Prifysgol Cymru
Y Drindod Dewi Sant
University of Wales
Trinity Saint David

An Analysis of the Impact of Educational Qualification on Complications among Women Entrepreneurs

By Sumaiya Minnat (2506343)

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Dr Halen Lee

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Abstract:

This study examines the relationship between educational qualification and the level of complications faced by women entrepreneurs. A quantitative research approach was used and secondary data from women entrepreneurs was analyzed using SPSS. The main statistical tools used in this study include descriptive statistics, Pearson correlation and one-way ANOVA.

The findings of the study show that educational qualification has a significant relationship with the level of complications faced by women entrepreneurs. Women with higher educational qualifications tend to experience fewer complications in managing their businesses, while those with lower education levels face more challenges. The study also identifies several common complications, including ICT barriers, financial facts, marketing difficulties, operational challenges and social and cultural barriers.

The study is supported by theoretical perspectives such as Human Capital Theory, Resource-Based View, and Feminist Theory which explain how education, internal resources and social districts influence entrepreneurial experiences. Overall, the study concludes that both educational qualification and external environmental and social factors play an important role in shaping the level of complications faced by women entrepreneurs.

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Table of Content

CHAPTER ONE: INTRODUCTION 5

1.1 Background of the story 5

1.2 Research Problem 6

1.3 Importance of this Research 7

1.4 Aim of the study 8

1.5 Objectives of the study ..... **Error! Bookmark not defined.**

1.6 Research Question 8

Chapter 2: Literature review 8

2.1 Women Entrepreneurship 9

2.2 Educational Qualification and Entrepreneurship 11

2.3 Financial Barriers in Women Entrepreneurship 13

2.4 Complications Faced by Women Entrepreneurs 14

2.5 Conceptual Framework 15

Figure 1: Conceptual framework 17

2.6 Statement of Hypotheses 18

2.7 Research Gap 18

Chapter 3: methodology 19

3.1 Research Philosophical belief 19

3.2 Research Approach 20

3.3 Research Design 21

3.4 Data Source and Data Collection 21

3.5 Variables of the Study 22

3.6 Data Analysis Process 22

3.7 Ethical Considerations 23

Chapter 4: Data analysis and findings 23

4.1 Descriptive Statistics 23

Table 1: Overall complication level value 24

Table 2: different types of complications value 24
4.2 Correlation Analysis 25
Table 3: relationship between educational qualifications and the level of complication 25
4.3 One-way ANOVA 26
Table 4: To compare the complications among different educational qualification levels 27
Table 5: ANOVA 27
4.4 Summary of Findings 28
Chapter 5: Findings and Conclusion 28
5.1 Discussion of findings 28
5.2 Conclusion of this study 29
5.3 Limitations of the Study 30

CHAPTER ONE: INTRODUCTION

1.1 Background of the story

Women entrepreneurship has become a significant contributor to both global and national economic development. In both developed and developing countries, more women are starting businesses to gain financial independence, increase household income, and support economic growth. Women-led businesses are also important for creating jobs, encouraging innovation, and developing local markets. (Minniti, 2010; Brush, 2006). In recent years, the participation of women in entrepreneurship has grown significantly, driven by the need for empowerment, improved living standards, and greater financial autonomy. Evidence suggests that women-owned enterprises contribute not only to household welfare but also to wider economic stability and community development (World Bank., 2022; OECD, 2021; UN Women, 2020).

However, despite this progress, women entrepreneurs often face difficult social and economic conditions that make it hard to grow their businesses. Research shows that women commonly encounter problems like limited access to funding, lack of business skills, restricted movement, and discrimination based on gender. (Ahl, 2006). These factors can negatively affect business sustainability and growth. Moreover, structural inequalities and socio-cultural expectations in male-dominated environments often restrict women's access to key business networks and decision-making platforms. This limits their access to market information, modern technology, and professional development opportunities (Henry, 2016; Roomi, 2008).

Education is widely recognised as an important form of human capital that influences entrepreneurial capability. Research suggests that individuals with higher educational qualifications tend to demonstrate stronger analytical thinking, improved decision-making ability, and better problem-solving skills, which may help reduce business-related difficulties (Hisrich, 2002; Parker, 2018). In this situation, education may be important in how women entrepreneurs deal with business challenges. Although research on this topic is increasing, there are still few studies that use structured data and statistical methods to examine the link between education level

and the difficulties women entrepreneurs face. This study fills this gap by using SPSS-based quantitative methods to analyze the relationship.

1.2 Research Problem

Women entrepreneurship is becoming more recognized as an important factor for economic growth, job creation, and reducing poverty in both developed and developing countries. However, many women entrepreneurs still face major challenges in managing and maintaining their businesses. (Brush, 2006; Minniti, 2010). These complications These challenges are often caused by limited access to money, lack of business knowledge, restricted movement, and unequal social systems. Research shows that women entrepreneurs face more barriers like lack of funding, fewer training opportunities, and less access to business networks than men. (Ahl, 2006). Such challenges can negatively influence their ability to grow and stabilise their businesses.

In addition, structural and cultural barriers in many societies further intensify these challenges. Gender-based expectations, household responsibilities, and male-dominated business environments often restrict women's participation in decision-making and limit their entrepreneurial opportunities (Roomi, 2008; Henry, 2016). These factors create additional layers of complexity that negatively influence business performance.

Education is widely considered as a key part of human capital that can affect entrepreneurial success. Research indicates that individuals with higher educational attainment often demonstrate stronger problem-solving abilities, better decision-making skills, and greater access to information and resources (Hisrich, 2002; Parker, 2018). However, it is still not clearly established whether educational qualification significantly reduces the level of complications experienced by women entrepreneurs in real-world business contexts.

Although previous studies have explored women entrepreneurship and its challenges separately, there is still limited quantitative evidence examining the direct relationship between educational

qualification and the level of complications using structured datasets and statistical analysis techniques. Most existing studies are qualitative in nature or focus on general barriers rather than measurable complication levels. Therefore, There is a clear research gap in understanding how educational qualifications affect the challenges faced by women entrepreneurs, using statistical analysis. This study addresses this gap by using secondary quantitative data and SPSS-based analysis to examine the relationship between educational qualification and business complications.

1.3 Importance of this Research

This study is important for several academic and practical reasons. Firstly, it adds to the research on women entrepreneurship by focusing on how educational qualifications relate to the challenges women entrepreneurs face. While many studies have discussed general challenges, fewer studies have statistically examined how education influences the intensity of these complications using quantitative methods (Minniti, 2010).

From a practical point of view, the findings of this study may be useful for policymakers, government organisations, and development agencies working to support women entrepreneurs. By identifying whether educational qualification has a significant impact on reducing business complications, targeted policies such as training programmes, skill development initiatives, and financial support schemes can be better designed to address real needs (Roomi, 2008). In addition, this study is also valuable for women entrepreneurs themselves. It can help them understand the importance of education in managing business challenges and improving decision-making ability. If education is shown to reduce complications, it may encourage more women to pursue further education or professional training to strengthen their entrepreneurial success.

Furthermore, this study offers valuable insights for academic researchers by illustrating how secondary quantitative data and SPSS statistical techniques can be used to examine entrepreneurship-related issues. It may also contribute to future studies in similar fields and promote more data-driven research on women's entrepreneurship and business performance.

1.4 Aim of the study

This study is to examine how educational qualification influences the level of complications faced by women entrepreneurs, using quantitative data analysis techniques to determine whether differences in education are associated with variations in business-related complications.

1.5 Research Objectives

1 To explore the level of complications faced by women entrepreneurs.
2 To examine the relationship between educational qualification and the level of complications faced by women entrepreneurs.
3 To compare the complications among different educational qualification groups.

1.6 Research Question

1. What level of complications do women entrepreneurs face?
2. Is there a relationship between educational qualification and the level of complications?
3. Do the level of complications differ across different educational qualification groups?

Chapter 2: Literature review

Literature review is important in quantitative research because it improves understanding of the topic and identifies the research gap that the study will address. It provides an overview of earlier research, perspectives and academic discussion about women entrepreneurs, educational qualification and business challenges. According to research, this literature review helps researchers in gaining theoretical understanding and establishing connection between variables through previous academic findings (Saunders, et al., 2019). Similarly, (Creswell & Creswell, 2018) claimed that examining literature allows researchers to identify patterns, limitations and unanswered questions in previous research.

The literature review for this study focuses on understanding the complications faced by women entrepreneurs and examining the potential impact of educational qualification might be influence the level of business complications. According to earlier research, women entrepreneurs often face financial, social, technological and operational obstacles that can affect the growth and sustainability of their businesses (Ahl, 2006). Similarly, Education has been shown to help improve decision-making skills, entrepreneurial abilities, and access to resources. (Hisrich, 2002; Parker, 2018). Therefore, earlier research is necessary to create the connection between educational Qualification and complications among women entrepreneurs.

This chapter is divided into several parts including women entrepreneurship, educational qualification, business complications, previous studies, theoretical discussion, and the research gap. These sections provide academic background for this study and help build the conceptual framework and hypotheses.

2.1 Women Entrepreneurship

Female entrepreneurship refers to business activities that are owned, directed, and operate by women. In recent years, this form of business has become crucial topic in both industrialized and developing economics because of its impact on economic growth, employment generate, poverty reduction and social development (Brush, 2006; Minniti, 2010). Women entrepreneurs are increasingly engaging in small and medium-sized businesses, internet-based business, the service sector and digital commerce to secure financial independence and improve family earnings (OECD, 2021; UN Women, 2020).

Scholars note that Women entrepreneurship not only boosts economic growth but also provides women empowerment and social integration. Women leading business frequently achieves to financial independence, better self-confidence and stronger involvement in social and economic life (Jamila, 2009; Roomi, 2008). In many developing nations, Women owned business have become a significant source of employment and local economic stability, particularly through informal and small-scale operations (World Bank., 2022).

The growth of digital technology and social media has generated new business opportunities for female entrepreneurs. Internet platforms like Facebook, Instagram, WhatsApp, and e-commerce

websites allow many women to launch companies with low capital and broader market access ((UNCTAD), 2025). Research shows that online entrepreneurship is especially vital for women in developing nations because it provides flexible working opportunities and limits mobility-related obstacles (Muneera Al-Qahtani, 2022).

Despite these positive developments, female entrepreneurs still face various obstacles and inequities in business environment. Previous research indicates that women frequently face prejudice, insufficient funding, lack of education, limited movement, and weak professional networking compared to men (Ahl, 2006; Sara Carter, 2015). Cultural expectation and traditional gender roles also generate extra pressure for women who attempt to balance business duties with domestic responsibilities (Bob Ssekiziyivu, 2025).

In developing nations, these challenges are frequently more severe because of economic instability, weak institutional support and limited educational opportunities for women. Research focused on South Asia, Africa and the Middle East found that female entrepreneurs consistently struggle with access to finance, digital proficiency, technological skills, and market information (Elyazia AlQubaisi, 2024). Financial institutions may also hesitate to provide loans to women entrepreneurs due to gender discrimination, a lack of physical assets or limited Business history (OECD, 2025).

Education is recognized as a primary key factor that can improve women's entrepreneurial capability and reduce business challenges. Higher academic achievement can elevate knowledge, confidence, communication skills, and technological literacy which may help women in directing business activities more efficiently (Hisrich, 2002; Parker, 2018). Research indicates that entrepreneurship education and professional training programs favorably affect women's entrepreneurial intentions, innovation capacity and business sustainability (Larissa Moreira, 2024; Janina Sundermeier, 2024).

Moreover, women entrepreneurship has increasingly been associated with sustainable development and inclusive economic growth. According to the Global Entrepreneurship Monitor (GEM, 2024), boosting women's involvement in entrepreneurship can greatly contribute to national productivity and innovation. Likewise, the world bank (G., 2024) reported that reducing gender inequality in business participation could enhance global economic performance and social development outcomes.

However, the literature on women entrepreneurship has grown considerably, many studies mainly concentrate on general obstacles, and empowerment matters rather than measuring quantitatively how educational qualification affects the level of complications faced by women entrepreneurs. Current studies are frequently qualitative by nature or limited to specific sectors and regions (Maria McDonagh, 2024). Therefore, there remains a need for quantitative studies using statistical analysis methods to examine the connection between educational qualification and business complications among women entrepreneurs.

2.2 Educational Qualification and Entrepreneurship

Educational qualifications are considered as a vital role in entrepreneurship because it improves knowledge, capabilities, confidence and commercial awareness. Education helps entrepreneurs improve communication skills, financial knowledge, critical thinking, and decision-making, which are important for running a business well (Parker, 2018; Becker, 1993). Human Capital Theory explains that Education and training improve people's skills and help them become better at entrepreneurship and economic activities. (Becker, 1993).

According to (Parker, 2018), Educational qualification is important for improving entrepreneurial knowledge, creativity, and business decision-making. Women entrepreneurs with higher education usually better understand business operations, market trends, and customer needs. Education also enhances digital literacy, increases communication ability and business management practices which are essential for continuing a successful enterprise. Similarly, (Hisrich, 2002) argued that education contributes to the development of managerial, leadership, and analytical proficiencies that support business growth and sustainability.

Several recent Research have shown that education positively impacts entrepreneurial skills among women. Research has found that educational support and entrepreneurial learning significantly influence women’s drive for entrepreneurship. The study also revealed that lack of confidence, social expectations, and restricted exposure to the market can discourage educated women from pursuing business activities (OECD, 2025). Similarly, (Becker, 1993) reported that women still face cultural prejudices and gender inequality in entrepreneurship despite educational advancement.

Nowadays digital and technological skills have become increasingly important in modern entrepreneurship, especially in online and social media-based businesses. According to ((UNCTAD), 2025), digital technology and education training improve women's entrepreneurial participation, business performance, and financial independence, especially in developing countries. Women entrepreneurs with higher educational backgrounds are more likely to use digital platforms, social advertising networks and online communication tools for business promotion and customer engagement (Global Entrepreneurship Monitor (GEM, 2024). Furthermore, (OECD, 2025) reported that digital literacy and entrepreneurial training enhance women's ability to adapt to changing business environments and improve business sustainability.

Education plays an important role in improving entrepreneurial decision-making, business planning, and problem-solving abilities. Entrepreneurs are required to make important decisions related to finance, marketing, customer relations, and business operations, and educational knowledge helps them perform these activities more effectively. According to studies, education enhances managerial competency, leadership ability, and strategic thinking among entrepreneurs (Hisrich, 2002). Similarly, another study shows that high educational strengthens entrepreneurial judgment and business management skills, which contribute to long-term business success (Parker, 2018).

Conversely, Women entrepreneurs with lower education often face more business challenges due to lack of entrepreneurial knowledge, financial skills, and limited access to professional networks and training. (Bob Ssekiziyivu, 2025) found that women entrepreneurs in developing countries continue to face challenges associated with insufficient business knowledge and entrepreneurial support systems.

The Global Entrepreneurship Monitor (GEM, 2024) highlighted that higher academic achievement positively influences entrepreneurial motivation, innovation, and confidence among women entrepreneurs. Educational support also encourages women to adopt modern business practices and digital technologies in entrepreneurship (OECD, 2025). However, education alone cannot remove the challenges experienced by women entrepreneurs. According to the (World bank, 2024), women still face structural, social and institutional inequalities that restrict commercial opportunities and economic participation. Similarly, (UN Women, 2020) reported that gender biases, unequal access to resources and social expectations continue to affect women's

entrepreneurial growth in many developing countries. Research further highlights that improving education, financial literacy, and entrepreneurial competencies significantly enhances women's business performance and growth potential (Larissa Moreira, 2024; Becker, 1993). However, despite improvements in education and training, gender-based inequalities and market constraints continue to limit entrepreneurial success in many developing economies (Saluja, 2023; Xiao, 2024).

2.3 Financial Barriers in Women Entrepreneurship

Lack of finance or financial obstacles remain one of the most enduring challenges faced by women entrepreneurs, particularly in developing markets. Limited access to capital, collateral requirements and discriminatory lending practices often restrict women's ability to start and grow their businesses. According to study, women entrepreneurs frequently experience unequal access to formal financial systems because of institutional bias and limited financial inclusion (Saluja, 2023).

Women entrepreneurs are also more likely to rely on informal funding sources such as family support or personal savings rather than formal bank loans. A study by (Xiao, 2024) found that financial limitations significantly reduce women's business opportunities and limit their entry into competitive markets. This financial exclusion reduces their ability to invest in technology, marketing, and skilled labor. Likewise, another study reported that women entrepreneurs in developing countries face major challenges in securing startup capital because of lack of physical guarantees and low credit history. This situation often forces women to operate at a smaller scale, reducing their competitiveness in the market. (Reyes Aterido, 2013),

Financial literacy is also a key factor influencing business growth. Studies show that entrepreneurs with poor financial literacy struggle with budgeting, investment decisions, and long-term financial planning. In the case of women entrepreneurs, this gap is more significant due to limited access to entrepreneurial or business education and training opportunities (Annamaria Lusardi, 2023).

Furthermore, (Reyes Aterido, 2013) highlighted that gender gaps in access to financing are social as well as economic fact because women are often seen as less capable borrowers. This perception limits their access to credit even when business potential exists. Overall, financial obstacles continue to restrict women's entrepreneurial development by limiting access to capital, financial

knowledge and institutional support which ultimately have an impact on the survival and growth of business.

2.4 Complications Faced by Women Entrepreneurs

Digital and technological skills have become a key point of entrepreneurial success in modern economies. Women entrepreneurs with higher knowledge of ICT skills are able to manage marketing, communication, and business operations perfectly through digital platforms. As highlighted by (Dijk, 2020), "*digital inequality creates structural barriers that limit equal participation in online economic activities"*, especially for women in developing economies. Similarly, another study found that digital adoption significantly improves entrepreneurial performance and business growth by increasing market access and reducing operational costs (Sebastian Aparicio, 2019).

In addition, ICT skills are strongly linked with innovation, customer engagement and financial management in businesses. Women entrepreneurs who have poor digital literacy often face difficulties in managing e-commerce systems and online financial tools which decrease business growth. According to Schumpeter's innovation theory, "*technological capability is a key driver of entrepreneurial development and competitiveness*" (Schumpeter, 1934 (English edition)). Furthermore, (Sinha, 2021) observed that digital exclusion limits women's ability to scale their businesses, while (Purva Khera, 2022) emphasized that ICT training significantly improves women's entrepreneurial confidence and market participation. Poor knowledge of digital technologies and low ICT literacy significantly restricts women entrepreneurs from participating in online business activities. Sun et al. (2024) highlight that the digital divide continues to limit entrepreneurial participation, especially among women in developing economies. Similarly, (World bank, 2024) reports that inadequate digital infrastructure and limited ICT training reduce women's ability to fully engage in modern business environments.

Women entrepreneurs often face challenges with limited market access, low networking opportunities and weak brand visibility which affect their competitiveness. (Vojtěch Bartoš, 2024) found that "gender bias in entrepreneurial environments influences investment and market access opportunities". In addition, (OECD, 2025) reports that women-led business face difficulties in scaling their businesses due to lack to marketing networks access and business exposure.

Operational difficulties such as lack of managerial experience, perfect planning skills and supply chain challenges reduce efficiency in women entrepreneurship. (Saluja, 2023) explain that limited institutional support and training increase operational inefficiencies among women entrepreneurs. Similarly, (Reyes Aterido, 2013) found that business structure and capability gaps significantly influence entrepreneurial performance and growth outcomes.

Social expectations, family responsibilities and gender roles reduce women's participation in business activities and limit their decision-making power. (World bank, 2024) highlights that social norms continue to restrict women's mobility and access to entrepreneurial opportunities. (Manuela Andreea Petrescu, 2024) also note that gender-based expectations reduce women's confidence and participation in competitive business environments.

Cultural norms and gender inequality often create negative perceptions of women's entrepreneurial abilities, limiting their access to leadership roles and financial opportunities. (OECD, 2025) emphasizes that cultural bias continues to affect women's participation in entrepreneurship globally. Similarly, (UN Women, 2020) reports that deeply rooted societal beliefs restrict women's economic independence and business growth potential.

2.5 Conceptual Framework

The research establishes a conceptual framework to study the connection between educational qualification and the level of challenges faced by women entrepreneurs. A conceptual framework is an organized structure that clarifies how key variables are linked in a research study and guides the statistical analysis (Creswell & Creswell, 2018; Saunders, et al., 2019).

In this research, educational qualification is identified as the independent variable, whereas the level of complications faced by women entrepreneurs is viewed as the dependent variable. Educational qualification is broadly acknowledged as an important form of human capital that impacts skills, knowledge and decision-making capacity in entrepreneurship (Becker, 1993; Parker, 2018). Therefore, it is expected to affect how women entrepreneurs experience business-related difficulties.

The level of complications includes multiple facts such as lack of finance, lack of access to ICT, marketing difficulties, operational challenges and social barriers. These challenges are commonly

reported in women entrepreneurship literature, particularly in developing country contexts where structural and gender-based barriers are significant (Ahl, 2006; Roomi, 2008; Henry, 2016). All these factors are combined to formulate an overall "complication level" index used in this study. In this study, three theoretical lenses are applied:

- **Human Capital Theory (Becker, 1964)**
- **(RBV) Resource-Based View (Barney, 1991)**
- **Feminist Theory (Ahl, 2006; Roomi, 2008; Carter, 1997)**

These theories are used to explain both individual-level capabilities and structural-level barriers that influence women entrepreneurs' business experiences.

The first theory is **Human Capital Theory**, which explains Individuals with higher education, skills, and training are better able to handle business challenges successfully. (Becker, 1964) states that Human capital is improved through education and training, which helps increase productivity and supports better economic decision-making. Based on this theory, women entrepreneurs with higher educational qualifications are expected to have better problem-solving ability, stronger manageable skills and lower levels of business complications.

The second theory is the **Resource-Based View (RBV)** introduced by (Barney, 1991), which explains that explains that business success depends on valuable, unique and difficult to imitate resources. (Barney, 1991) defines that all resources, skills, business processes, information, knowledge, and other things managed by a company. In this context, education, knowledge, ICT skills, and entrepreneurial capability are considered key internal facts for women entrepreneurs. According to RBV, entrepreneurs who possess stronger internal resources are more capable of overcoming business complications and achieving sustainable growth.

The third theory is **Feminist Theory**, which focuses on gender-based inequalities and structural barriers faced by women in society. According to (Ahl, 2006), *"entrepreneurship research has been shaped by gendered assumptions that often disadvantage women entrepreneurs."* Feminist scholars argue that women entrepreneurs often experience discrimination, limited access to

finance, and cultural restrictions that affect their business opportunities (Ahl, 2006; Roomi, 2008). This theory shows that the challenges faced by women entrepreneurs are not only because of their personal skills, but also because of social, cultural, and institutional gender biases that limit their business growth.

The level of complications in this study refers to the level of difficulties or barriers experienced by women entrepreneurs in managing and sustaining their businesses. It includes ICT barriers, marketing difficulties, financial difficulties, lack of education, operational challenges, social barriers and cultural constraints. These factors are widely supported in entrepreneurship studies, especially in developing countries where structural and gender-related barriers are still highly significant (OECD, 2025; Henry, 2016). All these factors are combined to form a single "complication level" index for statistical analysis.

This discussion is briefly presented in the conceptual framework, which shows the relationship between educational qualification and the level of challenges faced by women entrepreneurs. Here a simple diagrammatic conceptual framework of the study is illustrated in Figure 1 below:

Figure 1: Conceptual framework

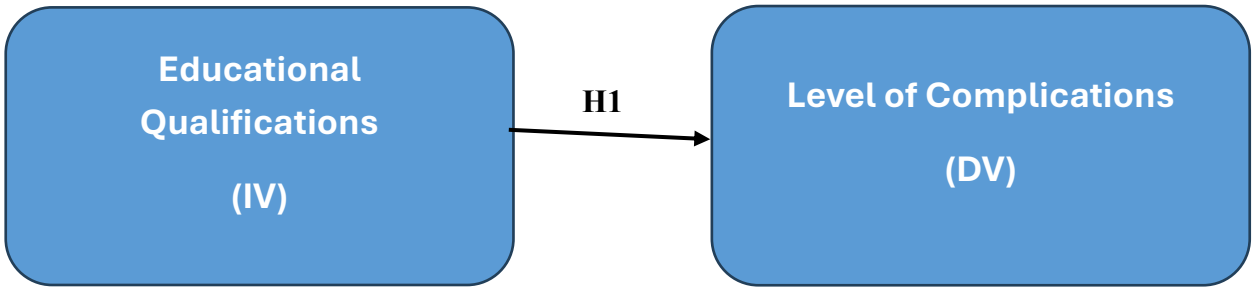

Diagram made by author

2.6 Statement of Hypotheses

Based on the conceptual framework, the following hypotheses are developed:

- **Null Hypothesis (H0):**

There is no statistically significant relationship between educational qualification and the level of complications faced by women entrepreneurs.

- **Alternative Hypothesis (H1):**

There is a statistically significant relationship between educational qualification and the level of complications faced by women entrepreneurs.

This study focuses on testing the alternative hypothesis (**H1**) using SPSS data analysis such as Descriptive statistics, Pearson correlation and one-way ANOVA to determine the significance of the relationship between the variables.

2.7 Research Gap

Although women entrepreneurship has been widely discussed in Entrepreneurship literature. Most existing literature concentrates on general challenges like finance, social elements, cultural barriers and institutional challenges faced by women entrepreneurs (Ahl, 2006; Roomi, 2008; Henry, 2016). These studies do not clearly examine how educational qualification affects the level of complications faced by women entrepreneurs using quantitative methods.

Some studies explain education as a crucial factor in entrepreneurship, enhancing skills and decision-making ability (Hisrich, 2002; Parker, 2018; Becker, 1964). However, there is still limited empirical evidence that statistically examines this relationship between educational qualification and complications using structured quantitative methods, datasets and statistical tools such as SPSS.

In addition, many previous studies mainly used qualitative methods or focused on only a few specific barriers instead of measuring the overall complications faced by women entrepreneurs. Therefore, there remains a research gap in developing a measurable level of complications that combines multiple barriers such as financial difficulties, ICT barriers, marketing challenges, operational problems and social constraints into a single analytical framework.

So, this study fills this gap by analyzing the relationship between educational qualifications and the level of complications faced by women entrepreneurs using descriptive statistics for finding main values of total level of complications and different types of complications value also. And using correlation for examine relationship between educational qualification and complications, and after that using ANOVA for examine that complications differ across different education levels.

Chapter 3: methodology

3.1 Research Philosophical belief

Research philosophy refers to the ideas and views on how knowledge is created and defined in studies (Saunders, et al., 2019). According to (Crotty, 1998), Research philosophy forms the basis for all methodological decisions in a study. meaning that it shapes how researchers understand reality and select appropriate methods. (Lincoln & Guba, 1985) explain that inquiry is always guided by underlying philosophical belief about reality and knowledge. They state that different paradigms give researchers different views about reality and the way knowledge is developed. This shows that research is not neutral but shaped by philosophical positions.

Many scholars have discussed the concept of paradigm in research. (Kuhn, 1970) explains that a paradigm is a general framework of beliefs, values and practices shared by researchers within a Specific process or discipline. And he explains that scientific knowledge develops through paradigm shifts, where scientific progress happens through changes in dominant paradigms. Similarly, (Guba & Lincoln, 1994) state that paradigms help researchers in understanding the nature of reality and the process of generating knowledge. Different research paradigms guide researchers to take on different philosophical views and practical methods.

Positivist Research Philosophy

This study follows the positivist research Approach. Positivism focuses on objective reality, measurable factors and scientific study through statistical analysis (Bryman, 2016; Saunders, et al., 2019). (Creswell & Creswell, 2018) explain that positivist research is suitable for quantitative studies because it supports hypothesis testing, numerical measurement and empirical analysis. Similarly, (Bell, 2022) highlight that positivism focuses on examining relationships between

variables through statistical methods So according to positivist philosophy, facts and statistical examination give knowledge rather than personal interpretation.

In positivist research, the researcher remains independent from the study and analyzes data objectively to generate reliable findings (Crotty, 1998). Positivism is highly suitable for studies that examine relationships between variables using numerical data and statistical tools.

The positivist philosophy is appropriate for this research because it examines the relationship between educational qualification and the level of complications faced by women entrepreneurs using quantitative data. The study uses numerical variables, hypothesis testing and SPSS statistical analysis including descriptive statistics, Pearson correlation and one-way ANOVA. Therefore, positivism supports the objective of measurable complications experienced by women entrepreneurs.

3.2 Research Approach

This study follows a deductive research approach. Deduction refers to a logical process of reasoning in which research begins with general theories and then moves towards testing these theories through empirical data. According to (Saunders, et al., 2019), Deduction involves creating a hypothesis from an existing theory and then using a research method to test it. In this approach, the researcher starts with established theories and then moves towards empirical testing using collected data.

(Creswell & Creswell, 2018) explain that deductive reasoning is commonly used in quantitative research because it allows the researcher to move from general theories to specific findings through statistical analysis. Similarly, (Bryman, 2016) states that deductive research is structured, logical, and focuses on testing relationships between variables using measurable data.

In this study, the deductive approach is perfect because the research is based on established theories such as **Human Capital Theory**, **Resource-Based View (RBV)** and **Feminist Theory**. These theories help to form hypotheses regarding the relationship between educational qualification and the level of complications faced by women entrepreneurs. The collected secondary dataset is then analyzed using SPSS to test these hypotheses through descriptive statistics, correlation and one way ANOVA.

Therefore, the deductive approach provides a structured way to test theories using numerical data and helps produce clear, objective, and reliable results.

3.3 Research Design

This study follows a quantitative research design to examine the relationship between educational qualification and the level of complications faced by women entrepreneurs. Quantitative research design focuses on the measurement of variables and the use of statistical techniques such as SPSS to analyze relationships and patterns in numerical data (Creswell & Creswell, 2018; Saunders, et al., 2019).

According to (Bryman, 2016) , quantitative research design is structured and systematic, allowing researchers to test hypotheses and generalize findings based on statistical evidence. This design is appropriate when the study aims to measure the strength and direction of relationships between variables.

In this research, correlational and comparative design is used. The correlational part is used to examine the relationship between educational qualification and complication level, while the comparative part is used to identify differences in complications among different educational groups. The data is analyzed using SPSS through descriptive statistics, Pearson correlation and one-way ANOVA to achieve the research objectives.

3.4 Data Source and Data Collection

This study is based on secondary data collected from an existing online dataset on women entrepreneurs. Secondary data refers to data that has already been collected by other researchers or institutions and is reused for further analysis (Saunders, et al., 2019). This type of data is commonly used in quantitative research because it consumes time and allows researchers to analyze larger datasets.

According to (Johnston, 2014), secondary data analysis is useful for identifying patterns and testing relationships without the need for primary data collection such as surveys or interviews. In this study, the dataset includes of responses from women entrepreneurs, including demographic factors, various entrepreneurial complications and handling process of those complications.

The data includes variables related to educational qualification, ICT usage, marketing challenges, financial limitations and social and operational barriers. All variables are recorded in numerical form, making them suitable for statistical analysis using SPSS software.

3.5 Variables of the Study

This study includes two main variables: the independent variable and the dependent variable. The independent variable is educational qualification, which refers to the highest level of education completed by women entrepreneurs. The dependent variable is the level of complications faced by women entrepreneurs, which measures the difficulties experienced in businesswomen entrepreneurship.

According to (Saunders, et al., 2019), variables in quantitative research are measurable elements that can be used to examine relationships between different factors. In this study, educational qualification is expected to influence the level of complications, meaning that changes in education level may lead to differences in the challenges faced by women entrepreneurs.

The complication level is measured using multiple facts, including financial barriers, ICT access, marketing difficulties, operational challenges and social constraints. These factors are combined to form an overall complication for statistical analysis in SPSS.

3.6 Data Analysis Process

In this study, the collected data is analyzed using SPSS (Statistical Package for the Social Sciences) software. SPSS is widely used in quantitative research for organizing, analyzing and interpreting numerical data in a systematic way (Field, 2018; Pallant, 2020).

The analysis includes descriptive statistics, Pearson correlation and one-way ANOVA. Descriptive statistics are used for summarizing the data and identify the overall level of complications faced by women entrepreneurs. After that, Pearson correlation is used to examine the relationship between educational qualification and the level of complications. Lastly, One-way ANOVA is used to determine that there are significant differences in complication levels among different educational groups.

According to (Pallant, 2020), these statistical terms are appropriate for testing hypotheses and understanding relationships between variables in social science research. Therefore, these methods help to achieve the objectives of the present study effectively.

3.7 Ethical Considerations

Ethical considerations are an important part of any research study to ensure that the research is built in a responsible and transparent way. In this study, secondary data is used, which means no direct contact or interview with any participants is involved. According to (Saunders, et al., 2019), ethical issues in secondary data research mainly focus on proper use of data, avoid plagiarism and ensuring that the data source is used appropriately. Since the dataset used in this study is publicly available and the risk of harm to participants is very minimal.

The data is used only for academic purposes, and all sources are properly cited. The dataset does not include any personal or private information, so it maintains confidentiality and ethical compliance.

Chapter 4: Data analysis and findings

This chapter presents the analysis and findings of the study based on the statistical results through SPSS software. The purpose of this chapter is to examine the relationship between educational qualifications and the level of challenges faced by women entrepreneurs. According to the research objectives, the findings have been presented using descriptive statistics, correlation analysis, and one-way ANOVA. The results have been organized based on the statistical output gathered from the dataset.

4.1 Descriptive Statistics

Objective 1: To examine the level of complications faced by women entrepreneurs.

Through the descriptive statistics, to examine the overall level of complications experienced by women entrepreneurs. The analysis included the overall complication scores and the main values of different complications faced by the respondents.

Table 1: Overall complication level value

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
V26	154	10	44	26.84	9.100
Valid N (listwise)	154				

The findings show that the total number of respondents was 154. The minimum complication score recorded was 10, while the maximum score was 44. The mean value was 26.84 with a standard deviation of 9.10. This indicates that women entrepreneurs experience an average level of complications in managing their business activities. The standard deviation suggests that the level of complications varies among respondents.

Table 2: different types of complications value

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
COMPLICATIONS TO BE FACED BY WOMEN ENTREPRENEURS	154	1	5	2.61	1.244
V8	154	1	5	2.50	1.011
V9	154	1	5	2.74	1.282
V10	154	1	5	2.62	1.109
V11	154	1	5	2.68	1.053
V12	154	1	5	2.77	1.277
V13	154	1	5	2.57	1.053
V14	154	1	5	2.86	1.510
V15	154	1	5	2.73	1.221
V16	154	1	5	2.77	1.277
Valid N (listwise)	154				

The results further indicate that different forms of complications are experienced by women entrepreneurs. Among all variables, V14 (Usage of ICT) recorded the highest mean score (M = 2.86), indicating that difficulties related to ICT usage represent one of the most significant complications faced by respondents.

Similarly, V12 (Male-dominated society) and V16 (Financial problems) also recorded relatively high mean values (M = 2.77), suggesting that social and financial barriers remain major challenges for women entrepreneurs.

In contrast, V8 (Stiff competition) recorded the lowest mean score (M = 2.50), indicating a comparatively lower level of difficulty in this area.

Other complications such as V9 (Scarcity of raw materials), V10 (Limited mobility), V11 (Family ties), V13 (Risk-bearing ability), and V15 (Lack of marketing knowledge) also demonstrate average mean values, indicating that women entrepreneurs experience multiple operational, social, and business-related challenges.

4.2 Correlation Analysis

Objective 2: To examine the relationship between educational qualification and the level of complications faced by women entrepreneurs.

A Pearson correlation analysis was conducted to examine the relationship between educational qualification (V5) and the level of complications (V26) faced by women entrepreneurs.

Table 3: relationship between educational qualifications and the level of complication

Correlations

		V5	V26
V5	Pearson Correlation	1	-.222**
	Sig. (2-tailed)		.006

	N	154	154
V26	Pearson Correlation	-.222**	1
	Sig. (2-tailed)	.006	
	N	154	154

**. Correlation is significant at the 0.01 level (2-tailed).

The findings reveal a negative correlation between educational qualification (V5) and (V26) the level of complications (r = -0.222, p = .006). According to the interpretation of correlation coefficients, the relation is low negative but statistically significant.

Since the p-value (.006) is lower than the significance level of 0.05, the relationship is statistically significant. Therefore, the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted. The hypothesis (H1) is "a significant relationship between educational qualification and the level of complications faced by women entrepreneurs."

This result indicates that as the level of educational qualification increases, the level of complications faced by women entrepreneurs tends to decrease and educational qualification has an important fact on reducing business-related complications among women entrepreneurs.

4.3 One-way ANOVA

Objective 3: To compare the complications among different educational qualification groups.

A one-way ANOVA test was analyzed to compare the level of complications across different educational qualification groups. Before analysis of the one-way ANOVA, Levene's Test of Homogeneity of Variance was performed to examine whether the assumption of equal variances was satisfied.

Table 4: To compare the complications among different educational qualification levels

Tests of Homogeneity of Variances

		Levene Statistic	df1	df2	Sig.
V26	Based on Mean	1.532	5	148	.183
	Based on Median	.932	5	148	.462
	Based on Median and with adjusted df	.932	5	131.368	.463
	Based on trimmed mean	1.450	5	148	.210

The result of Levene's Test was not statistically significant (p = .183), which is greater than 0.05. This indicates that the assumption of homogeneity of variances was satisfied. Therefore, the one-way ANOVA analysis was considered appropriate for this study.

Table 5: ANOVA

ANOVA

V26

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1040.186	5	208.037	2.647	.025
Within Groups	11630.074	148	78.582		
Total	12670.260	153			

The results of the one-way ANOVA indicate that there is a statistically significant difference in the level of complications among different educational qualification groups, F (5,148) = 2.647, p = .025.

Since the p-value is less than 0.05, the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted. So, the results shows that the level of complications experienced by women entrepreneurs differs significantly according to their educational qualification levels. Therefore, it can be concluded that educational qualification has a statistically significant effect on the level of complications faced by women entrepreneurs.

4.4 Summary of Findings

The finding of this study shows that female entrepreneurs face moderate level of business challenges. From Correlation results indicate that that negative relationship between educational qualification and complications levels. while ANOVA tests confirmed that complication levels significantly differ across educational groups. The study also identified several major types of complications faced by women entrepreneurs, including usage of ICT, lack of finance and so many.so, finally the finding suggests that educational qualification is vital for building entrepreneurial skills and minimizing difficulties.

Chapter 5: Findings and Conclusion

5.1 Discussion of findings

This part discusses the main findings of the study in relation to the research objectives. The results show that there is a relationship between educational qualification and the level of complications faced by women entrepreneurs.

The findings shows that women entrepreneurs with higher educational qualifications tend to face lower complications in entrepreneurship. On the other side, women with lower levels of education experience more difficulties in managing their platform.

The study also found that the most common complications include ICT barriers, financial limitations, marketing difficulties, operational challenges and social and cultural challenges. These findings are consistent with previous research by (Ahl, 2006; Henry, 2016; Roomi, 2008), which also highlight similar challenges faced by women entrepreneurs.

Summary of Findings:

- The study found a significant relationship between educational qualification and the level of complications faced by women entrepreneurs.
- Women entrepreneurs with higher educational qualifications tend to experience lower complications in managing their businesses.
- The most common challenges identified are ICT barriers, lack of finance, marketing difficulties and social and cultural barriers.
- These overall findings suggest that both educational level and external environmental factors both influence the level of complications and all play an important role in shaping entrepreneurial difficulties.

5.2 Conclusion of this study

This study explores the relationship between educational qualification and the level of complications faced by women entrepreneurs. Based on the statistical, it can be concluded that educational qualification plays a significant role in the entrepreneurial experiences of women. Women entrepreneurs with higher levels of education are generally more capable of managing business challenges, such as education increase their knowledge, analytical thinking and decision-making skills (Becker, 1993; Parker, 2018).

The findings of the study also shows that complications faced by women entrepreneurs have many different aspects. These complications include poor knowledge of ICT usage, finance related barriers, marketing difficulties, operational challenges as well as social and cultural challenges. This explains that women entrepreneurs do not only face individual skill-related challenges but also structural and environmental aspects that limit their business performance. Previous studies also highlight that women entrepreneurs often operate in environments influenced by gender inequality, limited access to resources, and socio-cultural restrictions (Ahl, 2006; Henry, 2016; Roomi, 2008).

Furthermore, the results suggest that although education reduces the level of complications, it does not eliminate them. External factors such as lack of financial support, limited digital access and other social and cultural barriers continue to affect women entrepreneurs significantly.

Overall, this study concludes that the level of complications faced by women entrepreneurs is shaped by both individual and structural factors. Educational qualification helps in reducing difficulties, but other difficulties like financial inclusion, digital access and social empowerment are also necessary to improve women entrepreneurship development in a sustainable way.

5.3 Limitations of the Study

This study has several limitations. Firstly, it is based on secondary data, meaning the researcher did not control the original data collection process. This may influence the accuracy and detail of the findings. Secondly, the study only focuses on few variables, mainly educational qualifications and level of complications. But Other possible affecting factors such as income level, capital limitations, business experience and access to resources were not included. And lastly, the study uses only quantitative methods such as descriptive statistics, correlation and one way ANOVA. As a result, it does not capture the personal experiences and deeper opinions of women entrepreneurs.

Finally, the results may not apply to all regions or various types of women entrepreneurs, as the dataset has a limited scope.

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Reflection:

Completing this research project was an important learning experience for me. As a student from an English Language and Literature background, this was my first time working on a quantitative research study using SPSS software. At the beginning, I found many parts of SPSS and statistical analysis very difficult to understand. Terms like correlation, ANOVA, descriptive statistics, and data coding were completely new to me. Because of this, I sometimes felt confused and worried about completing the research properly. After attending lectures and receiving guidance from my teachers, I slowly started to understand the SPSS process and quantitative research methods. My teachers helped me understand how to analyze data and statistical results correctly. Her advice and support made me more confident during the research process. I also did group study with my friends and seniors, that helped me a lot. We discussed different research topics together and tried to solve problems related to SPSS analysis. Sometimes my friends explained difficult parts to me, we shared our understanding with others which made learning easier and more comfortable. This experience showed me that teamwork and discussion are very helpful in academic research.

Another challenge I faced was finding suitable journal articles and research papers related to my topic. Some articles were relevant but many of them were not publicly accessible. Because of this, I spent a lot of time searching for free and reliable academic sources. It was sometimes stressful and time-consuming but it also improved my research, reading, understanding and searching skills. Understanding theories and connecting them with my research topic was also challenging at first. Since my study focused on educational qualification and complications faced by women entrepreneurs, I had to learn theories like Human Capital Theory, Resource-Based View, and Feminist Theory. Gradually, I understood how these theories support research findings and explain the relationship between variables.

The data analysis section became one of the most valuable parts of my learning experience. I learned how to enter data into SPSS, calculate statistical results and explain findings in an academic way. Before starting this research, I had very little knowledge about SPSS, but now I feel much more confident about using it. I believe SPSS related research will be easier for me in the future because I now understand the process better. This module also helped me understand how quantitative research is used in business and management studies. I learned how numerical data can be analyzed systematically to identify relationships between variables and produce

objective findings. Through this study, I became familiar with descriptive statistics, correlation analysis and ANOVA, which helped me understand how statistical tools are used in research. This research also improved my academic writing skills. I learned how to write literature reviews, methodology sections, conceptual frameworks and discussions more clearly and academically.

I believe quantitative methodology will be suitable for my future DBA research because it helps researchers collect and analyze numerical data in a systematic and organized way. In business and management research, quantitative methods are useful for identifying relationships between variables, measuring pattern and testing hypotheses through statistical analysis. My future research interests are related to leadership, communication, organizational culture and women entrepreneurship. These topics often require data collection from a large number of participants through surveys and questionnaires. Therefore, quantitative research methods will help me produce more objective, reliable, and evidence-based findings.

Overall, this module has been a very valuable learning journey for me. Although I faced many difficulties at the beginning, now the experience gradually became positive and meaningful. This module improved my quantitative skills, analytical thinking, confidence and problem-solving ability. I believe the knowledge and experience I gained from this module will help me in my future academic and professional life.