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WOMEN ENTREPRENEURS AND THE GIG WORKFORCE: A FACTOR-BASED STUDY ON HIRING CHALLENGES

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ABSTRACT
The rise of the gig economy has created a flexible labor paradigm that women entrepreneurs increasingly utilize to foster business expansion. Nevertheless, hiring and managing gig workers entails a variety of intricate challenges, especially for women-led businesses contending with financial limitations, legal uncertainties, technology restraints, and competitive disadvantages. This study seeks to investigate and classify the hiring obstacles encountered by women entrepreneurs in the Indian gig economy using a factor-based methodology. A descriptive research approach was employed, and primary data were gathered through structured interviews with 200 women entrepreneurs in the Chennai district. The research employed Exploratory Factor Analysis (EFA) via IBM SPSS Statistics 27 to discern the fundamental characteristics of the issues. Financial constraints, digital and technological barriers, market and competition constraints, legal and compliance issues, and recruitment and selection challenges were the five main factors identified by the results. The observed data was strongly explained structurally by these five components, which together accounted for 62.47% of the variance. The results highlight the necessity for specific initiatives, including digital training, streamlined legislation, enhanced access to qualified gig workers, and support networks to assist women entrepreneurs. This study offers useful insights for platform development and policy formation, and it adds to the limited research on employer-side issues in the gig economy.
Keywords: Women Entrepreneurs, Gig Economy, Hiring Challenges, Financial Constraints, Digital Barriers.

➢ INTORDUCTION

The rise of the gig economy has tremendously transformed the conventional business environment, providing enhanced flexibility and access to on-demand labor. The gig labor, defined by short-term contracts and freelance engagements, has expanded swiftly, facilitated by digital platforms and evolving employment preferences (De Stefano 2015). This structural transformation has especially benefited businesses pursuing economical and scalable human resource solutions. Women entrepreneurs are increasingly employing gig workers to tackle traditional obstacles to business expansion and competition. Nonetheless, employing and overseeing gig workers presents problems, particularly for women entrepreneurs contending with institutional and societal limitations.

Women-owned businesses are expanding worldwide; yet, they still encounter structural and socio-economic obstacles in business operations, particularly in hiring processes (Brush, de Bruin, and Welter 2009). In the gig economy, recruitment and selection present significant obstacles. Women entrepreneurs frequently encounter difficulties in sourcing efficient and loyal gig workers, primarily due to the informal and decentralized characteristics of the gig labor market. Increased rates of termination, insufficient standard vetting procedures, and challenges in aligning worker competencies with job specifications generate inefficiencies in the recruitment process.

Financial limitations are a significant problem. Women-owned enterprises frequently function with limited funds, hindering their capacity to provide competitive compensation to gig workers (Robb and Watson 2012). Highly

skilled gig workers often require inflated compensation and performance-related incentives, worsening the burden on already limited financial resources. Moreover, uncertain payment expectations and variable worker availability complicate the challenges of budgeting and personnel planning.

Digital and technological obstacles continue to exist. While technology is essential for facilitating gig labor, many women entrepreneurs have challenges in accessing or effectively utilizing gig hiring platforms and digital management tools. (Kelley et al. 2017). The absence of digital literacy or infrastructure can result in ineffective communication, insufficient oversight, and ultimately, diminished quality of output from gig workers. Insufficient professional networks intensify the issue, as numerous women lack established avenues for talent acquisition.

Women entrepreneurs have significant challenges in the gig economy due to fierce market rivalry, especially when it comes to hiring and keeping talented gig workers. The expansion of digital platforms and freelancing marketplaces has provided gig workers with a broader selection of clients, frequently favoring those that offer superior compensation, enhanced visibility, or chances for long-term engagement. Women-led enterprises, generally smaller in scale and constrained by limited resources, frequently encounter disadvantages in the competition for high-caliber gig talent (Kelley et al. 2017). Meanwhile, gendered biases and limited access to broad business networks may hinder the visibility and influence of women entrepreneurs in highly competitive industries (Brush, de Bruin, and Welter 2009). These structural obstacles diminish bargaining strength, complicating the negotiation of advantageous conditions or the acquisition of stable gig labor, particularly in sectors with a significant need for flexible workers.

However, exploratory factor analysis (EFA) has not been employed in any previous research to examine the distinct recruiting difficulties experienced by women entrepreneurs in relation to gig workers. This research conducts an analytical analysis employing Exploratory Factor Analysis (EFA) to discern the underlying structure of the diverse issues. The objective is to illustrate the application of EFA to group factors and evaluate the degree to which the data corresponds with the anticipated factor structure. This methodology can function as an essential instrument in study environments where several influencing variables must be identified, categorized, and analyzed methodically.

➢ LITERATURE REVIEW

The rise of the gig economy signifies an evolution from traditional employment frameworks, offering enhanced flexibility for both employees and employers (Thomsen 2016). Despite its advantages, the gig economy also introduces significant challenges. Gig workers often face reduced job security, minimal legal protections, and income unpredictability. Their dependence on customer demand frequently results in irregular schedules and limited control over their working conditions (Hill 2020). In India, women entrepreneurs are increasingly engaging with gig platforms to benefit from cost-effective and adaptable labor models (Nadu 2024). However, hiring and retaining gig workers presents unique difficulties. (Ghosh, Zaidi, and Ramachandran 2022) observe that female entrepreneurs predominantly engage in areas such as domestic services, beauty care, food delivery, and taxi driving, which are characterized by informality, lack of social protection, and insufficient regulation. These circumstances hinder the attraction and retention of a reliable workforce.

In the gig economy, the complexities of labor contracts provide firms greater authority over working circumstances, resulting in a power disparity. The ability of firms to acquire labor in smaller amounts may enable certain gig companies to exploit their workers (Bieber and Moggia 2021). Moreover, digital deficiency and inadequate digital literacy worsen the challenges of recruitment in the gig economy. Women entrepreneurs, particularly in rural or semi-urban areas, often encounter difficulties with the technological facets of recruiting, interacting, and overseeing workers via gig platforms. This problem also restricts the visibility and discoverability of skilled gig workers, rendering recruitment more time-consuming and inefficient (Paudel 2024).

Women-led businesses finding it difficult to recruit in and engage talented freelance workers because the competitive environment frequently favors larger, better-resourced companies (Brief 2022). Restricted access to financing and professional networks further undermines the competitiveness of small enterprises. The legal structure regulating gig employment in India is yet inadequately developed. According to NITI Aayog (2022), the lack of comprehensive policies addressing gig workers' rights and protections leaves both companies and employees in a condition of uncertainty.

Despite the fact that the most recent research provides major discoveries into the framework of the gig economy and the basic impediments to workforce participation, there is an inadequate of empirical research addressing the hiring difficulties faced by women entrepreneurs, especially within the Indian setting. Previous research has predominantly focused on the rights of gig workers, platform dynamics, or the wider economic consequences, neglecting the ways in which women-led enterprises manage recruitment and retention in this changing labor framework. In addition, the complex dynamics between several elements, such as financial limitations, legal ambiguity, competitive disadvantage, and digital literacy, have not yet been thoroughly examined. Considering these deficiencies, there is a distinct necessity for a factor-based analysis that depicts and classifies the particular aspects of hiring challenges encountered by women entrepreneurs in the gig economy.

➢ RESEARCH METHODOLOGY

The study uses a method of descriptive research, involving surveys and fact-finding methods through direct personal interviews to gather primary data. Sources of primary and secondary data were utilized in this investigation. The main source of data was a standardized questionnaire administered in the form of in-person interviews. Secondary data were acquired from research databases and official governmental sources. The questionnaire was designed and had questions about demographics and the challenge that women businesses encounter when recruiting gig workers. The study used the Purposive Sampling approach, specifically targeting women entrepreneurs engaged in the hiring of gig labor. This strategy was selected to guarantee that the respondents have the appropriate exposure and insights required to fulfill the research objectives. The study was conducted in the Chennai district, using a sample of 200 respondents. The data were analyzed using Exploratory Factor Analysis with IBM SPSS Statistics 27 software. The correlation coefficient matrix for each measured element was used in the Exploratory Factor Analysis. The software separated the collected data on 20 variables into five elements, which were then analyzed. The Varimax rotation approach was applied to maximize the total variances of the squared loadings, hence improving the clarity and interpretability of the factor structure.

➢ DATA ANALYSIS AND INTERPRETATION

4.1 CRONBACH'S α TEST

Cronbach's α (Cronbach, 1947, 1951) is a prominent metric for assessing internal consistency reliability in psychological and organizational studies. It assesses the accuracy of a collection of objects in measuring a singular unidimensional construct. According to Cortina (1993), a higher alpha value denotes greater reliability, whereas a lower number signals weak internal consistency.

TABLE I CRONBACH'S α TEST

Cronbach's α	No. of items
0.869	20

Nunnally (1978) posits that an internal consistency criterion of 0.7 is deemed acceptable. The analysis outcomes indicated a Cronbach's alpha coefficient of 0.869, indicating that the study instrument is highly reliable for examining the problems encountered by women entrepreneurs in employing gig workers. This indicates that the 20 items employed in the study exhibit a strong correlation and consistently measure the intended construct.

4.2 FACTOR ANALYSIS

The study utilized factor analysis to determine the elements influencing the hiring difficulties faced by women entrepreneurs in managing gig workers. Factor analysis was utilized to simplify multiple factors into a more manageable range of components, thus streamlining the data structure. The aim of factor analysis in this study is to integrate the data from numerous original variables into a reduced number of factors that exhibit significant internal correlation and are distinct from less correlated groupings. This method derives the largest shared variation from all variables and consolidates it into common factors. All 20 questions of the structured questionnaire were included as variables for the factor analysis.

4.2.1. Evaluating the Suitability of the Factor Model

Initially, it was essential to assess the data's appropriateness for factor analysis. The Bartlett's Test of Sphericity and the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy were employed for verification. The KMO value evaluates the extent of partial correlations between variables. Bartlett's test assesses if the correlation matrix significantly differs from an identity matrix, indicating substantial correlations among the variables.

4.2.2. KMO and Bartlett's Test

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.787
Bartlett's Test of Sphericity	**Approx. Chi-Square**	1758.433
	df	190
	Sig.	.000

The KMO value recorded was 0.787, exceeding the minimum permissible threshold of 0.5, so supporting the appropriateness of the sample for factor analysis. The Bartlett's Test of Sphericity exhibited strong significance, yielding a Chi-Square value of 1758.433 at a significance level of 0.000. This outcome suggests that the correlation matrix is appropriate for factor analysis as it is not an identity matrix.

COMMUNALITIES

Name	Label	Initial	Extraction
V1	Difficulty in Retaining Gig Workers Due to Market Competition	1.000	.637
V2	Limited Bargaining Power for Women Entrepreneurs	1.000	.626

V3	High Competition for Skilled Gig Workers	1.000	.623
V4	Limited Access to Digital Hiring Platforms	1.000	.530
V5	Lack of Financial Incentives to Attract Talent	1.000	.555
V6	Budget Constraints in Hiring Gig Workers	1.000	.708
V7	Unstructured Recruitment Process	1.000	.761
V8	Difficulty in Matching Gig Worker Skills to Job Requirements	1.000	.473
V9	High Turnover Rate Among Gig Workers	1.000	.684
V10	Challenges in Evaluating Worker Reliability	1.000	.490
V11	Lack of Screening and Vetting Mechanisms	1.000	.673
V12	Lack of Established Networks to Retain Gig Workers	1.000	.473
V13	Difficulty in Managing Gig Workers Remotely	1.000	.747
V14	Unpredictable Payment Expectations from Gig Workers	1.000	.637
V15	Unaffordable Skilled Gig Worker Rates	1.000	.535
V16	Ambiguity in Labor Laws for Gig Employment	1.000	.675
V17	Difficulty in Finding Skilled Gig Workers	1.000	.560
V18	Taxation and Compliance Burden in Gig Hiring	1.000	.699
V19	Unclear Contractual Terms for Gig Workers	1.000	.701
V20	Complex Legal Regulations for Hiring Gig Workers	1.000	.707

INITIAL EIGEN VALUE EXPLAINED

Component	**Initial Eigenvalues**		
	Total	**% of Variance**	**Cumulative %**
1	5.947	29.733	29.733
2	2.000	9.999	39.732
3	1.760	8.801	48.534
4	1.478	7.392	55.926
5	1.308	6.541	62.467
6	.992	4.959	67.425
7	.937	4.685	72.110
8	.769	3.843	75.953
9	.667	3.337	79.289
10	.598	2.989	82.278
11	.543	2.713	84.991
12	.525	2.625	87.617
13	.460	2.301	89.918
14	.379	1.893	91.811
15	.358	1.792	93.604
16	.324	1.621	95.225
17	.279	1.396	96.620
18	.261	1.303	97.923
19	.211	1.057	98.980
20	.204	1.020	100.000

EXTRACTION & ROTATION SUMS OF SQUARED LOADINGS

Component	**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	5.947	29.733	29.733	3.319	16.593	16.593
2	2.000	9.999	39.732	2.717	13.584	30.177
3	1.760	8.801	48.534	2.353	11.765	41.941
4	1.478	7.392	55.926	2.168	10.841	52.783
5	1.308	6.541	62.467	1.937	9.684	62.467

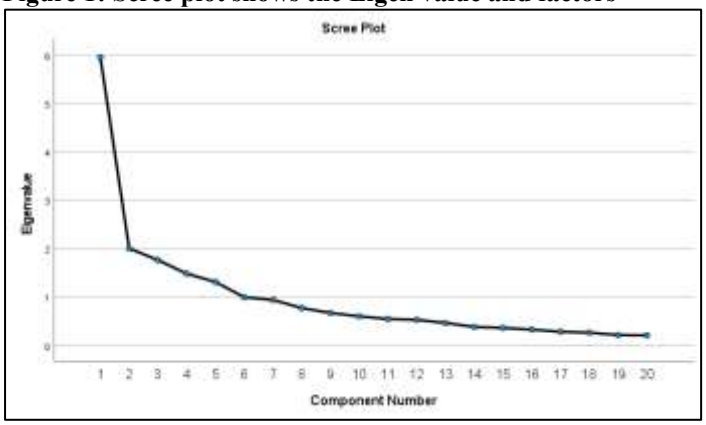
4.2.3. Determination of the factors

The study applied Principal Component Analysis (PCA) for factor extraction to discern the latent variables affecting the hiring difficulties encountered by women entrepreneurs in managing gig workers. The determination

of the number of components to maintain was predicated on two principal standards: the Total Variance Explained table and the Scree Plot.

a. Scree Plot: The scree plot illustrates eigenvalues on the y-axis and the number of components on the x-axis, typically producing a descending slope. The scree plot clearly exhibits the amount of total variance accounted for by each component, aiding in the identification of the ideal number of variables to maintain. The eigenvalues of the correlation matrix are presented in descending order, with a pronounced decline followed by a plateau signifying the quantity of significant factors. This study indicates that the slope of the scree plot starts to level out after Factor 5, with eigenvalues falling below 1 from Factor 6 onwards. As a result, only five components were chosen for analysis. The five fundamental elements summarize the primary categories of recruiting challenges faced by women entrepreneurs in the gig economy.

Figure 1: Scree plot shows the Eigen value and factors



b. Rotated Component Matrix: By minimizing the number of variables with significant loadings on several factors, rotation is employed in factor analysis to streamline and make sense of the data structure. Although rotation does not alter the fundamental mathematical answer, it improves the interpretability of the factor model. The Varimax methodology, an orthogonal rotation method that presumes the extracted elements are uncorrelated, was used in this study to rotate the component matrix. This approach enhances result clarity by guaranteeing that each variable predominantly loads on a single component, hence reducing multicollinearity issues in subsequent analyses.

Based on the rotated component matrix, variables were grouped under five distinct factors. Variables such as Difficulty in Finding Skilled Workers, High Turnover, Evaluating Reliability, Lack of Vetting Mechanisms, Skill-Job Mismatch, and Unstructured Hiring loaded strongly on Factor 1 (Recruitment & Selection Challenges). Factor 2 (Financial Constraints) comprised items like Budget Limitations, High Gig Rates, Lack of Incentives, and Payment Uncertainty. Factor 3 (Digital & Technological Barriers) included Managing Remotely and Weak Networks. Items like Intense Competition, Low Bargaining Power, and Retention Challenges were grouped under Factor 4 (Market & Competition Constraints). Finally, Unclear Contracts, Legal Complexities, and Tax/Compliance Burden loaded significantly on Factor 5 (Legal & Compliance Issues).

A high loading on a particular factor indicates a significant link between the variable and the underlying dimension that the factor represents. The aggregated factors establish the basis for subsequent study and interpretation of the hiring challenges faced by women entrepreneurs in the gig economy.

ROTATED COMPONENT MATRIX

Indicator Name	Indicator Value	Component				
		Challenges				
		Recruitment	Financial	Technology	Market & Competition	Legal
V17	Finding Skilled Workers	.696				
V9	High Turnover	.660				
V10	Evaluating Reliability	.641				
V11	Lack of Vetting Mechanisms	.628				
V8	Skill-Job Mismatch	.595				
V7	Unstructured Hiring	.513				
V16	Ambiguous Labor Laws					

V6	Budget Limitations		.814			
V15	High Gig Rates		.615			
V5	Lack of Incentives		.551			
V14	Payment Uncertainty		.549	.528		
V4	Limited Platform Access					
V13	Managing Remotely			.845		
V12	Weak Networks			.577		
V3	Intense Competition				.719	
V2	Low Bargaining Power				.718	
V1	Retention Challenges				.557	
V19	Unclear Contracts					.770
V20	Legal Complexities					.756
V18	Tax/Compliance Burden					.746

Extraction method: Principal Component Analysis
Rotation method: Varimax with Kaiser Normalisation
a. Rotation converged in 9 iterations

Absolute value less than 0.45 causes suppression of coefficients. Each component is highlighted in relation to its related variable name. The value of the pertinent variables signifies the extent of each one's contribution to the factor.

Factor 1: Recruitment & Selection Challenges: This factor comprises six key elements related to recruitment issues: Finding Skilled Workers (0.696), High Turnover (0.660), Evaluating Reliability (0.641), Lack of Vetting Mechanisms (0.628), Skill-Job Mismatch (0.595) and Unstructured Hiring (0.513).

Factor 2: Financial Constraints: This factor consists of four elements reflecting cost-related concerns: Budget Limitations (0.814), High Gig Rates (0.615), Lack of Incentives (0.551) and Payment Uncertainty (0.549).

Factor 3: Digital & Technological Barriers: Two elements were grouped under this factor, focusing on tech-based challenges namely Managing Remotely (0.845) and Weak Networks (0.577).

Factor 4: Market & Competition Constraints: This factor includes four variables that reflect market-driven hiring issues: Intense Competition (0.719), Low Bargaining Power (0.718) and Retention Challenges (0.557).

Factor 5: Legal & Compliance Issues: This factor includes three elements centered around regulatory difficulties namely Unclear Contracts (0.770), Legal Complexities (0.756) and Tax/Compliance Burden (0.746).

➢ DISCUSSION OF FINDINGS

The methodology incorporates twenty hiring issue indicators to determine additional factors influencing women entrepreneurs' management of gig workers. All indicators had coefficients exceeding 0.4 in the rotated component matrix, rendering them appropriate for factor analysis. Five variables were identified from the twenty indicators utilizing the principal component approach with Varimax rotation.

The initial component accounted for 16.593% of variability and comprised six indicators, designated as "Recruitment & Selection Challenges." The second component exhibited a range of 13.584% and encompassed four variables categorized as "Financial Constraints." The third factor represented 11.765% of the variability, comprising two indicators labeled "Digital & Technological Barriers." The fourth component exhibited a variability of 10.841% and comprised three indicators, designated as "Market & Competition Constraints." The fifth factor accounted for 9.684% of variability, comprising three indicators, and was designated as "Legal & Compliance Issues."

The five factors collectively represented 62.467% of the total variation. Therefore, it is deemed appropriate and sufficient to proceed with further factor interpretation since the total variance explained is greater than 50%.

According to the factor study, key dimensions influencing the hiring challenges of women entrepreneurs in the gig economy were identified. The analysis revealed five underlying factors, each representing a distinct category of challenges. The key conclusions of the research are summarized below:

1. It is found that five key factors emerged from twenty identified hiring challenges faced by women entrepreneurs in the gig economy.
2. Among the five, "Recruitment & Selection Challenges" was the most dominant factor, highlighting core difficulties in sourcing and screening gig workers.
3. Budget constraints and unaffordable skilled labor were major components under the financial factor, stressing limited financial bandwidth among women-led businesses.

4. Digital and technological barriers remain a significant concern, particularly with challenges in remote worker management and lack of digital networks.
5. Competitive disadvantage and low bargaining power placed women entrepreneurs at risk of losing gig talent to better-resourced competitors.
6. Legal and compliance issues such as vague contracts and complex tax regulations created regulatory uncertainty and operational challenges for women employers.

➢ CONCLUSION

Hiring challenges are considered as an important concern in maintaining and expanding women-led businesses within the gig economy. These difficulties directly affect operational stability, employee retention, and overall business expansion. Building dependable teams, increasing efficiency, and gaining a competitive edge are all made possible for female entrepreneurs who can successfully handle the challenges of hiring and supervising gig workers. An effective and streamlined recruiting procedure establishes a foundation of trust that strengthens business operations and enables women entrepreneurs to enhance their economic impact.
Female entrepreneurs must implement innovative techniques to tackle significant challenges, including recruitment obstacles, financial limitations, technology restraints, and legal uncertainties. The research identified that the primary issues affecting recruiting success are Recruitment and Selection Challenges, Financial Constraints, Digital and Technological Barriers, Market and Competition Constraints, and Legal and Compliance Issues. These factors emerged as the fundamental dimensions influencing their capacity to attract, assess, and retain gig workers. Therefore, it is advised that financial opportunities, streamlined legal frameworks, training for efficient gig management, and easily available digital hiring tools be provided to women-led firms.

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