

A Theoretical Assessment of Problems Faced by Women Entrepreneurs (in micro industry): A Study of Indian Scenario

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Fatima Bilgrami¹, Harsh Purohit² and Vimlesh Tanwar³

Abstract

Even though women make up over half of the population, female involvement in and promotion of activities connected to entrepreneurship is very limited in India. Women play a vital role in the growth of society, their dreams to start their own businesses have not been effectively tapped owing to the carelessness of many parts of society, government institutions, and non-government organisations. Prior to, during, and after the process of starting their business, female entrepreneurs confront problems connected to gender prejudice as well as financial obstacles. The current study that is being conducted will try to evaluate and identify the various available opportunities and challenges that are being faced by women entrepreneurs while managing their enterprise. This evaluation and identification will take place as part of the current study that is being conducted. The primary objective of this research is to determine the status of female business owners in India, more especially in the garment industry, with a concentration on the state of Telangana. It is essential to do an analysis of the policies that are now being made accessible to female business owners by both the national government and the individual Indian states. The researcher intends to investigate whether the current policies are sufficient, and whether or not they even help to the growth and extension of the current position of women entrepreneurs in India. The

¹Research Scholar, Faculty of Management Studies, Banasthali Vidyapith.

²Dean Faculty of Management Studies, Banasthali Vidyapith.

³Faculty of Management Studies, Banasthali Vidyapith.

Corresponding Author:

Fatima Bilgrami, Research Scholar, Faculty of Management Studies, Banasthali Vidyapith.

E-mail: fatimabilgrami2013@gmail.com



anticipated result of the investigation that is now being carried out is going to be contributing to the growth of the modern entrepreneurial ecosystem in India.

Keywords

Women Entrepreneurship, Decision-Making, Financial Empowered, Challenges

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Introduction

The French term "interpreter," which originally meant "to undertake," eventually gave rise to the English word "entrepreneur." The term "entrepreneur" was often used to refer to the Frenchmen who served as the leaders of military missions throughout the first part of the 16th century. According to Haggren (1824), an entrepreneur is a someone who is attempting to increase profits by inventing an already existing product or service. Because of this, an entrepreneur's ability to face problems and prevail over them is tested. At this time, the contributions of female entrepreneurs play an important part in the long-term economic progress of society in every rising economy. They not only find work for themselves via the formation of the new firms, but in turn, they also give employment to others through their various initiatives. 1 "You may characterise an entrepreneur as someone who thinks for themselves, who is creative, or who is willing to take risks. These enterprising personnel are so dedicated to the success of the firm that they are willing to work from home, if that is what it takes to get the business off the ground. As a result of the fact that the total percentage of female entrepreneurs is rather low, and as a result of the fact that female entrepreneurs face a wide variety of obstacles and problems that need to be addressed by the government as well as all other relevant stakeholders in society.

Entrepreneurial activity among Indian women:

We have established a human resource bank comprised of adventurous and diligent women in India since this country is known as "The Nation of the Youth." The past few decades have seen a considerable increase in the number of women who have started their own businesses, with the advent of technology playing a significant part in this phenomenon and having an effect on it. As a direct consequence of this explosive expansion, there has been a corresponding rise in the rate of entrepreneurial activity, with the assistance of both corporate and social organisations. Since the beginning of the 21st century, an increasing number of Indian women have chosen to launch their own companies rather than seek employment with an existing company. The ability to spend more time with their families while still maintaining a healthy work-life balance is one reason why a significant number of Indian women are quitting their current employment in favour of launching their own businesses.

Concerns and relevant context:

Women entrepreneurs from developing countries working in the textiles and garments industry are now better prepared to manufacture and promote their goods to fulfil customer needs and compete in global markets as a result of a training programme that was conducted by the International Trade Centre (ITC). This is a very important point to recognise, and it is very important to appreciate (ITC). The House of Commons in London played host to a Buyer Mentor Group on the 5th and 6th of December 2013, where nine female entrepreneurs from Ethiopia, Mongolia, Papua New Guinea, and Peru had the opportunity to meet buyers and designers, receive mentoring from industry specialists, and take part in a guided visit to retail outlets. In order to further support the women entrepreneurs, representatives from trade aid groups from each of the women's home countries joined them. This event was held as a part of the Global Platform for Action on Sourcing from Women Vendors, which was led by the ITC. It consisted of twelve training sessions on various topics, including product development, buyer design needs, market research, branding and its relationship to sales and marketing, and ethical principles. Workshops on sustainable development in the textile and garment industries were led by experts from those industries, as well as academics and other advocates for such development. Participants not only had the opportunity, but also had the chance to meet with potential customers and get feedback on their products. As a result, the focus of this research is on the difficulties that women entrepreneurs face in the micro sector as well as the opportunities that could be available to them.

Micro industry and women

The Ministry of Micro, Small, and Medium Enterprises has become a worldwide leader in promoting the economic empowerment of women. Ministry of Micro, Small, and Medium Enterprises is also known as the engine of national growth and an incubator for new businesses. The Ministry of Micro, Small, and Medium Enterprises (MSME) launched Udyam Sakhi in 2018, on the eve of International Women's Day, as a network to encourage social entrepreneurship and develop business models revolving around low-cost products and services with the goal of addressing social inequities. Udyam Sakhi is a platform for fostering social entrepreneurship and creating low-cost product/service based business models. About 8 million Indian women have established or are presently running their own enterprises, and this platform is designed to meet their needs. To achieve this goal, the platform offers resources including an incubation space, fundraising courses, access to mentors and investors for one-on-one meetings, access to a market research facility, and technical support. One may easily deduce that the government of India has been instrumental in redefining women's roles beyond the house. This has been happening for a very long time. This is something that has been going on for quite some time. Women in today's society are not afraid to take chances, to have faith in their own vision, and to accept nothing less.

The viewpoint of history

The concept of women's empowerment in ancient India evokes a landscape of conflicting perspectives. Women in ancient India had the same rights and privileges as males and might choose to be educated in the art of combat if they so desired. The narrative of Rani Abbakka Chowta is widely regarded as a paradigmatic illustration of women's empowerment in the nation. After the passage of the Constitution of India on January 26, 1950, which included various provisions and parts that eliminated uncertainty over the position of women, the movement to empower women in India gained a lot of steam and gained a lot of momentum after that date. When Oxford Dictionaries selected "Nari Shakti" as the Hindi word of the year for the year 2018, it was a significant moment. It should come as no surprise that we are able to put a value on the impact that women have had and continue to have on the globe.

Women- Harbingers of Change

Women no longer spend their whole lives confined to the confines of the home as was common in previous generations. Women in today's society, just like their male counterparts, are penning new chapters in the annals of extraordinary achievement with their wit and their effort. A growing number of women are broadening their horizons in terms of entrepreneurship and going into a commercial landscape that has never been seen before. Women now have access to a wider variety of career options, which has been the primary motivating factor for their rise to higher positions in bureaucracy, the professional world, and executive positions. They have now started their foray into the cutthroat world of business and are taking their first steps toward achieving economic freedom. The fact that such a big number of them had joined the non-traditional fields is evidence that female entrepreneurship is a relatively new phenomena that has been bolstered by programmes and plans of the Indian Government intended at reestablishing women's empowerment over the long term. By launching a home-based company that specialises in textiles, catering, embroideries, boutiques, crafts, and many other areas, traditionally skilled women are finding new ways to make a living off of their talents. Take a look at the world around you; the fact that women are gaining more power is demonstrated by the fact that they are increasingly present in high-level positions in institutions such as the judicial system, the executive suites of major corporations, the legislative chambers of nations, and many other arenas. Name businesswomen and authors, scientists and social activists, actors and directors; they are everywhere.

Bridging the Gap Between Skill and Industry

The Ministry of Micro, Small, and Medium Enterprises (MSME) has emerged as the leading institution in India to address the circumstance of female entrepreneurship, have just held its first Conclave on "Empowering Women

Entrepreneurs of Marginalized Sections" and receiving a massive number of applications. Important individuals from many different areas gathered at the conclave to debate and discuss pressing topics in a variety of panel discussions. The primary purpose of the symposium was to emphasise the growing importance of women business owners in India by discussing a wide range of themes and drawing attention to issues of hidden inequities. All of the SC/ST female entrepreneurs who came out for the conclave ended up becoming huge fans. The Ministry of Micro, Small, and Medium Enterprises honoured groundbreaking female entrepreneurs and outstanding female achievers across several fields with prizes on the occasion of International Women's Day 2019. This conceptual shift among MSME stakeholders was achieved over time.

This change is being made with the intention of honouring women who are choosing to be financially independent while yet continuing to fulfil their traditional duties as main caretakers, so shattering the regressive restrictions that society and circumstance have put on them. according to the results of the CIEL HR Analysis Study, the construction industry has a relatively low participation rate (24%), in comparison to other industries.

According to a report titled "Employment trends in MSME Sector" that was carried out by the employment and recruiting agency CIEL HR Services, more than 20% of proprietary MSMEs are owned by women, with the state of West Bengal leading the way at 23.4%, followed by the state of Tamil Nadu at 10.4%. The research found that not only do women have a high participation rate in this industry, but they also have a high engagement rate in leadership positions within the industry.

Objective of the study

This study emphasis on various literature discussing about women empowerment and problem faced by them while operating micro small industry.

Research methodology

This research is qualitative and descriptive in nature. It is based on the various existing literature and exploring the fact why women are not getting the attention what they deserve or not getting the higher expansion compare to men in their entrepreneurial function.

Literature review

Among 199 Malaysian women business owners surveyed, Alam, Jani, and Omar (2011) found that internal and external factors (such as family and social networks) influenced their motivation to start and grow their own businesses. In addition, research revealed that just 30% of female business owners made use of the internet and other forms of technology.

Kariv's (2011) studies highlight the difficulties faced by women company owners in running their companies. We need to think about things like gender bias, juggling work and family responsibilities, and caring for elderly relatives. Female entrepreneurs face sexism and a lack of networking opportunities when trying to get loans from financial institutions like banks. In addition, research shows that most women company owners follow their passions and create enterprises based on those pursuits.

According to study done by Dawson and Henley (2012), the freedom to pursue one's own interests and the opportunity to create something really original are the two most important factors in the decision to become an entrepreneur. There is also a disparity in the motivations stated by women and men for entering the entrepreneur field. Only around a quarter of women business owners said they were inspired to start their own companies so they could have more control over their schedules and earn more money for their families.

The study conducted by Rodriguez, Gonzalez-Sanchez, and Rios Sastre (2012) led them to the conclusion that European entrepreneurs are often involved in starting and running medium-sized firms. Female entrepreneurs have shown impressive growth in a market where the proportion of women to men in the labour force is disproportionately large. Gender disparity is glaringly apparent in a study that divided business owners into subgroups based on their economic activities across sectors. Women's business success, on the other hand, is built on the unique perspective and initiative they bring to the table when it comes to taking risks and securing bank funding.

Das (2001) studied women-owned businesses in two Southern Indian states: Kerala and Tamilnadu. She inquired into the difficulties these entrepreneurs encountered in the early stages of their companies and how they overcame them, as well as their family and work lives and the factors they believed contributed to their success. The majority of female business owners are married and have a bachelor's degree or above, the study found. In addition, the company can't thrive without the backing of its partners. Besides a lack of male role models, women entrepreneurs face challenges in areas such as financing, employee management, and product promotion.

Govindappa (2006) studied 120 Mumbai-based female entrepreneurs to determine their socioeconomic status and identify unique driving forces. Advantages identified via SWOT analysis include openness to new ideas, loyalty, confidence, a wide circle of contacts, the capacity to overcome any challenge, sufficient family support, a high level of education, and access to a huge urban market. Furthermore, the hazards of inadequate capital investment and inadequate financial aid from government institutions become apparent.

When Rajani (2008) surveyed one hundred female business owners in the Rayalaseema region of Andhra Pradesh to ascertain the significance of management training requirements for female business owners, she found that only 26% of female business owners had received skill-oriented coaching and that at least 80% of female business owners had some form of involvement in trade prior to establishing businesses. Product development, marketing, and raising money from investors are all spheres in which managers need formal training.

Dwivedi and Dwivedi (2011) found that women in Faizabad, UP who ran beauty salons out of their homes were the most successful and provided financially for their families. Similarly, there is a robust correlation between age and first investment.

Waghmare (2012) conducts research on the issues facing female business owners in the Sangli region of Maharashtra in an attempt to better understand the challenges they face. The vast majority (75.3%) reported having trouble obtaining bank loans to cover the gap in funding necessary to purchase shares.

Women often start businesses because they want to provide better opportunities for their own children, as stated by research by Kumar, Mohan, Vijaya, and Lokeshwari (2013). When starting their own businesses, women are more likely to enter the retail sector, particularly restaurants and the sale of handmade items. Women business owners who have already found success may be a great source of motivation for aspiring female business owners.

Several barriers, such as family ties, education level, the existence of fewer women, the unavailability of raw materials, and a lack of sufficient capital, are experienced by women entrepreneurs, as stated by Sharma (2013). Further, it's disheartening because of things like unpredictable production costs, a lack of willingness to take risks, inept management, and persistent exploitation of middlemen.

Most women who start companies do so after completing the Entrepreneurship Development Program (EDP), as stated by Veena (2014). While starting their businesses, 44% of entrepreneurs had help from people outside their immediate family with things like report writing. As a means of securing enough financial support and for other personal reasons, they are eager to launch their own businesses.

Jaiswal (2014) stated about small scale industry growth as a whole and asserted that Indian economic growth is mostly driven by the agricultural and small and medium business sectors (SMEs). The small and medium-sized enterprises (SMEs) of India are responsible for a significant portion of the country's gross domestic product (GDP), second only to the agricultural sector. SMBs are the fastest-growing companies in a select number of nations. They are the backbone of the economy, both in terms of export and job creation. For this reason, in the present climate, governments and investors have shown interest in these sectors. Small and medium-sized enterprises (SMEs), although being the engine of economic expansion and the new economic backbone, continue to encounter environmental difficulties.

Jaiswal (2014) again discussed the industrial growth with women empowerment in her research and revealed that the many reasons that have led to increased productivity in businesses that have adopted a more inclusive workplace culture for women. We know that other key issues, such as the local physical infrastructure, the networking system of enterprises, rules and legislation, and working culture, etc., affect women's ability to enter the workforce. Because of their greater participation in domestic and familial tasks, women are disproportionately impacted by these problems.

moreover, she concluded that the business network structure based on clear gender policy may help boost women's entrepreneurship. This research suggests avenues for further investigation into the connection between female employees, company culture, and product quality. By gaining insight into these factors, we can lay the groundwork for expanding our gender-based business networks and attracting and retaining a more diverse and qualified female staff. That may be useful for increasing the company's production and efficiency.

Painuly et. al. (2018) discussed about women mainstreaming in market linkages and suggested to make them empower with marketing skills for building up the network to maximize their profit and market share.

It was shown by Kumar & Kumar (2021) that masks are a problematic "addition" to the case since the primary focus is not on how well they appear, but on how well they function. In addition, your social status and level of sophistication at any given moment are reflected in the mask you choose to wear. It would be a little tone deaf to don a designer mask now, since the atmosphere has settled down to a more subdued level.

Based on her empirical research, Kaur (2021) found that the negative effects of COVID-19 on a company's operating capital and future marketing efforts to win new orders are the primary causes for worry for business owners. However, it turned out that most of them had the technological resources to readily adopt digital know-how, and they seized business possibilities by producing N95 masks and other forms of personal protection equipment (PPE).

Rahabhi et. al. (2022) discovered that if the problems that have been identified aren't addressed, women's business sustainability will remain an aspiration. The research resulted in recommendations on how to better support women entrepreneurs in Zimbabwe. To prevent extrapolating from this one study's results, researchers may look into other states in the future. There are several obstacles that make it difficult for women-owned businesses to survive. Inadequate government support, patriarchal community structures.

Agrawal et. al. (2022) stated about Significant contributions are being made to recent startup endeavours by women from all across the globe. The amount of study that is being conducted on this problem is beginning to expand, but the majority of the research that has been conducted on female entrepreneurship has only looked at it from the viewpoint of industrialised nations up until this point. As a consequence of this, there is a deficiency in our comprehension of this issue from the point of view of developing nations. Because there was a dearth of theoretical foundations, an exploratory research technique was required in order to discover new concepts.

Female entrepreneurs in India contribute to economic growth, as discussed by Amrutha et al. (2022). This research aims to better understand the factors that help women business owners succeed, as well as the various challenges they confront. This conceptual study's conclusions, based on an examination of secondary data, suggest that inexperience, a lack of skills, and a lack of family support are all major factors in the failure of a startup firm. Many factors that contribute to women's success as company owners are being investigated.

Franke et al. (2022) revealed that One major factor in Asia's booming economy is the work of its female entrepreneurs. Though they have been economically successful, nothing is known about them. This article provides a thorough overview of Asian women business owners, with a particular emphasis on the ways in which they vary from their Western counterparts in four key areas: distinctive traits, different goals, resource limitations, and managerial approaches.

Discussion and Results

Based on their research, Alam, Jani, and Omar (2011) concluded that the primary influences behind the creation and growth of 199 female-owned businesses in Malaysia were the women's own families and social networks. Thirty percent of women business owners use the internet and other technology, according to surveys. The difficulties faced by female company owners are investigated by Kariv (2011). We need to think about sexism, balancing work and family, and caring for the elderly. Women business owners face bias and fewer connections when trying to get bank loans. Researchers found that most women business owners followed their passions. According to research by Dawson and Henley (2012), the ability to pursue one's own passions and the prospect of creating something original are the two most crucial factors in deciding to become an entrepreneur. The journeys that lead women and men to start their own businesses are distinct. Twenty-five percent of female business owners have prioritised increased time and financial freedom for their family. Small and medium-sized enterprises in Europe are created and run by entrepreneurs, according to research by Rodriguez, Gonzalez-Sanchez, and Rios Sastre (2012). Women business owners have made incredible strides in this space while competing against a gender imbalance in the industry. Sexism is more prevalent among certain types of business owners, according to a poll that broke down entrepreneurs by field. Women's business success is based on their unique perspective and willingness to take chances and get bank funding. Women business owners in Kerala and Tamil Nadu were the focus of Das's (2001) study. She probed them on everything from early setbacks to how family and professional ties played a role in their eventual success. According to the results of the poll, the vast majority of successful female business owners are married college graduates. The firm's success is contingent upon having partners. The challenges that women business owners face include a lack of access to capital, difficulties in managing employees, and low visibility for their products. Govindappa (2006) examined a total of 120 Economic background and driving forces for women business owners in Mumbai. Advantages in a SWOT analysis include things like being receptive to new ideas, loyal, confident, having a large network of connections, being able to overcome any obstacle, having adequate family support, having a high level of education, and living in a large city with access to a vast urban market. The government's lack of support and the inadequacy of capital investment became clear. Rajani (2008) polled a sample of 100 female company owners in Andhra Pradesh's Rayalaseema area to ascertain the significance of management education for women in business.

However, at least 80% of the businesswomen who started out in trade were already active in trade when they opened their own companies, and only 26% had received skill-oriented mentoring. Managers need education and experience in product development, marketing, and investor relations. Dwivedi and Dwivedi (2011) found that women in Faizabad, UP who ran beauty parlours out of their homes had the highest rates of success. There is a link between one's age and the amount invested in the outset. The difficulties faced by women business owners in Sangli, Maharashtra, are the subject of Waghmare's (2012) research. The majority (75.3%) had trouble securing a bank loan to purchase shares. Findings by Kumar, Mohan, Vijaya, and Lokeshwari show that women often start businesses to support their families and their children (2013). Women are more likely to start businesses in the service sector, such as food service or retailing handmade items. Women who have found business success may serve as role models. According to Sharma, family dynamics, levels of education, numbers of women in the workforce, raw material scarcity, and financial insufficiency are all obstacles that women business owners must overcome (2013). Unpredictable production costs, a lack of risk-taking, inept management, and the exploitation of middlemen all weigh heavily. Most women who establish enterprises, according to Veena, use the EDP (2014). When they were first getting their businesses off the ground, over half of all entrepreneurs had help drafting reports from a third party. There are a variety of motivations for their desire to launch businesses, including the pursuit of financial backing. The innovative ways in which the Indian fashion industry reacted were shown in Kumar & Kumar (2021). India's Fashion Design Council was one of the first to establish a COVID-19 Support Fund to benefit aspiring designers and startups (FDCI). Everyone, as was to be anticipated, has begun making masks to protect their "important service" at work. Masks are an annoying "addition" to the case since their purpose is more vital than their aesthetic value. Your mask choice speaks volumes about your social status and level of sophistication. A flashy mask would be out of place in this more subdued setting. Kaur (2021) found that the effects of COVID-19 on a company's operating resources and its ability to win new orders through marketing were the primary causes of worry for business owners. Many of them had the resources to include digital know-how, so they manufactured N95 masks and other personal protective equipment (PPE).

Conclusion

Because of their often low levels of skills and lack of a network, women entrepreneurs in India face significant barriers when it comes to the organisation and management of their firms. It is not simple to make the move from being a housewife to a sophisticated entrepreneur. Women business owners have been granted more power by the Indian government, which has defined women business owners and encouraged women's involvement in the equality and employment of commercial enterprises. They need to demonstrate that this will have a major effect across the board on the economic climate in India. In the 1980s and 1990s, women company owners gained much more optimism as a result of improved

access to high-quality education and training. In the 21st century, women's participation in business has increased, and in many cases, they have emerged as leaders in the commercial world. Despite the general improvement in women's standing, their level of success as business owners in the micro, small, and medium enterprise sector has not been adequate. The government has undertaken a number of different programmes in order to foster an environment that is supportive to female business owners. Sadly, in many cases, women who would want to start their own businesses are either ignorant of the available programmes or find that such programmes do not meet their needs. It is essential to mould the promotional activities in accordance with the requirements of female business owners, as well as to guarantee the correct implementation of the policies and prevent the introduction of an excessive number of programmes.

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