



Assessing The Self-Efficacy Influence on Women's Entrepreneurial Performance, Kodaikanal

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Abstract- In this study the researcher examines the influence of self-efficacy and entrepreneurial intention on women entrepreneurs in Kodaikanal. The study believes that entrepreneurial task is relate to business creation, management and employee performance. This research aimed to envisage the role of self-efficacy on women entrepreneurial performance among 130 women entrepreneurs in various business platforms located in Kodaikanal. Using a quantitative research design, primary data were collected through structured questionnaires from women entrepreneurs who operating in local, micro and small business. The study employed descriptive and analyze the collected data which indicate a positive and statistically significant relationship between levels of self-efficacy and the socio-demographic variables of entrepreneurial performance. It assists to take decision making, create confidence, and generate business resilience and growth orientation. The researcher adds to understanding the psychological factors that support women entrepreneurial activity and offer suggestions to the policymakers to develop flexible policies to enhance women entrepreneurs to develop their participation and enrich their performance in entrepreneurship.

Keywords - Self-Efficacy, Women Entrepreneurs, Entrepreneurial performance.

I. Introduction

Entrepreneurship is essential to a nation's economic growth because it promotes creative innovation, generates employment opportunity, and endorses inclusive growth. Due to the continuous involvement in micro, small and medium-sized firms (MSMEs) in the manufacturing, trading, services, agriculture, women's entrepreneurship in India has received increased attention in past decade. Government takes much initiative like Stand-up India and Skill India which have pushed women to start enterprises. Women entrepreneurs in India continue to face a variety of challenges in spite of these government policies on financial access, social constraints, lack of market exposure and psychological barriers that lower their self-esteem and productivity.

Self-efficacy is one of the key psychological variables which distress entrepreneurial success. Self-efficacy is the belief in you to succeed and perform specific tasks or achieve goals that influence how you think, feel and act. Actual skill gives confidence in using your skills to overcome challenges, setting mindset to handle the business situation in a effective manner. Self-efficacy marks opportunity, recognition, risk-taking, decision-making ability, and perseverance to face of business problems occurred in the entrepreneurship. Influence of self-efficacy among women



entrepreneurs is related with amplified confidence, flexibility, and resilience all of which are critical for maintaining businesses in volatile and economical environments.

Recent years in Tamil Nadu, women entrepreneurship has revealed prominent economically growth and development in their life standard especially in rural and semi-urban areas where women are involved in small-scale enterprises such as handicrafts, food stall, retail shops, tailoring, and tourism-related activities like homestays, guest house, and etc. The state government has insisted various schemes through Self-Help Groups (SHGs) and other schemes to endow women economically high and grow. However, financial and organized support exists to enhance the level of entrepreneurial success among women employee.

Kodaikanal, known as “The Gift of the Forest,” Princess of Hill Stations, is a popular hill station in Tamil Nadu. It presents a unique entrepreneurial environment for women. In fact, the economy of this region is mainly driven by services of the tourism industry, such as small trading, homestays, handicrafts, and food-related ventures. Women entrepreneurs in Kodaikanal usually deal with micro, small, and-medium scale businesses in addition to managing their households. Further, limited market and heavy reliance on the tourism industry increase its vulnerability; thus, psychological assets like self-efficacy are far more critical in times of running and growing their businesses in this region.

They are concentrating on the significance of self-efficacy regarding their entrepreneurial outcomes. Accordingly, the current research work studies the significance or impact of self-efficacy on female entrepreneurs in Kodaikanal with regard to their confidence level, decision-making capabilities, resilience, as well as the performance level of their employees. This research work expects to add value to existing literature and help significant bodies in their efforts to improve female-owned business entities in the state of Tamil Nadu, as well as in the Indian context, by upgrading their capabilities.

To understand the entrepreneurial intention of women, it is important to understand the background of self-efficacy and its various variables. There are several studies conducted on women's business intentions, but most have been carried out in other parts of the nation. This made the researcher to examine the self-efficacy of women entrepreneurs, Kodaikanal.

II. Review of Literature

Self-efficacy refers to an individual's belief in their capability to perform tasks and achieve desired outcomes (Bandura, 1997). Safaria Triantoro (2013). Earlier researches show effects of self-efficacy on students' learning and achievement. The main purpose of the paper is to discuss how self-efficacy developed and the way it influences students' academic performance in addition to social interaction with peers. Present study was designed to study the impact of self-efficacy on 15 local school boys. Self-efficacy scale was used. It was found that students with high self-efficacy obtained higher scores on 50 mathematical problems test.



Sana Khalique et. al. (2019). Self-efficacy in all forms has an impact on our thoughts, emotions, actions, and motivation. It operates mainly through the cognitive and affective channels and plays an important role in shaping an individual's perception of life experiences. Self-efficacy influences how employees will approach tasks and challenges in the workplace. It is vital for an employee to build a strong self-efficacy in order to perform well in the workplace.

Msimango-Galawe (2021) investigated the relationship between entrepreneurial self-efficacy (ESE) and the performance of women-owned small and medium enterprises. The study is grounded in social cognitive theory. Entrepreneurial self-efficacy was measured across dimensions such as opportunity recognition, problem-solving ability, risk management, and confidence in business decision-making. The findings reveal that Women entrepreneurs with higher self-efficacy demonstrated better financial performance improved managerial effectiveness, and greater resilience in overcoming business challenges.

Victor Barinua and Okoro, Stephen C. (2022). Self-efficacy is a cognitive construct that describes a person's confidence in their ability to perform tasks. Self-efficacy has been shown to influence a broad range of individuals' cognition and behaviour. The focus was on creativity and innovativeness as dimensions of entrepreneurial success, and profitability and productivity as measures of firm success.

Ferreira-Neto, J. L., Rodrigues, R. G., and Dinis, A. (2023) examined the combined influence of entrepreneurial passion, creativity, and entrepreneurial self-efficacy (ESE) on entrepreneurial intention. The findings reveal that entrepreneurial self-efficacy has a strong and statistically significant positive effect on entrepreneurial intention. The study highlights that individuals with higher self-efficacy are more confident in their ability to recognize opportunities, manage risks, and overcome entrepreneurial challenges.

Taneja, M. (2024). This present research examines the effect of Entrepreneurial self-efficacy (ESE) and its sub-constructs on Entrepreneurial success (ES). The study uses primary data gathered from students enrolled in entrepreneurial courses offered by topmost 100-ranked higher educational institutions (HEI). The questionnaire was sent to 500 students, and 323 valid responses were considered (response rate: 64.6%). Among these, 195 were males, and 128 were females. The present study used SPSS software to investigate the relationship between "regressed on" and "regress on" variables. McGee's scale was used to measure ESE.

Pennetta, S., Anglani, F., Reaiche, C., & Boyle, S. (2025). The systematic literature review (SLR) investigates Entrepreneurial Resilience (ER) in the context of recent global disruptions. It also explores the role of digitalization in facilitating entrepreneurial adaptation and continuity during uncertainty. Findings of the study introduce the ER model that integrates Emotional Intelligence (EQ), Cultural Intelligence (CQ), and essential entrepreneurial traits.

Statement of the Problem

Even though there is much more rise in women involvement in entrepreneurial business, many of them face significant challenges in sustaining in escalating their



businesses. Researcher in his study made an attempt to determine how self-efficacy impact on women's entrepreneurial intention. Self-efficacy is an important factor influencing success of the business enterprise. Women entrepreneurs often face personal, social, and economic constraints. Demographic variables such as age, literacy, income and marital status influence their decision-making ability. These variables can affect and make great challenges in performing their business. The study explores how self-efficacy interacts with demographic factors such as age, literacy, income, and marital status in shaping women's ability to handle unexpected problems faced during business. Therefore, the present study aims to inspect the relationship between age, literacy, income level, and marital status with women entrepreneurs' ability to handle unpredictable business challenges.

Objectives of the Study

- To examine the association between entrepreneurial self-efficacy and demographic variables such as age, literacy, income, and marital status.
- To inspect the level of entrepreneurial self-efficacy among women entrepreneurs.
- To analyze the influence of entrepreneurial self-efficacy on the entrepreneurial performance.
- To provide suggestions for enhancing self-efficacy to empower women-led enterprises.

Hypotheses of the Study

- There is no significant relationship between the age of women entrepreneurs and entrepreneurial self-efficacy.
- There is no significant relationship between the literacy of women entrepreneurs and entrepreneurial self-efficacy.
- There is no significant relationship the income of women entrepreneurs and entrepreneurial self-efficacy.
- There is no significant association between the marital status of women entrepreneurs and entrepreneurial self-efficacy.
- There is no significant high impact level of entrepreneurial self-efficacy among women entrepreneurs.
- There is no significant influence of self-efficacy on the entrepreneurial performance of women entrepreneurs.

Research Design

Researcher adopts a descriptive research design to examine the level of self-efficacy among women entrepreneurs in Kodaikanal and to the factors influencing entrepreneurial self-efficacy in relation to business performance and demographic variables. Primary data were collected through a structured questionnaire includes demographic variables, business performance, and self-efficacy measured using a 5-point Likert scale, ranging from strongly disagree to strongly agree. Secondary data were collected from various sources, including journals, research articles, books, websites, and previous research studies. The study focused on women entrepreneurs engaged in trading, homestays, handicrafts, and hotels in Kodaikanal, using convenience sampling method. Only 130 valid responses are taken for study. Descriptive analysis, Chi-square test, and correlation test were employed to identify the impact of demographic variables on the self-efficacy of women entrepreneurs.



Analysis and Interpretation

The study describes the socio-economic status of the respondents and the impact of self-efficacy on women entrepreneurs of Kodaikanal.

Table No. 1: Demographical variables

Particulars	Frequency (130)	Percent (100)
Age		
18–25 years	25	19.2
26–35 years	37	28.4
36–45 years	39	30
46–55 years	22	16.9
Above 55 years	7	5.3
Literacy		
No Formal Education	41	31.5
Secondary School	38	29.2
Undergraduate Degree	35	26.9
Diploma	16	12.3
Income		
10,000–20,000	59	45.3
20,001–30,000	54	41.5
30,001–40,000	17	13.2
Marital Status		
Married	96	73.8
Unmarried	23	17.6
Widow/Divorced/Separated	11	8.6

Source: Primary Data

The Table No. 1 describes that majority of women entrepreneurs belong to the age group of 36–45 years (30%). Major women respondent don't have formal education (31.5), income earned by them is between Rs. 10,000–Rs. 20,000 (45.3%) and married women, around 73.8%.

Table No. 2: Demographic and self-efficacy variables

Particulars	χ^2 Value	Degree of freedom	p-value (> 0.05)	Hypothesis Accepted/ Rejected
Age	6.82	4	0.146	Rejected



Literacy	7.45	3	0.059	Rejected
Income	4.13	2	0.127	Rejected
Marital Status	1.96	2	0.527	Accepted

From the above table, it illustrates that a null hypothesis helps to indicate the association between demographic variables such as Age, Literacy, and Income, influence self-efficacy on women entrepreneurs, especially variables such as Ability to handle business problems and revenue has increased significantly, and marital status influence the Ability to adapt unexpected challenges faced by women entrepreneurs.

This shows that a Chi-square test of independence was conducted to examine the association between the two variables. Since the p-value is greater than the 0.05 level of significance, the null hypothesis is accepted for age, marital status, and the Ability to handle business problems even when they happen suddenly, and the Ability to adapt to unexpected challenges. Similarly p-value is less than the 0.05 level of significance, the null hypothesis is rejected for the income of the respondents, and my business revenue has increased significantly.

Table No. 3: Demographic and self-efficacy variables

Variables (p< 0.05)	Handle Problems	Adapt Challenges	Strong Skills	Revenue Increased
Age	0.18	0.19	0.12	0.16
	weak positive significant	small positive significant	do not significant	weak positive significant
Income	0.34	0.31	0.36	0.42
	Moderate, positive and significant	Moderate, positive and significant	Moderate, positive and significant	Moderate-to-strong positive significant

Correlation analysis is tested with the Age and Income of the respondents, with self-efficacy on women entrepreneurs. It is represented that a do not have significant correlation between Age of the respondents and strong skills and knowledge improve entrepreneurial practices, and a Moderate-to-strong positive correlation that influenced by Income level of women entrepreneurs that associated with business revenue.

III. Conclusion

From the analysis, the verdicts revealed that the p-values were higher than 0.05; the results showed that respondents' capacity to manage business problems and regulate the unforeseen hurdles which is not statistically significant that associated with age or marital status. However, a significant association was shown between the respondents' income and the statement "My business revenue has increased significantly."



Suggestions

Since age and marital status do not influence problem solving, it is recommended to offer targeted women with skill development programmes, such as business decision-making workshops and crisis management training can be organized to enhance women entrepreneurs. As there is a relationship between income level and an increase in business revenue, the Government can offer microfinance schemes and ease the credit facilities, promote low interest loans and subsidies to boost them financially. Finally, Kodaikanal women entrepreneurs can be encouraged through a network and mentorship, which will enable them, learn from business experts, government peer teams and feed skills and knowledge to sustain their business.

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