

Available online at https://journal.uitm.edu.my/ojs/index.php/jibe

Journal of International Business, Economics and Entrepreneurship

ISSN: 2550-1429 (Online)

Vol. 10 No. 1 (2025)

# Impact of Delays on Business Start-Up: A Case Study of SC and ST Women Entrepreneurs in Mysuru Division

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## ARTICLE INFO

## Article history: Received 28 December 2024 Accepted 24 May 2025 Published 31 May 2025

Keywords: Business Start-up SC and ST Entrepreneurs Women Entrepreneurship

*DOI:* https://doi.org/10.24191/jibe.v10i1.4466

#### ABSTRACT

This research considers the various factors contributing to delays in the initiation of businesses by SC and ST women entrepreneurs in Mysuru Division. The objectives are identified and analyse the factors causing delays in the start-up of businesses by SC and ST women entrepreneurs and develop a regression model that effectively predicts the delay in the initiation of businesses based on various predictors. Descriptive statistics, reliability analysis, and regression modelling were employed to analyse primary data collected from 514 respondents. The study identified various factors contributing to delays in the initiation of businesses by SC and ST women entrepreneurs in Mysuru Division. Key factors include shortages of raw materials, high costs, legal disputes, administrative hurdles, and difficulties in arranging finance. However, the study also presents a comprehensive model that effectively explains the delay phenomenon. The implications of these delays are discussed, emphasizing the need for targeted interventions to support women entrepreneurs.

## 1. Introduction

The establishment of a business is a complex process, often fraught with challenges that can lead to delays. The landscape of entrepreneurship is evolving rapidly, propelled by innovation, technological advancements, and shifting socio-economic paradigms. Amidst this dynamism, the spotlight is increasingly turning towards women entrepreneurs, acknowledging their vital role in driving economic growth, fostering innovation, and promoting inclusivity. However, beneath the veneer of empowerment and opportunity lies a stark reality - women entrepreneurs, particularly in the startup ecosystem, encounter multifaceted

challenges that impede their journey towards success. The Mysuru Division, located in the southern Indian state of Karnataka, serves as the focus area for this study on SC and ST women entrepreneurs

A plethora of literature underscores the myriad problems faced by women entrepreneurs in starting and scaling their ventures. One of the foremost challenges is access to capital. Research by Brush et al. (2020) reveals that women-led startups often struggle to secure funding, facing systemic biases and limited access to venture capital compared to their male counterparts. This financial barrier severely constrains the growth prospects of women-owned businesses and perpetuates gender disparities in entrepreneurship.

The intersectionality of gender with other dimensions of diversity adds layers of complexity to the challenges faced by women entrepreneurs. For women belonging to marginalized communities, such as Scheduled Castes (SC) and Scheduled Tribes (ST), the hurdles are even more pronounced. Research by Khan et al. (2018) highlights how SC and ST women entrepreneurs grapple with systemic barriers, including limited access to resources, social stigma, and discrimination, which hinder their entrepreneurial aspirations and inhibit economic empowerment. This research focuses on SC and ST women entrepreneurs in Mysuru Division, exploring the factors contributing to delays in the initiation of their businesses. Understanding these challenges is crucial for developing strategies to support and enhance the success of women-led enterprises.

#### Women Entrepreneurship

Women entrepreneurship is a dynamic and evolving concept that encompasses the initiation, development, and management of business ventures by women. In recent years, there has been a growing recognition of the crucial role that women play in economic development and innovation. Women entrepreneurship goes beyond merely starting and running businesses; it involves breaking traditional gender barriers, challenging societal norms, and contributing to economic empowerment. This concept emphasizes the unique challenges and opportunities that women face in the business world, acknowledging the need for tailored support systems and policies to foster their entrepreneurial endeavours.

Women entrepreneurs confront a spectrum of challenges that significantly impede their business ventures. A prevalent issue is the persistent gender-based discrimination, which manifests in various forms, including limited access to funding and resources compared to their male counterparts. The scarcity of financial support often restricts women entrepreneurs in scaling their businesses or even initiating them. Societal expectations and stereotypes can also create barriers, leading to a lack of confidence and opportunities for women in the entrepreneurial landscape.

The significance of SC and ST women entrepreneurship extends beyond mere economic transactions; it embodies a quest for agency, dignity, and empowerment in the face of historical marginalization and systemic discrimination. The entrepreneurial endeavours of SC and ST women are not merely individual pursuits but are deeply embedded within the socio-cultural fabric of their communities. By venturing into diverse sectors ranging from agriculture and handicrafts to technology and services, they contribute to local economies, preserve indigenous knowledge systems, and challenge stereotypes about caste, gender, and entrepreneurship. Moreover, their enterprises often serve as catalysts for community development, fostering social cohesion, and fostering intergenerational change.

#### 2. Literature Review

The Constitution of India categorizes certain historically disadvantaged communities as Scheduled Castes (SC) and Scheduled Tribes (ST) under Articles 341 and 342, respectively. SCs are communities that have faced social exclusion and untouchability under the caste system, while STs are indigenous tribal groups with distinct cultures and traditionally isolated ways of life (Government of India, 1950).

According to Deshpande (2001), SCs and STs remain among the most economically and socially marginalized groups in India. Factors such as limited access to education, lack of capital, discrimination in credit markets, and weak institutional support have significantly constrained their participation in entrepreneurship.

Women belonging to SC and ST communities face a "double disadvantage" — first, due to their caste or tribal background, and second, due to their gender. Thorat and Newman (2007) explain that caste-based discrimination persists in labor and credit markets, making it more difficult for SC/ST women to initiate and sustain business ventures. Moreover, patriarchal norms further restrict their mobility and agency. Kabeer (2018) notes that empowerment through entrepreneurship is more complex for women from marginalized groups, as they often operate in low-return sectors with limited access to institutional support. In line with this, Kumar (2017) argue that business delays and bureaucratic red tape disproportionately affect SC/ST women entrepreneurs, given their lower levels of social capital.

Gautam & Mishra (2016) conducted a study to delve into the challenges encountered by rural women entrepreneurs in India and the factors influencing their decision to pursue entrepreneurship. Utilizing secondary data, their research unveiled psychological barriers such as low confidence and risk aversion among rural women. They proposed counselling initiatives facilitated by NGOs and management experts, alongside government interventions and support from fellow women entrepreneurs. Additionally, they advocated for the formation of self-help groups to address common entrepreneurial challenges. The study concluded by emphasizing the role of education and awareness programs in reshaping negative social attitudes towards women entrepreneurs.

In a similar vein, Kumar (2017) embarked on a study to explore the challenges and opportunities faced by rural women entrepreneurs in Salem district. Employing simple random sampling, Kumar collected primary data through well-designed interviews with 100 rural women entrepreneurs. His research highlighted various obstacles hindering the progress of rural women entrepreneurs, including an unattractive market, power outages, lack of financial assistance, and burdensome formalities. Kumar underscored the importance of promoting rural women's entrepreneurship to bridge the rural-urban divide and create gainful employment opportunities in India's vast rural areas.

Gupta (2022) conducted a comprehensive analysis of women entrepreneurs' perspectives on various challenges in Ernakulam district, Kerala. Utilizing a descriptive research method, they identified a wide array of issues spanning personal, financial, marketing, social, and managerial domains. Their study revealed that women entrepreneurs' attitudes towards these challenges varied significantly based on demographic factors. Joseph & Gupta underscored the importance of family support, education, and specific training in empowering women entrepreneurs to overcome these obstacles and contribute effectively to economic development. They emphasized the need for comprehensive support mechanisms to enhance women's participation in entrepreneurship.

Similarly, Komal & Sharma (2023) conducted a review focusing on the challenges faced by women entrepreneurs in India. They identified social, cultural, and economic barriers inhibiting women from venturing into entrepreneurship, despite progress in women's rights. Their study highlighted the need for special guidelines and less restrictive regulations to encourage greater female participation in entrepreneurship. Komal & Sharma emphasized the importance of addressing systemic biases and providing adequate support to enable women entrepreneurs to thrive in India's business landscape.

Marlow & McAdam (2013) delved into the challenges faced by women entrepreneurs, particularly in male-dominated industries. Utilizing qualitative interviews with women entrepreneurs operating in various sectors, their research unveiled significant barriers such as gender bias and lack of access to networks and funding. However, they also identified strategies employed by women entrepreneurs to overcome these

challenges, including building supportive networks and adopting flexible business models. McAdam & McAdam advocated for tailored policy interventions and a more inclusive entrepreneurial ecosystem to support women entrepreneurs in male-dominated industries.

Brush & Cooper (2012) investigated the challenges encountered by women entrepreneurs in accessing financing for their ventures. Combining survey data with qualitative insights from interviews, their study revealed significant barriers such as gender biases among investors and risk aversion by financial institutions. However, they also identified strategies employed by women entrepreneurs to secure financing, such as building strong relationships with lenders and seeking alternative funding sources. Brush & Cooper suggested addressing systemic biases and expanding support mechanisms to foster a more inclusive and equitable financing environment for women entrepreneurs.

Lastly, Henry and Rehn (2012) explored the impact of gender on the entrepreneurial process and the challenges faced by women entrepreneurs in starting and scaling their ventures. Through qualitative interviews with women entrepreneurs, they uncovered various obstacles such as gender biases in access to resources and limited access to networks and mentorship opportunities. Henry and Rehn highlighted women entrepreneurs' resilience and determination in overcoming these challenges and suggested fostering a more inclusive and supportive entrepreneurial ecosystem to mitigate these obstacles.

In conclusion, these studies shed light on the multifaceted challenges faced by women entrepreneurs in India and underscore the importance of comprehensive support mechanisms and policy interventions to foster a more inclusive and equitable entrepreneurial landscape. By understanding the unique experiences and needs of women entrepreneurs, policymakers and stakeholders can work towards creating an environment conducive to women's entrepreneurship and economic empowerment.

## Research Gap

While the literature review provides valuable insights into the challenges faced by women entrepreneurs in various contexts, it lacks specific focus on SC (Scheduled Caste) and ST (Scheduled Tribe) women entrepreneurs in Mysuru Division. The existing studies have focused on general challenges like lack of confidence, low risk-taking capacity, unattractive markets, power outages, and insufficient financial assistance and the problems of rural women entrepreneurs in India, but there is a gap in understanding the unique challenges and delays faced by SC and ST women entrepreneurs in the specific geographical context of Mysuru Division.

#### Objectives:

- To identify and analyse the factors causing delays in the start-up of businesses by SC and ST women entrepreneurs.
- To develop a regression model that effectively predicts the delay in the initiation of businesses based on various predictors.

## Hypotheses:

- Null Hypothesis (H<sub>0</sub>): There are no significant factors causing delays in the start-up of businesses by SC and ST women entrepreneurs.
- Alternative Hypothesis (H<sub>1</sub>): There are significant factors causing delays in the start-up of businesses by SC and ST women entrepreneurs.

## 3. Methodology

The study is based on primary data collected from 514 SC and ST women entrepreneurs in Mysuru Division using structured questionnaires. The data analysed using various statistical tools like Descriptive statistics, reliability analysis (Cronbach's Alpha), and regression analysis. Data is also collected from secondary sources like articles, websites, journals and magazines etc.

## 4. Findings and Analysis

Descriptive statistics revealed that the shortage of raw materials, high material costs, legal disputes, and administrative delays were significant contributors to business start-up delays. The reliability analysis indicated good internal consistency for factors related to production delays, shipping and delivery delays, permitting and regulatory delays, and administrative delays. The regression model demonstrated a strong correlation between the predictors (e.g., production delays, legal and contractual delays) and the delay in starting a business.

Table 1: Descriptive statistics on the kinds of delays happened when the business was started by SC and ST women entrepreneurs in Mysuru division

	Descripti	ve Statistics			
	N	Minimum	Maximum	Mean	Std. Deviation
Shortage in the availability of raw materials	514	1	5	3.33	1.035
High cost of raw materials	514	1	5	3.42	1.020
Procurement of plant and machinery	514	1	5	3.46	1.070
Lack of storage facility for raw materials	514	1	5	3.16	1.099
Lack of storage facility	514	1	5	3.15	1.098
Delay in transit due to logistical issue, custom delays and other factor	514	1	5	3.08	1.034
Difficulty in observing rules and regulations	514	1	5	3.03	1.045
Delay from the part of government officials	514	1	5	3.25	1.003
Difficulty in arranging finance	514	1	5	3.62	.936
Delay in legal disputes and negotiations	514	1	5	3.82	5.037
Delay in completion of contracts or transactions	514	1	5	3.26	1.058
Red tapism of government offices	514	1	5	3.23	1.062
Difficulty in compliance of statutory	514	1	5	3.04	1.000
Delay in obtaining approvals or procuring paperwork	514	1	5	3.36	.981
Others (specify)	514	1	5	2.51	1.056

Source: primary data, results are computed by researcher

The table 1 provides descriptive statistics for various factors contributing to delays in the start-up of businesses. The factors are measured on a scale from 1 to 5, where 1 represents minimal delay, and 5 represents significant delay.

The respondents on average experienced a moderate level of delay due to a shortage in the availability of raw materials with a mean value of 3.33, with a relatively low level of variability in their response. The

respondents indicated a moderate level of delay caused by the high cost of raw materials, with a mean score of 3.42. Respondents experienced moderate delays in procuring plant and machinery, with a higher degree of variability in their responses with mean value 3.46 and standard deviation 1.070. The lack of storage facility for raw materials resulted in moderate delays, with a notable degree of variability among respondents, with mean value 3.16 and standard deviation 1.099. The lack of storage facility for raw materials resulted in a moderate level of delay, as indicated by the mean score of 3.16.

Entrepreneurs experienced a moderate level of delay related to transit issues, logistical challenges, custom delays, and other factors, with a mean score of 3.08. The Mean value 3.03, and standard deviation 1.045 shows that delays due to difficulty in observing rules and regulations were moderate, with a moderate degree of variability among respondents. Respondents reported a moderate level of delay caused by the actions of government officials, with a mean score of 3.25. Entrepreneurs faced a relatively higher level of delay in arranging finance, as indicated by the mean score of 3.62. The respondents reported a relatively higher level of delay associated with legal disputes and negotiations, with a mean score of 3.82. Entrepreneurs experienced a moderate level of delay in the completion of contracts or transactions, with a mean score of 3.26.

The red tapism of government offices contributed to a moderate level of delay, with a mean score of 3.23. There was a moderate level of delay due to challenges in complying with statutory requirements, with a mean score of 3.04. Entrepreneurs faced a moderate level of delay in obtaining approvals or procuring paperwork, as indicated by the mean score of 3.36.

Therefore, it can be inferred that, Difficulty in arranging finance stands out as a factor associated with relatively higher delays. The factor "Delay in Legal Disputes and Negotiations" has a notably high standard deviation, suggesting a wide range of experiences. The mean value indicates a relatively high average delay, highlighting legal processes as a significant source of delays in business start-up.

**Reliability Statistics Factors** Cronbach's Alpha N of Items Decision 1. Production Delays Good .771 4 2. Shipping and Delivery delays Good .690 2 3. Permitting and regulatory delays .710 2 Good 4. Financing delays 1 5. Legal and contractual delays 2 Average .500 6. Administrative delays Good .640 4

Table 2: Reliability Statistics on business start-up delays

Source: primary data, results are computed by researcher

The table 2 presents reliability statistics, including Cronbach's Alpha, for various factors contributing to business startup delays. Cronbach's Alpha is a measure of internal consistency or reliability, with values ranging from 0 to 1. Higher values indicate greater reliability.

The Cronbach's Alpha value for Production Delays is 0.771, indicating good internal consistency among the four items related to production delays. This suggests that the items within this category reliably measure the construct of production delays. The Cronbach's Alpha value for Shipping and Delivery Delays is 0.690, indicating good internal consistency among the two items related to shipping and delivery delays. This suggests that the items within this category reliably measure the construct of shipping and delivery

delays. The Cronbach's Alpha value for Permitting and Regulatory Delays is 0.710, indicating good internal consistency among the two items related to permitting and regulatory delays. This suggests that the items within this category reliably measure the construct of permitting and regulatory delays. The Cronbach's Alpha value for Financing Delays is not available, as there is only one item. Cronbach's Alpha requires at least two items for calculation. Therefore, the reliability of the financing delays measure cannot be assessed using Cronbach's Alpha. The Cronbach's Alpha value for Legal and Contractual Delays is 0.500, indicating average internal consistency among the two items related to legal and contractual delays. While this value is on the lower side, it still suggests some level of reliability. The Cronbach's Alpha value for Administrative Delays is 0.640, indicating good internal consistency among the four items related to administrative delays. This suggests that the items within this category reliably measure the construct of administrative delays.

Therefore, it can be inferred that, the factors related to Production Delays, Shipping and Delivery Delays, Permitting and Regulatory Delays, and Administrative Delays exhibit good internal consistency.

#### Hypothesis

Null Hypothesis (H<sub>0</sub>): There are no significant factors causing delays in the start-up of businesses by SC and ST women entrepreneurs.

Alternative Hypothesis (H<sub>1</sub>): There are significant factors causing delays in the start-up of businesses by SC and ST women entrepreneurs.

Table 3: Model Summary

-				Std. Error of	
Model	R	R Square	Adjusted R Square	the Estimate	Durbin-Watson
1	0.86ª	0.90	0.91	.01355	1.995

a. Predictors: (Constant), AD, SDD, LCD, FD, PD, PRD

b. Dependent Variable: Delay in start of Business.

Source: primary data, results are computed by researcher

The Model Summary table 3 provides statistical information about the regression model used to predict the delay in the start of a business based on various predictors.

The model includes the predictors: Administrative Delays (AD), Shipping and Delivery Delays (SDD), Legal and Contractual Delays (LCD), Financial Delays (FD), Production Delays (PD), and Permitting and Regulatory Delays (PRD). The value of R is 0.86, indicating a strong positive correlation between the predictors and the dependent variable (Delay in start of Business). The R Square value is 0.90, which means that approximately 90% of the variability in the delay in starting a business can be explained by the predictors in the model. The Adjusted R Square is 0.91, taking into account the number of predictors and sample size. It is often considered a more reliable indicator of the model's goodness of fit. The standard error of the estimate is 0.01355. It represents the average difference between the actual values and the predicted values by the model. A lower value indicates a better fit of the model. The Durbin-Watson statistic is 1.995. This statistic helps assess the presence of autocorrelation in the residuals. A value close to 2 suggests no significant autocorrelation.

Table 4: Result of ANOVA Test

#### **ANOVA**<sup>a</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	225.525	6	37.587	204746.463	.000 <sup>b</sup>
	Residual	.093	505	.000		
	Total	225.618	511			

a. Dependent Variable: Delay in start of Business.

b. Predictors: (Constant), AD, SDD, LCD, FD, PD, PRD

Source: primary data, results are computed by researcher

The ANOVA table 4 presents information about the analysis of variance for the regression model predicting the delay in the start of a business based on various predictors. The ANOVA table is divided into three main sections: Regression, Residual, and Total. The regression model is highly significant, as indicated by an extremely low p-value (Sig. = .000) in the F-statistic (204746.463). This suggests that at least one of the predictors in the model has a significant effect on the delay in starting a business. The high F-statistic 204746.463 and low p-value in the Regression section suggest that the included predictors collectively contribute significantly to explaining the variability in the delay in business start-up.

The total sum of squares (225.618) represents the overall variability in the dependent variable, and the degrees of freedom associated with the regression (df = 6) indicate the number of parameters estimated in the model. The high F-statistic, significant p-value, and low residual sum of squares collectively support the conclusion that the specified predictors, including Administrative Delays, Shipping and Delivery Delays, Legal and Contractual Delays, Financial Delays, Production Delays, and Permitting and Regulatory Delays, collectively contribute significantly to predicting the delay in the start of a business.

Therefore, it can be inferred, that the ANOVA results support the conclusion drawn from the Model Summary table, confirming the overall effectiveness and significance of the regression model in explaining the delay in business start-up based on the included predictors.

Table 5: Result of Regression analysis

Coefficients <sup>a</sup>				
Model	Standardized Coefficients Beta value	t	Sig.	
1 (Constant)		026	.090	
Production Delays	.325	274.136	.000	
Shipping and Delivery delays	.180	149.529	.000	
Permitting and regulatory delays	.176	141.820	.000	
Financing delays	.095	95.849	.000	
Legal and contractual delays	.525	540.759	.000	
Administrative delays	.292	231.506	.000	
a. Dependent Variable: Delay in start of Busir	iess.			

Source: primary data, results are computed by researcher

The Coefficients table 5 presents the standardized coefficients (Beta values), t-statistics, and significance levels for each predictor in the regression model predicting the delay in the start of a business. The predictors include Production Delays, Shipping and Delivery Delays, Permitting and Regulatory Delays, Financial Delays, Legal and Contractual Delays, and Administrative Delays.

The constant term does not have a standardized coefficient (Beta value). Its significance level is 0.090, indicating that it is not statistically significant at conventional significance levels. The standardized coefficient (Beta value) for Production Delays is 0.325. The t-statistic is 274.136, and the significance level is 0.000. This suggests that Production Delays have a significant positive impact on the delay in starting a business. The standardized coefficient for Shipping and Delivery Delays is 0.180. The t-statistic is 149.529, and the significance level is 0.000. This indicates a significant positive relationship between Shipping and Delivery Delays and the delay in starting a business. The standardized coefficient for Permitting and Regulatory Delays is 0.176. The t-statistic is 141.820, and the significance level is 0.000. This suggests that Permitting and Regulatory Delays have a significant positive impact on the delay in business start-up. The standardized coefficient for Financing Delays is 0.095. The t-statistic is 95.849, and the significance level is 0.000. This indicates a significant positive relationship between Financing Delays and the delay in starting a business. The standardized coefficient for Legal and Contractual Delays is 0.525. The t-statistic is 540.759, and the significance level is 0.000. This suggests a strong and significant positive impact of Legal and Contractual Delays on the delay in business start-up. The standardized coefficient for Administrative Delays is 0.292. The t-statistic is 231.506, and the significance level is 0.000. This indicates a significant positive relationship between Administrative Delays and the delay in starting a business.

#### 5. Discussion

The study identified various factors contributing to delays in the initiation of businesses by SC and ST women entrepreneurs in Mysuru Division. Key factors include shortages of raw materials, high costs, legal disputes, administrative hurdles, and difficulties in arranging finance. Descriptive statistics revealed that shortage of raw materials, high material costs, legal disputes, and administrative delays were significant contributors to business start-up delays. Similar to the findings of Reddy, Sarkar, Rani, Das, Reddy, & Sneha, (2024) who reported that lack of access to affordable inputs hampers the operations of rural SC/ST women-led businesses, this study highlights high material costs and shortages as significant barriers to timely business initiation. Our regression analysis aligns with Kumar et al. (2019), who found strong correlations between institutional inefficiencies and business initiation delays in marginalized sectors.

The study highlighted the specific challenges faced by SC and ST women entrepreneurs, emphasizing legal disputes and administrative hurdles as notable impediments to business initiation.

## 6. Recommendations

Advocate for government interventions and support programs to develop strategies to improve the accessibility of raw materials for businesses run by SC and ST women entrepreneurs. This might involve creating networks or cooperatives that facilitate bulk purchasing, negotiating better deals with suppliers, or exploring alternative sources of raw materials.

Advocate for simplification of legal processes and dispute resolution mechanisms. This could involve working with relevant authorities to streamline legal procedures, providing legal assistance services, and conducting awareness programs to educate entrepreneurs about legal requirements. Collaborate with government agencies to streamline bureaucratic processes, reduce red tape, and minimize delays caused by government officials. This might involve training programs for officials to improve efficiency and transparency in dealing with entrepreneurs.

Encourage collaboration and networking among SC and ST women entrepreneurs. Creating a supportive community can provide a platform for sharing experiences, insights, and solutions, fostering a sense of solidarity and empowerment.

#### 7. Limitation

The study primarily focuses on delays related to raw materials, legal issues, and administrative hurdles. Other potential factors influencing business start-up delays, such as socio-cultural aspects or market dynamics, are not extensively explored. The research focuses specifically on SC and ST women entrepreneurs in Mysuru Division. Therefore, the findings may not be directly applicable to women entrepreneurs from different regions or communities, limiting the generalizability of the results.

Future research could compare the challenges faced by SC and ST women entrepreneurs in Mysuru Division with those from other regions or communities. This comparative approach would contribute to a more comprehensive understanding of the unique obstacles encountered by different groups.

#### 8. Discussion

The study concludes that SC and ST women entrepreneurs in Mysuru Division face notable delays in business start-up, with factors such as legal disputes and administrative hurdles significantly impacting the initiation process. The reliability and validity of the identified factors suggest the robustness of the model in explaining delays. Policymakers and support organizations should consider these findings when designing interventions to foster entrepreneurship among marginalized groups.

For SC and ST women entrepreneurs, the results underscore the need for improved access to legal support, streamlined administrative processes, and better access to affordable inputs and credit facilities. Empowering these women with targeted training, legal literacy, and financial assistance can significantly enhance their ability to successfully launch and sustain businesses.

For the government and policymakers, the study highlights the urgent need to reassess current entrepreneurship promotion schemes for marginalized groups. Interventions should focus on simplifying licensing and registration processes, offering legal and regulatory guidance, and increasing awareness about financial schemes designed for SC/ST women. Establishing dedicated support cells and grievance redressal mechanisms can also reduce procedural delays and boost entrepreneurial confidence among these communities.

## Acknowledgments

The authors would like to acknowledge the support of all for providing the facilities and support on this research.

## **Conflict of interest statement**

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

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