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SHORT COMMUNICATION

Exploring the Motivations, Challenges, and Impacts of Women Entrepreneurs in Developing Societies: An Exploration of Online University

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Abstract. This study explores the role of entrepreneurship in achieving financial independence and fostering community development, with a specific focus on gender and societal norms. The problem addressed is the challenges faced by women entrepreneurs due to cultural expectations, limited access to resources, and difficulties in balancing family responsibilities with business operations. The purpose of this research is to examine how women-led businesses contribute to financial independence and whether societal norms support or hinder their entrepreneurial endeavors. A stratified random sampling method was used to select 180 participants, including both male and female entrepreneurs from diverse industries and geographical regions. Data was collected using a structured survey with Likert-scale and open-ended questions, and analyzed using descriptive and inferential statistics to identify trends and challenges. The results indicate that entrepreneurship is widely seen as a pathway to financial independence. However, many respondents, particularly women, reported challenges in securing funding and balancing business with family obligations. Despite these obstacles, women-led businesses were found to significantly contribute to community development by providing employment and creating opportunities for others. In conclusion, while women entrepreneurs face substantial barriers, their businesses play a vital role in both economic and social empowerments. Policy interventions that address these challenges are necessary to fully harness the potential of women-led entrepreneurship.

Keywords: **Challenges, Impacts, Women Entrepreneurs, Developing Societies, Online university.**

A. INTRODUCTION

Entrepreneurship plays a pivotal role in fostering economic growth, innovation, and social transformation, particularly in developing societies. Among the various entrepreneurial demographics, women entrepreneurs emerge as significant contributors, offering unique perspectives and solutions to societal challenges. However, women entrepreneurs in developing societies encounter distinct motivations and challenges that shape their entrepreneurial journeys and influence their socio-economic impact. This study explores these dynamics, focusing on the role of online universities in empowering women entrepreneurs through education, skills development, and resource accessibility [1]. Women entrepreneurs in developing societies are often driven by a range of motivations, including the need for financial independence, the aspiration to contribute to family welfare, and the desire to break societal stereotypes [1], [2]. Despite these aspirations, they face multifaceted challenges such as limited access to funding, societal and cultural constraints, and inadequate support systems [3], [4]. These barriers are exacerbated in regions where patriarchal norms and economic instability prevail, creating additional hurdles for women striving to establish and sustain businesses [5], [6].

The integration of online universities has emerged as a transformative solution in addressing these challenges. By offering accessible education and training, online platforms enable women entrepreneurs to acquire essential knowledge and skills without the geographic and financial constraints associated with traditional education systems [7], [8]. Research indicates that online education fosters entrepreneurial competencies, enhances decision-

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making skills, and promotes innovation among women entrepreneurs [9], [10]. Furthermore, online universities provide a platform for networking and collaboration, enabling women to connect with mentors, peers, and potential investors, thus bridging the gap between ambition and execution [11], [12].

Many other studies seek to analyze the motivations, challenges, and socio-economic impacts of women entrepreneurs in developing societies, with a particular focus on how online universities facilitate their growth and empowerment. By delving into the interplay of these factors, the research aims to highlight actionable strategies to support women entrepreneurs and enhance their contributions to sustainable development [13], [14]. The findings underscore the need for targeted interventions, such as improved access to technology and tailored curricula, to amplify the impact of online education in empowering women entrepreneurs [2], [15].

The role of women entrepreneurs in driving economic growth and societal development in developing societies has garnered significant scholarly attention. Research highlights that women entrepreneurs contribute substantially to poverty alleviation, job creation, and community empowerment through their business activities [1]. However, their motivations and challenges are deeply intertwined with socio-cultural, economic, and institutional factors.

Motivations for women's entrepreneurship vary widely. Financial independence, personal growth, and a desire to contribute to family well-being are often cited as significant drivers [2],[3]. In particular, online education platforms, such as those offered by online universities, have been instrumental in equipping women with the knowledge and skills required to embark on entrepreneurial ventures [4],[5]. The accessibility and flexibility of online education mitigate traditional barriers to learning, such as time constraints and mobility issues, especially for women in patriarchal societies [6],[7].

Despite these opportunities, women entrepreneurs face myriad challenges. Limited access to financial resources is among the most pervasive barriers, as women often struggle to secure loans or investments due to discriminatory banking practices and a lack of collateral [8],[9]. Furthermore, balancing entrepreneurial responsibilities with familial duties remains a significant constraint, particularly in societies where gender roles are rigidly defined [10],[11]. These challenges are compounded by societal norms and cultural expectations that often discourage women from pursuing business ownership [12],[13].

The impacts of women's entrepreneurship extend beyond personal gains, influencing community development and economic growth. Studies have shown that women-led businesses often prioritize social responsibility and community welfare, creating opportunities for marginalized groups [14],[15]. For instance, women entrepreneurs frequently reinvest profits into local communities, enhancing access to education and healthcare [16],[17]. Additionally, online education has enabled women to establish businesses that cater to the digital economy, fostering innovation and resilience in the face of economic challenges [18],[19].

The intersection of online education and women's entrepreneurship has emerged as a critical area of research. Online universities provide a platform for women to acquire entrepreneurial skills, network with peers, and access global markets, thereby overcoming traditional barriers [20],[21]. As this field evolves, further investigation is required to understand how online education can be leveraged to address systemic challenges and amplify the positive impacts of women's entrepreneurship. The primary objective of this research is to explore the motivations, challenges, and socio-economic impacts of women entrepreneurs in developing societies, with a particular emphasis on the transformative role of online universities in fostering their growth and empowerment. This study aims to identify key factors driving women's entrepreneurial ambitions, examine the barriers they face, and analyze how access to online education enhances their entrepreneurial competencies, innovation potential, and socio-economic contributions. By offering actionable insights, the research seeks to inform

policymakers, educators, and stakeholders on strategies to support women entrepreneurs and promote gender equity in entrepreneurship through technology-driven solutions.

B. METHOD

The research aimed to explore the impact of entrepreneurship on financial independence and its role in community development, with a particular focus on gender and societal norms. The methodology used for this study includes the research design, population, sampling techniques, data collection methods, and data analysis approach. The population for this study consisted of individuals engaged in entrepreneurial activities across various sectors. Specifically, the population included male and female entrepreneurs, business owners, and individuals who have recently started their own ventures. The target demographic was drawn from a diverse set of industries to ensure comprehensive results. Entrepreneurs from urban and rural areas were included to capture a broad spectrum of experiences related to business ownership and financial independence.

A stratified random sampling technique was used to select the participants for this study. The total population was divided into strata based on gender, business type, and geographic location. A random sample was then selected from each stratum to ensure that various groups were adequately represented. The sample size was 180 participants, which is considered sufficient to provide reliable and valid results for the study. The stratified sampling approach ensures that the sample reflects the diversity of the population and addresses potential biases related to gender and regional differences. Data was collected using a structured survey questionnaire, which was designed to gather both quantitative and qualitative information. The questionnaire included Likert-scale questions to measure the level of agreement or disagreement with statements related to entrepreneurship, societal norms, and business challenges. In addition, open-ended questions allowed respondents to provide more in-depth feedback regarding their experiences and perspectives. The surveys were distributed electronically to ensure wide coverage and to accommodate participants in various geographic locations.

The collected data was analyzed using descriptive statistics to summarize and categorize the responses. Frequency distributions were calculated for each question, providing a clear picture of the trends and patterns in the data. In addition, inferential statistics were used to assess the relationships between key variables, such as the impact of societal norms on entrepreneurship and the challenges faced by women entrepreneurs. The analysis was carried out using statistical software tools, ensuring that the results were both accurate and reliable.

C. RESULT AND DISCUSSION

Result

The results of this study provide valuable insights into the impact of various factors on entrepreneurship. Below, we present the findings based on the survey responses and analysis.

Table 1. Demographic Profile of Participants

Category	Details	Frequency	Percentage (%)
Age Range	25–30 years	180	100%
University/ Place	Women Online University	180	100%
Faculty/Participants	Medical Faculty	40	22.22%
	Computer Science Faculty	60	33.33%
	Economics Faculty	40	22.22%
	Women Entrepreneurship	40	22.22%
Total Participants		180	100%

The demographic profile of participants is summarized in **Table 1**, which outlines the characteristics of the selected population for this study. The total sample size consists of 180

female participants, all enrolled at Women Online University, ranging in age from 25 to 30 years. These participants are categorized based on their faculty affiliations: Medical, Computer Science, and Economics.

Specifically, 40 participants belong to the Medical Faculty, representing 22.22% of the total sample. The largest group comprises 60 participants from the Computer Science Faculty, accounting for 33.33%, while the Economics Faculty contributes 40 participants, also representing 22.22% of the sample, and 22.22% of Women Entrepreneurships. This table provides an overview of the study population, which enables a focused investigation of the motivations, challenges, and impacts of women entrepreneurs in developing societies.

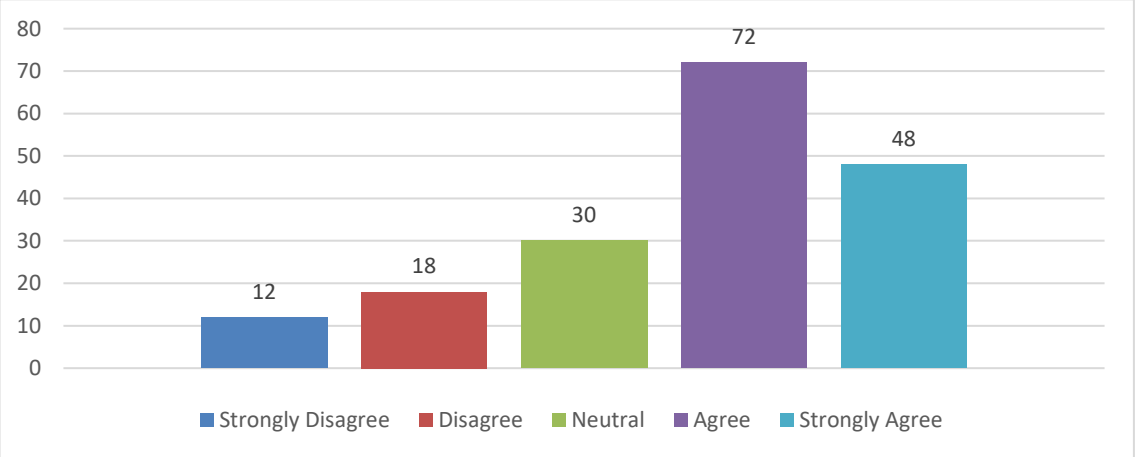

Figure 1. Role of Entrepreneurship in Achieving Financial Independence

The majority of respondents (72) expressed agreement with the statement, suggesting that entrepreneurship is generally seen as a pathway to financial independence. A significant portion (48) strongly agreed, emphasizing the strong belief in entrepreneurship's financial potential. On the other hand, 12 respondents strongly disagreed, and 18 disagreed, indicating a minority who do not view entrepreneurship as a viable route. Thirty participants were neutral, reflecting uncertainty or indifference. Overall, the data indicates a positive perception of entrepreneurship as a means to achieve financial independence.

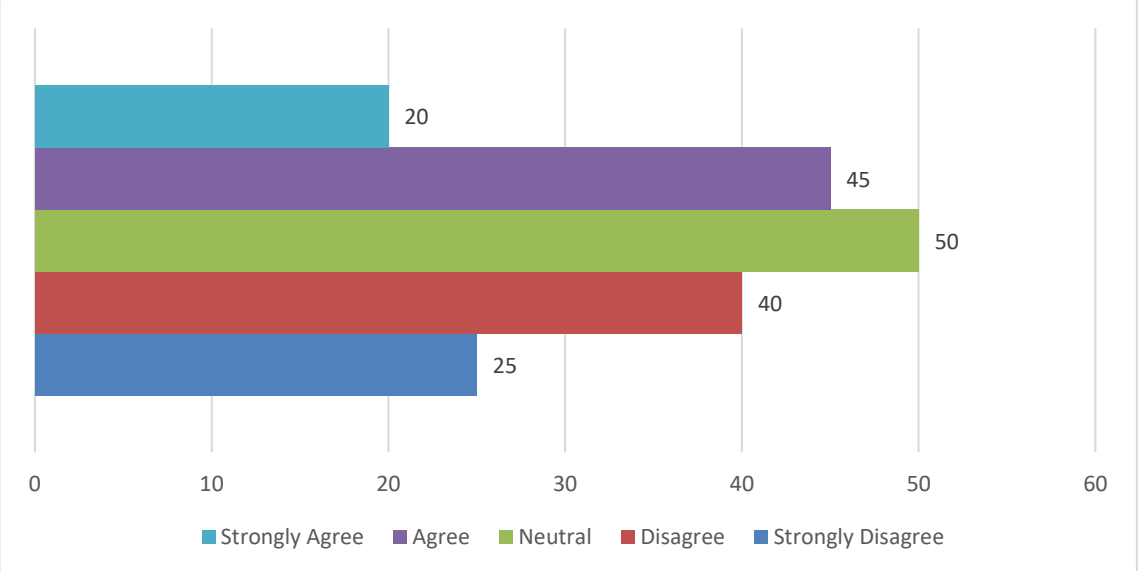

Figure 2. Cultural and Societal Norms Encouraging Women to Pursue Entrepreneurship

The responses indicate a mixed perception of societal encouragement for women to pursue entrepreneurship. A substantial number of respondents (40) disagreed, and 25 strongly disagreed, reflecting a more skeptical view on the cultural support for women in entrepreneurship. However, 50 respondents were neutral, suggesting uncertainty or a lack of

strong opinion. On the other hand, 45 agreed and 20 strongly agreed, indicating that a portion of the population does feel that societal norms encourage women to engage in entrepreneurial activities. Overall, the data suggests a range of opinions on the level of cultural encouragement available to women in entrepreneurship.

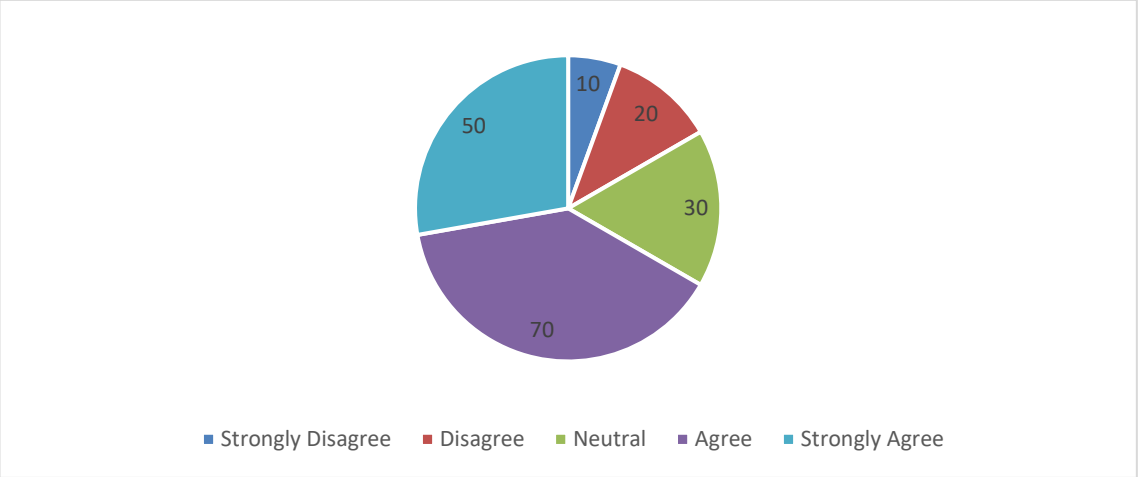

Figure 3. Access to Funding as a Challenge in Starting and Running a Business

The majority of respondents (70) agreed, and 50 strongly agreed, highlighting that access to funding is widely viewed as a significant challenge in starting and running a business. A smaller group (10) strongly disagreed, indicating that they do not perceive funding as a major obstacle. Additionally, 20 respondents disagreed, and 30 were neutral, suggesting that a portion of respondents either do not face funding issues or are unsure about its impact. Overall, the data suggests that access to funding is a prominent challenge for many entrepreneurs, although opinions vary.

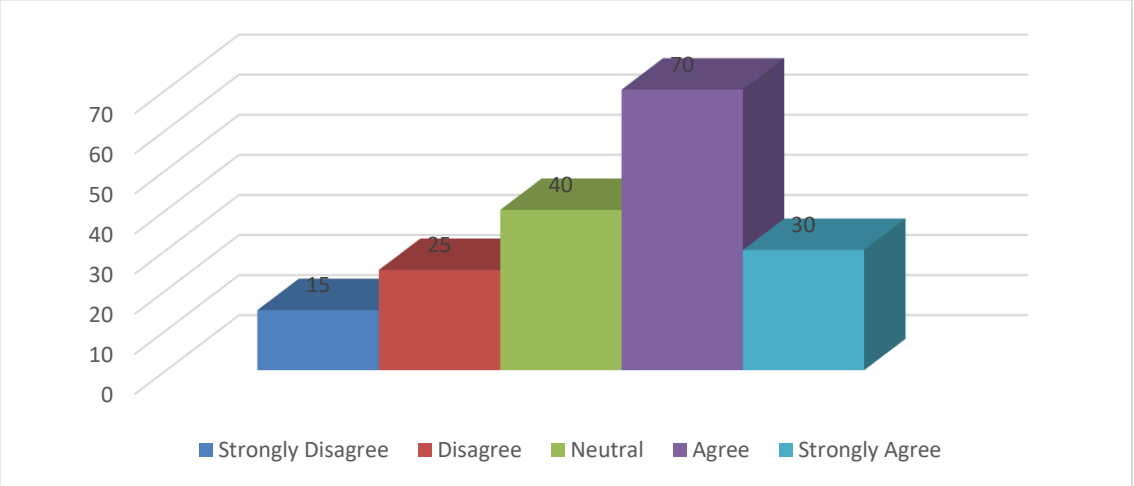

Figure 4. Balancing Family Responsibilities and Managing a Business

The data reveals that balancing family responsibilities with managing a business is a significant concern for many respondents. A large portion (70) agreed, and 30 strongly agreed, indicating that they find this balance challenging. However, 25 respondents disagreed and 15 strongly disagreed, suggesting that some do not perceive this as a major issue. Forty participants remained neutral, possibly reflecting uncertainty or varying circumstances. Overall, the table suggests that while many individuals face difficulty in managing both family and business duties, there is still a substantial group for whom this is not a primary concern.

The majority of respondents (80) agreed, and 45 strongly agreed, suggesting that their businesses have a positive impact on improving their Families financial situation. A smaller group (10) strongly disagreed, and 15 disagreed, indicating that some do not perceive their business as contributing to their Families finances. Thirty respondents were neutral, possibly reflecting

mixed or uncertain views. Overall, the data highlights that for most respondents, their business plays a key role in improving their Families financial situation, though a minority reported otherwise.

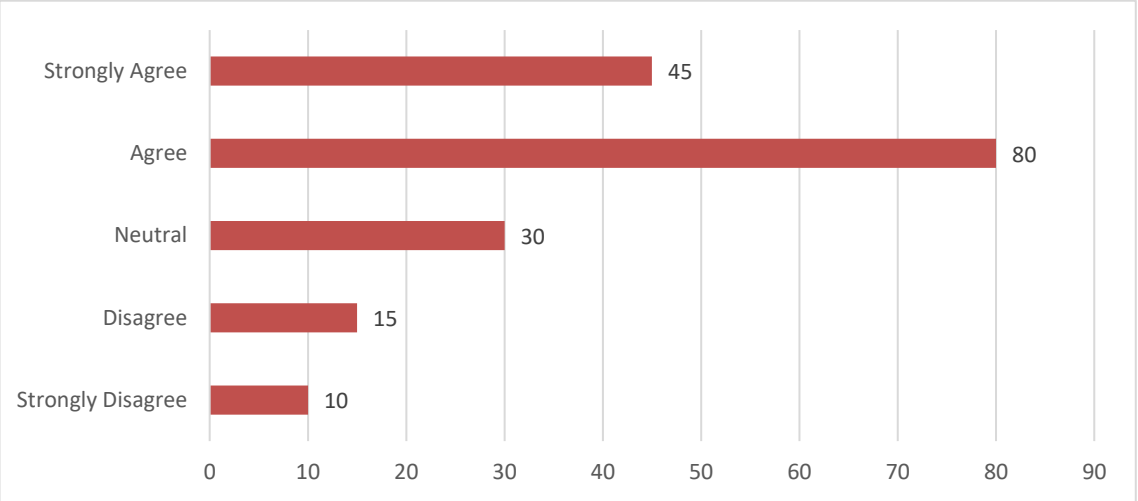

Figure 5. Contribution of Business to Families Financial Situation

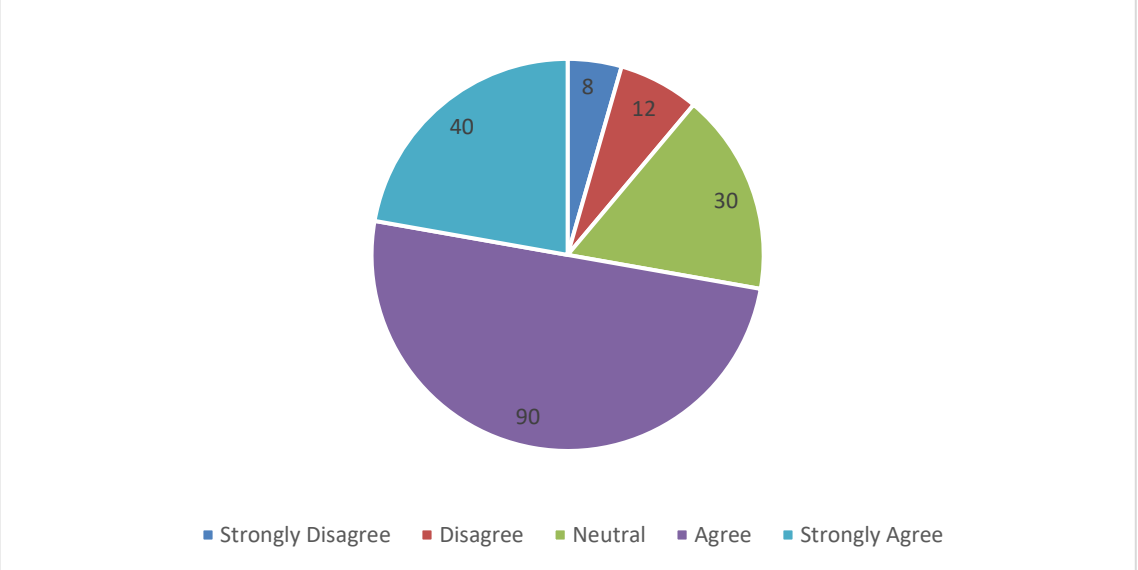

Figure 6. Role of Women-Led Businesses in Creating Opportunities in the Community

The majority of respondents (90) agreed, and 40 strongly agreed, indicating a strong belief that women-led businesses are crucial in creating opportunities for others in the community. A smaller portion (8) strongly disagreed, and 12 disagreed, reflecting a minority that does not see women-led businesses as playing a significant role in this regard. Thirty participants remained neutral, possibly due to a lack of awareness or differing opinions on the matter. Overall, the data suggests that women-led businesses are widely recognized for their positive impact on community opportunity creation.

4.1 Discussion

The significant role of women-led businesses in fostering economic development and creating opportunities within communities has gained substantial attention in recent years. As highlighted by the results in Table 6, a large proportion of respondents (90) agreed, and 40 strongly agreed, that women-led businesses play a vital role in creating opportunities for others in their community. This perception aligns with existing literature, which suggests that women entrepreneurs contribute not only to the economy but also to social progress by offering employment opportunities and acting as role models [1].

Women-led businesses are often seen as catalysts for community development. A key factor contributing to this impact is the unique way women entrepreneurs tend to approach business leadership. Research indicates that women are more likely to engage in businesses that emphasize social responsibility and community well-being [2]. These businesses often focus on meeting the needs of underserved or marginalized populations, thereby creating inclusive economic opportunities. For instance, women entrepreneurs are more likely to employ individuals from their local communities, particularly other women, and thus contribute to local economic empowerment [3].

Moreover, the importance of women-led businesses extends beyond direct employment generation. These businesses can also serve as avenues for skills development and innovation within communities. By providing new services or products, women entrepreneurs can inspire others to pursue entrepreneurship, leading to a multiplier effect. As women often face greater barriers to starting and growing businesses compared to their male counterparts, such as access to finance and societal expectations, their success stories can serve as powerful motivators for others in similar circumstances [4]. The encouragement of female entrepreneurship has therefore been shown to improve overall community resilience and sustainability.

However, while the perception that women-led businesses create opportunities is widely shared, challenges persist. As seen in Table 6, there remains a small group of respondents (8 strongly disagreed, and 12 disagreed) who do not perceive women-led businesses as significantly impactful. These disparities could reflect varying local contexts or individual experiences. In some regions, women face systemic barriers, such as lack of access to finance, social discrimination, and limited support networks, which may limit their ability to scale businesses effectively [5]. This highlights the need for supportive policies that address these barriers and foster an environment where women can thrive as entrepreneurs.

D. CONCLUSION

In conclusion, women-led businesses play an essential role in fostering economic growth and creating opportunities within communities. The findings from the survey indicate that a majority of respondents recognize the significant impact of women-led businesses, with many agreeing that these businesses contribute to the improvement of their families' financial situations and the wider community. Women entrepreneurs often drive social change by addressing the needs of underserved groups and creating jobs, particularly for other women. By doing so, they help empower individuals and contribute to the overall economic development of their communities. Despite these positive contributions, challenges remain. Women entrepreneurs frequently face systemic barriers such as limited access to finance, social discrimination, and insufficient support networks. These obstacles can hinder their ability to scale their businesses, despite their strong potential to create opportunities. The perception that women-led businesses are not as impactful in some contexts suggests that regional differences, cultural norms, and economic conditions can influence the extent to which women entrepreneurs can realize their full potential.

To maximize the positive impact of women-led businesses, it is crucial to foster a supportive ecosystem that addresses these barriers. Policies aimed at improving access to capital, mentorship, and business networks will help women entrepreneurs overcome these challenges. Furthermore, promoting gender equality in business environments will encourage more women to pursue entrepreneurship, leading to greater social and economic benefits.

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F. AUTHOR DECLARATION

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