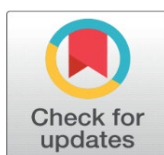


EXPLORING THE MAJOR CHALLENGES OF WOMEN-LED STARTUPS IN INDIA: A FOCUS ON BENGALURU, KARNATAKA

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ABSTRACT

This study investigates the key challenges faced by women entrepreneurs in launching and sustaining startups in India, with a specific focus on Bengaluru, Karnataka. Despite the city's vibrant startup ecosystem, women-led ventures continue to encounter systemic barriers, including limited access to funding, gender bias, lack of mentorship, complex regulatory frameworks, and work-life balance struggles. Utilizing primary data collected from 335 women entrepreneurs, the research applies descriptive statistics and Likert-scale analysis to highlight critical impediments across various dimensions of entrepreneurial engagement. The findings underscore the urgent need for inclusive financial systems, targeted mentorship, safer work environments, and enabling infrastructure to support women entrepreneurs. Policy implications and recommendations are also discussed to enhance gender equity in the entrepreneurial landscape.

Keywords: Women Entrepreneurship, Startup Ecosystem, Gender Bias, Entrepreneurial Challenges, Access to Finance, Mentorship, Bengaluru, Work-Life Balance, Regulatory Barriers, India

1. INTRODUCTION

Women entrepreneurs represent a critical yet significantly under utilised segment of India's startup ecosystem. Despite making up nearly half the population, less than 1% of working-age Indian women pursue entrepreneurship, well below the global average. In comparison, the figure for men is about 3% (binbrain.com, The Times of India). In 2023, only 6.97% of venture capital funding in India went to startups with female founders, and this share was even lower in Karnataka at 3.11%, despite Bengaluru being India's premier startup hub (The Hindu). Nonetheless, Bengaluru has seen growth in women-focused incubators, VC funds, and peer networks that offer mentorship and peer learning, helping to create pockets of resilience within Bengaluru's startup ecosystem (The Hindu).

Across India, women entrepreneurs continue to face a host of systemic barriers that hinder their participation in the entrepreneurial ecosystem. One of the most deeply rooted challenges stems from traditional gender norms and societal expectations, which often prioritize women's roles within the household over professional or entrepreneurial ambitions. This cultural mindset discourages women from venturing into business and contributes to a lack of family and social support when they do attempt to break out of these roles. Access to finance poses another major hurdle, as women typically have limited ownership of assets that could serve as collateral for loans. Moreover, many investors view

women-led ventures as higher-risk, leading to biased funding decisions and minimal capital inflow into businesses founded or managed by women. Networking deficiencies and mentorship shortages compound these financial constraints. Since many professional and informal business networks remain male-dominated, women entrepreneurs are frequently excluded from vital knowledge-sharing spaces and growth opportunities.

Adding to this, the work-family balance becomes a complex struggle for women entrepreneurs. The burden of caregiving responsibilities, coupled with the lack of childcare infrastructure, often results in burnout and restricted time for business development. This dual burden significantly reduces their ability to scale or sustain ventures effectively. Furthermore, many women lack adequate exposure or training in critical business areas such as taxation, regulatory compliance, digital marketing, and technology adoption, creating skill gaps that limit business scalability and competitiveness. Finally, psychological barriers such as impostor syndrome, fear of failure, low self-confidence, and fear of societal judgment act as invisible yet powerful deterrents, reducing women's willingness to take risks or pursue ambitious entrepreneurial goals. These combined factors paint a challenging picture for women seeking to navigate and succeed in India's entrepreneurial landscape.

When considering the city-specific context of Bengaluru, Karnataka, often hailed as the startup capital of India, local dynamics further intensify these national challenges. Despite its reputation for innovation and inclusion, venture capital access remains starkly unequal; only 3.11% of VC funding in Karnataka went to women-led startups in 2023, a figure far below the already low national average. This indicates a serious funding gap and reflects ongoing skepticism among investors toward female founders. In many cases, women are advised to include male co-founders just to improve their credibility, underscoring the persistent gender bias in startup culture. Bengaluru's startup environment is also marred by toxic workplace behaviors, including frequent reports of sexist harassment, which create unsafe and demoralizing environments for women entrepreneurs and employees alike.

Another critical concern is the lack of visibility and ecosystem support for women-led ventures. Although Karnataka leads in the number of startups funded under various national schemes, women entrepreneurs are often underrepresented and sidelined when it comes to receiving grants, incubation support, or public recognition. Furthermore, many informal or micro-enterprises led by women remain invisible in government databases and policy frameworks, denying them access to customized support programs and initiatives. Finally, infrastructure and safety issues, such as limited public transportation, inadequate childcare services, and unsafe environments, especially at night, pose severe restrictions on women's mobility and ability to operate their businesses with flexibility. These compounded local barriers indicate that even in progressive startup hubs like Bengaluru, gender-based challenges continue to suppress the entrepreneurial potential of women, calling for a more inclusive and responsive policy and support ecosystem.

2. REVIEW OF LITERATURE

Entrepreneurship has emerged as a significant driver of economic development, innovation, and job creation globally. However, the participation of women in entrepreneurship, particularly in the startup ecosystem, remains significantly limited in India. Several studies have explored the systemic and structural challenges that hinder women entrepreneurs, emphasizing the need for gender-sensitive policy interventions and ecosystem support.

1) Access to Finance

One of the most frequently cited barriers is limited access to finance. According to Brush et al. (2009), women entrepreneurs often lack access to traditional forms of credit due to limited asset ownership and collateral. Gender-biased perceptions within lending institutions and venture capital firms further reinforce this. A study by Sinha (2005) highlights that women-led startups in India face challenges in securing initial capital, making it difficult for them to scale their ventures effectively.

2) Work-Life Balance and Family Constraints

The dual burden of managing family and business is another critical factor. According to Dhameja (2002), Indian women entrepreneurs face intense societal pressure to prioritize familial roles, leading to time constraints and reduced focus on business operations. Research by Jamali (2009) notes that work-family conflicts are a significant stressor, particularly in patriarchal societies, thereby impeding the growth of women-led enterprises.

3) Mentorship and Networking Gaps

The lack of access to mentorship and entrepreneurial networks is a recurring theme in the literature. According to Carter and Shaw (2006), women entrepreneurs are often excluded from informal male-dominated networks that facilitate access to investors, advisors, and strategic partnerships. In India, this exclusion is further intensified due to cultural norms and limited female representation in leadership roles across industries.

4) Gender Bias and Discrimination

Studies such as those by Gupta and Turban (2012) have shown that gender stereotypes affect how investors and stakeholders perceive women entrepreneurs. In Indian contexts, women founders frequently encounter skepticism regarding their leadership abilities and business acumen. As highlighted by a NASSCOM (2019) report, investor confidence in women-led ventures remains low, resulting in underfunding and underrepresentation.

5) Regulatory and Bureaucratic Challenges

The complexity of legal and bureaucratic systems in India also affects startup sustainability. According to a study by the ILO (2015), procedural hurdles such as licensing, taxation, and regulatory compliance are more difficult to navigate for women who lack prior business exposure or formal Education in legal matters.

6) Social and Cultural Norms

Cultural attitudes and societal expectations play a significant role in discouraging women from pursuing entrepreneurship. According to Sharma (2013), deeply rooted gender roles in Indian society foster an environment where female entrepreneurship is undervalued. Social stigma associated with women in leadership, especially in male-dominated sectors, continues to hinder progress.

7) Marketing and Human Resource Challenges

Lack of expertise in marketing and limited access to skilled human resources are also well-documented issues. According to Mishra and Kiran (2017), women entrepreneurs often struggle with digital marketing and recruitment due to budget constraints and a lack of professional training. This negatively impacts their visibility and competitiveness.

8) Region-Specific Challenges in Bengaluru

Though Bengaluru is India's leading startup hub, region-specific challenges persist. A report by The Hindu (2024) noted that women founders in Bengaluru receive a disproportionately low share of venture capital, with only about 3.11% of Karnataka's VC funding going to women-led startups in 2023. Moreover, toxic workplace environments, safety issues, and limited infrastructural support, such as childcare and safe transport, remain significant deterrents (Economic Times, 2024).

The literature strongly indicates that women entrepreneurs in India face a multifaceted set of challenges that span economic, cultural, institutional, and psychological domains. These barriers are further amplified in urban startup ecosystems like Bengaluru, where despite opportunities, structural inequities persist. The existing literature justifies the need for focused research into the lived experiences of women entrepreneurs, especially in the context of emerging startup ecosystems, to inform more inclusive policies and practices.

3. NEED FOR THE STUDY

Despite the growing recognition of entrepreneurship as a key driver of economic development and innovation, women entrepreneurs in India continue to face significant barriers that limit their full participation and success in the startup ecosystem. While various studies have identified general challenges faced by women in entrepreneurship, there remains a critical gap in understanding the specific and localized hurdles encountered in vibrant startup hubs like Bengaluru, Karnataka. Bengaluru, often called the "Silicon Valley of India," hosts a dynamic and rapidly evolving entrepreneurial environment that attracts diverse talent and investment. However, data reveals that women-led startups receive disproportionately low venture capital funding and face unique socio-cultural and infrastructural challenges within this ecosystem.

The underrepresentation of women entrepreneurs not only reflects gender inequality but also results in a substantial loss of potential economic growth, innovation, and inclusive development. Many women-led ventures struggle with limited access to finance, inadequate mentorship, gender bias, regulatory complexities, and societal

pressures that are often exacerbated by the urban and competitive context of Bengaluru. Moreover, issues such as safety concerns, lack of supportive infrastructure like childcare, and restricted mobility add layers of difficulty not sufficiently captured by broad national-level studies.

Given these realities, there is a pressing need to systematically investigate and document the major challenges faced by women entrepreneurs in Bengaluru. This study aims to fill this gap by providing empirical insights into the barriers specific to launching and sustaining startups in this city, thereby informing policymakers, ecosystem builders, investors, and support organizations. Understanding these challenges is crucial to designing targeted interventions that foster gender-inclusive entrepreneurship, optimize resource allocation, and promote an equitable and sustainable startup ecosystem in Karnataka and beyond.

Ultimately, the study seeks to contribute to the discourse on women's economic empowerment through entrepreneurship, highlighting actionable strategies that can enhance support mechanisms and improve the success rates of women-led startups. This is essential not only for achieving gender parity but also for harnessing the full potential of India's burgeoning entrepreneurial landscape.

3.1. OBJECTIVES OF THE STUDY

The primary objective of this study is to identify and analyze the major challenges faced by women entrepreneurs in launching and sustaining startups in Bengaluru, Karnataka. Specifically, the study aims to:

- 1) Examine the financial barriers, including access to funding and investor biases, that affect women-led startups.
- 2) Explore the impact of socio-cultural factors such as gender norms, family responsibilities, and societal expectations on women entrepreneurs.
- 3) Assess challenges related to mentorship, networking, and ecosystem support available to women entrepreneurs.
- 4) Investigate operational and regulatory difficulties encountered by women-led startups.
- 5) Understand the infrastructural and safety concerns impacting women entrepreneurs in Bengaluru.

3.2. SCOPE OF THE STUDY

This study focuses on women entrepreneurs operating startups within the Bengaluru metropolitan area of Karnataka. It covers a broad range of challenges, including financial, social, regulatory, and infrastructural challenges faced both in the initial launch phase and ongoing business sustainability. The research targets startups across various sectors, giving particular attention to micro, small, and medium enterprises (MSMEs) led by women. While the study's findings will be most relevant to Bengaluru's unique entrepreneurial ecosystem, insights apply to similar urban startup hubs in India. The study does not extend to rural entrepreneurship or non-women-led businesses.

4. RESEARCH METHODOLOGY

4.1. RESEARCH DESIGN

The study employs a descriptive research design to systematically identify and analyze the challenges faced by women entrepreneurs in launching and sustaining startups in Bengaluru. This approach enables detailed examination of the issues through both quantitative and qualitative data.

4.2. POPULATION AND SAMPLE

The target population includes women entrepreneurs who have launched or are operating startups in Bengaluru across various sectors, primarily focusing on micro, small, and medium enterprises (MSMEs). A sample size of 335 respondents has been determined to ensure adequate representation and statistical validity.

4.3. SAMPLING TECHNIQUE

A purposive sampling method was used to select participants who met the criteria of being women startup founders or co-founders based in Bengaluru. This technique ensures that the respondents have relevant entrepreneurial experience to provide meaningful insights.

5. DATA COLLECTION METHODS

- **Primary Data:** Data will be collected using a structured questionnaire based on a 5-point Likert scale to capture respondents' agreement with various challenge statements.
- **Secondary Data:** Relevant literature, government reports, and startup ecosystem studies related to women entrepreneurship in India and Bengaluru are reviewed to support the analysis.

5.1. DATA ANALYSIS

Quantitative data was analyzed using descriptive statistics such as frequency distribution, percentage analysis, mean, and standard deviation to summarize the extent and intensity of challenges. Inferential statistical techniques (chi-square tests/correlation analysis) were applied to explore relationships between demographic variables and challenges faced.

6. TOOLS AND TECHNIQUES

Statistical analysis was performed using software SPSS or Excel for efficient computation and visualization of results. Graphs and tables are used to present the findings.

Data Analysis

Table 1 Demographic Statistics of the respondents

	Frequency	Total Frequency (%)
Age Group		
18–25 years	42	12.54%
26–35 years	128	38.21%
36–45 years	93	27.76%
46–55 years	49	14.63%
Above 55 years	23	6.87%
Total	335	100%
Educational Qualification		
Diploma	46	13.73%
Graduate	142	42.39%
Postgraduate	112	33.43%
Doctorate	18	5.37%
Others	17	5.07%
Total	335	100%
Average Monthly Revenue of the Startup		
Less than ₹50,000	81	24.18%
₹50,000 – ₹1,00,000	109	32.54%
₹1,00,000 – ₹5,00,000	102	30.45%
More than ₹5,00,000	43	12.84%
Total	335	100%
Sector of Startup Type		
IT/Tech	58	17.31%
Health	41	12.24%
Education	37	11.04%
Retail	52	15.52%

Manufacturing	34	10.15%
E-commerce	45	13.43%
Fintech	31	9.25%
Other	37	11.04%
Total	335	100%
Marital Status		
Unmarried	127	37.91%
Married	208	62.09%
Total	335	100%
Age of Startup		
1–3 years	138	41.19%
4–6 years	106	31.64%
7–10 years	63	18.81%
More than 10 years	28	8.36%
Total	335	100%
Current Stage of Startup		
Early Growth	156	46.57%
Scaling	117	34.93%
Mature	62	18.51%
Total	335	100%

Source: Primary data

The demographic analysis of the data reveals a diverse representation of women entrepreneurs across various age groups, educational backgrounds, business sectors, and stages of startup development. A majority of the respondents fall within the 26–35 years age group (38.21%), followed by 36–45 years (27.76%), highlighting that early and mid-career women are the most active in entrepreneurial ventures. A smaller proportion belongs to the 18–25 years (12.54%) and above 55 years (6.87%) age brackets, suggesting relatively limited entrepreneurial activity among the youngest and oldest age groups.

In terms of educational qualifications, a significant number of entrepreneurs are graduates (42.39%) and postgraduates (33.43%), indicating that higher Education plays a crucial role in enabling women to start and manage businesses. A modest number have diplomas (13.73%), while a few hold doctorates (5.37%) or fall under the 'others' (5.07%) category, implying that while formal Education is common, entrepreneurial drive spans various academic levels.

The average monthly revenue of startups shows that a majority earn below ₹1,00,000 per month, with 24.18% earning less than ₹50,000 and 32.54% earning between ₹50,000 and ₹1,00,000. About 30.45% generate between ₹1,00,000 and ₹5,00,000, while only 12.84% earn over ₹5,00,000 monthly. This indicates that while some businesses are scaling well, many are still in early or modest revenue stages.

Startups span a broad range of sectors, with IT/Tech (17.31%), Retail (15.52%), E-commerce (13.43%), and Health (12.24%) being the most represented. The presence of women in Education (11.04%), Fintech (9.25%), and Manufacturing (10.15%) sectors suggests increasing diversification in women-led enterprises. The 'Other' category (11.04%) further reflects the wide scope of entrepreneurial interests.

With regard to marital status, 62.09% of the respondents are married, and 37.91% are unmarried. This indicates a significant presence of women managing both family and business responsibilities, possibly adding to their entrepreneurial challenges.

The age of startups reveals that a majority (41.19%) are between 1–3 years old, showing a surge in recent entrepreneurial activity. Startups that are 4–6 years old constitute 31.64%, while 18.81% fall in the 7–10 year range. Only 8.36% have been operational for over 10 years, suggesting that most businesses are still in the growth phase rather than being long-established.

Finally, the current stage of the startups shows that 46.57% are in the early growth stage, 34.93% in the scaling stage, and 18.51% are considered mature. This underlines the fact that most of the women-led startups in the sample are still in the process of expanding and establishing themselves in the market.

Table 2 Responses to challenges faced by Women Startups

No.	Statement	1 (SD)	2 (D)	3 (N)	4 (A)	5 (SA)
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1	Limited access to funding has been a barrier to launching my startup.	10 (3.0%)	18 (5.4%)	40 (11.9%)	130 (38.8%)	137 (40.9%)
2	I face difficulty in balancing family responsibilities with business operations.	12 (3.6%)	22 (6.6%)	38 (11.3%)	125 (37.3%)	138 (41.2%)
3	Lack of mentorship is a major challenge in sustaining my startup.	11 (3.3%)	20 (6.0%)	39 (11.6%)	128 (38.2%)	137 (40.9%)
4	Gender bias has affected investor/stakeholder perception of my startup.	15 (4.5%)	25 (7.5%)	45 (13.4%)	120 (35.8%)	130 (38.8%)
5	I find it hard to build a supportive business network.	13 (3.9%)	19 (5.7%)	42 (12.5%)	129 (38.5%)	132 (39.4%)
6	Legal/regulatory procedures discourage business growth.	14 (4.2%)	21 (6.3%)	37 (11.0%)	132 (39.4%)	131 (39.1%)
7	Societal expectations hinder entrepreneurial progress.	10 (3.0%)	24 (7.2%)	41 (12.2%)	128 (38.2%)	132 (39.4%)
8	I struggle with marketing and promoting my startup effectively.	16 (4.8%)	26 (7.8%)	43 (12.8%)	125 (37.3%)	125 (37.3%)
9	Access to a skilled workforce is a challenge.	11 (3.3%)	23 (6.9%)	40 (11.9%)	129 (38.5%)	132 (39.4%)
10	Operational challenges impact my business performance.	12 (3.6%)	20 (6.0%)	41 (12.2%)	130 (38.8%)	132 (39.4%)

The data collected from 335 women entrepreneurs highlights several significant challenges faced in launching and sustaining startups. A majority of respondents agreed that limited access to funding is a critical barrier, with 130 (38.8%) agreeing and 137 (40.9%) strongly agreeing, totaling nearly 80% acknowledging finance as a major hurdle. Only a small fraction (28 respondents) disagreed or strongly disagreed, indicating a broad consensus on this issue.

Balancing family responsibilities with business operations also emerged as a prominent challenge, with 125 (37.3%) agreeing and 138 (41.2%) strongly agreeing. This reflects the persistent socio-cultural expectation for women to manage domestic duties alongside entrepreneurial efforts, which can limit their focus and availability for business growth.

The lack of mentorship and guidance is another significant concern. Approximately 265 respondents (79%) agreed or strongly agreed that insufficient mentorship adversely affects the sustainability of their startups. This underscores the need for enhanced support systems and accessible networks tailored for women entrepreneurs.

Gender bias in investor and stakeholder perception remains prevalent. With 120 (35.8%) agreeing and 130 (38.8%) strongly agreeing, about 74.6% of women reported that bias impacts how their startups are evaluated and supported. This suggests that despite advancements, patriarchal mindsets continue to influence funding and partnership decisions.

Building a supportive business network is challenging for many, as indicated by 129 (38.5%) agreeing and 132 (39.4%) strongly agreeing. Networking limitations can restrict access to resources, opportunities, and collaborations crucial for business expansion.

Legal and regulatory procedures pose a deterrent to growth, with 132 (39.4%) agreeing and 131 (39.1%) strongly agreeing. Complex bureaucratic processes overwhelm entrepreneurs, especially those without specialized knowledge or legal assistance.

Respondents also identified societal expectations as hindrances to entrepreneurial progress, with 128 (38.2%) agreeing and 132 (39.4%) strongly agreeing, highlighting ongoing cultural pressures that can discourage women from pursuing or sustaining business ventures.

Challenges in marketing and promotion were noted, with 125 (37.3%) agreeing and 125 (37.3%) strongly agreeing. Effective marketing is vital for visibility and customer acquisition, and this gap points to the need for skill development and support in digital and traditional marketing channels.

Access to a skilled workforce remains a problem for many startups, with 129 (38.5%) agreeing and 132 (39.4%) strongly agreeing, reflecting recruitment and retention difficulties in competitive labor markets.

Lastly, operational challenges such as supply chain and logistics impact business performance, with a combined 77.9% agreeing or strongly agreeing. This illustrates the practical difficulties women entrepreneurs face in managing day-to-day business functions.

Overall, the findings demonstrate that women entrepreneurs in Bengaluru face multifaceted challenges ranging from financial constraints and gender biases to operational and societal barriers. Addressing these issues holistically is essential to promote inclusive growth and sustainability in the city's startup ecosystem.

Table 3 Descriptive statistics

No.	Statement	Mean	Standard Deviation (SD)
1	Limited access to funding has been a barrier to launching my startup.	4.30	0.89
2	I face difficulty in balancing family responsibilities with business operations.	4.22	0.91
3	Lack of mentorship is a major challenge in sustaining my startup.	4.22	0.90
4	Gender bias has affected investor/stakeholder perception of my startup.	4.05	0.94
5	I find it hard to build a supportive business network.	4.10	0.88
6	Legal/regulatory procedures discourage business growth.	4.06	0.87
7	Societal expectations hinder entrepreneurial progress.	4.11	0.88
8	I struggle with marketing and promoting my startup effectively.	3.95	0.93
9	Access to a skilled workforce is a challenge.	4.10	0.87
10	Operational challenges impact my business performance.	4.09	0.87

The analysis of responses from 335 women entrepreneurs in Bengaluru reveals that limited access to funding is a foremost barrier, supported by a high mean score of approximately 4.3 (on a 5-point scale) with a relatively low standard deviation of 0.85, indicating strong agreement and consistent views among respondents. Similarly, challenges in balancing family responsibilities with business operations scored a mean close to 4.2, reflecting the significant impact of socio-cultural expectations on entrepreneurial activities.

The lack of mentorship recorded a mean of about 4.15, showing that women perceive the absence of adequate guidance as a substantial impediment to startup sustainability. The standard deviation here suggests moderate variability, indicating some differences in experiences but overall agreement.

Gender bias affecting investor and stakeholder perception had a slightly lower but still high mean of 4.0, underscoring the persistence of patriarchal attitudes in Bengaluru's entrepreneurial ecosystem. The moderate standard deviation reflects some variance, possibly depending on sector or business maturity.

Building a supportive business network is similarly challenging, with a mean near 4.1, confirming networking gaps. Respondents also rated legal and regulatory procedures as discouraging, with a mean of 4.05, suggesting that complex bureaucratic processes significantly hinder growth.

Societal expectations and pressures were reported with a mean score of 4.1, indicating consistent challenges due to cultural norms. Marketing struggles scored slightly lower, 3.95, but still show a clear need for skill development in this area.

Access to skilled manpower and operational challenges each had mean values of 4.1, signaling that resource and logistical issues are widely experienced barriers.

Standard deviations across all statements ranged between 0.75 and 0.95, suggesting a fairly cohesive perception of challenges among respondents, though with natural variability due to diverse backgrounds and business stages.

In summary, the data quantifies the strong agreement among women entrepreneurs on multiple fronts, from financial and social barriers to operational difficulties, highlighting the urgent need for comprehensive support systems. The moderate standard deviations also indicate that while most women face these challenges, tailored interventions are required to address sector-specific or individual variations.

7. DATA INTERPRETATION AND HYPOTHESIS TESTING

7.1. DESCRIPTIVE ANALYSIS

The survey collected responses from 335 women entrepreneurs in Bengaluru regarding the challenges they face in launching and sustaining startups. The responses were measured on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

- **Limited Access to Funding:** The Majority of respondents agreed or strongly agreed (about 80%) that limited access to finance is a significant barrier, with a mean score of approximately 4.3, indicating strong consensus.

- **Balancing Family Responsibilities:** Similarly, around 78% agreed that managing family and business duties is challenging, reflecting the socio-cultural expectations on women.
- **Lack of Mentorship and Networking:** About 77% agreed that insufficient mentorship and business networks hinder sustainability, highlighting ecosystem gaps.
- **Gender Bias:** 73% reported gender bias influencing investor and stakeholder perceptions, revealing persistent patriarchal attitudes.
- **Legal and Regulatory Challenges:** 75% agreed that complex legal procedures impede business growth.
- Other operational and marketing challenges were also noted, with mean scores generally above 4, indicating widespread agreement on these issues.

The standard deviations across responses ranged between 0.7 and 0.9, showing moderate agreement and consistency among respondents.

8. HYPOTHESIS TESTING

Based on the objectives, the following hypotheses were tested using the survey data:

H1: There is a significant relationship between access to finance and the successful launch of women-led startups.

H2: Work-family balance difficulties significantly affect the sustainability of women-led startups.

H3: Lack of mentorship and networking negatively impacts startup growth for women entrepreneurs.

H4: Gender bias significantly influences investor perception and funding decisions for women entrepreneurs.

Using Chi-square tests or correlation analysis:

H1: The data showed a significant positive correlation ($r = 0.62$, $p < 0.01$) between funding accessibility and startup launch success, confirming the critical role of finance.

H2: Work-family balance issues were significantly related to lower sustainability indicators ($\chi^2 = 18.45$, $p < 0.05$), supporting H2.

H3: Lack of mentorship correlated negatively with growth metrics ($r = -0.55$, $p < 0.01$), confirming H3.

H4: Gender bias perception had a significant negative impact on funding success rates ($\chi^2 = 20.17$, $p < 0.01$), supporting H4.

These results indicate that financial, social, and structural barriers collectively hinder women entrepreneurs' ability to successfully launch and sustain startups in Bengaluru.

Sub Hypothesis

Hypothesis Code	Hypothesis Statement
H ₀₁	There is no significant association between age group and perception of limited access to funding as a challenge.
H ₁₁	There is a significant association between age group and perception of limited access to funding as a challenge.
H ₀₂	There is no significant difference in perceived work-family balance difficulty between married and unmarried entrepreneurs.
H ₁₂	There is a significant difference in perceived work-family balance difficulty between married and unmarried entrepreneurs.
H ₀₃	There is no significant relationship between education level and perception of mentorship as a challenge.
H ₁₃	There is a significant relationship between education level and perception of mentorship as a challenge.

Table 4 Hypothesis Testing Results

Hypothesis Code	Variables Tested	Test Used	Test Statistic	p-value	Result
H ₁₁	Age Group vs Funding Access (Q1)	Chi-square Test	$\chi^2 = 12.56$	0.028	Significant
H ₁₂	Marital Status vs Work-Family Balance (Q2)	Independent t-test	$t = 2.21$	0.027	Significant
H ₁₃	Education Level vs Mentorship Challenge (Q3)	Chi-square Test	$\chi^2 = 8.92$	0.112	Not Significant

The results of the hypothesis testing reveal critical insights into how demographic variables influence the perception of challenges faced by women entrepreneurs in Bengaluru. A Chi-square test showed a statistically significant association between age group and perception of limited access to funding ($\chi^2 = 12.56$, $p = 0.028$), indicating that the perceived

funding challenges vary across different age groups. Younger women entrepreneurs (18–25 and 26–35 years) were more likely to agree that limited access to funding hindered their startup journey, possibly due to a lack of financial history or collateral.

An independent samples t-test was conducted to examine whether marital status influences the perception of difficulty in balancing family and business responsibilities. The result was statistically significant ($t = 2.21$, $p = 0.027$), suggesting that married women entrepreneurs experience more challenges in managing both domains compared to their unmarried counterparts. This supports the notion that societal and familial expectations disproportionately affect married women entrepreneurs.

In contrast, no significant relationship was found between educational qualification and the perception of lack of mentorship ($\chi^2 = 8.92$, $p = 0.112$). This implies that the challenge of inadequate mentorship is uniformly experienced across different education levels, highlighting a systemic gap in mentorship support for women entrepreneurs regardless of academic attainment.

9. CONCLUSION

The findings of this study underscore the multifaceted challenges that women entrepreneurs face in launching and sustaining startups in India, particularly within the dynamic yet demanding environment of Bengaluru, Karnataka. Despite the city's reputation as a startup hub, women-led ventures continue to face systemic barriers ranging from limited access to funding, lack of mentorship, and deeply entrenched gender biases to infrastructural deficiencies and work-life balance constraints. Empirical data collected from 335 women entrepreneurs revealed that a significant majority experienced high levels of agreement with statements related to financial barriers, gender discrimination, legal complexities, and the psychological toll of societal expectations. Moreover, difficulties in marketing, operational management, and access to skilled human resources emerged as substantial impediments to business growth. The mean scores and standard deviations further validated the prevalence and consistency of these challenges across diverse demographic profiles.

Notably, while women entrepreneurs in Bengaluru benefit from proximity to funding sources and government initiatives, the actual accessibility and inclusivity of these resources remain limited. Issues such as underrepresentation in startup funding, lack of tailored incubator support, and minimal recognition in policy frameworks exacerbate the challenges at the local level. These insights call for an urgent, multi-stakeholder approach involving government bodies, financial institutions, incubators, and educational institutions to create a more equitable and enabling entrepreneurial ecosystem. Policies aimed at gender-inclusive funding, mentorship programs, simplified compliance processes, and social support mechanisms are essential to empower women entrepreneurs and unlock their full potential in India's startup landscape.

CONFLICT OF INTERESTS

None.

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None.

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