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# **A Comparative Analysis of Entrepreneurship-contributions to Women's Well-being and Sustainability: A Case Study of India and Tunisia**

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## **Authors' contributions**

*This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.*

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## **ABSTRACT**

Entrepreneurship is widely recognized as a pivotal force driving profitable growth and sustainability. It serves as a notable avenue for enhancing female participation across various economic strata. In recent years, scholarly attention on women entrepreneurs has burgeoned, challenging the traditionally male-centric discourse within entrepreneurship literature. Female entrepreneurship assumes a crucial role in fostering economic development and sustainability. This study contributes to the expanding body of literature on women's entrepreneurship by providing a theoretical framework elucidating the contemporary status of women entrepreneurs in India and Tunisia. Employing a cross-sectional research design, the study employed both quantitative and qualitative methodologies, utilizing surveys and focus group discussions to gather data. The sample

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comprised 160 participants, including 80 women entrepreneurs and 80 non-entrepreneurs from both India and Tunisia. Analysis of the data was conducted using SPSS and MS Excel. The findings underscore that women entrepreneurs exhibit enhanced well-being compared to their non-entrepreneurial counterparts. This underscores the significance of well-being not only in the development of women entrepreneurs but also in fostering societal sustainability. The implications of the study extend to providing evidence-based recommendations for advancing women's entrepreneurship in India and Tunisia. Key recommendations include governmental involvement in alleviating challenges impeding women in business and facilitating funding opportunities to ensure sustained business growth.

*Keywords: Economic growth; sustainability; well-being; women entrepreneurship.*

## 1. INTRODUCTION

Entrepreneurship's pivotal role in economic progress and its potential impact on women's well-being and sustainable growth set the stage for this study. Acknowledging its global significance [1], entrepreneurship emerges as both a business opportunity and a vehicle for integrating women into diverse economic realms. The motivations and personal characteristics of women entrepreneurs influence their well-being, aligning with Sen's [2] concept of "working" as activities contributing to societal well-being. History demonstrates that women entrepreneurs may experience varying degrees of well-being depending on the motivations they pursue as well as their personal characteristics [3].

### 1.1 Defining Entrepreneurship

Timmons [4] defines "entrepreneurship as the transformative process of creating substantial value from scratch, emphasizing the pursuit of freedom irrespective of current resource constraints". Hisrich [5] extends this definition, highlighting entrepreneurship as a method requiring dedication, time, and effort, involving financial and social risks, and yielding benefits in terms of financial gains, personal fulfilment, and independence. Clearly, the concept of entrepreneurship is broader in light of these definitions, however as a concept it is defined differently by various researchers.

### 1.2 Global Landscape of Women Entrepreneurs

Bosma et al.'s [6] research reveals a substantial presence of women entrepreneurs globally, emphasizing the prevalence of women-led organizations and stable businesses. With only 20% of women engaged in informal employment,

entrepreneurship emerges as a viable alternative to enhance women's well-being [7]. Thus the current situation encourages women to engage in entrepreneurship as an alternative solution that can improve their well-being.

### 1.3 Challenges Faced by Women Entrepreneurs

In the context of developing countries like India, women entrepreneurs encounter obstacles such as credit constraints, lack of expertise, social segregation, and networking challenges [8]. Despite these challenges, the growing number of women in various entrepreneurial roles in India reflects a shift driven by passion, problem-solving, and financial independence motives [9].

### 1.4 Supporting Infrastructure in India

"Self-help groups, institutions, and individual initiatives from both rural and urban areas work together to assist women entrepreneurs in their endeavors" [10]. India's evolving entrepreneurial landscape includes initiatives from self-help groups, institutions, and governmental bodies supporting women entrepreneurs. Organizations like the Entrepreneurship Development Institute of India (EDII), National Bank for Agriculture and Rural Development (NABARD), and the Small Industries Development Bank of India (SIDBI) play crucial roles in fostering entrepreneurship, especially in regions like Karnataka.

### 1.5 Tunisia: Progress and Challenges

Tunisia, known for its progressive stance on women's rights, exhibits legal frameworks promoting women's economic participation. Post-2011 revolution, Tunisia has witnessed positive shifts in gender equality, yet socio-cultural

barriers persist. While female entrepreneurship in Tunisia surpasses that of other MENA countries, challenges in sectors, such as job quality and resource disparities, persist. Notably, the expansion of free markets has facilitated increased female entrepreneurship across diverse sectors. This comprehensive exploration sets the stage for a comparative analysis of women's entrepreneurship in India and Tunisia, considering the multifaceted dimensions of challenges, opportunities, and socio-cultural influences on well-being and sustainability.

## 2. CONCEPTUAL FRAMEWORK

This study hypothesizes that entrepreneurship, regardless of financial qualities, has an impact on women's personal well-being. Education, marital status, age, business status, and family size are among the financial factors considered in this

study. According to Gawel [11], married women are likely to have low well-being as a result of being accommodating to their spouses. In comparison to unmarried women, married women are more involved with their families, taking on various roles such as paying for children's school fees and providing health care for the family. According to a similar study, a woman with a large family size is likely to have low well-being.

Furthermore, educated women are more likely to have high well-being than uneducated women because educated women are more capable of having a decent income from their business, and thus they can create a lot from their business. Regardless of these factors that can affect the well-being of women entrepreneurs, various difficulties can affect entrepreneurs and thus impact women's well-being, as illustrated in Fig. 1.

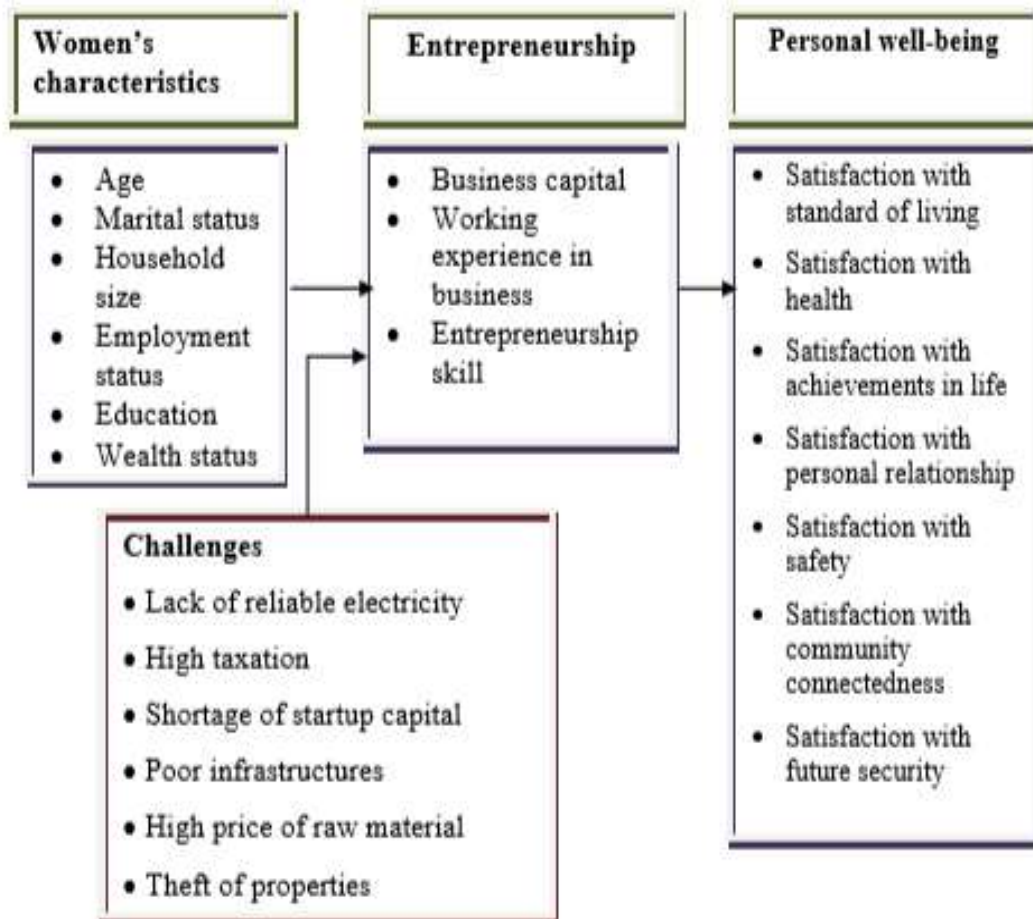


Fig. 1. Adapted from: Contribution of entrepreneurship on women's well-being in Tanzania: a case of Arumeru District by eliakunda andrew urio

### 3. METHODOLOGY

#### 3.1 The objectives of the Study are

1. To explore the challenges affecting women entrepreneurs in India and Tunisia.
2. To examine the relationship between the women’s chosen profession and their well-being.

#### 3.2 The study was conducted in India and Tunisia

A systematic random sampling technique was adopted to choose 5 women entrepreneurs and 5 women non-entrepreneurs from a sampling frame that enlisted all women entrepreneurs in the villages/cities generating a total of 80 women entrepreneurs and 80 women non-entrepreneurs both (India and Tunisia), totalling to 160 respondents [12]. The sample size was suitable to acquire and the data was pertinent to the study since a minimum of 15 cases is suitable for accommodating a variety of variable subpopulations [13]. “Women entrepreneur’s survey was utilized to gather quantitative information by which a questionnaire with closed and open-ended questions was used for data collection. To guarantee the consistency of the instrument, the questionnaire was pre-tested before real information was collected. The pre-testing included 15 respondents both in India and Tunisia. After pre-testing, modifications were made to the questionnaires and an improved version was developed before administering the tool for actual data collection. Quantitative data was analysed by involving Statistical Package for Social Science (SPSS). Further, the results and their implications were elucidated. In particular, cross-tabulations were calculated to establish relationships among variables predominantly

associations between categories of entrepreneurial initiatives accomplished by women entrepreneurs and their characteristics containing education level, marital status, employment status, and whether the household head was a woman or a man. Moreover, the descriptive investigation was done by calculating frequencies and percentages of respondents’ socio-economic and demographic characteristics. Additionally, challenges confronted by women entrepreneurs were calculated to show percentage distribution. Finally, comparisons in terms of the satisfaction levels of well-being were assessed” [14].

### 4. RESULTS AND DISCUSSIONS

#### 4.1 Objective 1-To Explore the Challenges Affecting Women Entrepreneurs

Table 1 presents the respondent’s responses to the difficulties faced by Indian women entrepreneurs. For the most part, the outcomes show that women entrepreneurs faced various challenges in the initiatives that they were performing. The significant difficulties were the deficiency of start-up capital which was faced by 35% of women, trailed by tax collection, High cost of raw materials, competition, and absence of solid power. These difficulties plainly express that government intervention is expected to battle these difficulties. The government needs to give endowments, and power, promote made-in-India products, provide tax exemptions, etc. Based on the difficulties faced by Tunisian women entrepreneurs. For the most part, the outcomes show that women entrepreneurs faced various challenges in the initiatives that they were performing. The significant difficulties were the competition which was faced by 27.5% of

**Table 1. Table showing the major challenges faced by women entrepreneurs**

Challenges	Frequency		Percent	
	India	Tunisia	India	Tunisia
Taxation	7	1	17.5	2.5
High prices of raw material	7	6	17.5	15
Shortage of Start-up Capital	14	9	35.0	22.5
Lack of reliable Electricity	4	0	10.0	0
Lack of Permanent Staff	0	5	0	12.5
High Interest	1	5	2.5	12.5
Competition	6	11	15.0	27.5
Quality of Products	1	3	2.5	7.5
Total	40	40	100	100

women, trailed by deficiency of start-up capital, High cost of raw materials, Lack of permanent Staff, and High interest. These difficulties plainly express that government intervention is expected to battle these difficulties. The government needs to give endowments, and power, promote made-in-India products, provide tax exemptions, etc.

**4.2 Objective 2: To Ascertain the Impact of Entrepreneurship on Women’s Well-being**

The seven personal well-being measurement constructs proposed by the International Well-being Group (2013), include satisfaction with standard of living, satisfaction with one’s health, satisfaction with achievement in life, satisfaction with a personal relationship, satisfaction with one’s safety, satisfaction with community connectedness and satisfaction with future security. Respondents were expected to answer how fulfilled they were with their life as a whole. The response went from 1 (no fulfilment by any means) to 5 (totally fulfilled). A score of 3 was taken as impartial. Reliability analysis was utilized to test whether the personal well-being measurement constructs can be combined to

form a Personal Well-being Index (PWI). The most usually involved measurement in this examination is Cronbach’s alpha value. The Cronbach’s alpha value was 0.73 higher than a base worth of 0.7 demonstrating that the personal wellbeing measurement construct can be quantified to form one variable, in this case, personal well-being.

**5. DISCUSSION OF FINDINGS**

On the basis of the findings, as per the Table 3 and 4, we can evidently conclude that the dimensions of well-being for the women entrepreneurs in both the countries are almost similar. The dimensions contributing to the overall wellbeing of women, like personal satisfaction, standard of living, personal health, personal achievements and future security are perceived in a similar fashion by the women of both countries. However, the dimensions where there is a bit of discrepancy are personal relationships, personal safety and community connectedness. This can be supported by one of the most read research, which pertains to the cultural impact on community connectedness and perception of individuality [15,16-18].

**Table 2. Table showing the descriptive statistics for seven personal well-being measurement constructs (n = 80)**

	N		Minimum		Maximum		Mean		Std. Deviation	
	India	Tunisia	India	Tunisia	India	Tunisia	India	Tunisia	India	Tunisia
Overall-life/personal satisfaction	40	40	2	1	5	5	3.46	3.56	.967	0.819
Standard of Living	40	40	1	2	5	5	3.31	3.54	1.298	0.879
Personal Health	40	40	2	2	5	5	4.03	3.78	.941	0.836
Achieving in Life	40	40	1	1	5	5	3.54	3.34	1.396	0.805
Personal Relationship	40	40	2	2	5	5	4.19	3.6	.765	0.681
Personal safety	40	40	3	2	5	5	4.11	3.61	.693	0.581
Community-Connectedness	40	40	2	2	5	5	4.05	3.69	.778	0.663
Future Security	40	40	1	1	5	5	3.53	3.49	1.467	0.756

**Table 3. showing the differences in the well-being among Indian entrepreneurs and Indian non-entrepreneurs (N=80)**

Well Being	Satisfaction levels (1=least and 5=highest)	Entrepreneur		Non-Entrepreneur	
		Frequency	Percent (%)	Frequency	Percent (%)
Satisfaction with Standard of living	1	0	0	14	35
	2	0	0	6	15
	3	5	12.5	6	15
	4	27	67.5	12	30
	5	8	20	2	5
Satisfaction with Personal Health	1	0	0	0	0
	2	0	0	8	20
	3	2	5	8	20
	4	18	45	16	40
	5	20	50	8	20
Satisfaction with Achievement in life	1	0	0	8	20
	2	0	0	14	35
	3	2	5	12	30
	4	15	37.5	0	0
	5	23	57.5	6	15
Satisfaction with Personal Relationship	1	0	0	0	0
	2	0	0	4	10
	3	1	2.5	4	10
	4	19	47.5	24	60
	5	20	50	8	20
Satisfaction with Personal safety	1	0	0	0	0
	2	0	0	0	0
	3	7	17.5	8	20
	4	19	47.5	22	55
	5	14	35	10	25
Satisfaction with Community connectedness	1	0	0	0	0
	2	0	0	2	5
	3	6	15	10	25
	4	16	40	22	55
	5	18	45	6	15
Satisfaction with Future Security	1	0	0	16	40
	2	0	0	2	5
	3	5	12.5	6	15
	4	18	45	8	20
	5	17	42.5	8	20

**Table 4. showing the differences in the well-being among Tunisian entrepreneurs and Tunisian non-entrepreneurs (N=80)**

Well Being Satisfaction Levels (1 is the least and 5 is the highest)	Entrepreneur		Non-Entrepreneur	
	Frequency	Percent (%)	Frequency	Percent (%)
Satisfaction with Standard of Living	1	0	0	0%
	2	2	10	25%
	3	16	16	40%
	4	18	12	30%
	5	4	2	5%
Satisfaction with Personal Health	1	0	0	0%
	2	4	2	5%
	3	12	9	22.5%
	4	20	19	47.5%
	5	4	10	25%
Satisfaction with Achievement in Life	1	0	2	5%
	2	5	4	10%
	3	15	18	45%
	4	18	16	40%
	5	2	0	0%
Satisfaction with Personal Relationship	1	0	0	0%
	2	1	2	5%
	3	17	15	37.5%
	4	19	20	50%
	5	3	3	7.5%
Satisfaction with Personal Safety	1	0	0	0%
	2	0	1	2.5%
	3	18	14	35%
	4	20	24	60%
	5	2	1	2.5%
Satisfaction with Community Connectedness	1	0	0	0%
	2	0	2	5%
	3	17	9	22.5%
	4	18	27	67.5%
	5	5	2	5%
Satisfaction with Future Security	1	0	1	2.5%
	2	3	4	10%
	3	16	10	25%
	4	19	24	60%
	5	2	1	2.5%

## 6. CONCLUSIONS AND RECOMMENDATIONS

### 6.1 Conclusions based on Indian entrepreneurs and non-entrepreneurs

The objectives of this study were to explore the challenges affecting women entrepreneurs; to ascertain the impact of entrepreneurship on women's well-being. Thereby, the study concluded that;

- (i) Women entrepreneurs confronted many difficulties like deficiency of start-up capital,

high tax assessment rate, absence of dependable power, unfortunate frameworks, the excessive cost of natural substances, and burglary of properties.

- (ii) Satisfaction with the personal relationship, community connectedness, and personal security are almost similar between entrepreneurial and non-entrepreneurial women, but entrepreneurial women have better satisfaction on the rest of the four parameters than non-entrepreneurial women i.e. standard of living, personal health, achievement in life and future security.

## 6.2 Recommendations

- (i) Grounded on the conclusions, the study claims that when supporting women's entrepreneurial initiatives, women must not be considered as a homogeneous group. Encouraging initiatives should contemplate socio-economic characteristics of women such as marital status, education, and type of household whether is headed by a woman or by a man. Furthermore, the government should take part in reducing the challenges that restrain women in their business.
- (ii) It is suggested that the seven personal well-being measurement constructs can be combined to form personal well-being.
- (iii) The government should encourage women entrepreneurs, through the providing of credit, market for their products, and developing entrepreneurial skills because women are the agents of change, in any socio-economic space irrespective of geographical location.

## COMPETING INTERESTS

Authors have declared that no competing interests exist.

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