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Problems of women entrepreneurs in India: A review of literature

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Abstract

Women entrepreneurship in India has emerged as a crucial component of the country's economic growth and development. This paper is based on a detailed examination of research papers published between 2010 and 2023. The studies reviewed employed a variety of methodologies, including structured questionnaires, personal interviews, secondary data analysis, and mixed-method approaches. Data sources ranged from primary data collected through surveys and interviews to secondary data obtained from conference papers, academic journals, research articles, books, and websites. Financial constraints, socio-cultural barriers, lack of education and training, and limited government support are recurring themes that hinder the entrepreneurial potential of women. Despite these obstacles, women exhibit strong motivation driven by the desire for independence and economic empowerment. There is need for a multifaceted approach to foster a supportive environment for women entrepreneurs. Improved access to finance through inclusive policies, enhanced training and education, effective communication and implementation of government policies can unlock the untapped potential of women entrepreneurs, leading to substantial economic growth and societal progress.

Keywords: Women, entrepreneurs, challenges, problems, women entrepreneurs

Introduction

Women entrepreneurship in India has emerged as a crucial component of the country's economic growth and development. Over the past few decades, there has been a significant increase in the number of women venturing into entrepreneurial activities, driven by a combination of factors including economic necessity, education, and a desire for independence and self-fulfillment.

The Government of India defines a woman enterprise as one that is owned and controlled by a woman, with a minimum financial interest of 51% of the capital and providing at least 51% of the generated employment to women. Globally, onethird of entrepreneurial ventures are led by women entrepreneurs. In India, there has been a significant increase in woman entrepreneurship due to economic progress, improved access to education, urbanization, the spread of liberal and democratic culture, and societal recognition. The Indian government has implemented special incentives and initiatives to support the growth of women entrepreneurs, such as the Start-up India and Stand-up schemes, which specifically aim to promote entrepreneurial drive among women. Despite this positive trend, women entrepreneurs continue to face a myriad of challenges that hinder their full potential and impact on the economy (Kaur and Kaur 2020, Kaur and Verma 2021, Murumkar 2015) [8, 9, 14].

The landscape of women entrepreneurship in India is characterized by diverse socio-economic, cultural, and institutional barriers. These barriers include limited access to finance, inadequate support systems, lack of education and training, socio-cultural constraints, and balancing

family responsibilities. Understanding these challenges and identifying effective strategies to overcome them is essential for fostering an environment that supports and nurtures women entrepreneurs. So this paper has been planned to assess the problems encountered by women entrepreneurs in India by reviewing the various studies already done.

Methodology

This paper is based on a detailed examination of 20 research papers published between 2010 and 2023. The studies reviewed employed a variety of methodologies, including structured questionnaires, personal interviews, secondary data analysis, and mixed-method approaches. Data sources ranged from primary data collected through surveys and interviews to secondary data obtained from conference papers, academic journals, research articles, books, and websites. The reviewed papers cover diverse geographical locations within India, including urban, semi-urban, and rural areas, providing a broad perspective on the challenges faced by women entrepreneurs in different contexts.

Results and Discussion

Table provides a comprehensive overview of various research studies conducted on the challenges faced by women entrepreneurs across different regions in India. The studies cover a range of objectives, methodologies, data sources and findings, offering a valuable insight into the socio-economic and technological constraints faced by women entrepreneurs.

 Table 1: Provides a comprehensive overview of various research studies conducted on the challenges faced by women entrepreneurs across different regions in India

Sr	Title of paper	Name of authors	Year and	Objectives	Methodology	Data	Findings
1.	Challenges and Prospects of Women	Ameena Begum , Badiuddin Ahmed , S Sreenivasa Murthy	2023, Hyderabad	To identify and study the various challenges faced by small-scale Women Entrepreneurs in India. To study the prospects and provide remedial measures to overcome the challenges.	Data was collected with the help of structured questionnaire and personal interviews. For Secondary data economic surveys, journals, research articles, books, and websites were consulted	Primary and secondary data	Challenges and barriers that women entrepreneurs confront most commonly were funding, marketing, low literacy. Women are mostly involved in small scale businesses as they have household responsibilities. Despite all these challenges, the zeal, self-confidence, positive outlook, and the desire to be independent is what keeps them emerging. They are learning and managing to overcome these barriers through institutional help and support.
2.	Challenges and Issues for Women Entrepreneurs in India	R Tamil Selvi and G Anitha Rathna	2023, India	The problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analysis of the government of India's business-related policies.	Secondary information have been collected from researches, published books, articles published in different journals, periodicals, conference papers and working papers.	Secondary data	The most important problems that female entrepreneurs face globally are supply of raw material, education and awareness, training facilities, finance cell etc. On the other hand, many remarkable women have overcome these obstacles and established themselves in this largely male field. The study makes several recommendations for India, including performing a meta-analysis to determine their specific needs and developing and implementing appropriate programs, promoting goods made by women entrepreneurs under a single brand with tax incentives, teaching soft skills like communication and human resource management, putting awareness raising and community mobilization initiatives into action for moral support, and developing mentorship programs at the local level based on the key findings. All they need is the correct attitude, a clear goal, and the willpower to overcome any obstacles that stand in their way. The Indian government also places a high priority on women's emancipation. The government is

							making every effort to improve the standing of women in society, from finance to education. Follow the most recent national initiatives for women business owners and take full advantage of them. In the past several years, a lot has changed as a result of liberalization, e-commerce growth, digitization, and other
							factors, including the emergence of social media. Nowadays, women co-found or are the leaders of the majority of businesses in India Rural women
3.	Issues and Challenges Faced by Rural Women Entrepreneurs in India	D Silambarasan, R Sabesh and S Ramprasath	2023, Puducherry	To study the issues & challenges faced by rural women entrepreneurs	This research paper is based on the secondary data collected through newspaper, magazines, Articles and internets, etc.	Secondary data	entrepreneurs face many problems like family conflict, lack of knowledge, less government support, organizational issues, poor mobility, socio-cultural barriers, financial arrangement problems, non-availability of raw material, and lack of technological knowledge.
4.	Socio-Familial and Marketing Problems Faced by Women Entrepreneurs: An Analytical Analysis	Singh P, Sharma S and Kaur L		To gauge the constraints faced by women entrepreneurs in sub-mountainous region of Punjab.	Study was conducted in two randomly selected districts of sub-mountainous region i.e., Hoshiarpur and Roopnagar on 120 women entrepreneurs. Data was collected with the help of an Interview schedule.	Primary data	Lack of experience in financial matters was the most prevalent problem for the registered entrepreneurs followed by poor risk-taking capacity. The socio-familial problems for registered and un-registered enterprises was lack of appreciation followed by lack of their role acceptance. The production related problem was reported prominently by unregistered entrepreneurs and they were found unaware about the loan schemes. The intense market competition was most widespread problem in both the enterprises. Study suggested that unregistered entrepreses should be motivated and guided to get their enterprise registered to draw benefits and to make them economically viable and vibrant.
5.	Problems and Motivations for Women Entrepreneurs in Punjab, India	Kaur M and Verma J K	2021, Punjab	To describe demographic structure of women entrepreneurs, motivation factors & challenges faced by	Primary data collected from 4 representative districts of the Malwa region of Punjab. Descriptive	Primary Data	The study found that maximum women face the challenge of dual responsibilities in the family so it became difficult for them to run

				them in the Malwa region of Punjab.	statistics and analysis of variance (ANOVA) is used to analyze the data for testing hypotheses.		their business. Other problems were of male domination, economic issues marketing, infrastructural technological, occupational mobility, managerial and raw materials.
6.	A Study on Problems Faced by Women Entrepreneurs in and Around Tirupati, Andhra Pradesh	V Lava Kumar, N Sathyanarayana and Santhosh Y	2021, Andhra Pradesh	To find the problems encountered by women in business. To study the impact of problems faced by women entrepreneurs on the performance of business enterprises.	Data were collected from several places in the Tirupati. Around 180 women entrepreneurs took part in the study but complete responses were given by 164. The opinions were gathered by using a structured questionnaire, and the hypotheses were examined using Cronbach's alpha test (Table-1), t-test, SEM model.	Primary data	Personal, financial, marketing and production were the some major problems revealed by the respondents. They are facing work-life balance issues. To avoid such issues, there should be encouragement and support from family and friends. It is suggested that banks need to promote and encourage women entrepreneurs by offering cost-effective financial assistance.
7.	A Study on the Problems Faced by Women Entrepreneurs	Sreeveena Salem	2020, Bangalore	To find out the problems faced by women entrepreneurs To know the female awareness about the new entrepreneurial opportunities. To suggest measures to deal the challenges faced by women entrepreneurs.	Interview method has been followed to collect primary data from the women entrepreneurs. The secondary sources like books, office records, journals, website etc, were also used to collect the information needed for this study.	Both primary and secondary data	There are many women in India who are very successful. Those who take the risk and built their business in proper way will win the race. Some common problems arise in entrepreneurship are due to family and society. Education has helped many women to realize their potential and work accordingly. Development of technology also made women smarter and they also found many innovative opportunities to flourish their business. There is a significant change in women's attitude towards entrepreneurship, most of them have a positive attitude and wants to open their own business in future.
8.	Exploring Constraints Faced by Women Entrepreneur in India: An Overview	Anjali Chunera	2020, India	This study aims to investigate the constraints faced by women entrepreneurs in India.	CHTVAV	Secondary data	Major constraints faced by women entrepreneurs in India are; social constraints like gender inequality and discrimination, family discouragement, lack of social acceptance and male dominance. Personal constraints include lack of self-confidence, motivation and risk-bearing capacity, dual role performance at home and job, fear of failure and criticism, financial

Г			<u> </u>					aanstraints
								constraints were inadequacy of working capital, lack of awareness of sources of finance, lack of credit facility and lack of knowledge about finance etc., and environmental constraints like inadequate institutional support, non- availability of good workers/employees, lack of managerial education.
	9.	Entrepreneurial Motivation and Challenges: A Study on Women Entrepreneurs in Punjab	Rachna Saini and Baljit Kaur	2019, Punjab	To check the level of awareness about the government schemes. To study the problems and challenges faced by women entrepreneurs in Punjab and to suggest measures to overcome these problems.	A sample of 320 women entrepreneurs managing various types of business activities such as manufacturing and service sectors were selected for the study.	Primary data	Majority of women who opted for entrepreneurship belonged to the age group of 31 to 50 years. The analysis revealed that desire to attain the freedom and independence, leisure time on hand was considered to be the main compelling reason to start an enterprise. Financial constraint was the major problem faced by women entrepreneurs. This study will help the government to take further initiatives and make policies to minimize the constraints faced by women entrepreneurs.
	10.	Problems encountered by women entrepreneurs: With special reference to Thrissur district.	Anju P A and E P Chakkachamparabil.	2018, Thrissur district, Kerala	To identify the problems and challenges faced by women entrepreneurs in Thrissur.	60 women entrepreneurs shared their views through a questionnaire.	Primary	Female entrepreneurs had risks and difficulties in the social environment of India where women live to subordinate men. Study concluded that women entrepreneurs faced many problems and challenges in finance, marketing, and competition in the business sector
	11.	A study on the problems and prospects of micro enterprises with special reference to Kondotty Taluk.	Cheeroli J and Kumar V S	2018, Kondotty Taluk area of Malappuram district in Kerala	To find out the problems and prospects of micro enterprises in Kondotty Taluk.	Convenient sampling method was used to collect data from 60 micro enterprises through structured questionnaire Secondary source: Books, Internet	Both primary and secondary data	Micro entrepreneurs were unable to avail latest technology, they lack managerial skills. Most of the entrepreneurs were unable to avail the latest promotional measures of government due to their unawareness. The government should take necessary steps to educate them about different promotional measures. The government must also try to identify the problems of micro entrepreneurs and should take steps to resolve.
	12.	Women entrepreneurship in rural sector	Raheja P and Garg A	2018	To study the difficulties of rural entrepreneurs and to suggest creative ideas for the development of women entrepreneurs	Based on secondary data collected through literature survey	Secondary data	The traditional mind set of the society and negligence of the nation and respective authorities are important hindrance in the women entrepreneurship

						development in India. Apart from the responsibility of the state and society, absence of a definite agenda of life, absence of balance between family and career, poor degree of financial freedom for women, absence of direct ownership of the property to women, problems of work with male coworkers, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India. There is a need of continuous attempt to inspire, encourage, motivate and co-operate with women entrepreneurs, awareness programmes should be conducted on a mass scale. Financial and nonfinancial services of the government will help to improve their standard of living along with financial training services which will lead to rural economic empowerment and financial inclusion of these women
13.	Sheweta Gaur, Vijay Kulshreshtha and Ravi Chaturvedi	2018, India	To find out the factors which encourage women to become entrepreneurs, to explore the challenges for women entrepreneurs and to find out appropriate measures to the obstacles faced by them.	Descriptive study based on secondary data. The secondary information have been collected from scholarly articles, research, published books, journals, periodicals, conference paper, and working paper,	data	entrepreneur. Since the 21 th century the status of women in India has been changing as a result to growing industrialization and urbanization, spasmodic mobility and social legislation. Over the years, more and more women are going for higher education, technical and professional education and their proportion in the workforce has also been increased. With the spread of education and awareness, women have shifted from kitchen, handicrafts and traditional cottage industries to nontraditional higher levels of activities. Even, the government has laid special emphasis on the need for conducting special entrepreneurial training programe for women to enable them to

							start their own ventures. Financial institutions and banks have also set up special cell to assist women entrepreneurs. This has boomerang the women entrepreneurs on the economic scene in the recent years although many women's entrepreneurship enterprises are still remained a much neglected field. Women are very good entrepreneurs, and prefer to choose the same as they can maintain work life balance. Even though we have many successful Women Entrepreneurs in our country, but as we have a male dominated culture there are many challenges which women entrepreneurs face from Family & Society.
14.	Constraints and Challenges of Women Entrepreneurs (A Case Study of Indore District)	Anita Ahuja, Ganesh Kawadia and Kanhaiya Ahuja		To analyse major constraints faced by women entrepreneurs, both in urban and rural/ semi-urban areas, while starting their enterprises in Indore district.		Both secondary and primary data	The study analyzes the constraints and challenges faced by the women entrepreneurs in the urban and semi-urban areas of Indore district. The constraints faced by the women entrepreneurs in urban as well as rural/semi urban areas are quite identical in nature but the degree of intensity varies with regard to different parameters. Among various constraints, the insufficient finance and liquidity along with poor managerial skills are some of the major areas of concern which pose as a big challenge for entrepreneurial development in the region amongst the women.
15.	Problems and prospects of women entrepreneurship in Punjab	Kaur Parminder and Kaur Gurupdesh	2014, Punjab	Study was conducted in three districts of Punjab i.e. Ludhiana, Moga and Patiala. A list of women entrepreneurs was prepared by taking information from different organizations such as Krishi Vigyan Kendra's, Department of Women and Child Welfare, Rural Self Employment Training Institutes etc. A sample of 60 women respondents was taken on the basis of criterion that they should be	of women entrepreneurs, to study the		Results revealed that there was lack of education and technical knowledge among women. Majority of them were engaged in garment construction. Women prefer to convert their homely activities into an enterprise. Supplementation of family income and utilization of financial assistance by various government departments were the major motivating factors encouraging the women to be entrepreneurs. It is clearly evident from the

				running their enterprise independently or in partnership with other women.			results that family ties, problems of marketing and finance, lack of education and technical guidance were the major obstacles in running a successful enterprise. However, despite of the series of problems women want to continue their challenging role as an entrepreneur. Women entrepreneurship in India faces many
16.	Opportunities and Challenges faced by Women Entrepreneurs in India	Gupta S and Aggarwal A	2015, India	To examine the constraints and opportunities facing female entrepreneurship in developing countries at micro- and macro-level perspectives and seeks to provide a detailed account of opportunities and constraints brought by entrepreneurship.	different scholars	Secondary data	challenges and requires a radical change in attitudes and mindsets of society. This can be made possible with the help of education as education is a powerful tool in bringing out the entrepreneurship qualities in a human being. Moreover, attempts to motivate inspire and assist women entrepreneurs should be made at all possible levels. Proper training should be given to the women by establishing training institutes that can enhance their level of work-knowledge, risk-taking abilities, enhancing their capabilities. Undoubtedly the women participation rate in the field of entrepreneurship is increasing rapidly. However, efforts need to be taken at larger scale to give the position in the field of entrepreneurship that they deserve. The actions & steps that has been taken by the government sponsored development activities have benefited only a small strata of society and more needs to be done in this area. Effective steps need to be taken to have entrepreneurial awareness and skill development to women.
17.	A study on women entrepreneurship challenges and prospects with special reference to Sangli District.	Murumkar	2015, Pune	To emphasized challenges and prospects of women entrepreneurs	The study was conducted in Sangli district of Maharashtra with the sample size of 82 respondents.	Primary data	The challenges were under the categories of entrepreneurial, financial, motivational, personal, social and managerial. Entrepreneurial challenges observed were related to factors like age, employees, working hours, nature of business, previous experience. Challenges related to financial collection of

							debts, shortage of working capital, sources of money, inadequate investment and unsold inventory. Motivational challenges revealed in study were related to factors like life style development, economic independence, self-esteem, social status, business freedom and achieving respect through skills. Challenges at personal level were time management, confidence related, multiple role conflict, family responsibilities and change in life style. Social challenges observed were lack of managerial abilities, relationship management, market potential, competition with male dominated field, understanding legal compliances and technology related. Managerial challenges were related to leadership qualities like team building, skill development, persistence, consistency, delegating
18	Problems faced by women entrepreneurs in rural areas	Chordiya	2013, Maharashtra	To highlight the problems of rural women entrepreneurs	The research was conducted in Malegaon Taluk area of Nasik on 100 rural women who were engaged in enterprise businesses.	Primary data	and consultancy. 22 percent women were engaged in food businesses and 25 percent in agricultural activities. 26 percent of the respondents had no financial security. Rural women had double the potential to set up their own business compared to the urban women. The initial factor affected them was their family background. The major barriers were the lack of awareness and information about finance and loan schemes. The bank officers and family provided a negative atmosphere. Main problems were dual role aspect, lack of family support, discouragement by family, lack of security, prejudice against women, inadequate working capital, less risk bearing capacity, male dominance, lack of financial knowledge, lack of economic freedom, illiteracy among rural women lack of

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								information and assistance and lack of infrastructure.
								In spite of these entire
								factors now the women had to move from 3K's-
								kitchen, kids and knitting
								to 3P's-pickles, powder,
								and papad.
								Study revealed that
								woman in advanced market own more than
								twenty percent of all
								businesses. In France,
								women headed one in four
								firms. In Switzerland,
								about seventy percent of micro, small and medium
								enterprises were women
								accounted. In UK, there
								were approximately more
								than one lakh self-
								employed women. In China, women founded
								twenty percent of the
								businesses since 1978. In
								Japan, twenty three
								private firms were established by women. In
								India women owned
								businesses were
								increasing at high rate.
		Issues and challenges for women Jahanshal entrepreneurs in Pitamber I			Woman's entrepreneurship has			Study further revealed the problems of women
								entrepreneurs in India.
			Iohonshahi A A		been recognized during	Based on secondary data from books,		The greatest deterrent to
1	9.		Pitamber B K and	2010, Pune	the last decade as an	journals, articles,	-	women entrepreneurs was
		global scene, with	Nawaser K	,	important untapped source of economic	web sites and	data	that they were women. Patriarchal society was a
		special reference			growth.	government reports.		building block for them.
		to India.						The financial institutions
								were skeptical about the
								abilities of women entrepreneurs hindering
								their loan availing. Family
								obligations were also
								holding them back. It was
								difficult for them to maintain balance between
								family and business.
								Another hindrance was
								their low level of
								managerial skills and
								technical know-how. Factor of competitions
								with male owned
								businesses was also
								prevalent. They were also
								lacking in the knowledge regarding the raw material
								and had less negotiation
								skills. Finally high
								production cost adversely
								affected the development
H	+	Women			To examine the impact	Women's running		of women entrepreneurs. Women entrepreneurs
		entrepreneurs in		2017	of socio cultural factors	their enterprises	D:	faced problems such as
2	20.	India: socio-	Pradepika	2017, Haryana	on women	within the Haryana	Primary data	lack of education, social
		cultural issues		11ai yana	entrepreneur's	state were selected.	Julia	barriers, legal formalities,
L		and challenges			development and to	From three districts		high cost of production,

		study the problems of	of the state, through	male dominance, limited
		them.	random sampling	managerial ability, lack of
			100 women	self-confidence.d Socio-
			entrepreneurs were	cultural factors like socio-
			interview	cultural diversity, socially
				acceptable choice of
				enterprise, lack of
				intermediaries, socio-
				cultural support, values
				and beliefs, socio- cultural
				stereotypes, exposure,
				public relation, family
				responsibilities and
				pressure were some other
				issues. Customer attitude
				and Society's attitude are
				identified as most
				influential factors that has
				a major influence on
				women entrepreneurs.

- **Socio-Cultural Barriers:** Several studies, including those by Begum *et al* (2023) [3] and Chordiya (2013) [5], highlight the socio-cultural barriers that women entrepreneurs face. These include gender inequality, societal expectations, and familial responsibilities that hinder their entrepreneurial pursuits. In particular, rural women face more pronounced socio-cultural challenges, as detailed by Silambarasan *et al* (2023) [22] and Raheja and Garg (2018) [17].
- **Financial Constraints:** Financial issues are consistently identified as a major barrier. Studies by Ameena Begum *et al* (2023) [3] and Anju and Chakkachamparabil (2018) [2] underline the difficulties women face in accessing capital and financial resources. Lack of credit facilities and working capital impedes their ability to scale and sustain businesses. Similarly, Saini and Kaur (2019) [18] found financial constraints to be the predominant challenge in Punjab.
- Lack of Awareness and Education: Many women entrepreneurs lack awareness about government schemes, financial assistance programs, and entrepreneurial opportunities. Study by Gupta and Aggarwal (2015) [6] underscores the need for improved education and awareness to empower women entrepreneurs. Similarly, Silambarasan *et al* (2023) [22] and Singh *et al* (2015) [23] suggest that training and education are crucial for overcoming these barriers.
- Marketing and Competition: Marketing challenges and intense market competition are also prevalent issues, particularly for unregistered and small-scale businesses. Singh *et al* (2022) [23] both noted that women entrepreneurs often struggle with marketing of their products and facing stiff competition from larger, male-dominated enterprises.
- Limited Government Support and Awareness: Despite various government initiatives aimed at promoting women entrepreneurship, many women remain unaware of these opportunities. The studies by Tamil Selvi and Anitha Rathna (2023) [20] and Kaur P and Kaur G (2014) [20] suggested more robust outreach and support mechanisms to bridge this gap.

Prospects and Recommendations

- **Institutional Support:** The need for institutional support is a recurring recommendation. Begum *et al.* (2023) [3] and Gupta and Aggarwal (2015) [6] suggested governmental and non-governmental organizations should provide targeted training, financial support, and mentorship programs to help women overcome these barriers.
- **Education and Training:** Educational initiatives are critical for empowering women entrepreneurs. Studies by Selvi and Anitha Rathna (2023) ^[20] and Raheja and Garg (2018) ^[17] emphasize the importance of vocational training and entrepreneurship education to build confidence and skills among women.
- Community Mobilization and Mentorship:
 Community support and mentorship programs can significantly impact women's entrepreneurial success.
 Selvi and Anitha Rathna (2023) [20] recommend community mobilization initiatives for moral support and localized mentorship programs to address specific needs and challenges.
- **Policy and Advocacy:** Advocacy for women's entrepreneurship is crucial for long-term change. Jahanshahi *et al* (2010) ^[7] highlight the role of policy changes in promoting gender equality in entrepreneurship and creating a more supportive environment for women entrepreneurs.

Conclusion

Women entrepreneurship across various regions in India reveals a consistent pattern of challenges intertwined with unique regional nuances. Financial constraints, sociocultural barriers, lack of education and training, and limited government support are recurring themes that hinder the entrepreneurial potential of women. Despite these obstacles, women exhibit strong motivation driven by the desire for independence and economic empowerment. There is need for a multifaceted approach to foster a supportive environment for women entrepreneurs. Improved access to finance through inclusive policies, enhanced training and education, effective communication and implementation of government policies can unlock the untapped potential of women entrepreneurs, leading to substantial economic

growth and societal progress. By focusing on these areas, stakeholders can create a more inclusive entrepreneurial ecosystem that empowers women, leverages their capabilities, and fosters sustainable development.

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