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## **ENTREPRENEURSHIP DEVELOPMENT OF TRIBAL WOMEN: ANALYZING BUSINESS CHALLENGES AND ECONOMIC OUTCOMES IN NORTHEAST INDIA**

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### ***Abstract:***

*This study explores how tribal women entrepreneurs in Northeast India develop their businesses and the main challenges that affect their economic progress. A quantitative survey of 400 tribal women entrepreneurs was conducted using structured questionnaires. Statistical analysis identified five major groups of challenges: financial, socio-cultural, market, operational, and policy-related. Among these, financial difficulties such as limited access to credit and low financial knowledge were found to have the strongest negative effect on business performance. Social norms, weak market access, and institutional gaps also reduce growth opportunities. The study shows that these barriers are closely connected and require coordinated solutions. The findings suggest the need for practical support in financial inclusion, skills training, and better implementation of government policies to strengthen sustainable livelihoods and empower women entrepreneurs in underserved regions worldwide.*

***Keywords:*** Tribal women entrepreneurship; Northeast India; business challenges; economic empowerment; quantitative study

## **Introduction**

Entrepreneurship is a vital engine for economic growth, poverty reduction, and social transformation globally, with women entrepreneurs significantly advancing gender equity and inclusive development (R. Raman et al., 2022). This is particularly relevant in marginalized regions like Northeast India, where tribal communities form a substantial part of the population (Mahanta et al., 2023). Tribal women entrepreneurs contribute notably to the regional economy while preserving cultural heritage through both traditional and emerging industries (Magdalena Klimczuk-Kochańska et al., 2023). Despite this, they face multifaceted challenges, especially financial barriers like limited formal credit access, high interest rates, and low financial literacy that hinder business growth (Preety Rani et al., 2024). These economic hurdles are compounded by socio-cultural constraints such as patriarchal norms, weak social networks, and restricted autonomy (Swati Shastri et al., 2021). Additional market challenges include competition, limited marketing skills, and trust issues, while operational difficulties involve labor shortages and regulatory compliance (Rinki Majhi et al., 2024; Asis Kumar Senapati et al., 2019). Institutional and policy impediments, including poor scheme implementation and lack of awareness, further obstruct progress (Anoop P. S et al., 2024). Research underscores the role of entrepreneurship education and capacity-building in enhancing financial, technical, and managerial competencies, empowering women to leverage opportunities in digital and eco-tourism sectors (D. J. S. Kumar et al., 2023). Family and social support influence entrepreneurial intentions by shaping attitudes and perceived control (Sangeetha & Gurupandi, 2025). Quantitative studies employing factor analysis and regression identify financial constraints as the most significant negative influence on economic success among tribal women entrepreneurs in Northeast India (Magdalena Klimczuk-Kochańska et

al., 2023). Reflecting their rural and socially constrained context, findings recommend multi-dimensional interventions emphasizing gender-responsive finance, education, technology access, and socio-cultural sensitization for inclusive empowerment and development (Vijay Kumar Sahu et al., 2024).

### **Importance of the Study**

The importance of the study lies in its significant academic and practical contribution to understanding tribal women entrepreneurship in Northeast India. By applying rigorous quantitative methods such as exploratory factor analysis and multiple regression on data from 400 respondents, the study systematically measures multifaceted challenges faced by tribal women entrepreneurs, including financial, socio-cultural, market, operational, and institutional barriers. It responds to a notable gap in existing literature, providing actionable insights for policymakers, NGOs, and financial institutions to design gender-sensitive initiatives that promote financial inclusion, skill enhancement, and strong institutional support. Moreover, the study aligns with Sustainable Development Goals 5 and 10 by emphasizing entrepreneurship as a tool for socio-economic empowerment, poverty reduction, and preservation of indigenous cultures, thereby contributing to inclusive and sustainable regional development.

### **Literature Review**

Existing literature on tribal women entrepreneurship in Northeast India highlights economic empowerment intertwined with socio-cultural constraints (Magdalena Klimczuk-Kochańska et al., 2023). Tribal women predominantly operate in traditional sectors like weaving, handicrafts, and agriculture, which limit growth prospects (Krishnaveni Motha et al., 2016). Financial exclusion marked by restricted credit access, high interest rates, and low financial literacy remains a paramount barrier (A.K.Nanda et al., 2017). Market competition, operational

inefficiencies, and policy gaps further hinder progress (Suchitra et al., 2022). Focused entrepreneurship education, skill development, and digital literacy enhance participation in emerging sectors like eco-tourism and e-commerce (Anselme Andriamahery et al., 2022). Theoretical insights suggest the predominance of financial and socio-cultural barriers in shaping entrepreneurial intentions and performance (Naira Fayaz et al., 2023). Overall, integrated strategies promoting financial inclusion, institutional reform, and capacity building are advocated for sustaining entrepreneurial growth in these marginalized settings (Muneera Al-Qahtani et al., 2022).

### **Unexplored Dimensions in the Literature**

Despite the acknowledged contributions of tribal women entrepreneurs, existing studies show major empirical and theoretical gaps, including a lack of large-scale quantitative assessments across Northeast India, limited use of exploratory factor analysis to capture latent multidimensional challenges, and insufficient regression-based examination of how identified barriers influence economic empowerment outcomes such as profitability and sustainability. Literature also rarely integrates behavioral perspectives like the Theory of Planned Behavior and offers very few empirically validated, culturally grounded intervention frameworks based on quantified hierarchies of financial, socio-cultural, market, operational, and institutional barriers. Against this backdrop, the present study introduces novelty by using a representative sample of 400 tribal women entrepreneurs from Northeast India, applying exploratory factor analysis and regression along with behavioral theory integration to quantify the relative impacts of key barriers on economic empowerment, move beyond predominantly qualitative or small-sample evidence, and generate robust, context-specific insights for designing culturally nuanced, targeted policy interventions that strengthen sustainable entrepreneurial development in tribal regions.

**Objectives of the study:**

1. To examine the major challenges faced by tribal women entrepreneurs in Northeast India.
2. To analyze how these challenges affect the economic empowerment of tribal women entrepreneurs in Northeast India.

**Methodology**

The study employs a robust quantitative research design targeting the multidimensional challenges of tribal women entrepreneurs in Northeast India. A stratified random sampling technique was used to select 400 respondents, ensuring demographic representativeness across age, education, and geography. Data were meticulously collected via structured questionnaires administered through face-to-face interviews and community networks, focusing on financial, socio-cultural, market, operational, and institutional barriers. Instrument reliability was confirmed with Cronbach's alpha exceeding 0.90, indicating excellent internal consistency. Suitability for exploratory factor analysis (EFA) was validated by a high Kaiser-Meyer-Olkin measure and significant Bartlett's Test of Sphericity, facilitating the extraction of five latent challenge factors through principal component analysis with varimax rotation. These factors were then analyzed for their impact on economic empowerment using multiple regression, with diagnostic tests confirming assumptions of multi collinearity, normality, and constant variance, thereby ensuring validity. Importantly, the large sample size of 400 meets the Central Limit Theorem criteria, permitting acceptance of minor deviations from normality and justifying parametric analyses. This methodologically rigorous framework establishes a statistically sound basis for interpreting the complex challenges and economic outcomes for tribal women entrepreneurs in the region, offering credible insights to inform policy and intervention design.

### **Results and Discussions**

The analysis presents a comprehensive demographic and entrepreneurial profile of 400 tribal women entrepreneurs in Northeast India, forming a robust empirical base for the assessment of their economic empowerment. The majority of respondents (86%) belong to the economically active age group of approximately 30 to 50 years, yet educational attainment remains low, with 64% having only primary education and 17% completing secondary schooling, highlighting persistent barriers to higher education within tribal communities. Entrepreneurship among participants is strongly embedded in family systems, as evidenced by the fact that 97% are married and 96% reside in rural localities where infrastructural and market constraints are particularly acute. Income distribution further signals economic vulnerability, with 64% of households earning below Rs 10,000 per month and 61% of enterprises reporting annual revenues under Rs 50,000. Business activities are concentrated primarily in retail (53%) and manufacturing(37%)sectors, dominated by micro-enterprises(77%)that have typically been in operation for one to three years(54%).Beyond these demographic patterns, the study further explored the nature and intensity of challenges faced by respondents through descriptive statistics, which revealed major barriers across financial, socio-cultural, market, operational, and policy-institutional domains. Financial constraints emerged as most acute, including severe difficulties in financial record-keeping (mean 4.29), access to credit (mean 4.16), and low financial literacy (mean 4.19). Socio-cultural barriers particularly gender bias (mean 4.01) and weak social networks (mean 3.97) further constrain entrepreneurial advancement. Market-related challenges, especially competition from established businesses (mean 4.15) and inadequate customer trust(mean 4.24),continue to limit growth potential, while operational

bottlenecks such as infrastructural deficiencies (mean 4.18), technology gaps (mean 4.17), and compliance burdens (mean 4.27) undermine business efficiency. Institutional weaknesses are also evident, with 85% of respondents unaware of government schemes and widespread perceptions of bureaucratic inefficiency (mean 4.18) and weak institutional support (mean 4.20). Collectively, these findings illustrate the systemic and intersecting barriers that constrain the entrepreneurial capacities and economic advancement of tribal women in the region.

**Scale Reliability and Factorability Diagnostics**

The internal consistency of measurement scales was rigorously evaluated. Cronbach’s alpha values exceeded 0.90 for all domains, ensuring that the scales used were conceptually coherent and statistically reliable for advanced analysis. Suitability for factor analysis was affirmed by the Kaiser-Meyer-Olkin (KMO) measure (0.944, "marvelous" per Kaiser’s criterion) and Bartlett’s Test of Sphericity ( $\chi^2=9986.842, p<0.001$ ), which together confirm the data’s capacity for factor extraction.

Reliability Statistics		KMO and Bartlett's Test		
Cronbach's Alpha	N of Items	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.944
0.966	25	Bartlett's Test of Sphericity	Approx. Chi-Square	9986.84
			df	300
			Sig.	0

**Table 1:** Scale Reliability and Factorability Diagnostics

**Source:** Authors’ calculation based on primary data (2025)

### **Exploratory Factor Analysis (EFA)**

Exploratory Factor Analysis (EFA) was conducted to uncover the key underlying dimensions of challenges faced by tribal women entrepreneurs. The high KMO value (0.944) and significant Bartlett's test confirmed data suitability. Five factors emerged, explaining over 78% of variance, corresponding to financial, socio-cultural, market, operational, and policy-institutional domains. Strong factor loadings ( $>0.5$ ) clearly grouped relevant variables, such as securing loans and financial record-keeping under financial challenges, and gender bias and cultural restrictions under socio-cultural challenges. High communalities demonstrated construct validity. This concise factor structure captures the complexity of barriers in a clear, interpretable framework that supports focused analysis and policy planning to enhance economic empowerment.

<b>Factors</b>	<b>Items</b>	<b>Factor Loading</b>
Operational Challenges	Managing business documentation and legal compliance is burdensome	0.844
	Identifying a consistent customer base remains a challenge	0.739
	Maintaining an adequate inventory to meet demand is a challenge	0.686
	Customer trust and loyalty are harder to build as a women entrepreneur	0.661
	Technological barriers hinder efficient business operations	0.624
	Recruiting and retaining skilled workers is difficult	0.563
	Bureaucratic hurdles delay accessing government schemes	0.561
Social-Cultural Challenges	Gender biases restrict opportunities for business expansion	0.835
	Negative societal attitudes discourage women from starting businesses	0.816
	Cultural restrictions limit types of business activities	0.794
	Social expectations make balancing family and business difficult	0.771
	Lack of a supportive social network hinders entrepreneurial growth	0.765
Policy and Institutional	Collaborations with institutions and policymakers is	0.795

Challenges	challenging	
	Existing policies are not adequately implemented	0.76
	Awareness of relevant government policies is low	0.668
	Corruption or favoritism affects institutional support	0.644
Financial Challenges	Securing loans or financial support is a significant barrier	0.841
	Limited access to investors restricts business expansion	0.807
	Financial record-keeping and reporting are challenging	0.747
	High interest rates on loans make borrowing less feasible	0.633
	Lack of financial literacy affects business operations	0.685
Market Challenges	Accessing new markets is difficult	0.598
	Accessing new markets is difficult(cross-loading)	0.529
	Lack of marketing knowledge or resources affects business growth	0.502

**Table 2:** Rotated Factor Matrix Table

**Source:** Authors' calculation based on primary data (2025)

### Multiple Regression Analysis on its impact on Economic Success

The multiple regression analysis assessed the impact of five challenge domains like financial, socio-cultural, market, operational, and policy-institutional on the economic success of tribal women entrepreneurs. The model explained 31.6% of the variance in economic success (profitability, growth, sustainability), with a significant overall fit ( $F(5,394)=36.429, p<0.001$ ). The multiple correlation coefficient ( $R=0.562$ ) indicated a moderate positive association between challenges and success. Financial challenges had the strongest negative effect, followed by market and socio-cultural factors,

while operational and policy-institutional constraints also contributed negatively but to a lesser extent. These results highlight financial barriers as the key deterrent to economic success, guiding policy priorities to focus on alleviating financial constraints alongside addressing market access and socio-cultural challenges to empower tribal women entrepreneurs effectively.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.562 <sup>a</sup>	0.316	0.307	0.40247
a. Predictors: (Constant), Policy and Institutional Challenges, Operational Challenges, Market Challenges, Social and Cultural Challenges, Financial Challenges				
b. Dependent Variable: Economic Factors				

**Table 3:** Multiple Regression Model Summary

**Source:** Authors’ calculation based on primary data (2025)

**Explanation**

The model summary indicates that the combined influence of financial, socio-cultural, market, operational, and policy-institutional challenges has a moderate positive relationship ( $R = 0.562$ ) with the economic success of tribal women entrepreneurs. Together, these factors explain 31.6% of the variation in economic outcomes ( $R^2 = 0.316$ ), and the adjusted  $R^2$  of 0.307 confirms the model’s robustness. The standard error of 0.40247 suggests moderate accuracy in predicting economic

success. Overall, the model demonstrates that these interconnected challenges significantly affect economic empowerment, providing a solid basis for targeted policy and intervention strategies.

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.504	5	5.901	36.429	.000 <sup>b</sup>
	Residual	63.82	394	0.162		
Total		93.324	399			
a. Dependent Variable: Economic Factors						
b. Predictors:(Constant),Policy and Institutional Challenges, Operational Challenges, Market Challenges, Social and Cultural Challenges, Financial Challenges						

**Table 4:** ANOVA Table for Regression Model Predicting Economic Success

**Source:** Authors’ calculation based on primary data (2025)

**Explanation**

The ANOVA table confirms that the overall regression model is statistically significant in predicting economic success among tribal women entrepreneurs. The model explains a sum of squares of 29.504, while the unexplained variation (residual sum of squares) is 63.820. The F-value of 36.429 with a p-value of 0.000 indicates that the combined challenge factors significantly predict economic outcomes, validating the model’s reliability and supporting further interpretation of individual predictor effects.

**Regression Coefficient**

Coefficients <sup>a</sup>						
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.298	0.02		213.59	0
	Financial Challenges	0.224	0.02	0.464	11.13	0
	Social and Cultural Challenges	10.082	0.02	0.17	4.072	0
	g					
	Market Challenges	0.096	0.02	0.198	4.759	0
	Operational Challenges	0.051	0.02	0.106	2.533	0.012
	Policy and Institutional Challenges	0.072	0.02	0.148	3.552	0
a. Dependent Variable: ECONOMIC FACTORS						

**Table 5:** Reflecting the causes and affect relationship between variables

**Source:** Authors' calculation based on primary data (2025)

**Explanation:**

The regression coefficients indicate that all five challenge domains significantly influence the economic success of tribal women entrepreneurs. Financial challenges exert the strongest effect (Beta = 0.464,  $t = 11.13$ ,  $p < 0.001$ ), making them the most critical barrier to economic outcomes. Market challenges (Beta = 0.198,  $t = 4.759$ ,  $p < 0.001$ ) and policy/institutional challenges (Beta = 0.148,  $t = 3.552$ ,  $p < 0.001$ ) also significantly affect success, followed by socio-cultural (Beta = 0.17,  $t = 4.072$ ,  $p < 0.001$ ) and operational challenges (Beta = 0.106,  $t = 2.533$ ,  $p = 0.012$ ). The constant (B = 4.298) represents the baseline economic success without any challenge impact. The significance of these coefficients confirms their reliability and importance, highlighting financial constraints as the foremost target for interventions to improve entrepreneurial outcomes among tribal women.

**Conclusion**

The study provides a comprehensive quantitative analysis of the entrepreneurial ecosystem of tribal women in Northeast India, highlighting the multidimensional barriers affecting their economic advancement. Using a large sample, Exploratory Factor Analysis identified key latent factors, and multivariate regression assessed their influence on economic success measured through profitability, growth, and sustainability indicators. Findings revealed five major domains of challenges like financial, socio-cultural, market, operational, and policy- institutional which significantly influence entrepreneurial outcomes. Financial constraints, including lack of credit access, weak financial literacy, and poor record-keeping, emerged as the most critical impediment. Socio-cultural biases, market isolation, and infrastructural deficits further limited opportunities, while policy-institutional barriers such as bureaucratic hurdles, corruption, and low awareness of support schemes weakened institutional

trust. The regression model explained 31.6% of the variance in economic success, confirming the strong predictive effect of financial and market-related constraints. The study's methodological robustness, evidenced by high reliability and sampling adequacy, reinforces the validity of results. Policy recommendations emphasize integrated interventions promoting financial inclusion, skills development, cultural empowerment, infrastructure improvement, and transparent governance. Overall, the research advances understanding of women's entrepreneurship in marginalized contexts and offers empirical guidance for fostering inclusive and sustainable economic development in Northeast India.

### **Theoretical Contributions, Practical Ramifications, and Research Frontiers**

Research on tribal women entrepreneurship holds significant global importance by informing inclusive economic development strategies that empower marginalized communities worldwide. Addressing the distinct financial, socio-cultural, market, operational, and policy- institutional challenges faced by tribal women provides valuable insights applicable to Indigenous and rural populations across diverse contexts, aligning with global gender equity and sustainable development goals. Future research should emphasize longitudinal policy impacts, digital entrepreneurship adoption, social network and education roles, and comparative regional studies to identify scalable best practices that enhance tribal women's economic and social contributions. This study's novel quantitative approach within the underexplored Northeast Indian tribal context fills critical research gaps by systematically quantifying multidimensional barriers and their effects on economic empowerment. These findings offer actionable guidance for policymakers and practitioners to design targeted interventions fostering sustainable and inclusive growth among tribal women entrepreneurs.

### **Disclosure statement**

No potential conflict of interest was reported by the author(s).

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