

A Study of Entrepreneurial Competencies among Women Entrepreneurs in Surat.

Ms.Bhrati Gohel
Research Scholar
Department of Commerce
Veer Narmad South Gujarat University.
Email:- bhratigohel99@gmail.com

Dr.Bhavik Shah
Assistant Professor
Shri Shambhubhai V. Patel College of Computer Science
and
Business Management, Surat
Email:- sbhavik30@gmail.com



Abstract:

Background:

Women entrepreneurship has emerged as an important contributor to economic development, employment generation, and women empowerment. The growth and sustainability of women-led enterprises are influenced by entrepreneurial competencies as well as challenges faced by women entrepreneurs.

Purpose:

The study was undertaken to examine the level of entrepreneurial competencies among women entrepreneurs in Surat and to identify the challenges faced by them.

Methodology:

The study adopted a descriptive research design and was based on primary data collected from 57 women entrepreneurs through a structured questionnaire using convenience sampling. Data were analyzed using frequency, percentage, mean, standard deviation, reliability analysis, normality testing, and multiple response analysis.

Findings:

The findings reveal a high level of entrepreneurial competencies among women entrepreneurs, as all six competency dimensions recorded mean scores above 4.0. Knowledge competency, industry alertness, and customer relationship management emerged as stronger competency areas, while risk tolerance showed comparatively lower strength. The study further found that lack of financial support and social barriers were the major challenges faced by respondents.

Conclusion:

The study concludes that women entrepreneurs in Surat possess strong entrepreneurial competencies; however, financial and socio-cultural barriers continue to affect entrepreneurial development and require institutional support.

The most significant turning point in the country's regulatory structure in India is the enactment of four critical labor laws designed to simplify and modernize the complex web of existing labor laws. This article provides a detailed analysis of the recently introduced Wage, Social Security, Occupational Safety, Health and Working Conditions, and Industrial Relations Code. After careful analysis, the article reveals the consequences of these codes for workers' wages, social benefits, working conditions, and labor relations.

1. Introduction:

Women entrepreneurship has emerged as an important component of economic development, social progress, and women empowerment. In recent years, women have

increasingly moved beyond traditional household roles and entered entrepreneurial activities across manufacturing, trading, and service sectors. Women entrepreneurs not only contribute to employment generation and income creation but also play a significant role in promoting innovation, family welfare, and regional development. In developing economies like India, the growth of women entrepreneurship is considered a key mechanism for inclusive growth and socio-economic transformation.

A woman entrepreneur may be understood as a woman who initiates, organizes, manages, and assumes the risks of a business enterprise. Over time, women entrepreneurs have demonstrated increasing participation in both traditional and non-traditional sectors, contributing to the expansion of micro, small, and medium enterprises. However, the success and sustainability of women-led enterprises often depend not only on external opportunities and support systems but also on the entrepreneurial capabilities possessed by women entrepreneurs themselves.

In this context, the concept of entrepreneurial competencies has gained significant importance in entrepreneurship research. Entrepreneurial competencies refer to the underlying knowledge, skills, attitudes, and behavioral capabilities that enable entrepreneurs to perform business functions effectively. These competencies influence opportunity recognition, decision-making, resource utilization, relationship management, and risk handling, thereby affecting entrepreneurial effectiveness and enterprise sustainability. Unlike fixed personality traits, entrepreneurial competencies are considered dynamic, learnable, and developable capabilities.

Among women entrepreneurs, entrepreneurial competencies are particularly important because women often operate under resource limitations, social constraints, and market uncertainties. Competencies such as knowledge competency help entrepreneurs understand business operations and enhance learning; industry alertness supports awareness of market opportunities and changing business conditions; resource management competency enables efficient use of financial, human, and material resources; customer relationship management competency supports customer retention and business growth; decision promptness facilitates timely and effective decision-making; while risk tolerance reflects the ability to manage uncertainty and undertake calculated risks.

The importance of entrepreneurial competencies lies in their role in strengthening entrepreneurial performance and helping women entrepreneurs respond to challenges more effectively. At the same time, women entrepreneurs often face multiple barriers such as financial constraints, social barriers, lack of institutional support, and regulatory difficulties,

which may affect enterprise development. Therefore, examining competencies alongside challenges provides a more comprehensive understanding of women entrepreneurship.

In a commercially vibrant city like Surat, where women are increasingly engaged in entrepreneurial activities, it becomes relevant to assess the level of entrepreneurial competencies possessed by women entrepreneurs and identify the major challenges faced by them. Against this background, the present study seeks to examine entrepreneurial competency levels and challenges among women entrepreneurs in Surat.

2. Literature Review

Entrepreneurial competencies have been widely recognized as critical determinants of entrepreneurial effectiveness, business sustainability, and venture growth. Early work by David McClelland emphasized that entrepreneurial success is shaped by competencies such as achievement orientation, initiative, problem-solving, and risk-taking rather than personality traits alone. Building on this perspective, Thomas W. Y. Man, Theresa Lau and K. F. Chan (2002) conceptualized entrepreneurial competencies as multidimensional behavioral capabilities involving opportunity recognition, organizing ability, strategic thinking, relationship management, and commitment, which significantly influence entrepreneurial effectiveness. Studies further suggest that competencies such as knowledge competency, resource management, decision-making ability, and risk tolerance enable entrepreneurs to respond effectively to uncertainty, utilize resources efficiently, and sustain competitive advantage. From the Resource-Based View, entrepreneurial competencies are also viewed as valuable intangible resources that contribute to superior business outcomes.

In the context of women entrepreneurship, prior research suggests that women entrepreneurs often demonstrate strong managerial, relational, and adaptive competencies, particularly in customer management, opportunity awareness, and resource utilization. However, studies also indicate that the development and application of entrepreneurial competencies among women may be influenced by access to finance, training, institutional support, and socio-cultural conditions. Existing research highlights that stronger competencies improve women entrepreneurs' ability to overcome operational challenges, make strategic decisions, and manage business risks more effectively. This supports the view that entrepreneurial competencies are not static traits but dynamic and learnable capabilities that can be strengthened through experience, education, and environmental interaction.

At the same time, literature consistently shows that women entrepreneurs face multiple challenges that constrain business growth and sustainability. Reports by the World Bank and OECD highlight barriers such as financial exclusion, limited access to networks, socio-cultural

restrictions, and regulatory obstacles. Prior studies also identify lack of financial support, family responsibilities, government formalities, and social barriers as major challenges affecting women-led enterprises. However, stronger entrepreneurial competencies may help women entrepreneurs respond to such constraints more effectively.

Despite growing literature, limited empirical studies have jointly examined both entrepreneurial competency levels and challenges faced by women entrepreneurs at a localized level, particularly in contexts such as Surat. The present study attempts to address this gap by examining six entrepreneurial competencies alongside major challenges faced by women entrepreneurs, thereby contributing region-specific evidence to the literature.

3. Research Methodology

3.1 Research Objectives

The study is guided by the following objectives:

1. To Measure the Entrepreneurial competencies of women entrepreneurs in the Surat district.
2. To identify the challenges faced by women entrepreneurs in Surat.

3.2 Research Design

The descriptive design is used to examine and present the existing level of entrepreneurial competencies among women entrepreneurs and to identify the challenges faced by them. This design is appropriate as the study focuses on measuring, describing, and interpreting existing conditions without examining causal relationships.

3.3 Scope of the Study

The present study is confined to women entrepreneurs operating in Surat.

The study specifically focuses on six entrepreneurial competencies:

- Knowledge Competency
- Industry Alertness
- Resource Management
- Customer Relationship Management
- Decision Promptness
- Risk Tolerance

The study also examines challenges faced by women entrepreneurs, such as financial barriers, social barriers, institutional issues, and operational constraints.

3.4 Data Sources and Data Collection

The study is based on both primary and secondary data.

Primary data were collected directly from women entrepreneurs through a structured questionnaire using personal interaction and online responses through Google Forms.

Secondary data were collected from books, journals, research articles, reports, and other academic sources to support the study.

3.5 Sampling Method and Sample Size

The present study adopted the Convenience Sampling Method, a non-probability sampling technique, under which respondents were selected based on accessibility, availability, and willingness to participate in the study. This method was considered appropriate due to the exploratory nature of the research and the practical limitations in accessing a complete sampling frame of women entrepreneurs in Surat. A total of 57 women entrepreneurs constituted the sample for the study. The sample was considered adequate for examining entrepreneurial competency levels and identifying challenges faced by women entrepreneurs through descriptive statistical analysis.

3.6 Tools and Techniques of Data Analysis

The following statistical tools were used:

Purpose of Analysis	Statistical Tools Applied
Descriptive Analysis	Frequency, Percentage, Mean, Standard Deviation
Multiple Response Analysis	Frequency, Percent of Cases, Percent of Responses
Reliability Testing	Cronbach's Alpha

3.7 Significance of the Study

- Provides empirical evidence on women entrepreneurs in Surat.
- Identifies competency strengths and challenges.
- Supports policy and institutional interventions.
- Contributes to academic literature on women entrepreneurship.

3.8 Limitations of the Study

- The study is confined to Surat only.
- Sample size is limited to 57 respondents.
- Findings are based on self-reported responses.
- Results may not be generalized beyond the study area.

4. Data Analysis and Interpretation

Objective: To Measure the Entrepreneurial competencies of women entrepreneurs in the Surat.

Item Statistics for the Statements of Women Entrepreneurs' Competencies with Reference to Surat

Table 1: Descriptive statistics for parameters of Knowledge Competency of women entrepreneurs in the Surat.

Knowledge Competency			
Statements	Mean	Std. Deviation	N
I have personally completed all the necessary steps to start my business.	4.93	0.25	57

I create products or services that match what the industry needs.	4.45	0.75	57
I fully understand the industry I work in.	4.55	0.66	57
I keep track of my competitors and adjust my business actions based on what they do.	4.38	0.71	57
I regularly stay updated on the latest trends and changes in my industry.	4.69	0.55	57

(Source: Primary Data)

The table indicates a high level of knowledge competency among women entrepreneurs in Surat, as all statements have mean values above 4.0. The highest mean (4.93) for independently completing business setup reflects strong self-reliance and practical knowledge. High scores for understanding business operations (4.55) and developing products or services aligned with business needs (4.45) indicate sound conceptual and applied knowledge. The high mean for continuous learning and updating knowledge (4.69) reflects a strong learning orientation. Comparatively, keeping track of competitors recorded the lowest mean (4.38), indicating a relatively weaker, though still strong, area within knowledge competency. Low standard deviation values indicate consistency in responses. Overall, the findings suggest that respondents possess strong knowledge-based competencies, with some scope for strengthening competitive awareness.

Table 2: Descriptive statistics for parameters of Industry Alertness of women entrepreneurs in the Surat.

Industry Alertness			
Statements	Mean	Std. Deviation	N
I keep an eye on industry trends and new opportunities that could affect my business	4.88	0.32	57
I know what my competitors are doing and adjust my business as needed	4.60	0.56	57
I quickly notice changes in the market that could lead to opportunities or risks	4.52	0.60	57
I pay attention to customer preference changes and update my offerings	4.47	0.64	57

(Source: Primary Data)

The table indicates a high level of industry alertness among women entrepreneurs in Surat, as all statements have mean values above 4.0. The highest mean (4.88) for monitoring industry trends and opportunities reflects strong awareness of the external business environment. High scores for monitoring competitors (4.60) and identifying market changes (4.52) indicate proactive responsiveness to changing conditions. Attention to customer preference changes recorded a slightly lower mean (4.47), suggesting a relatively weaker, though still strong, area within this competency. Overall, the findings suggest that respondents

possess strong industry alertness, with greater strength in opportunity awareness than in adaptive market responsiveness.

Table 3: Descriptive statistics for parameters of Resource Management of women entrepreneurs in the Surat.

Resource Management			
Statements	Mean	Std. Deviation	N
I manage my business's money well to make sure it stays strong and grows.	4.58	0.63	57
I organize my team in a way that ensures tasks are done well and on time.	4.50	0.65	57
I regularly check how I'm using money, people, and materials to improve productivity and reduce waste.	4.45	0.68	57
I'm good at managing cash flow and making sure resources are used properly in my business.	4.53	0.61	57

(Source: Primary Data)

The table indicates a high level of resource management competency among women entrepreneurs in Surat, as all statements have mean values above 4.0. The highest mean (4.58) for managing business finances reflects strong financial management capability. High scores for managing cash flow (4.53) and organizing teams effectively (4.50) indicate sound managerial and operational skills. Regular evaluation of resource utilization recorded the lowest mean (4.45), suggesting a relatively weaker, though still strong, area within this competency. Low standard deviation values indicate consistency in responses. Overall, the findings suggest that respondents possess strong resource management competencies, with comparatively greater strength in financial control than in efficiency monitoring.

Table 4: Descriptive statistics for parameters of Customer Relationship Management of women entrepreneurs in the Surat.

Customer Relationship Management			
Statements	Mean	Std. Deviation	N
I build good relationships with my customers, which helps keep them coming back.	4.72	0.55	57
I regularly ask my customers for feedback and make changes to my products or services based on what they need.	4.56	0.62	57
I understand what my customers like and work hard to meet their expectations.	4.61	0.59	57
I believe customer satisfaction is important and always try to improve their experience with my business.	4.67	0.57	57

(Source: Primary Data)

The table indicates a high level of customer relationship management competency among women entrepreneurs in Surat, as all statements have mean values above 4.0. The highest mean (4.72) for building good customer relationships reflects strong emphasis on

customer retention and relationship-building. High scores for improving customer satisfaction (4.67) and understanding customer expectations (4.61) indicate a strong customer-oriented approach. Seeking customer feedback recorded the lowest mean (4.56), suggesting a relatively weaker, though still strong, area within this competency. Overall, the findings suggest that respondents possess strong customer relationship management competencies, with greater strength in relationship-building than in feedback-driven improvement.

Table 5: Descriptive statistics for parameters of Decision Promptness of women entrepreneurs in the Surat.

Decision Promptness			
Statements	Mean	Std. Deviation	N
I can make quick and effective decisions when my business needs fast action.	4.58	0.63	57
I confidently make business decisions without unnecessary delays or putting them off.	4.53	0.65	57
I balance the need to make decisions quickly with taking time to carefully analyze the situation.	4.48	0.68	57
I stay decisive even when facing uncertainty or high-pressure situations in my business.	4.56	0.62	57

(Source: Primary Data)

The table indicates a high level of decision promptness competency among women entrepreneurs in Surat, as all statements have mean values above 4.0. The highest mean (4.58) for making quick and effective decisions reflects strong decisiveness in business situations. High scores for staying decisive under uncertainty (4.56) and making decisions confidently without delay (4.53) indicate strong confidence and responsiveness. Balancing quick decisions with careful analysis recorded the lowest mean (4.48), suggesting a relatively weaker, though still strong, area within this competency. Low standard deviation values indicate consistency in responses. Overall, the findings suggest that respondents possess strong decision promptness competencies, with greater strength in decisiveness than in balancing speed with analytical judgment.

Table 6: Descriptive statistics for parameters of Risk Tolerance of women entrepreneurs in the Surat.

Risk Tolerance			
Statements	Mean	Std. Deviation	N
I feel comfortable taking planned risks to explore new opportunities or grow my business.	4.36	0.80	57
I can handle uncertainty in business and still make decisions, even when risks are involved.	4.44	0.73	57
I regularly evaluate the risks of business decisions and take actions to reduce them.	4.50	0.65	57

I've successfully managed risks before and am willing to face challenges that come with uncertainty.	4.42	0.70	57
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The table indicates a high level of risk tolerance competency among women entrepreneurs in Surat, as all statements have mean values above 4.0. The highest mean (4.50) for evaluating risks before making decisions reflects a strong tendency toward calculated and controlled risk-taking. High scores for handling uncertainty (4.44) and willingness to face challenges (4.42) indicate resilience and confidence in uncertain situations. Comfort with taking planned risks recorded the lowest mean (4.36), suggesting a relatively cautious approach, though still reflecting strong competency. Low to moderate standard deviation values indicate consistency in responses. Overall, the findings suggest that respondents possess strong risk tolerance competencies, with greater strength in risk evaluation than in proactive risk-taking.

Reliability Statistics for Women Entrepreneurs' Competencies with Reference to Surat

Table 7: Reliability Testing for the statements of women entrepreneur's competencies with reference to Surat.

Cronbach's Alpha	N of Items
0.92	25

(Source: Primary Data)

The Cronbach's Alpha value of 0.92 indicates excellent internal consistency among the 25 items used to measure women entrepreneurs' competencies in Surat. This suggests that the items are highly reliable and consistently measure the underlying construct of entrepreneurial competencies. The high reliability coefficient confirms the suitability of the scale for analysis and indicates that the findings derived from the data are dependable and statistically robust.

Objective: To identify the challenges faced by women entrepreneurs in Surat.

Table 8: Multiple Response Analysis of Challenges Faced by women entrepreneurs.

Challenges	Frequency	Percent of Cases	Percent of Responses
Lack of financial support/Acquiring Fund	15	40.5%	30.0%
Social barriers	11	29.7%	22.0%
Government Support Problem	6	16.2%	12.0%
Raw Material Problem	5	13.5%	10.0%
Less or Insufficient Education	4	10.8%	8.0%
Place/Location Selection	4	10.8%	8.0%
Required Government Formalities	2	5.4%	4.0%
Lack of Family Support	2	5.4%	4.0%
Product Selection	1	2.7%	2.0%
Lack of Technical Assistance	0	0.0%	0.0%
Lack of Infrastructure Facilities	0	0.0%	0.0%

(Source: Primary Data)

The multiple response analysis indicates that the most prominent challenge faced by women entrepreneurs in Surat before starting their businesses was lack of financial support/acquiring funds (40.5% of cases), followed by social barriers (29.7%). Government support issues and raw material problems were moderate challenges, while education and location-related issues were reported by a smaller proportion of respondents. Technical assistance and infrastructure were not reported as major barriers. Overall, the findings suggest that financial and socio-cultural constraints were more significant startup challenges than operational or technical barriers.

5. Conclusion

The present study examined the level of entrepreneurial competencies and challenges faced by women entrepreneurs in Surat. The findings of the study reveal that women entrepreneurs possess a high level of entrepreneurial competencies, as reflected in strong mean scores across all six competency dimensions, namely knowledge competency, industry alertness, resource management, customer relationship management, decision promptness, and risk tolerance. These findings indicate that women entrepreneurs demonstrate strong behavioral and managerial capabilities required for effective entrepreneurial functioning.

Among the competency dimensions, stronger performance was observed in knowledge competency, industry alertness, and customer relationship management, while risk tolerance showed comparatively lower strength, suggesting a relatively cautious approach toward entrepreneurial risk. The reliability analysis further confirmed that the measurement scale used in the study was highly consistent and dependable.

The study also found that despite possessing strong competencies, women entrepreneurs continue to face important challenges, particularly lack of financial support and social barriers, which emerged as the major constraints during business startup. This suggests that entrepreneurial success is influenced not only by individual competencies but also by the external support environment in which women entrepreneurs operate.

Overall, the study concludes that women entrepreneurs in Surat possess strong entrepreneurial competency levels; however, strengthening institutional support, improving access to finance, and addressing socio-cultural barriers remain important for supporting the growth and sustainability of women-led enterprises. The study contributes empirical evidence to the understanding of women entrepreneurship and highlights the need to view competencies and challenges together for a more comprehensive understanding of entrepreneurial development.

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