding of three key conceptual shifts: (1) women in microenterprises, (2) microenterprise sustainability considerations, and (3) factors driving women microenterprises towards sustainability [53] [75]. The area of entrepreneurial literature expanded to include Aatmanirbhar Bharat as a result of the conceptual shift from women in microenterprises to women and microenterprises.

**Keywords:** Women Entrepreneurs, Sustainable, Factors, Strategies.

## 1 INTRODUCTION

Business and industry entrepreneurs start industrial enterprises. This may require women entrepreneurs to consider their responsibilities. Because it promotes success, entrepreneurship drives industrial progress. Entrepreneurs have entrepreneurial mindsets. Businesses and industrial units are started, organized, run, and governed by entrepreneurs who limit production factors to goods and services. Economic growth is promoted. They coordinate useful resources and boost growth. Entrepreneurship requires risk-taking and profit-making production. Industrial organizations are built or broken by entrepreneurs. Our planners stressed its importance for business growth. Aspiring

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businesspeople must be inspired to take risks and handle uncertainty and fluctuating income.

Entrepreneurship is developing countries' greatest challenge. Entrepreneurship shortages slow economic growth. The Indian government has several programs to teach aspiring business owners management, technology, and other skills so they can operate rationally and confidently enter the market. Entrepreneurship development must include women entrepreneurs. Any industry can have successful women entrepreneurs. In response, the Indian government is encouraging women to work in the industry. They must be considered in industrial and economic development because they show how they affect our economy. Most only participate in family-related activities and refuse to start new ones. Encourage them to question outdated ideas and broaden their perspectives. Given their patience, hard work, passion, commitment, and sense of duty, duty, and responsibility, they must be properly motivated and their intrinsic talents and abilities channeled into new and fruitful activities and entrepreneurship in emerging sectors. Developed nations know women work in many fields. Both are gender-neutral now. To advance India, they must quickly hire urban and rural women [28] [7]. They can now take risks to maximize their potential.

Despite making up 50% of the population and performing 2/3 of the work, women only own 1% of the world's assets and earn 10% of its income. The situation is worse even though women make up 56% of the unemployed in India and 60% of the unemployed in rural areas. Of the 10% nationwide increase in government service recruitment, 2% are women. Women make up 7.5% of the Indian Foreign Service workforce and 6% of all government employees. Fewer in the police and forest services. [53] the most downtrodden group in the country is women. A draft of the 1988-2000 National Perspective Plan for Women suggests that women in numerous fields receive favorable media depictions, legal safeguards, employment reservations, and anti-poverty initiatives. [7] By the year 2000 AD, it would have taken serious effort to include women in the socio-economic development of the country. To encourage more women to engage in industrial activities, [31] the government has carried out several developmental and other relevant efforts to train and give services to women entrepreneurs. A national standing committee on women entrepreneurs and numerous businesses was established by the Ministry of Industry in September 1985 to advance women [30]. 60% of rural and 56% of total unemployed Indians are women. Despite their abilities to work in various fields, a large number of women are unemployed. To expose women to numerous employment and profit-generating opportunities, entrepreneurship must be developed. In some sections of our country, women have succeeded as entrepreneurs. But only cities have developed. However, rural women must be freed from poverty, social norms, and restrictive practices to become entrepreneurs [60].

### **1.1 Women Entrepreneurship in MSMES**

Increased awareness of talents and abilities empowers poor women more than economic aid. Secondary data prove it. Due to this understanding, an approach that benefits low-income women has emerged. It shows entrepreneurs' ability to

promote women. Knowledge and skill development have a greater influence on empowerment in any field, according to this study [70].

SHG SWOT capabilities, limitations, potential, and risks were analyzed [60]. SHGs link banks to employ lending facilities for the poorest rural areas, according to the report. Self-governing community organizations, SHGs are independent of government, banks, and other organizations. It's a major drawback because demand and sales growth are limited. SHGs have more growth potential [60], especially for women, because women's organizations control them. One of the biggest risks to SHGs is their legal status. Between 1991 and 2003, women held 49% of new businesses. [10]) reported that 98% of Ethiopian businesses are micro and tiny.

According to this survey, most Women entrepreneurs prefer micro-entrepreneurship because it's less risky and easier to start with a minimal investment. Many government policies encourage Women entrepreneurs. Practical guidance to women entrepreneurs' low performance in MSEs and the government help women entrepreneurs overcome challenges, contribute to the economy, and economically empower them [28].

## **1.2 Women Entrepreneurship and Microenterprises**

Society has attempted to fly on one wing throughout history, denying women their rightful position. According to data from the 2011 India census, women make up 48.49 percent of the population. In India, there are only 940 women for every 1000 males, according to population ratios. It is evident from this census study that women require self-reflection to surmount deficiencies in human values and justice, as well as to empower women. [77]

The study reveals that in the current context, women, particularly rural women in India, have immense opportunities for entrepreneurial endeavors. [53] Women need government, cultural, and family support and encouragement to be on par with males. All of this helps cultivate entrepreneurial skills and maximize opportunities. To provide evidence of an effect on the environment. [61] This research indicates that "considerable effort is required to better the position of women entrepreneurs. They require confidence, mobility, and freedom to emerge from their cocoon.

## **1.3 Women Entrepreneur – Sustainability factors**

The study examines the relationship between entrepreneurs' framework [61] conditions (EFCs) and business sustainability among youth and women entrepreneurs. Using an explanatory research design with a sample of 390 entrepreneurs identifies key constructs for both business sustainability and EFCs.

The economic impact of Saudi women on tourism is examined in this study, Untangling Factors Influencing Women Entrepreneurs' Tourism Involvement and Its Impact on Sustainable Tourism Development [68]. It looks at women's psychological empowerment, leadership efficacy, and self-efficacy at work. These variables favorably affect women entrepreneurs' tourist involvement, which promotes sustainable tourism growth. The research highlights the importance of empowering women for tourism-driven economic growth for policymakers and academia.

#### 1.4 OBJECTIVES

- To Identify the key sustainable factors impacting women entrepreneurs
- To Analyze the direct and indirect effects of these factors on their businesses
- To encourage the incorporation of these sustainable elements into models for women-led businesses.

#### 1.5 METHODOLOGY

The responses can support the idea's confirmation and verification while calculating the result by methodically applying data gathering and analysis sources. All data collected through. Formal questionnaires, discussions, observations, and interviews for primary data Every Kolar and Ramanagara women business owner completed the questionnaire. Sources of secondary data this data was compiled with primary sources from the Central Department of Commerce and Industry of Karnataka, Kanija Block. Data is in the literature review. It clarified the topic. Segmentation: Samples are crucial to research. Samples are representative populations that allow generalizations. The selection illustrates measuring and identifies population characteristics. The small sample is ideal for cost-effectiveness, convenience, and time usage. This study examines women's power in registered microenterprises. People in Kolar and Ramanagara A random sample size was chosen to count women-owned businesses in Ramanagara and Kolar districts. Kanija Block, the Central Department of Commerce, and Karnataka Industry list Kolar and Ramanagara entrepreneurs. Women entrepreneurs are chosen from these lists. Monitoring response rates ensures population representation in samples and boosts statistical power.

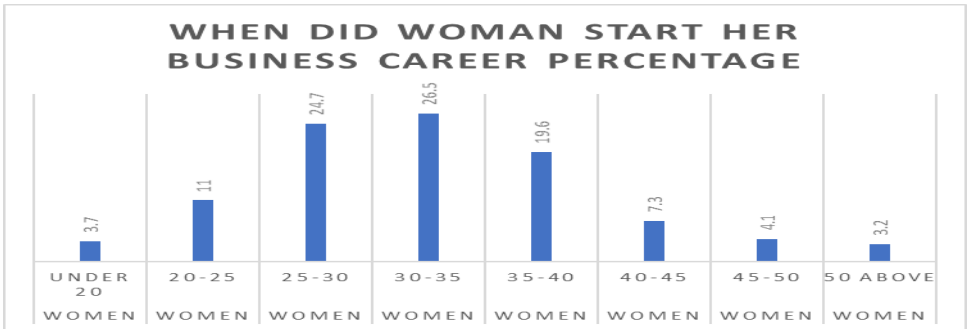
**Table 1.** Gender-wise Social values towards Entrepreneurship in India

Gender	As a good career option, entrepreneurship	Elevated status for prosperous entrepreneurs	Entrepreneurship's main-stream coverage
Male	55.1	54.2	57.2
Women	44.9	45.8	42.8

**Source:** First post: you Gov. statistics 2019.

The following table shows gender-based social values that oppose male and women entrepreneurship in India. Men choose entrepreneurship 55.1 percent more than women. Men run 54.2% of successful businesses. Men are more successful than women, so women need training and development to boost their confidence. Successful men get more media attention.

**Table 2.** Business career start-up Percentage.



According to the table, 27% of women start their businesses between 30 and 35. The second most common age range is 25–30, at 25%. This age group sees obstacles as opportunities most often.

**Table 3.** Businesswomen and women empowerment indicator of top 5 states

Features	Tamil Nadu	Andhra Pradesh	West Bengal	Maharashtra	Karnataka
Women Entrepreneurs	14	11	10	8	7
Married women who typically engage in household decisions are currently married.	84	80	90	89	80
Women who have completed ten years of school education	77	62	74	77	46
Women with an A/c bank or savings who use them themselves	77	66	44	45	30
The outcome measured out of 100	100	100	100	100	100

Source: First post: you gov. statistics 2019.

This chart shows India's top five states' businesswomen and women's empowerment metrics. Tamil, Andhra Pradesh, West Bengal, Maharashtra, and Karnataka. The graph shows that Karnataka has a lower percentage of women involved in economic activities and empowered than other states.

**Table 4.** Population Distribution of Women-Owned Microenterprises in Ramanagara

<b>Population Distribution of Women-Owned Microenterprises in Ramanagara Ramanagara</b>						
<b>Place</b>	<b>Target Pop-ulation Manufacturing</b>	<b>Target Sam-ple Manufacturing</b>	<b>Target Popula-tion Service</b>	<b>Tar-get Sam-ple Ser-vice</b>	<b>Total Target Population</b>	<b>Total Tar-get Sam-ple</b>
Rama-nagara	100	31	74	39	174	71
Kanaka-pura	115	36	50	27	165	63
Magadi	113	36	14	7	127	43
Channa-patna	34	11	74	39	108	50
Total	362	114	212	113	574	227

**Table 5.** Population Distribution of Women-Owned Microenterprises in Kolar

<b>Kolar</b>						
<b>Place</b>	<b>Target Population Manufacturing</b>	<b>Target Sample Manufacturing</b>	<b>Target Popula-tion Service</b>	<b>Target Sample Service</b>	<b>Total Target Population</b>	<b>Total Target Sample</b>
Kolar	86	40	451	84	537	123
Bangarpet	52	24	72	13	124	37
Malur	65	30	11	2	76	32

Srinivasapura	16	7	22	4	38	11
Mulbagal	27	13	54	10	81	23
Total	246	114	610	113	856	227

In Ramanagara, 47.13 percent of respondents responded (Table 1.11a), while in Kolar, 44.49 percent did. Manufacturing had a 46.02 percent response rate, while services had 45.57 percent. Baruch and Holtom (2008) recommend a 52.7 percent response rate for individual-level data. Tracking response rates is crucial to ensuring that samples accurately represent the population and have stronger statistical power for sample statistics. Indian Parliament passed the Micro, Small, and Medium Enterprise Growth Act (2006). Under the Act, 'Any client who fails to pay M.S.M.E.s shall be liable for payment of compound interest three times the bank rate established by R.B.I. for 45 days.' Services and production will be separated into micro, small, and medium-sized industries. Manufacturing micro-industry capital needs are less than 25 lakh rupees. Small enterprises employ 25–500 lakhs and medium-sized firms 500–1000 lakhs. Service sector micro-industry capital needs are under 10 lakh rupees. 10–200 lakhs are small sectors, and 200–500 lakhs are medium-sized.

**Table 6.** Number of registered enterprises managed by women

Number of enterprises Managed by	Number in lakhs	%
Male	13.49	86.28
<b>Women</b>	<b>2.15</b>	<b>13.72</b>
Total	15.64	100
No rural enterprises	7.07	45.23

In the 2006–2007 M.S.M.E. Indian census, 15,64 Lakhs lived there. M.S.M.E. had 2.50 times more women-owned businesses at 15.64 lakh. 13.72 Women's business contributions. Economic impact will be reduced. Participant changes advised. Efficiency impacts women entrepreneurs. Researchers can study women entrepreneurs' skills, motivations, and results. Education, work, and prior work experience can be examined in entrepreneurs. Business, social, administrative, and economic support for women entrepreneurs may matter. Data from Ramanagara and Kolar women entrepreneurs is used to examine how 19 sustainable factors affect micro-enterprises' efficacy and efficiency.

## 1.6 Sustainable Growth

Sustainable development emphasizes "development"—"satisfaction" of human needs and goals. Sustainable growth addresses the most vulnerable needs and hopes for a better life. Sustainable progress requires keeping human 'satisfaction' on Earth. Sustainability goes beyond environmental and systemic goals. Is legal. Ecological empowerment requires ending poverty. [23] Economic growth and environmental protection are linked. Sustainable growth coordinates resource extraction, technology, and institutions. So satisfying current and future human needs is improved. Microenterprise Sustainability. Sustainable micro-entrepreneurship benefits businesses and micro-enterprises. [9] Micro entrepreneurship succeeds if competitive. Having market access, a microenterprise should be able to meet consumer needs and grow. [11] [15] Sustainability plans for long-term continuation after the project. Micro-enterprises could invade the market and compete through expansion. Customers may benefit from microfinance projects. The system can meet community/member (or group) needs with internal and external resources.

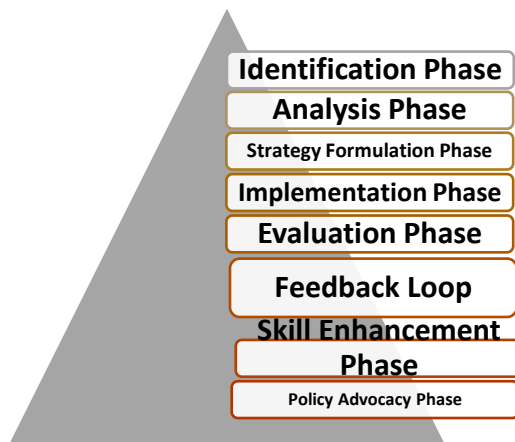


Fig. 1. Sustainable Factors Influence Model (SFIM) for Women Entrepreneurs



These elements are interdependent, and women entrepreneurs face unique challenges and opportunities. By incorporating sustainability considerations into the model, it can help women entrepreneurs succeed and create a more sustainable and equitable entrepreneurship ecosystem.

- **Identification Phase:** The first phase entails the identification of the primary sustainable factors that directly or indirectly affect women entrepreneurs. These may be environmental, social, economic, or institutional variables. It is essential to comprehend these factors from a holistic standpoint.
- **Analysis Phase:** The next step is to examine how these sustainable characteristics relate to Women entrepreneurs. It involves examining how these characteristics affect numerous processes, such as decision-making, resource accessibility, scalability, and profitability. It also entails being aware of the challenges and opportunities they present to Women Entrepreneurs.
- **Strategy Formulation Phase:** Using the research as a foundation, comprehensive strategies that incorporate these long-term elements into the business models of women entrepreneurs must now be developed. These tactics might be used to reduce difficulties, seize chances, and encourage long-term development.
- **Implementation Phase:** Women business owners should put the developed plans into practice. This can entail offering the materials, assistance, and equipment required for the successful integration of sustainable elements.
- **Evaluation Phase:** Regularly assess the performance of the adopted tactics. Key performance indicators (KPIs) may be used in this situation to monitor progress and make required corrections.
- **Feedback Loop:** This model functions as a feedback loop where the findings from the evaluation phase are used to improve sustainable factor identification and analysis, resulting in ongoing strategy improvement.
- **Skill Enhancement Phase:** The skill-enhancement phase involves offering workshops, training courses, and other resources to help women entrepreneurs become more powerful, grow their businesses, and increase their resilience to changes in sustainable variables.
- **Policy Advocacy Phase:** Make use of the insights from the model to push for favorable legislation that would strengthen the supportive and sustainable environment for women entrepreneurs.

### 1.7 Women-owned microenterprises Sustainable domestic attraction

Microbusinesses run by women Capital connectivity sustainability Financial Structure is a company's debt and equity. Corporate finance debated capital structure. Their ideas are judgmental. Capital accessibility studies show that "tangibility, tax, size, profitability, growth, non-debt tax shield, volatility" affect a company's capital structure. [8] [3] Thus "leverage increases with fixed assets, non-debt tax shields, investment opportunities, and firm size." Thus, earnings, advertising, commodity insolvency, viability, and uniqueness risks fall. Cause-capital relationships vary. [5] Many empiricists have studied developed and emerging economy capital structure. 2001 World Development Survey findings often disagree. Micro enterprises need funds. Women micro-entrepreneurs lack funds [34]. They have limits like the private sector but different perspectives, especially when acquiring small financial capital. Bank collateral affects women-owned micro-enterprises [13] [15]. Consumer polls, gender rivalry, and advertising measure competing woman micro-enterprises' longevity.

**Table 7.** Factors Influencing Women Micro-Enterprises Sustainability (Multiple Responses)

Micro enterprises sustainability factors	DISTRICT						TOTAL Affirmative
	KOLAR			RAMANAGARA			
	Re- spond	Non Re- sponse	Total	Respond	Non Re- sponse	Total	
Diversification of investments	50 (49%)	52 (50%)	102 (100%)	32 (30%)	75 (70%)	107 (100%)	82 (39%)
Industry dominance	48 (47%)	54 (53%)	102 (100%)	36 (33%)	71 (66%)	107 (100%)	84 (40%)
Prospects	75 (74%)	27 (26%)	102 (100%)	65 (63%)	42 (37%)	107 (100%)	140 (67%)
Stable income	65 (64%)	37 (36%)	102 (100%)	52 (48%)	55 (52%)	107 (100%)	117 (56%)

Con- sistency in growth	57 (56%)	45 (44%)	102 (100%)	53 (50%)	54 (50%)	107 (100%)	110 (53%)
Con- sistency in sales	66 (65%)	36 (35%)	102 (100%)	59 (55%)	48 (45%)	107 (100%)	125 (60%)

**Note:** Figures in parentheses indicate percentages to totals.

**Source:** Researcher's compilation.

According to the table above, most of the criteria that determine the long-term viability of women-owned businesses in both regions are the same. Sales, growth, and income consistency are the best indicators of long-term viability, followed by prospects.

**Table 8.** Descriptive Statistics: Dependent Variables (Sustainability & Empowerment

Con- struct Items	Item Description	Mean	Std. Devia- tion	Skewness	Kurtosis
<b>Sustainability</b>					
ST1	Growth in business	3.40	1.038	-.815	-.177
ST2	Expansion of business	3.43	1.026	-.876	-.011
ST3	Increase in Fixed Assets	3.40	1.014	-.833	-.129
ST4	Increase in profits	3.39	.999	-.986	.002
ST5	Increase in sales	3.41	.977	-.954	.046
ST6	Technology and Extension	3.38	.999	-1.004	.094
ST7	Human resources Extension	3.37	.992	-.943	-.007
ST8	Operations and Management	3.34	.998	-.911	-.038
ST9	Repeatable growth	3.38	.979	-.955	.171
<b>Empowerment</b>					
EM1	Increase in Self Confidence	3.52	1.061	-1.153	.730
EM2	Increase in Decision-making for family	3.58	1.017	-1.159	1.026

<b>EM3</b>	Increase in Decision-making for groups	3.53	1.038	-1.165	.803
<b>EM4</b>	Increase access to income	3.52	1.061	-1.153	.730
<b>EM5</b>	Increase communication skills	3.51	1.052	-1.145	.701
<b>EM6</b>	Increase social awareness	3.55	1.037	-1.140	.785
<b>EM7</b>	Increased support during crisis	3.60	1.019	-1.204	1.114
<b>EM8</b>	Increased recognition in the community	3.51	1.020	-1.324	1.044
<b>EM9</b>	Participation in community activities	3.53	1.042	-1.253	.891
<b>EM10</b>	Increased gender awareness	3.49	1.038	-1.152	.649
<b>EM11</b>	Ever encountered Bureaucratic and red tapes	3.55	1.028	-1.169	.881

The table suggests all constructions have mean values above three and standard deviations over 1. [9] This shows women entrepreneurs' positive views and responses to all constructs. According to descriptive research, women entrepreneurs believe economic, social, legal and administrative, and business support empower and sustain micro-enterprises. Descriptive analysis revealed two main findings. First, women entrepreneurs generally agreed to strongly agree that all independent variables affect dependent variables. Second, all items in Table 5.22 have standard deviations above 1, indicating 5-point Likert scale variances. Acquiescence bias or social desirability bias are indicated by mean values above three and standard deviations above one. This study has data with skewness between 0 and -1. Kurtosis values between 0 and -2 indicate a non-normal distribution with significant deviation (mean=0, standard deviation=1, skewness=0, kurtosis=0). Acquiescence bias may explain dataset non-normality. Response bias occurs when respondents agree with all questionnaire questions (Purcell, 2014). However, moderate non-normality guarantees truthful responses. A non-normal dataset is tested using parametric tests like t-test, ANOVA, and regression analysis based on normality assumptions. Parametric testing on non-normal data is suitable for the study's large sample sizes and 95% confidence level.

**Exploratory Factor Analysis (EFA)**

Self-made questionnaires measured dependent and independent variables. For each construct, the final questionnaire included literature-identified items. [15] Initial EFAs reduced scale development dimensions. A latent construct and measured variable are examined by EFA.

**Table 9.** Independent t-test to test the difference between the sustainability of women micro-enterprises in Ramanagara and Kolar regions

<b>Group Statistics</b>					
	<b>GR</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Std. Error Mean</b>
<b>Sustainability</b>	Ramnagara	107	26.5888	5.40083	.52212
	Kolar	102	26.3824	7.18778	.71170

This chapter included data analysis and interpretation. The chapter highlighted Ramanagara and Kolar women entrepreneurs' demographics and enterprises. It then discussed descriptive statistics of the studied variables, exploratory factor analysis, confirmatory factor analysis (measurement model evaluation), and structural model evaluation of the Model, as well as the moderating effects of the intervening variables in the sustainable factors Model.

**Conclusion:**

It discusses the position, depth, and driving forces of women entrepreneurs in Ramanagara and Kolar districts, which have helped sustain their microenterprises and create women-led start-ups. This study used data from all registered female entrepreneurs. Women have always used labor for themselves. They relied on banks and financial institutions for financial assistance. [8]They are inspired by their family and stay positive despite the challenges. [25]Family supports female entrepreneurs as they overcome obstacles. Statistics show that working women entrepreneurs can handle any situation by following the eight steps of the Sustainable Factors Influence Model (SFIM) for Women Entrepreneurs. Sustainable factors affecting women entrepreneurs. [23] From understanding sustainability to learning from feedback, each stage is important. Understanding, planning, implementing, and learning are crucial to women-led venture sustainability, according to this study. [11]

The leverage points and strategies emphasize promoting women's sustainable entrepreneurship. With an ecological, social, and economic framework, women entrepreneurs can help achieve sustainability goals. This study advances our understanding and suggests further research to refine the model in different contexts. The ultimate

goal is to make women's entrepreneurship more inclusive, equitable, and sustainable worldwide.

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