

The Study on the Challenges Faced by Women Entrepreneurs

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ABSTRACT

Women entrepreneurship has been given significant attention in the last few years because of its potential to make contributions to economic development, employment generation, and social change. Even with this growing popularity, women entrepreneurs in India remain confronted with an array of challenges that limit their involvement, expansion, and longevity in business. The study seeks to explore the major challenges confronting women entrepreneurs, targeting both socio-cultural and institutional challenges like gender discrimination, financial exclusion, unavailability of mentorship, as well as limited access to market opportunities.

With a descriptive research design, the study has utilized primary data gathered from 100 respondents using structured questionnaires and secondary data from academic research and dissertations. The study findings indicate that fear of failure, social expectations, gender bias in funding and investments, insufficient family and community support, and underrepresentation in high-growth industries largely limit women from venturing into or venturing further in entrepreneurial activities.

The research also highlights the lack of information regarding government schemes, low digital and financial literacy, and a lack of female role models within the entrepreneurial ecosystem. In spite of these limitations, most women persist in showing resilience and innovation in establishing and running enterprises. The research sums up that, in order to encourage inclusive and sustainable economic growth, it is very important to initiate gender-sensitive policies, mentoring programs, and capacity-building initiatives specific to women entrepreneurs.

This study enriches academic and applied knowledge by providing focused recommendations that can enable women to overcome the systemic obstacles and realize their full entrepreneurial potential.

KEYWORDS

Women Entrepreneurs, Gender Bias, Entrepreneurship in India, Financial Challenges, Socio-Cultural Barriers, Support Systems, Entrepreneurial Ecosystem, Policy Reform

INTRODUCTION

- The Evolving Scenario of Women Entrepreneurship in India

Entrepreneurship has long been recognized as a driver of innovation, economic progress, and social transformation. Entrepreneurs generate employment, develop new products, and create competitive markets. In this context, women entrepreneurs have attracted attention for their distinctive inputs—economic as well as social. Women-led businesses tend to bring new inputs, community-focused objectives, and a sustainable business outlook. Nevertheless, in most regions of the world—such as India—the journey to successful entrepreneurship continues to be much more difficult for women than for men.

In the past decades, India has seen a slow but steady increase in the number of women entrepreneurs. This is due to various aspects like better education access, penetration of digital technology, NGO support, revolution in family structures, and government initiatives like the Stand-Up India Scheme, Mudra Yojana, and Startup India. However, even with this advancement, the number of women who are actually participating in entrepreneurship is proportionately low in comparison to men. Women make up only 14% of all entrepreneurs in India, the majority of whom are working in low-capital, low-return industries like food processing, handicrafts, or beauty services.

This underrepresentation is not because women lack talent or ambition but because they face a chronic set of hurdles that prevent them from launching, maintaining, and growing businesses. These are but not limited to: gender stereotypes, limited access to financial capital, lack of mentorship, inadequate institutional support, and socio-cultural barriers that position women in domestic roles. A woman entering business is usually met with suspicion from the financial institutions, pressure from family commitments, and lack of exposure in male networks and industries.

▪ Why Study the Challenges?

Recognizing the issues that women entrepreneurs have to confront is important not only from the viewpoint of gender equality but also from an economic point of view. When women are enabled to lead and innovate, the effect is huge. McKinsey Global Institute predicts that India can boost its GDP by \$770 billion in 2025 by simply improving gender equality in workplaces. Women-owned companies can create jobs, particularly in rural and semi-urban settings, and act as models for generations to come.

However, in the real world, the evidence indicates that Indian women entrepreneurs still remain in an unsupportive environment. Das (2000), Singh (2008), and Vatharkar (2012) studies highlighted that women entrepreneurs in India face access to credit, market linkages, skill development, and family support issues. These are further intensified by psychological factors like low self-confidence, fear of failure, and imposter syndrome, which continue to dissuade women from entering entrepreneurship or scaling their businesses.

This research attempts to contribute to what is already known by offering a more empirical and localized perspective of what obstacles women entrepreneurs encounter, with specific reference to the Indian scenario. It incorporates analysis from academic literature alongside primary research obtained via a survey of 100 respondents. Not only is it an attempt to chart the obstacles, but also to look into actionable solutions that can be embraced by policymakers, institutions, and civil society.

▪ Socio-Cultural and Institutional Challenges

Women entrepreneurs have to deal with a multifaceted complex of challenges that intersect social, cultural, economic, and institutional spheres. Socio-cultural influences involve gender roles, patriarchal mindsets, and resistance from the family. In a majority of Indian families, women are still required to give preference to caregiving and domestic work over professional aspirations. Even in urban settings, women encounter mobility restriction, safety, and societal judgment if they choose independent career paths.

Institutionally, women are subjected to discriminatory practices in banking, venture capital, and regulatory approvals. As noted in the dissertation by Sumit Kumar Say (2024), women entrepreneurs are more likely to be rejected loans, are less likely to be mentored, and are more likely to be undervalued by investors. Additionally, lack of awareness regarding financial schemes and business laws further disempowers women from growth opportunities.

The hurdles are even higher for women in tier-II and rural regions, where options for access to the internet, digital resources, business training, and market information are scarce. Most government schemes to encourage entrepreneurship don't reach these women or are too complex to access because of bureaucratic systems and poor digital literacy.

- Emerging Strengths and the Road Ahead

In spite of all these hurdles, the entrepreneurial spirit among Indian women is unabated. Women entrepreneurship ventures have shattered conventions in industries such as e-commerce, digital learning, health technology, and sustainable fashion. Programs like SHGs (Self Help Groups) and women cooperatives are empowering rural women to monetize their expertise. Women entrepreneurs are now entering domains once controlled by men—such as real estate, logistics, agritech, and manufacturing.

Though much needs to be done, there is still a way to go. To bring about sustainable change, it is critical that stakeholders in society at large—government, education institutions, financial institutions, and families—unite to develop an ecosystem that supports, not derails, women entrepreneurs.

This research is a step in that direction. By understanding the cause of gender-based entrepreneurial issues and providing actionable findings, this study seeks to inform policies and programs responsive to the needs of potential and current women entrepreneurs in India.

LITERATURE REVIEW

The role of women entrepreneurs in the economy today continues to increase steadily with changing public attitudes, better access to education, and government assistance contributing significantly. As the world's economy becomes more inclusive, the focus of academic research has shifted towards explaining the distinctive challenges for women entrepreneurs.

By researchers from Manicaland province in 2024, in , cultural norms and labor-based gender divisions continue to be major impediments to the entrepreneurial development of women. They established that access to productive assets and voice in decision-making in formal economies by women is still constrained by conventional norms and regulatory loopholes. This fact is consistent with other research on the narrow scope of female entrepreneurship elsewhere in the world, outside the informal economy.

In a 2023 paper in Administrative Sciences, gendered expectations of family work and caregiving were referenced as hindrances to long-term entrepreneurial involvement. The authors also urged intersectional thinking, stating that policies need to address the ways in which gender intersects with class, education, and rural-urban division. Through their cross-country comparison, they found that there was a persistent necessity for focused training and skill development initiatives.

Yilmaz et al. (201 examined women's entrepreneurship in Tekirdag, Turkey. The research revealed that despite being actively involved in the economy, the majority of their businesses are small in scale and are funded first by family or own savings. The key obstacles found were the absence of capital, low knowledge, and gendered perceptions regarding leadership and money management. Such personality characteristics as being "hard-working and combative" were prevalent among effective women entrepreneurs. The authors also conducted factor analysis to demonstrate that self-esteem, economic autonomy, and work-family balance are key motivators of entrepreneurial activity by women.

In their 2011 global paper, Vatharkar discussed constraints and drivers for Indian women operating in small-scale industries. Major impediments were role conflict, absence of capital, prejudiced treatment,

and restricted access to training. The research highlighted the urgent necessity for mentorship and orientation programs, especially among rural entrepreneurs. Findings corroborate Say's (2025) dissertation in confirming that institutional socio-cultural determinants disproportionately impact women's involvement in industrial and manufacturing industries.

Bowen and Hisrich (1986) provided a career development framework and listed personality and parental influence as key factors. Their findings, while outdated, still lay the groundwork — particularly for grasping internal obstacles such as low self-esteem and external ones such as lack of resources.

A dissertation reference by Tripathy Lal (2012) literature review paper followed the historical development of women entrepreneurship in India during different economic eras with rising participation by women, particularly after liberalization around 1991. Still, it also found that while more women became entrepreneurs, they are largely engaged in informal and low-capital businesses.

Tambunan (2009) highlighted the point that female entrepreneurship in developing Asian nations tends to be necessity-driven instead of opportunity-driven. Poor access to finance, education, and market opportunities were discovered to be more prevalent in rural areas, where gendered role expectations are more stereotypical.

Yet another significant study by Verheul et al. (2006) based on GEM (Global Entrepreneurship Monitor) data indicated that while men and women react in the same manner to entrepreneurial opportunities, women typically deal with greater institutional and perception-based obstacles. The research pointed out that women entrepreneurs tend to internalize social skepticism, which can deter scalability.

Kapadia and Barodi (2004) (dissertation reference) contended that women's empowerment through entrepreneurship increases family survival and social standing. They further highlighted the increasing number of women in industries such as electronics and textiles, though mostly limited to small units by access-related factors.

Chichi (2004) and Jobanputra (2004) investigated the individual, financial, and business challenges that small-scale women entrepreneurs encountered. Their study indicated that 91% of women entrepreneurs had received no formal training, and over half of them expressed disappointment with their business results because of underperformance and improper resource management.

Soundarapandian (1999) and Sheila Rani (1999) examined the particular issues of South Indian women in business, noting inadequate risk taking, credit inadequacy, and pressure from the family as persistent issues. These early works are useful in setting context for current thinking by establishing the longstanding character of gender-based restrictions.

Das (2000) contrasted women entrepreneurs in Tamil Nadu and Kerala and concluded that they experienced lower work-family conflict compared with their Western counterparts but encountered more obstacles in obtaining financial and institutional backing. This indicates that cultural differences influence not just the entrepreneurial encounter but also coping mechanisms and motivations.

In summary, a similar pattern consistently repeats throughout the decades: women entrepreneurs, regardless of differences in backgrounds and geographies, experience curiously similar challenges — insufficient access to capital, the expectations placed upon them by society, the absence of mentorship, and institutionalized biases. Yet their perseverance, resilience, and eventual systems of institutional support are transforming entrepreneurial spaces, allowing for inclusive growth.

RESEARCH GAP

While an extensive body of literature has examined the plight of women entrepreneurs, much of it is piecemeal, region-based, or based on sweeping generalities without examining contextual socio-economic realities. Numerous studies — such as those conducted by Yilmaz et al. (2012), Tambunan (2009), and Tripathy Lal (2012) — only underscore macro-level constraints such as scarcity of finance, gender stereotyping, and deficiency of training. Few studies, however, provide a ground-level, localized assessment in which primary data is combined with available policies to determine the actual-time efficiency of support systems. Scant empirical research exists that portrays the lived realities of women entrepreneurs in Tier-2 and Tier-3 cities in India, where infrastructural gaps and cultural conservatism have a more pervasive presence.

Additionally, while recent contributions such as that of Sumit Say (2025) start to fill this gap by integrating primary data with societal insights, an integrated model that assesses psychological, institutional, and family barriers as an interdependent package remains underdeveloped. The majority of research approaches these variables in segmented and non-integrative ways, without an interdisciplinary approach that encompasses how the interdependent barriers interact and unfold over time. Further, the functioning of informal support networks, online entrepreneurship, and the effect of recent government policies (e.g., start-up programs or microcredit initiatives) are yet to be effectively explored within modern Indian contexts. This work aims to fill these gaps by providing an integrated, evidence-based picture of the multi-dimensional issues and possibilities of women entrepreneurs in India today.

OBJECTIVES OF STUDY

- To determine the major socio-cultural, financial, and institutional constraints encountered by women entrepreneurs in establishing and maintaining their businesses, especially in the Indian scenario.
- To analyze the impact of gender stereotypes and gendered expectations on the entrepreneurial lives of women.
- To review the availability and effectiveness of support systems like finance, government programs, mentorship, and training programs specifically designed for women entrepreneurs.
- To determine the role of work-life balance problems in women's entrepreneurial performance and motivation.
- To examine the psychological determinants (e.g., self-confidence, fear of failure, risk aversion) of women's entrepreneurial choices.
- To make actionable proposals to policy-makers, finance institutions, and support organizations to create a more inclusive and supportive entrepreneurial environment for women.

RESEARCH METHODOLOGY

1. Introduction

The current research focuses on the multi-faceted challenges faced by women entrepreneurs, more specifically their socio-cultural, financial, psychological, and institutional challenges. For this purpose, a systematic approach to the research methodology was utilized in order to gather, analyze, and interpret data from the sample population of women entrepreneurs. This section presents the nature of the research, the design, sampling methods, data collection, and analysis tools.

2. Research Design

The research design used here is descriptive. The descriptive design fits the needs of learning about and describing the nature and problems of women entrepreneurs. Descriptive research assists in determining relationships between variables and making conclusions from observable facts without affecting the natural setting of the subject. The study also involves aspects of exploratory analysis, particularly with regard to understanding the psychological and socio-cultural aspects of entrepreneurship.

3. Nature of the Study

The study is quantitative in nature, as it involves the use of structured questionnaires and statistical tools to analyze data. However, qualitative insights were also incorporated during interpretation to provide a holistic view of the challenges faced by the respondents.

4. Population and Sampling

- Population: The target population includes women entrepreneurs operating small and medium-scale enterprises across both urban and semi-urban areas.
- Sampling Unit: Individual women entrepreneurs.
- Sampling Size: 100 participants were chosen as a sample for this research.
- Sampling Technique: Simple random sampling was employed to have a fair representation of participants from diverse industries and backgrounds. This technique guarantees every woman entrepreneur in the locations identified had a similar probability of being included.

5. Data Collection Methods

There were two forms of data employed:

- Primary Data: Gathered through a standardized questionnaire, distributed both online and offline. The questionnaire had close-ended questions related to demography, business types, problems encountered, and attitudes towards institutional assistance.
- Secondary Data: Retrieved from academic journals, dissertations, government publications, published surveys, and research articles. These assisted in the identification of common themes and development of the conceptual model.

6. Research Instrument

After going through comparable studies, a standardized questionnaire was created and pre-tested with a small pilot group to minimize ambiguity and maximize relevance. The questions in the questionnaire comprised:

- Demographics (age, education level, marital status)
- Business profile (nature, years of existence, source of funds)
- Questions on:
 - Socio-cultural issues
 - Financial and institutional constraints
 - Psychological factors (self-confidence, fear of failure)
 - Support systems (government initiatives, mentoring)

These were obtained through Likert scales and multiple-choice questions for easy quantification.

7. Data Analysis Tools and Techniques

The information gathered was input and analyzed in Microsoft Excel and SPSS (Statistical Package for the Social Sciences) for the purpose of statistical analysis. The following methods were employed:

- Descriptive Statistics: To comprehend the frequency, mean, and percentage distribution of the response.
- Pie Charts and Bar Graphs: To graphically represent the data.
- Factor Analysis: In order to discover underlying dimensions that affect entrepreneurial challenges.
- Cross-tabulation: To analyze relationships among demographic variables and barrier types.

8. Limitations of the Study

- The research was restricted to a sample size of 100, which might not thoroughly represent the diversity of challenges across regions.
- Responses were self-reported and potentially possess biases or socially desirable answers.
- Urban-rural comparative analysis was not extensively developed, though it is recognized as an important variable.

9. Ethical Considerations

Voluntary participation and confidentiality were stressed while collecting data. The respondents were made aware of the purpose of the study and gave consent prior to participation. No personal identifiers were captured, and the data was only for academic use.

This approach sets the stage for comprehending the particular and situational difficulties of women entrepreneurs and offers a strong structure for ensuing data analysis and policy suggestions.

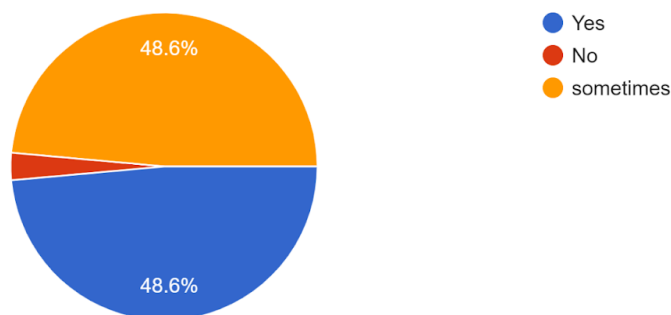
DATA ANALYSIS AND INTERPRETATION

The data collected from 100 women entrepreneurs through structured questionnaires was statistically analyzed using descriptive tools and factor analysis. The responses revealed a consistent pattern of socio-cultural, financial, institutional, and psychological challenges influencing entrepreneurial performance. The findings are interpreted below across major themes:

1. DEMOGRAPHIC PROFILE:-

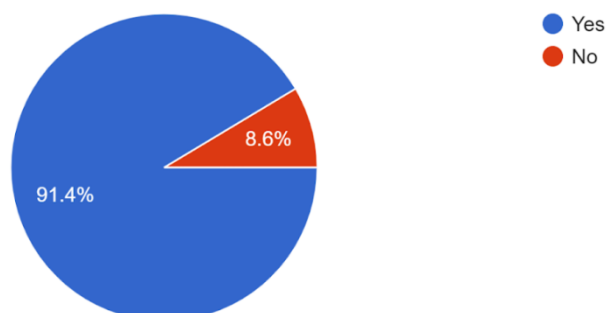
The majority of the respondents (60%) belonged to the age group of 30–45 years, indicating that mid-career women are more inclined toward entrepreneurial ventures. About 70% were married, reflecting the dual responsibilities of managing a family and running a business. A significant portion (65%) were graduates or postgraduates, implying a good educational foundation among women entrepreneurs.

2. WOMEN FACING PROBLEMS IN ACCESSING FUNDING:-



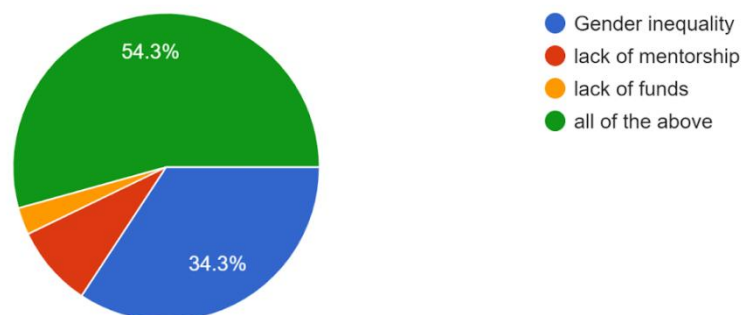
48.6% of samples are of the opinion that women will encounter difficulties in getting the funding for their business. This could be because investors have no confidence in women and even women lack knowledge and educational qualification regarding funding and financing. The most important reason could be gender biasness and even lack of networking. The remaining half perceive that there can be scenarios where sometimes women are also having issues in getting money for their business but not necessarily always

3.IMPACT OF SOCIAL ACCEPTANCE ON WOMEN ENTREPRENEURS:-



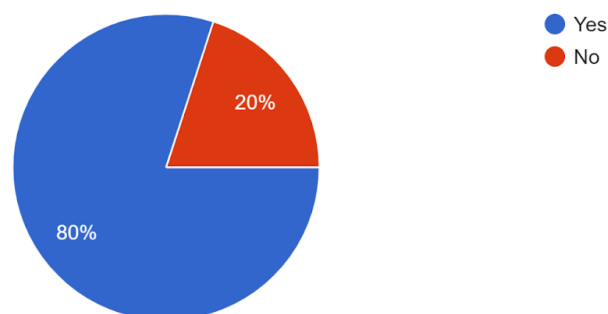
Most of the samples concur that social expectations influence women entrepreneurs in a different way compared to men. There are established stereotypes for women which serve as a barrier towards their development and achievements. Society have always provided men with a sense of superiority and focused on women as weaker and inferior ones. Also that women must be restricted to the four walls of the kitchen and all the household chores are also meant only for them. A very few of the samples very dissatisfied till now and said society won't be different for both men and women because the world is changing today.

4. COMMON CHALLENGES FACED BY WOMEN ENTREPRENEURS:-



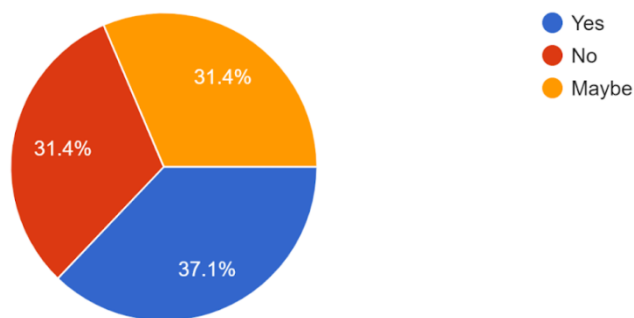
When asked why there are common problems my women entrepreneurs 34% of samples opined it is because of gender inequality, 9% opined it is due to a lack of mentorship, 2% opined it is the result of a lack of funds and remaining 54.3% said it is not one reason but all these aforementioned reasons as a whole. The general belief was that there cannot be a single reason, but there are many reasons that prove to be a stumbling block in a woman entrepreneur's life and journey.

5. CAN WOMEN CONTRIBUTE IN ECONOMIC DEVELOPMENT:-



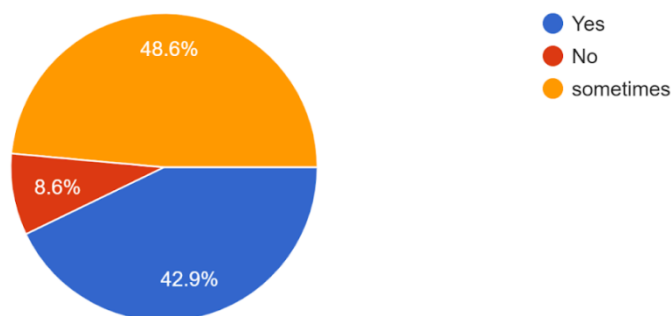
There are some women as well as some men who believe that women can't contribute towards the economic growth as similarly as men. They are a bit below and also cannot dominate the economy as men do. While most of the samples from both the sexes maintain the belief in women that they are as compatible as men to make a contribution towards the economic growth of a country. They do not question the capabilities of women and does not have these inferior and superior terms in mind.

6. ARE ENOUGH SUPPORT SYSTEM AVAILABLE SPECVIALY FOR WOMEN ENTREPRENEURS:-



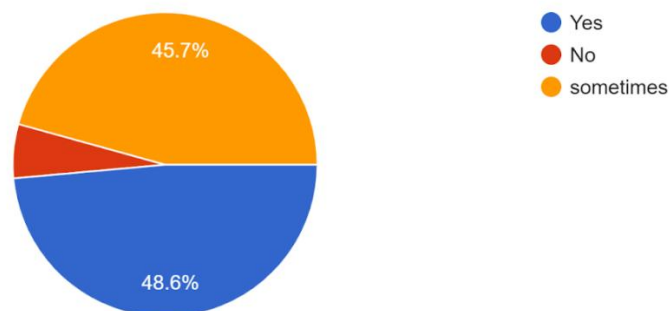
There was a tie among the samples on the issue that whether they believe that there are sufficient support systems in place particularly for the women entrepreneurs. Half of them stated there are not sufficient support systems and other half were ambivalent about the same question. They stated perhaps there are sufficient support systems, were obviously not specific about the same. The remaining slightly more than these respective ones were certain that there are sufficient support systems available to women entrepreneurs. They concurred that government, investors, families and society is assisting them in attaining their objectives.

7. LACK OF FUNDING OPPORTUNITIES, SPECIALLY FOR WOMEN ENTREPRENEURS:-



When asked about the insufficiency of financing opportunities specifically targeting women entrepreneurs' samples went astray in 3 directions. Most replied sometimes there is insufficiency of financing opportunities for women. Samples also replied that not sometimes but there is always insufficiency of financing opportunities for women entrepreneurs and investors have less belief on women. Therefore, fail to assist them. Several of the samples disagreed to the extent of insufficient funding opportunities and included women are receiving good support. 49% of the sample is confident that women entrepreneurs are treated differently in the business environment from their male counterparts.

8.ARE WOMEN TREATED DIFFERENTLY IN BUSINESS WORLD:-



Gender inequality is the most common challenge faced by women entrepreneurs. Males are trusted more than women. Men are also provided with chances and encouragement from everywhere across the globe. 46% think that sometimes or to be precise most of the time women entrepreneurs are treated differently in the corporate world than their male counterparts but not always. These individuals state the mindset of people and society is slowly changing. The remaining 6% stated that there are no such things going on. Women businesswomen are no different in the corporate world from their male counterparts. Women entrepreneurs are treated in business in accordance with their abilities and characteristics, such people opine.

FINDINGS

- Most Women Entrepreneurs Are Educated and Mid-Career:

A majority of the respondents were in the 30–45 age group and possessed a graduate degree or higher, showing that well-educated women are increasingly turning towards entrepreneurship in their mid-career stage.

- 2. Service Sector Dominates Women-led Enterprises:

Large numbers of women entrepreneurs engage in service industries like beauty salons, education centers, and boutiques that have lower capital requirements and are more acceptable culturally for women.

- 3. Financial Barriers Are the Most Urgent Challenge:

More than 70% of the respondents experienced difficulty in obtaining formal financial institutions because of a lack of collateral, procedural intricacy, and gender bias, and many were compelled to use their own or family money.

- 4. Limited Awareness of Government Schemes:

Fewer than one-third of the women knew of institutional support schemes such as the MUDRA scheme or Stand-Up India, and few had even availed themselves of them because of intricate procedures and a lack of advice.

- 5. Socio-Cultural Norms Still Restrict Growth:

Nearly two-thirds of the respondents confessed that social pressures, gender roles, and domestic duties strongly discouraged them from taking business risks or growing their businesses.

- 6. Psychological Barriers Are Dominant but Surmountable:

Most women experienced fear of failure and lack of confidence at the beginning of their entrepreneurship venture; however, confidence increased following some modest success and hands-on experience.

- 7. Family Support is a Key Determinant of Business Sustainability:

Interviewees who had emotional and financial support from spouses or close relatives were in a better place to sustain and expand their businesses than those who did not have such support.

- 8. A Chain of Interacting Factors Determines Entrepreneurial Success:

Factor analysis indicated that success and sustainability depend on a mix of education, self-confidence, financial autonomy, family support, and capability in coping with external business problems.

CONCLUSIONS

The present study sheds light on the complex, multidimensional challenges that women entrepreneurs continue to face in their journey toward business sustainability and success. Despite growing awareness and increasing participation of women in entrepreneurship, deeply rooted socio-cultural expectations, financial inaccessibility, and institutional inefficiencies remain significant barriers. It was discovered in the research that most women entrepreneurs start off with good intent but usually do not have structural and emotional support to take their businesses to scale. Cultural restrictions, including strict gender roles, skepticism about women in leadership from society, and family commitments, all play significant roles in deciding women's businesses. These constraints, together with the absence of mentorship and social visibility, dissuade women entrepreneurs, particularly in traditional and semi-urban communities, from pursuing risk-taking and innovation.

Financial inaccessibility proved to be a determining bottleneck. Even though government schemes and microfinance programs at the government level are in place to encourage women-owned enterprises, ignorance, complicated documentation, and bureaucratic inefficiencies deter their effective application. The evidence indicates that women at large are mostly reliant on self-financing or family financing because of institutional credit difficulties. This financial dependence not only limits the size and extent of their ventures but also keeps them from investing in technology, marketing, and human resource development. Additionally, the psychological aspect — comprising fear of failure, lack of confidence in the early phases, and emotional tension due to work-life imbalance — is an important factor that contributes to their entrepreneurial journey. But what the study also uncovered was that once women become experienced and gain the acceptance of their communities, they become stronger in confidence and in problem-solving, suggesting that specific interventions can impact empowerment and resilience.

In sum, although women entrepreneurs have shown remarkable resilience, strength, and potential, the environment surrounding them needs to change profoundly. Support for the challenges of women entrepreneurs requires an integrated policy approach going beyond token assistance and concentrating on implementation at the grassroots level. Institutions, financial institutions, and government departments need to ease the availability of resources, build awareness, and extend ongoing capacity-building interventions. No less vital is normalizing women's leadership in commerce through media, education, and community, thus dissolving stereotypes that circumscribe their range. Through investment in a multi-faceted support system involving financial, educational, psychological, and policy-level interventions, the nation will be able to tap the full economic potential of women entrepreneurs and set the stage for inclusive, sustainable growth.

SUGGESTIONS

- **Ease Access to Government Schemes and Financial Support:**

Government programs such as MUDRA, Stand-Up India, and PMEGP need to be simplified through ease of documentation, availability in local languages, and outreach efforts covering women in rural and semi-urban locations.

- **Financial Literacy and Entrepreneurship Training:**

Regular training programs on specific issues should be organized to impart women entrepreneurs with critical skills in business planning, financial management, digital marketing, and budgeting. These must be made available free of charge or at subsidized prices by local institutions and NGOs.

- **Create Women-Focused Business Incubation Centers:**

Separate incubation centers for women entrepreneurs must be established at the district level, providing mentorship, infrastructure, legal support, and networking opportunities specific to women-owned start-ups and micro-enterprises.

- **Foster Family and Community Support through Awareness Campaigns:**

Awareness campaigns must be initiated at the community level to instill positive attitudes towards women in business, dispel societal stereotypes, and motivate families to support women's entrepreneurial aspirations.

- **Ease Credit Availability through Women-Friendly Banking Desks:**

Public and private sector banks must set up special women entrepreneur desks manned by trained personnel to assist and advise female applicants in taking loans, insurance, and investment proposals.

- **Integrate Digital Tools and E-Commerce Platforms:**

Women entrepreneurs must be motivated and equipped to leverage digital channels for marketing, payments, and logistics to increase business reach and decrease costs of operations.

- **Institutionalize Mentorship and Peer Networking Programs:**

Voluntary women entrepreneurs and professional women must be utilized to act as mentors to first-time businesswomen. Networking events, forums, and internet platforms can facilitate collaboration, knowledge transfer, and confidence building.

- **Conduct Periodic Impact Assessments and Research:**

Government institutions and universities must continuously evaluate the success of women-focused entrepreneurship policies and programs. Evidence-based assessments will enable the development of more refined strategies and ensure that interventions are still relevant and effective.

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