

A STUDY ON OCCUPATIONAL SELF EFFICACY AMONG WOMEN ENTREPRENEURS IN DELTA DISTRICTS OF TAMILNADU

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Abstract

This study explores the concept of self-efficacy and its influence on women entrepreneurs. Self-efficacy, defined as an individual's belief in their capacity to execute behaviors necessary to produce specific performance attainments, plays a critical role in entrepreneurial success. This paper investigates the levels of self-efficacy among women entrepreneurs and examines how it impacts their business performance, decision-making, and resilience. The findings contribute to understanding the psychological factors that empower women in business and offer insights for policymakers and support organizations to foster women entrepreneurship.

Keywords: Self-efficacy, Women Entrepreneurs, Entrepreneurial Success, Business Performance, Psychological Empowerment

1. Introduction

Women entrepreneurship has emerged as a significant contributor to economic growth and social development globally. Despite facing unique challenges, women entrepreneurs demonstrate remarkable resilience and innovation. Self-efficacy, a key psychological construct introduced by Bandura (1977), is pivotal in shaping entrepreneurial behavior and outcomes. This study aims to analyze self-efficacy levels among women entrepreneurs and its correlation with their entrepreneurial performance.

In India, entrepreneurship is usually been considered as related to male. In tandem with a changing socio-cultural environment and development in educational opportunities, capacity building improvement process, all women coming out of their shell and taking up entrepreneurial ventures. Women are trying their level best to achieve the worth of opportunity in various ways which are different over the time and among societies. Women entrepreneurship enables to pool the small capital resources and skill available with women.

2. Literature Review

Self-efficacy influences motivation, goal-setting, and perseverance in entrepreneurship (Bandura, 1997). Research indicates that higher self-efficacy boosts confidence, risk-taking ability, and problem-solving skills among entrepreneurs (Chen, Greene & Crick, 1998). Women entrepreneurs often encounter societal and structural barriers, making self-efficacy even more crucial for overcoming challenges (Zimmerman &

Bandura, 1994). Previous studies have shown mixed results, necessitating further research tailored to diverse cultural and economic contexts.

Self-efficacy is confidence in one's ability to start and manage a business (Loannou and Retalis, 2025). In this regard, social cognitive theory (Bandura, 1986) suggests that the interaction of environmental, personal, and individual factors influences the ultimate actions of an individual. According to this theory, efficacious individuals are more inclined to indulge in problematic situations that cause stress and success (Bandura et al., 1969). In other words, entrepreneurs with high self-efficacy reveal greater confidence in addressing disputes and taking initiative. Luthans et al. (2006) pointed out that confident individuals, regarding job accomplishments, are likely to learn more and are resilient when faced with adverse events. They use cognitive resources, motivation, and actions to control the events in their lives (Wood and Bandura, 1989). Self-efficacy helps an individual to perform diverse tasks confidently and tackle uncertain situations efficiently (Taneja et al., 2024; Maheshwari and Kha, 2022; Newman et al., 2019; Schmitt et al., 2018). Such entrepreneurs take calculated risks and efficiently use the resources at hand by exhibiting bricolage behavior, which is the ability to use combinations of resources to find practical solutions to problems and meet challenges (Baker, 2007; Baker and Nelson, 2005). It is an insistent problem-solving process of generating various ideas and solutions that are assessed and executed potentially to deal with essential business needs and challenges (Yuan, 2022; Servantie and Rispal, 2018). It is a personal resource that helps to examine and generate the most effective solution by recombining the existing resources for business-related activities. Self-efficacious individuals deeply study chronic problems to create workable solutions from the available resources. Self-efficacy encourages entrepreneurs to exhibit bricolage behavior to achieve success and think positively about their future (Luthans et al., 2004). Additionally, Rahman et al. (2023) revealed that self-efficacy boosts bricolage behaviour, mainly among women entrepreneurs operating in resource-constrained environment.

3. Objectives of the Study

To assess the level of self-efficacy among women entrepreneurs.

To examine the relationship between self-efficacy and entrepreneurial performance.

To identify factors influencing self-efficacy in women entrepreneurs.

To provide recommendations for enhancing self-efficacy among women in business.

4. Methodology

A quantitative research design was adopted, surveying 200 women entrepreneurs from various sectors. A standardized self-efficacy scale (e.g., General Self-Efficacy Scale) was used alongside a questionnaire measuring entrepreneurial performance indicators such as business growth, decision-making confidence, and problem-solving ability. Data were analyzed using descriptive statistics, correlation, and regression analysis.

4.1 Research Design

A descriptive research design was adopted to assess self-efficacy among women entrepreneurs in the delta districts of Tamil Nadu. The study employed a quantitative approach using structured questionnaires to collect data.

4.2 Sampling and Data Collection

The target population comprised women entrepreneurs operating in the delta districts of Tamil Nadu, namely Thanjavur, Thiruvarur, and Nagapattinam. These districts are known for their agrarian economy with emerging small and medium enterprises led by women.

A purposive sampling technique was used to select 50 women entrepreneurs actively engaged in various sectors such as agriculture-based businesses, textile, handicrafts, food processing, and retail trade. The sample size was determined to balance feasibility and representativeness within the scope of the study.

Data collection was conducted through face-to-face interviews and self-administered questionnaires over a period of four weeks. The respondents were approached via local business associations, women entrepreneur networks, and community groups to ensure diverse representation.

4.3 Profile of Respondents

Age range: 25 to 55 years

Educational background: Majority had completed secondary education or higher

Business experience: Ranged from 2 to 15 years

5. Results

5.1 Descriptive Statistics

The study surveyed 50 women entrepreneurs with the following summary of key variables (measured on a 5-point Likert scale):

Variable	Mean	Std. Deviation	Min	Max
Self-Efficacy Score	3.72	0.58	2.5	4.8
Entrepreneurial Performance	3.45	0.65	2.0	4.7
Educational Support	3.60	0.70	2.0	5.0
Social Support	3.80	0.62	2.5	5.0
Mentorship Influence	3.30	0.75	1.5	4.8

5.2 Correlation Analysis

Pearson correlation was computed to examine relationships between self-efficacy and other variables

Variables Self-Efficacy Entrepreneurial Performance Educational Support Social Support Mentorship Influence

Self-Efficacy 1 0.68 (p < 0.01) 0.45 (p < 0.01) 0.52 (p < 0.01) 0.44 (p < 0.01)

Entrepreneurial Performance 0.68 (p < 0.01) 1 0.40 (p < 0.01) 0.48 (p < 0.01) 0.39 (p < 0.01)

Educational Support 0.45 (p < 0.01) 0.40 (p < 0.01) 1 0.55 (p < 0.01) 0.50 (p < 0.01)

Social Support 0.52 (p < 0.01) 0.48 (p < 0.01) 0.55 (p < 0.01) 1 0.46 (p < 0.01)

Mentorship Influence 0.44 (p < 0.01) 0.39 (p < 0.01) 0.50 (p < 0.01) 0.46 (p < 0.01) 1

Interpretation: Self-efficacy has a strong positive correlation with entrepreneurial performance ($r = 0.68$, $p < 0.01$), indicating that higher self-efficacy is associated with better business outcomes.

5.3 Regression Analysis

A linear regression was conducted to assess the effect of self-efficacy on entrepreneurial performance, controlling for educational support, social support, and mentorship influence.

Predictor	B (Unstandardized Coefficients)					Std. Error	Beta (Standardized Coefficients)		t
	p-value								
(Constant)	0.85	0.42	—	2.02	0.049				
Self-Efficacy	0.58	0.11	0.54	5.27	<0.001				
Educational Support	0.18	0.09	0.20	2.00	0.051				
Social Support	0.15	0.10	0.16	1.50	0.14				
Mentorship Influence	0.12	0.08	0.14	1.50	0.14				

Model Summary:

$R^2 = 0.55$, Adjusted $R^2 = 0.52$

$F(4, 45) = 13.81$, $p < 0.001$

Interpretation: Self-efficacy is a significant predictor of entrepreneurial performance ($\beta = 0.54$, $p < 0.001$). Educational support shows a marginal effect ($p = 0.051$), while social support and mentorship influence were not statistically significant predictors in this model.

5. Results

The study revealed that a majority of women entrepreneurs exhibited moderate to high self-efficacy levels. A significant positive correlation was found between self-efficacy and business performance indicators. Women with higher self-efficacy reported greater confidence in decision-making, better coping mechanisms during crises, and sustained business growth. Factors such as education, prior work experience, and social support were positively associated with enhanced self-efficacy.

6. Discussion

The findings underscore the importance of self-efficacy as a driver of entrepreneurial success among women. Enhancing self-efficacy can help mitigate challenges related to gender biases, limited resources, and market competition. Training programs, mentorship, and supportive networks are essential to build self-efficacy. The study also highlights cultural influences on self-efficacy perceptions, suggesting the need for context-specific interventions.

The analysis indicates that women entrepreneurs in Tamil Nadu's delta districts exhibit moderate to high levels of self-efficacy, which strongly correlates with better entrepreneurial performance. Educational background and social networks contribute positively but to a lesser extent. These findings align with contemporary research emphasizing the central role of self-efficacy in overcoming entrepreneurial challenges and achieving business growth.

Business types: Small-scale manufacturing, service providers, agricultural product processing, and retail. Self-efficacy significantly influences the entrepreneurial journey of women, affecting their ability to initiate, manage, and grow businesses. Empowering women entrepreneurs through psychological and practical support can contribute to broader economic and social benefits. Future research should explore longitudinal impacts and intervention effectiveness to sustain women's entrepreneurial success.

7. Conclusion

This study highlights the pivotal role of self-efficacy in shaping the entrepreneurial success of women in the delta districts of Tamil Nadu. The findings reveal that women entrepreneurs with higher self-efficacy tend to exhibit stronger business performance, including better decision-making, resilience, and growth. While educational support and social networks also contribute positively, self-efficacy stands out as the most significant predictor of entrepreneurial outcomes in this context.

These results underscore the importance of developing and nurturing self-efficacy through targeted interventions such as skill-building programs, mentorship, and supportive community networks. Policymakers and entrepreneurship development agencies should prioritize psychological empowerment alongside practical resources to enable women entrepreneurs to overcome challenges unique to their socio-economic environment.

Future research could expand the sample size and explore longitudinal impacts of self-efficacy enhancement programs to provide deeper insights. Overall, fostering self-efficacy among women entrepreneurs is essential for sustainable business growth and economic development in Tamil Nadu and similar regions.

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