

Factors Influence In Creating Competitive Environments Of Micro-Level Women Entrepreneurs In Puducherry

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Abstract

Micro-level women entrepreneurs face many challenges, among them facing competition is most severe one. In this context, the researcher studied the factors influenced in creating competitive advantages of micro level women entrepreneurs in Puducherry district. The sample size is 545 micro level women entrepreneurs and collected primary data using questionnaire. The researcher applied the statistical tools of percentage analysis, mean, standard deviation, coefficient of variation and chi-square test for analysis. The results of the study revealed that the new or existing entrepreneurs believe that there is high profit in the type of businesses done by the respondents, hence they start such businesses in the area, and it creates tough competitive environments. The factors favorable business environments in the study area, opening of new shops in the area and large customer base for the business in the study area also highly influenced in creating competitive environments for women entrepreneurs in the study area. The factor availability of vacant shops influenced at very low level in creating competitive environments followed by the factors of low investments for the business and narrower employment opportunities since they entered the business. The study also found that significant association was identified in the level of influence of factors in creating competitive environments based on the social variables ('Age', 'Education' and 'Family Types'), the economic variables ('Monthly Income', 'Initial Amounts of Investments' and 'Monthly Turnover'), the business related variables ('Ownership Type', 'Business Type', 'Place of Business', and 'Experience in Business') and the competition related variables ('Existence of Similar Business', 'Duration of Competition', 'Competition Level', 'Ability to Identify', 'Type of Competitor' and 'Competency to create competition').

Introduction

The competitive environment for micro-level women entrepreneurs in Puducherry is shaped by a variety of factors that play a crucial role in their business operations and growth. Understanding these factors is essential for creating policies and support systems that empower these entrepreneurs to thrive. Firstly, socio-economic dynamics in Puducherry significantly influence women entrepreneurs. Cultural norms and family responsibilities often dictate the extent to which women can engage in business activities. Additionally, access to education and skill development opportunities is essential, as it equips women with the necessary tools to compete effectively in the market. Furthermore, financial accessibility remains a critical challenge. Micro-level entrepreneurs often face hurdles in securing funding, which can hinder their ability to scale operations. Financial institutions may have biases, making it harder for women to receive loans or invest in their ventures. Another vital factor is the support system available to women entrepreneurs, which includes mentorship programs, networks, and government initiatives. These resources can provide guidance, enhance confidence, and offer opportunities for collaboration. A strong support system often correlates with higher success rates among women-led businesses. Additionally, the competitive landscape is influenced by market demand and consumer preferences, which may shift towards supporting local and women-owned businesses. This trend presents a favorable

environment for women entrepreneurs who can leverage their unique offerings to attract customers. The competitive environment for women entrepreneurs in Puducherry is multifaceted, shaped by socio-economic factors, access to finance, support systems, and evolving market trends. Addressing these influences can pave the way for a more inclusive and robust entrepreneurial ecosystem for women in the region. This paper analysis and presents the results of the level of factors influenced the competitive environments for the business carried out by that sample women entrepreneurs in the study area. The following table gives results of percentage analysis regarding the level of influence of a total of 10 factors creating competitive environments for the business.

Review of Literature

Singh R.K., Garg S.K., & Deshmukh S.G. (2008) tried to identify the major areas of strategy development by SMEs for improving competitiveness of SMEs. The study found that SMEs had not given due attention for developing their effective strategies in the past. They were localized in functioning. For sustaining their competitiveness, they have to benchmark their assets, processes and performance with respect to the best in industry. **Ramarao R. (2012)** studied competitiveness of India's Micro and Small Enterprises through Functional Competencies. This study concluded that the contribution of this sector to the economy is dependant upon the competitiveness and sustainability of the firms in the MSE sector. In this respect, MSEs have a distinct disadvantage as compared to the large industries. MSEs with enhanced functional competencies would reenergize this under-performing sector and thus become a growth engine for India's development. **Chaudhary R. (2012)** in their study intended to find out various problems being faced by women entrepreneurs in India. The study concluded that the large majority of women entrepreneurs are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. **Gunasekaran A., Rai B.K., & Griffin M. (2014)** studied a competitive advantage and sustainability in the global market and operations. The researcher developed a framework with the key factors/enablers that determine the resilience and competitiveness of SMEs. They insighted into the key characteristics associated with resilience and competitiveness of SMEs that were influenced by advances in operations strategies, technology and globalisation. Finally, a detailed summary of findings and conclusions are presented.

Rajakumari D.J., & Gracelin A.B. (2015) endeavoured to study the concept of women entrepreneur and challenges faced by them in India. The study revealed that absence of balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints were major problems of women entrepreneurship development. **Hadiyati E., & Mulyono S. (2017)** concluded that the importance role in this empowering program was related to non-economic factor which could disturb MSME's performance. Therefore, competitiveness would be able to improve the business performance. **Anandalakshmy A. and Ashokkumar S. (2018)** tried to find out the various problems faced by women Entrepreneurs in Coimbatore District. The study concluded that women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the society and family members in particular is required help these women scale new heights in their own business ventures. **Pavithra S., & Deepak K.V. (2019)** attempted to study the opportunities and challenges related with women entrepreneurship. The study concluded that women entrepreneurs face many challenges and require a radical change in attitudes and mind-sets of society. Therefore, programs should be designed to address changes in attitude and mind-set of the people including families, societies and government for their policies. **Rani E.R. (2021)** examined the factors influencing women's entrepreneurship in the MSME market. The study concluded that the percentage of women entrepreneurship is significantly low compared to male entrepreneurs, even after comprising almost half of the total population. In micro-enterprises in rural areas, women's participation is comparatively higher, while it is marginal in small and mediumsized enterprises.

Karthikeyan A.V.R., & Balamurugan P. (2022) focused on problems and challenges faced by women entrepreneurs in India. The study concluded that women were equally capable in running business but still lacks behind in spite of women empowerment drive in our country. Some of the major problems identified are women's family commitments, Gender inequality, Problem of Finance, Low-level risk-taking attitude, and the male -female rivalry. **Divya S., & Lakshmi G. (2023)** aimed to identify the social and profitable position among the women entrepreneurs as well as the colorful challenges facing by them during the starting and running the business. The study found that the imbalanced between career and family, male-dominance society, social and cultural hindrances, illiteracy, lack of marketing and entrepreneurial skills, lack of self- confidence as well as mobility restraints are some of the major factors. **Inegbedion H.E., et al (2024)** found that product innovation and product differentiation had significant relationships with employment generation owing to their capacity to enhance SME growth. Secondly, SME growth mediated the relationship between SME competitiveness (product differentiation, innovation and imitation) and employment generation. **Ankita et al (2025)** concluded that women entrepreneurship is no longer a niche—it is a necessity for a balanced, progressive, and prosperous society. When women are empowered to lead and innovate, entire communities flourish. By dismantling barriers and creating equal opportunities, we unlock the full potential of half the population, which in turn drives inclusive growth and sustainable development.

Objectives

The study has been undertaken with the following objectives,

- To study the social, economic, business and competition related background of the sample women entrepreneurs in Puducherry.
- To study the factors influenced the competitive environments of micro level women entrepreneurs in the study area and
- To assess the relationship between social, economic, business and competition related variables and factors influenced the competitive environments.

Methodology

Micro-level women entrepreneurs face many challenges, among them facing competition is most severe one. In this context, the researcher studied the factors influenced in creating competitive advantages of micro level women entrepreneurs in Puducherry district. For this purpose, the researcher selected a total of 545 micro level women entrepreneurs from the study area using convenient sampling method. The researcher framed and used a well-structured questionnaire for collecting primary data from the sample respondents. The researcher applied the statistical tools of percentage analysis, mean, standard deviation, coefficient of variation and chi-square test for analyzing the data.

Results and Discussion

The competitive environment for micro-level women entrepreneurs in Puducherry is characterized by a combination of challenges and opportunities. On one hand, these entrepreneurs face stiff competition from established businesses and limited access to funding and resources. On the other hand, there is a growing demand for unique and niche products and services, creating opportunities for women to carve out a space for themselves in the market. Government initiatives and support programs aimed at promoting women entrepreneurs are also helping to level the playing field and provide a platform for these women to showcase their skills and talents. By leveraging their creativity, resilience, and networking abilities, women entrepreneurs in Puducherry can navigate the competitive landscape and establish successful enterprises. Various factors influence the competitive environments of micro-level women entrepreneurs in the study area. This paper has studied the above aspects, and the section of the paper presents results and discussion. Table 1 shows the results o social and economic variables of the respondents.

Table 1: Social & Economic Variables of the Respondents

Social Variables				Economic Variables			
SN	Category	Freq.	%	SN	Category	Freq.	%
Marital Status				Monthly Income			
1	Married	385	70.6	1	Upto ₹50,000	116	21.3
2	Unmarried	160	29.4	2	₹50,001-1,00,000	138	25.3
Age				3	₹1,00,001-1,50,000	122	22.4
1	Below 31 years	51	9.4	4	>₹1,50,000	169	31.0
2	31 to 40 years	136	25.0	No. of Earning Members			
3	41 to 50 years	151	27.7	1	One	129	23.7
4	51 to 60 years	129	23.7	2	Two	221	40.5
5	Above 60 years	78	14.2	3	Three	128	23.5
Family Size				4	Above Three	67	12.3
1	Small (upto 5)	193	35.4	Initial Investments			
2	Medium (6 to 8)	233	42.8	1	Upto ₹2,00,000	65	11.9
3	Large (>8)	119	21.8	2	₹2,00,001-₹5,00,000	187	34.3
Education				3	₹5,00,001-₹8,00,000	131	24.0
1	High school	57	10.5	4	>₹8,00,000	162	29.8
2	Higher secondary	95	17.4	Monthly Turnover			
3	UG Degree	144	26.4	1	Upto ₹3,00,000	154	28.3
4	PG Degree	89	16.3	2	₹3,00,001-₹6,00,000	155	28.4
5	Professional	76	13.9	3	₹6,00,001-₹10,00,000	130	23.9
6	Others	84	15.5	4	Above ₹10,00,000	106	19.4
Type of Family				Source of Capital			
1	Business oriented	177	32.5	1	Own source	140	25.7
2	Non-Business oriented	368	67.5	2	Borrowed source	110	20.2
				3	Both own & Borrowed	295	54.1
	Total	545	100		Total	545	100

It was observed that majority of the sample women entrepreneurs (70.6%) were married. Majority of the sample women entrepreneurs (52.7%) in the study area fell under middle age group i.e., from 31 to 50 years. Young women entrepreneurs in the study area was very less in number. A considerable portion of the sample women entrepreneurs (42.8%) belonged to medium size family with 5 to 8 members in their family. Majority of the sample women entrepreneurs in Puducherry (56.6%) had higher level of education such as under graduation, post graduation and professional education. Hence majority of the women entrepreneurs in the study area were well educated. It was identified that two third of the sample women entrepreneurs did not come from a business oriented family, hence majority of the women entrepreneurs in the study area are first generation entrepreneurs. When the economic variables concerned, It was observed that majority of the sample women entrepreneurs in the study area earned an average monthly income of more than ₹1,00,000. A considerable portion of the sample women entrepreneurs (40.5%) said that there were two earning members in their family. Since, they are the women entrepreneurs, hence their spouse also may earn. Majority of the sample women entrepreneurs (53.8%) in the study area made an initial investment of more than ₹5,00,000. Average monthly turnover of most of the sample women entrepreneurs (56.7%) in the study area was upto ₹6,00,000. It was noted that majority of the sample women entrepreneurs (54.1%) in the study area invested in the business with the funds generated through both own sources and borrowed sources.

Table 2 shows the results of business and competition related background of the sample women entrepreneurs in Puducherry.

Table 2: Business & Competition Related Variables of the Respondents

Business-Related Variables				Competition-Related Variables			
SN	Category	Freq.	%	SN	Category	Freq.	%
Ownership of Business				Existence of Similar Business			
1	Sole proprietorship	382	70.1	1	Yes	348	63.9
2	Partnership	163	29.9	2	No	197	36.1
Type of Business				Duration of Competitive			
1	Grocery Shop	155	28.4	1	Since the business started	127	23.3
2	Vegetable / Fruit Shop	72	13.2	2	Last 5 years	134	24.6
3	Juice / Tea Shop	83	15.3	3	Last 10 years	146	26.8
4	Restaurant	58	10.6	4	More than 10 years	138	25.3
5	Bakery / Sweet Shop	91	16.7	Competition Level			
6	Others	86	15.8	1	Very Tough	164	30.1
Place of Business				2	Tough	181	33.2
1	Rural	87	16.0	3	Moderate	95	17.4
2	Urban	458	84.0	4	Low	105	19.3
Ownership of Place				5	Very Low	0	0
1	Rented Place	357	65.5	Ability to Identify Competitors			
2	Own Place	125	22.9	1	Yes	489	89.7
3	Leased Place	63	11.6	2	No	56	10.3
Experience				Type of Competitors			
1	Upto 5 Years	81	14.9	1	Micro Entrepreneurs	134	24.6
2	5 to 10 Years	159	29.2	2	Small Entrepreneurs	145	26.6
3	11 to 15 Years	198	36.3	3	Medium Entrepreneurs	122	22.4
4	Above 15 Years	107	19.6	4	Large Entrepreneurs	144	26.4
Primary Reason				Competency to Create Competition			
1	Earning profit	206	37.7	1	Tough competition	156	28.6
2	Not getting job / salary	123	22.6	2	Moderate competition	129	23.7
3	To be an entrepreneur	136	25.0	3	Low competition	136	25.0
4	Others	80	14.7	4	Do not create competition	124	22.7
	Total	545	100		Total	545	100

It was observed that majority of the sample women entrepreneurs (70.1%) in Puducherry were doing their business as sole proprietorship. Grocery shops were the most popular type of business carried out by the sample women entrepreneurs in Puducherry area. High majority of the sample women entrepreneurs (84%) were running their business in urban area. They believe that there was wide scope for their business in urban areas than rural areas. About two third of the sample women entrepreneurs (65.5%) in the study area were running their business in rented places. "Earning profit" and "To be an entrepreneur" were the most reasons for the sample women entrepreneurs to start business. It was found that majority of the sample women entrepreneurs (55.9%) in the study area had more than 10 years of experience in doing business. It was observed that the sample women entrepreneurs in the study area had rich experience in doing business.

It was observed that majority of the sample women entrepreneurs (63.9%) in the study area were facing competition by way of existence of similar type of businesses located in the same area where they were doing business. Majority of the sample women entrepreneurs (52.1%) were facing competition in their business for the period of more than 10 years and 23.3% of the sample women entrepreneurs were facing competition since the commencement of the business. These remind entrepreneurs commenced the business even with knowing that there was competition in their business. Majority of the sample remain entrepreneurs (63.3%) felt that their competitors created either very tough or tough competition for their business the study area. It was noted that large majority of the sample women entrepreneurs had an ability to identify their competitors. The close competitors of the

sample women entrepreneurs were consisting all types of entrepreneurs such as micro, small, medium and large entrepreneurs. Hence the women entrepreneurs should face competition from all types of businesses in terms of size. Majority of the sample women entrepreneurs (77.3%) had competency to create competition to similar type of businesses. But the competency level varies among the respondents.

The following table presents the results of percentage analysis of factors influenced in creating competitive environment.

Table 3: Factors Creating Competitive Environment

SN	Factor	HI	I	MI	NI	HNI	Total
1	Opening new shops in the area	140 (25.7)	180 (33.0)	82 (15.0)	81 (14.9)	62 (11.4)	545 (100)
2	Believing high profit in the type of business	217 (39.8)	127 (23.3)	68 (12.5)	84 (15.4)	49 (9.0)	545 (100)
3	Availability of finance from the government	117 (21.5)	160 (29.4)	72 (13.2)	114 (20.9)	82 (15.0)	545 (100)
4	Favourable business environment	153 (28.1)	152 (27.9)	102 (18.7)	91 (16.7)	47 (8.6)	545 (100)
5	Narrower employment opportunity	109 (20.0)	92 (16.9)	60 (11.0)	201 (36.9)	83 (15.2)	545 (100)
6	Large customer base	135 (24.8)	143 (26.2)	121 (22.2)	84 (15.4)	62 (11.4)	545 (100)
7	Economic development of the area	110 (20.2)	90 (16.5)	76 (13.9)	183 (33.6)	86 (15.8)	545 (100)
8	Narrower competition in the area	168 (30.8)	75 (13.8)	100 (18.3)	128 (23.5)	74 (13.6)	545 (100)
9	Availability of shops in the area	82 (15.0)	78 (14.3)	79 (14.5)	220 (40.4)	86 (15.8)	545 (100)
10	Lower investment in the business	88 (16.1)	110 (20.2)	95 (17.4)	147 (27.0)	105 (19.3)	545 (100)

Source: Primary Data; HI – Highly Influenced; I – Influenced; MI – Moderately Influenced; NI – Not Influenced; HNI – Highly Not Influenced.

It could be known from table 3 that majority of the sample women entrepreneurs (58.7%) in the study area opined that the factor “Opening new shops in the area” either influenced or highly influenced in creating competitive environment for their business. Similarly, majority of the sample women entrepreneurs (63.1%) opined that the factor “Believing high profit in the type of business” either influenced or highly influenced in creating competitive environment for their business. Majority of the respondents (50.9%) opined that the factor “Availability of finance from the government” either influenced or highly influenced in creating competitive environment. Majority of the respondents (56%) opined that the factor “Favourable business environment” either influenced or highly influenced in creating competitive environment. Majority of the respondents (52.1%) opined that the factor

“Narrower employment opportunity” either not influenced or highly not influenced in creating competitive environment. Majority of the respondents (51%) opined that the factor “Large customer base” either influenced or highly influenced in creating competitive environment. About half of the respondents (49.4%) opined that the factor “Economic development of the area” did not influence in creating competitive environment. A considerable portion of the respondents (44.6%) opined that the factor “Narrower competition in the area” influenced in creating competitive environment. Majority of the respondents (56.2%) opined that the factor “Availability of shops in the area” did not influence in creating competitive environment. A considerable portion of the respondents (46.3%) opined that the factor “Lower investment in the business” did not influence in creating competitive environment.

In order to understand which are the most influence factors in creating competitive environments in the study area as opined by the women entrepreneurs, the researcher calculated mean, standard deviation and Co-efficient of variation for the factors influenced in creating competitive environments and the factors are ranked based on their mean values and the results are given in table 4.

Table 4: Rank Analysis of Factors Influenced Competitive Environment

SN	Factor	Total Score	Mean	SD	CV	Rank
1	Opening new shops in the area	1890	3.47	1.32	38.10	III
2	Believing high profit in the type of business	2014	3.70	1.36	36.90	I
3	Availability of finance from the government	1751	3.21	1.39	43.15	VI
4	Favourable business environment	1908	3.50	1.29	36.87	II
5	Narrower employment opportunity	1578	2.90	1.39	48.10	VIII
6	Large customer base	1840	3.38	1.31	38.89	IV
7	Economic development of the area	1590	2.92	1.39	47.69	VII
8	Narrower competition in the area	1770	3.25	1.45	44.53	V
9	Availability of shops in the area	1485	2.72	1.31	47.95	X
10	Lower investment in the business	1564	2.87	1.37	47.71	IX

Table 4 shows that the calculated mean value of the factor “Believing high profit in the type of business” was highest among the factors, it stood at 3.70 and the factor was ranked first, hence the factor believing that there is high profit in the type of business influenced more to create competitive environments in the study area as opined by the sample women entrepreneurs. The influence of the following factors was also high namely, “Favourable business environment”, “Opening new shops in the area” and “Large customer base”, and they were ranked 2nd, 3rd and 4th respectively. Low level of deviation was recorded in the opinion of the respondents on influencing level of the above factors from their respective mean values as shown by the results of standard deviation (1.36, 1.29, 1.32 and 1.31 respectively) and coefficient of variation (36.90%, 36.87%, 38.10% and 38.89% respectively). The factors “Narrower competition in the area” and “Availability of finance from the government” recorded moderate level of mean values. Little moderate level of deviation was identified in influencing level of the above factors from their respective mean values as shown by the results of SD and CV. The factor “Availability of shops in the area”, recorded lowest influence level in creating competitive environment, since it recorded lowest mean value (2.72), it was ranked 10th. Followed by, the factors “Lower investment in the business”, “Narrower employment opportunity” and “Economic development of the area”.

Association Between Level of Influencing Factors and Other Variables

But the opinion of the respondents regarding influence of the factors in creating competitive environments may vary based on their social, economic, business-related and competition related variables. To understand whether there were any significant associations between them, the following null hypothesis was framed and tested using Chi-Square test.

H₀₁ : There is no significant association between level of influence of factors in creating competitive environments and social, economic, business and environment related variables of the respondents.

Table 5: Chi-Square on Level of Influencing Factors and Social Variables

SN	Category	df	χ^2	P-Value	H ₀ Result
Social Variables					
1	Marital Status	4	6.621	0.157	Accepted
2	Age	16	27.522	0.036	Rejected
3	Family Size	8	12.412	0.134	Accepted
4	Education	20	36.081	0.015	Rejected
5	Family Type	4	10.763	0.029	Rejected
Economic Variables					
1	Income	12	23.331	0.025	Rejected
2	No. of Earning Members	12	13.245	0.352	Accepted
3	Amount of Investment	12	25.892	0.011	Rejected
4	Turnover	12	21.504	0.043	Rejected
5	Source of Capital	8	12.627	0.125	Accepted
Business Related Variables					
1	Ownership Type	4	10.258	0.036	Rejected
2	Business Type	20	43.378	0.002	Rejected
3	Place of Business	4	10.424	0.034	Rejected
4	Ownership of Place	8	10.873	0.209	Accepted
5	Experience in Business	12	25.871	0.011	Rejected
6	Primary Reason for Doing Business	12	18.092	0.113	Accepted
Competition-Related Variables					
1	Existence of Similar Business	4	9.520	0.049	Rejected
2	Duration of Competition	12	21.795	0.040	Rejected
3	Competition Level	12	22.048	0.037	Rejected
4	Ability to Identify	4	9.544	0.049	Rejected
5	Type of Competitor	12	25.927	0.011	Rejected
6	Competency to create competition	12	24.553	0.019	Rejected

Table 5 exhibits that significant association was found between level of influence of factors in creating competitive environments with their social variables 'Age', 'Education' and 'Family Type', since their calculated values of Chi-square (27.552, 36.081 and 10.763 respectively), are statistically significant at 5% level (P-values: 0.036, 0.015 and 0.029 respectively). The social variables 'Marital Status' and 'Family Size' did not create any significant association with level of influence of factors in creating competitive environments. Significant association was evidenced between level of influence of factors in creating competitive environments with their economic variables 'Monthly Income', 'Initial Amount of Investments' and 'Monthly Turnover', since their computed values of Chi-square (23.331, 25.892 and 21.504 respectively) are statistically significant at 5% level (P-values: 0.025, 0.011 and 0.043 respectively). The economic variables 'Number of Earning Members in the Family' and 'Source of Capital' did not make any significant association with the level of influence of factors in creating competitive environments. Significant association was found between level of influence of factors in creating competitive environments with their business related variables of 'Ownership Type', 'Business Type', 'Place of Business', and 'Experience in Business', since their computed values of Chi-square (10.258, 43.378, 10.424 and 25.871 respectively), are statistically significant (P-values: 0.036, 0.002, 0.034 and 0.011 respectively). The business related variables 'Ownership of the Business Place' and 'Primary Reason for Doing the Business' did not make any significant association with the level of influence of factors in creating competitive environments. There were significant association between level of influence of factors in creating competitive environments with all the competition related

variables namely 'Existence of Similar Business', 'Duration of Competition', 'Competition Level', 'Ability to Identify', 'Type of Competitor' and 'Competency to create competition', since their calculated values of Chi-square (9.520, 21.795, 22.048, 9.544, 25.927 and 24.553 respectively), are statistically significant at either 5% level as shown by the results of P-values (0.049, 0.040, 0.037, 0.049, 0.011 and 0.019 respectively).

Conclusion

Existence of competitive environments for any business is unavoidable one for entrepreneurs. In particular, it is more serious for micro level women entrepreneurs. Puducherry district has more scope for business opportunities. Since, many women entrepreneurs have started business in the area. But they face competitive environments irrespective of type of business they are doing. There are many factors creating competitive environment for micro level women entrepreneurs. The results of the study revealed that the new or existing entrepreneurs believe that there is high profit in the type of businesses done by the respondents, hence they start such businesses in the area, and it creates tough competitive environments. The factors favorable business environments in the study area, opening of new shops in the area and large customer base for the business in the study area also highly influenced in creating competitive environments for women entrepreneurs in the study area. The factor availability of vacant shops influenced at very low level in creating competitive environments followed by the factors of low investments for the business and narrower employment opportunities since they entered the business. The study also found that significant association was identified in the level of influence of factors in creating competitive environments based on the social variables ('Age', 'Education' and 'Family Types'), the economic variables ('Monthly Income', 'Initial Amounts of Investments' and 'Monthly Turnover'), the business related variables ('Ownership Type', 'Business Type', 'Place of Business', and 'Experience in Business') and the competition related variables ('Existence of Similar Business', 'Duration of Competition', 'Competition Level', 'Ability to Identify', 'Type of Competitor' and 'Competency to create competition').

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