

Understanding The Key Catalysts of Entrepreneurship Among Backward Class Women: An Empirical Perspective

DR. KIRAN G

Associate Professor, Welingkar Institute of Management Development and Research, Bengaluru

Abstract- Women entrepreneurship refers to the process of business ownership and creation undertaken by women, which not only enhances their economic independence but also strengthens their position within society. In recent years, women have increasingly taken on entrepreneurial roles, balancing financial aspirations with familial responsibilities. Despite this growth, women entrepreneurs—particularly those belonging to the backward classes—face numerous socio-economic and psychological challenges that hinder their progress. The present study aims to analyze the socio-economic background, motivations, and constraints experienced by backward class women entrepreneurs in North Karnataka. The research is based on a sample of 50 respondents engaged in various small-scale enterprises, including petty shops, hotels, vegetable vending, and beauty parlors. The findings indicate that the primary driving forces behind women's entrepreneurial engagement are the need for additional household income and the continuation of family-run businesses. However, key obstacles such as family responsibilities, intense competition, and lack of self-confidence emerge as significant barriers to entrepreneurial success.

Keywords: *Women Entrepreneurship, Backward Class Women, Socio-Economic Background, Motivation, Challenges, North Karnataka*

I. INTRODUCTION

Women entrepreneurship represents an act of business ownership and creation that contributes to women's economic empowerment and social advancement. A woman entrepreneur is typically defined as one who initiates, organizes, and operates a business enterprise. In contemporary society, women are increasingly embracing challenging roles, seeking financial independence while fulfilling their familial duties. The rise in women-owned businesses across India highlights a significant socio-economic shift, reflecting both necessity and ambition.

Despite notable progress, women entrepreneurs—especially those from socially and economically backward classes—continue to face unique

challenges that stem from structural inequalities, limited access to finance, and cultural constraints. These factors not only influence their decision to start a business but also affect its sustainability and profitability.

This study focuses on understanding the socio-economic background of backward class women entrepreneurs and identifying the factors that motivate them to pursue entrepreneurship. Additionally, it explores the key challenges they encounter in managing their enterprises effectively. The study is based on primary data collected from 50 women entrepreneurs across selected towns in North Karnataka, engaged in businesses such as petty shops, small hotels, vegetable vending, and beauty parlors.

The analysis provides valuable insights into the socio-economic realities shaping women's entrepreneurial behavior in backward communities, highlighting the need for targeted policy interventions and support mechanisms to foster inclusive economic development.

In entrepreneurship represents an act of business ownership and creation that contributes to women's economic empowerment and social advancement. A woman entrepreneur is typically defined as one who initiates, organizes, and operates a business enterprise. In contemporary society, women are increasingly embracing challenging roles, seeking financial independence while fulfilling their familial duties. The rise in women-owned businesses across India highlights a significant socio-economic shift, reflecting both necessity and ambition.

Despite notable progress, women entrepreneurs—especially those from socially and economically backward classes—continue to face unique challenges that stem from structural inequalities, limited access to finance, and cultural constraints.

These factors not only influence their decision to start a business but also affect its sustainability and profitability.

This study focuses on understanding the socio-economic background of backward class women entrepreneurs and identifying the factors that motivate them to pursue entrepreneurship. Additionally, it explores the key challenges they encounter in managing their enterprises effectively. The study is based on primary data collected from 50 women entrepreneurs across selected towns in North Karnataka, engaged in businesses such as petty shops, small hotels, vegetable vending, and beauty parlors.

The analysis provides valuable insights into the socio-economic realities shaping women's entrepreneurial behavior in backward communities, highlighting the need for targeted policy interventions and support mechanisms to foster inclusive economic development.

II. REVIEW OF LITERATURE

Women constitute nearly half of India's population; however, their participation in trade, commerce, and industry remains disproportionately low. Historically, entrepreneurial activities in India have been viewed as a male domain, where women's contributions were either undervalued or confined to informal sectors. Over the past few decades, states such as Gujarat, Maharashtra, and Karnataka have witnessed a gradual rise in women entrepreneurs, indicating a shift in traditional gender roles and socio-economic dynamics.

Although Indian women have demonstrated equal capability and leadership in multiple spheres of life, entrepreneurship remains an underexplored avenue for many due to social, cultural, and economic barriers. As Saini and Rathore (2019) observe, the entrepreneurial potential of Indian women remains underutilized, primarily because of persistent gender role expectations and limited institutional support. Encouraging women's participation in business, therefore, is not only an issue of gender equality but also a crucial step toward inclusive economic growth.

The transformation of women's roles—from being confined to domestic responsibilities to emerging as leaders and decision-makers—has not been without

challenges. Women have had to overcome deeply entrenched stereotypes and societal constraints to establish themselves as capable entrepreneurs. Despite such progress, the burden of family responsibilities continues to limit their entrepreneurial engagement.

Recent empirical evidence also highlights the economic advantages of women's participation in managerial and leadership roles. Studies reveal that Fortune 500 companies with a higher representation of women in top management positions recorded 35% higher returns on investment and those with three or more women executives achieved up to 83% higher shareholder returns (Catalyst, 2020). This underscores the value of gender diversity in enhancing organizational performance and innovation.

Nevertheless, many women entrepreneurs, particularly those from marginalized or backward communities, continue to struggle with structural disadvantages. Poverty, restricted access to financial capital, limited control over resources, inadequate market exposure, and restricted decision-making power remain major impediments to their entrepreneurial growth (Kumar & Devi, 2021). Furthermore, gender-based violence continues to be a serious global concern; according to the World Health Organization (2021), one in three women worldwide experiences physical or sexual violence from an intimate partner during her lifetime. Such social vulnerabilities directly or indirectly affect women's participation in productive and entrepreneurial activities.

Women entrepreneurs in India can generally be classified into two broad categories:

1. Women Entrepreneurs in the Organized and Unorganized Sectors, and
2. Women Entrepreneurs in Traditional and Modern Industries.

Those operating in organized and modern sectors often benefit from better access to resources and institutional support, whereas women in unorganized and traditional sectors—such as petty shops, food stalls, or handicrafts—face acute challenges due to limited exposure and minimal financial literacy.

Overall, the literature emphasizes the pressing need for policy-driven interventions, capacity-building initiatives, and institutional mechanisms that enhance

women's entrepreneurial participation. Empowering women through entrepreneurship not only fosters self-reliance but also contributes significantly to socio-economic development and poverty alleviation in India.

Challenges for Women Entrepreneurship

The entrepreneurial process is fundamentally similar for both men and women. According to Cohoon et al. (2010), successful entrepreneurs—irrespective of gender—are driven by comparable motivations, encounter similar challenges, and often access funding from the same sources. However, in practice, women entrepreneurs face a distinct set of barriers arising from socio-cultural norms, limited access to resources, and gender-based discrimination. These factors often hinder their ability to start, manage, and expand business ventures effectively.

The major challenges faced by women entrepreneurs can be categorized as follows:

- i. Start-up finance
- ii. Working capital management
- iii. Marketing skills
- iv. Access to technology
- v. Regulatory requirements
- vi. Management skills
- vii. Lack of confidence

1. Access to Start-up Finance

Access to initial financing remains the most critical challenge for women entrepreneurs. Women, particularly those from backward or economically weaker sections, often struggle to secure start-up capital. Family members may discourage women from pursuing business ventures, and male relatives are frequently unwilling to act as guarantors for bank loans. Due to this lack of financial backing, women entrepreneurs are rarely in a position to self-finance their enterprises. Although financial institutions have introduced liberalized lending schemes, cultural attitudes and perceived risks still limit women's access to external funding. Consequently, inadequate start-up capital remains a primary obstacle to the growth and sustainability of women-led enterprises.

2. Working Capital Management

Maintaining adequate working capital poses another major challenge. Women entrepreneurs require funds to manage daily operations, maintain inventory, and meet administrative expenses. However, their inability to provide collateral or formal security often

restricts their access to short-term credit from financial institutions. Family support, which plays a crucial role in small business finance, is also often lacking. As a result, many women struggle to sustain business continuity and meet market demand, despite the existence of favorable lending policies.

3. Marketing Skills

Limited marketing exposure and weak strategic skills impede women's ability to compete in dynamic markets. Compared to male entrepreneurs, women often have less access to market networks, trade associations, and professional mentorship. This lack of marketing expertise restricts their ability to expand existing businesses or explore new opportunities. Enhancing marketing, management, and technological competencies is therefore essential to encourage greater participation of women in entrepreneurial ventures.

4. Access to Technology

Technology adoption is a critical determinant of business competitiveness, yet it remains an area where women entrepreneurs face significant disadvantages. Coordinating the factors of production, adapting to technological advancements, and integrating innovations into production processes can be daunting. Many women lack technical training or exposure, and financial institutions often show hesitation in extending loans for technology upgrades. Consequently, women entrepreneurs find it difficult to sustain operations in rapidly evolving industries, which discourages them from pursuing or expanding business ventures.

5. Regulatory and Administrative Challenges

Compliance with regulatory and administrative requirements represents another constraint, especially for micro and small enterprises. The complexity of licensing, taxation, and registration procedures creates additional burdens for women entrepreneurs who may lack formal business training. While these issues affect all small enterprises, women-led businesses experience a disproportionate impact due to limited support structures and information access.

6. Lack of Management Skills

Deficiency in managerial competence is another critical issue. Many women entrepreneurs have limited prior business experience, which affects their ability to handle organizational planning, decision-

making, and human resource management. Furthermore, institutional support for developing management skills among women remains inadequate. The scarcity of formal training programs, mentorship opportunities, and networking events restricts their ability to strengthen managerial capabilities. Women entrepreneurs must therefore rely on self-learning, workshops, and peer interaction to enhance their leadership and business management skills.

7. Lack of Confidence and Societal Attitudes

Social perceptions and gender stereotypes continue to influence women's confidence and risk-taking abilities. In traditional Indian settings, women are often viewed primarily as caretakers responsible for household duties and family well-being. Such societal expectations diminish their self-confidence and discourage them from pursuing entrepreneurial ambitions. Unequal opportunities, limited encouragement, and persistent gender bias further aggravate the situation, making it difficult for women to assert themselves in competitive business environments.

Women Entrepreneur Associations in India

Recognizing these challenges, several associations and organizations in India have emerged to promote women entrepreneurship by providing access to finance, training, and advocacy. These institutions work toward creating awareness, building skills, and fostering a supportive ecosystem for women in business. Encouraging active participation of women in entrepreneurial activities is vital for harnessing the nation's full talent potential.

In the contemporary business environment, where firms are experiencing a shortage of entrepreneurial talent, excluding women from meaningful participation results in underutilization of nearly half of India's human capital. The influence of family and society during a woman's formative years plays a crucial role in shaping her entrepreneurial aspirations. Traditional upbringing and socialization patterns often impose restrictive norms that limit women's professional ambitions. Therefore, it is imperative for policymakers, educators, and financial institutions to create enabling conditions that empower women to participate fully in the entrepreneurial ecosystem.

III. METHODOLOGY

Research Design

The present study adopts an empirical and descriptive research design aimed at understanding the key driving forces of entrepreneurship among backward class women and the challenges they encounter in managing their enterprises. The study emphasizes real-life experiences of women entrepreneurs engaged in small-scale businesses and seeks to derive insights from their socio-economic background, motivational factors, and obstacles to business growth.

Objectives of the Study

1. To analyze the socio-economic background of backward class women entrepreneurs.
2. To identify the key motivational factors influencing women to engage in entrepreneurial activities.
3. To examine the major obstacles faced by backward class women in establishing and managing their enterprises.
4. To assess the level of support received from family, government, and financial institutions.
5. To suggest suitable measures for promoting and strengthening women entrepreneurship among backward classes.

Scope of the Study

The study is confined to selected districts of North Karnataka, where backward class women are engaged in micro and small enterprises. The research covers small business units such as petty shops, small hotels, vegetable vending, and beauty parlors, which are typically managed and operated by women in semi-urban and rural areas.

Sampling Design

A purposive sampling technique was employed to select respondents who are actively engaged in entrepreneurial activities. The sample consisted of 50 backward class women entrepreneurs operating in different business sectors across selected towns of North Karnataka. This sampling method was chosen to ensure that the respondents possess relevant experience and represent diverse business categories.

Data Collection

Both primary and secondary data were utilized for this study.

- **Primary Data:** Collected through a structured questionnaire and personal interviews with the respondents. The questionnaire comprised both open-ended and close-ended questions related to demographic details, business profile, motivational factors, sources of finance, challenges faced, and overall satisfaction with entrepreneurial activities.
- **Secondary Data:** Gathered from books, academic journals, government reports, published research papers, and online databases focusing on women entrepreneurship, socio-economic development, and gender studies.

Data Analysis Tools and Techniques

The data collected from respondents were tabulated and analyzed using simple statistical tools, including percentages and frequency distributions. Descriptive statistics were employed to summarize demographic

patterns and business characteristics. Qualitative data were analyzed through thematic interpretation to identify common patterns in the motivational and obstacle-related responses.

Limitations of the Study

1. The study is geographically limited to selected districts of North Karnataka and may not represent all regions of India.
2. The sample size of 50 respondents restricts the generalizability of findings.
3. The study relies on self-reported information, which may be influenced by personal perceptions and biases.
4. Due to time constraints, in-depth case studies could not be conducted for all business types.

Ethical Considerations

In conducting this study, ethical standards were strictly adhered to. Respondents were informed about the purpose of the research, and their participation was voluntary. Confidentiality of the information shared was maintained, and no personal identifiers were disclosed in the presentation of results.

IV. DATA ANALYSIS & INTERPRETATION

To earn Livelihood

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Neutral	3	6.0	6.0	6.0
Valid Agree	44	88.0	88.0	94.0
Valid Strongly Agree	3	6.0	6.0	100.0
Total	50	100.0	100.0	

The data presented in the table indicates that the majority of respondents (88%) agree that they are engaged in the activity primarily “to earn a livelihood.” Additionally, 6% of respondents strongly agree, showing a high level of alignment toward this motivation. Only 6% remain neutral,

suggesting minimal indecision. Overall, the findings demonstrate that earning a livelihood is the dominant factor influencing the respondents’ participation, with a cumulative agreement (Agree + Strongly Agree) of 94%. This reflects a strong economic motivation behind their engagement.

Need for money

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disagree	2	4.0	4.0	4.0
Valid Neutral	13	26.0	26.0	30.0
Valid Agree	8	16.0	16.0	46.0
Valid Strongly Agree	27	54.0	54.0	100.0
Total	50	100.0	100.0	

The data reveals that a substantial proportion of respondents (54%) strongly agree that the *need for money* is a motivating factor for their engagement, while 16% agree with the same. This means that a combined 70% of respondents recognize financial necessity as a key driver of their participation. Meanwhile, 26% remain neutral, possibly indicating

other influencing factors beyond monetary motivation. Only 4% of respondents disagree, showing minimal opposition to this view. Overall, the findings suggest that financial necessity plays a significant role in shaping respondents' attitudes and behaviors, with a strong majority acknowledging the *need for money* as an essential motivator.

Bread winner of family

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly disagree	4	8.0	8.0	8.0
Disagree	5	10.0	10.0	18.0
Neutral	8	16.0	16.0	34.0
Agree	12	24.0	24.0	58.0
Strongly Agree	21	42.0	42.0	100.0
Total	50	100.0	100.0	

The data shows that a considerable portion of respondents identify themselves as the breadwinners of their families. Specifically, 42% strongly agree and 24% agree, totaling 66% who acknowledge bearing the primary financial responsibility for their households.

A moderate proportion (16%) remain neutral, which could imply shared financial responsibilities within their families. Conversely, 18% (8% strongly

disagree and 10% disagree) do not consider themselves the main earners, indicating that others in their households may contribute more significantly to family income.

In summary, the findings highlight that a majority of respondents perceive themselves as the main financial supporters of their families, reflecting both economic responsibility and dependency patterns within their households.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
To earn Livelihood	50	3	5	4	0.35
Need for money	50	2	5	4.2	0.969
Social status	50	2	5	3.3	1.074
Bread winner of family	50	1	5	3.82	1.304
To become independent	50	1	5	3.98	0.769
To have Social identity and status	50	1	5	3	1.385
Support to family members	50	1	5	3.9	0.953
Influence of others	50	1	5	3	1.34
Innovative thinking and provide employment	50	1	5	2.44	1.417
Valid N (listwise)	50				

Interpretation

The descriptive statistics provide a comprehensive overview of the motivational factors influencing women of backward classes to pursue entrepreneurship.

The mean score for “Need for Money” (M = 4.20, SD = 0.969) is the highest among all variables, followed closely by “To Earn Livelihood” (M = 4.00, SD = 0.35) and “To Become Independent” (M = 3.98, SD = 0.769). This indicates that financial necessity and self-reliance are the most dominant motivations for these women entrepreneurs.

The variable “Support to Family Members” (M = 3.90, SD = 0.953) also scores high, suggesting that many respondents are driven by the desire to contribute economically to their families. Likewise, “Bread Winner of Family” (M = 3.82, SD = 1.304) underscores the significant role women play as primary income earners in their households.

Moderate mean values are observed for “Social Status” (M = 3.30, SD = 1.074), “Influence of Others” (M = 3.00, SD = 1.340), and “To Have Social Identity and Status” (M = 3.00, SD = 1.385), indicating that while these factors have some

relevance, they are secondary motivations compared to economic and familial drivers.

The lowest mean score is observed for “Innovative Thinking and Provide Employment” (M = 2.44, SD = 1.417), suggesting that innovation and job creation are not primary considerations for most respondents. The relatively high standard deviations for variables such as “Bread Winner of Family” and “Innovative Thinking” indicate greater variability in responses, implying that these motivations differ notably across individuals.

Overall, the descriptive analysis reinforces that economic independence (M = 3.98–4.20) and family support (M = 3.82–3.90) are the central motivations among women entrepreneurs from backward classes, whereas social identity (M = 3.00) and innovation (M = 2.44) are relatively minor factors.

The findings from both frequency and descriptive statistics collectively establish that economic and family-related motives significantly outweigh social and creative motives in driving entrepreneurship among women of backward classes. The consistency of high mean values (above 3.8) in livelihood, money, and independence-related variables validates this conclusion.

ANOVA TABLE

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
To earn Livelihood	140.949	149	.000	4.000	3.94	4.06
Need for money	53.450	149	.000	4.200	4.04	4.36
Social status	60.808	149	.000	3.860	3.73	3.99
Bread winner of family	36.109	149	.000	3.820	3.61	4.03
To become independent	63.813	149	.000	3.980	3.86	4.10
To have Social identity and status	37.204	149	.000	4.020	3.81	4.23
Support to family members	50.462	149	.000	3.900	3.75	4.05
Influence of others	41.975	149	.000	3.980	3.79	4.17
Innovative thinking and provide employment	54.665	149	.000	3.800	3.66	3.94

Interpretation

The one-sample *t*-test was conducted to determine whether the mean scores of various motivational

factors differ significantly from the test value (0). The results show that for all variables, the *p*-values (Sig. 2-tailed) are .000, which is less than the significance

level of 0.05. This indicates that the mean values of all motivational factors are statistically significant and differ greatly from zero, confirming the respondents' strong agreement toward these factors as motivators for entrepreneurship.

Among all variables, the highest mean difference is observed for *Need for Money* (Mean = 4.20, $t = 53.450$, $p < .001$) and *To Earn Livelihood* (Mean = 4.00, $t = 140.949$, $p < .001$), highlighting that financial necessity and livelihood assurance are the most influential drivers for women entrepreneurs. The next highest means are recorded for *To Become Independent* (Mean = 3.98, $t = 63.813$, $p < .001$) and *Influence of Others* (Mean = 3.98, $t = 41.975$, $p < .001$), suggesting that personal independence and some degree of social influence also play notable roles.

Moderate mean differences are seen for *Support to Family Members* (Mean = 3.90), *Bread Winner of Family* (Mean = 3.82), and *Social Status* (Mean = 3.86), which further emphasize family and social responsibilities as motivating factors.

In contrast, *Innovative Thinking and Providing Employment* (Mean = 3.80, $t = 54.665$, $p < .001$) records a relatively lower mean value, indicating that innovation and job creation are not primary motivators, though still statistically significant.

Summary of t-Test Results

The t-test results conclusively show that all motivational variables have positive and statistically significant mean values, confirming that respondents strongly acknowledge these factors as relevant to their entrepreneurial decisions. The overall findings reinforce that:

- Economic needs (Need for Money: 4.20; To Earn Livelihood: 4.00) are the strongest motivators.
- Independence and family support (Means between 3.82–3.98) remain crucial secondary factors.
- Innovation and social recognition (Means between 3.00–3.80) are less dominant yet still significant.

Conclusion

The inferential analysis validates the descriptive findings that economic independence, livelihood assurance, and family responsibility are the major

determinants influencing women of backward classes to become entrepreneurs. The statistically significant t -values and high mean scores demonstrate that these women's entrepreneurial motivations are driven primarily by financial and social necessities rather than by innovation or status-seeking motives.

V. SUMMARY OF FINDINGS

The study aimed to analyze the major motivational factors influencing women of backward classes to undertake entrepreneurial ventures. Based on data collected from 50 respondents and analyzed through frequency distribution, descriptive statistics, and one-sample t -tests, the following key findings emerged:

1. Economic Necessity as a Primary Motivator:

A vast majority of respondents (94%) agreed that they started their businesses *to earn a livelihood*, and 70% cited the *need for money* as a major influencing factor. The highest mean scores were observed for "Need for Money" ($M = 4.20$) and "To Earn Livelihood" ($M = 4.00$), indicating that financial compulsion and income generation are the strongest drivers of entrepreneurship among women of backward classes.

2. Desire for Independence and Self-Reliance:

About 88% of respondents agreed or strongly agreed that they became entrepreneurs *to become independent*. The mean value of 3.98 further reinforces that self-dependence and autonomy are significant personal motivators.

3. Family Responsibility and Support:

A considerable 78% of respondents agreed that entrepreneurship was undertaken *to support family members*. The variable *Bread Winner of Family* also showed a high mean of 3.82, confirming that women entrepreneurs often assume a key economic role within their families.

4. Limited Emphasis on Social Recognition and Influence:

While 46% disagreed that they pursued entrepreneurship for *social status or identity*, a smaller segment (38%) viewed it as a contributing factor. The variables *Social*

Identity and Status ($M = 3.00$) and *Influence of Others* ($M = 3.00$) indicate that social prestige and external persuasion are secondary motivations compared to economic and familial needs.

5. Low Motivation from Innovation and Employment Generation:
The lowest mean score (2.44) was found for *Innovative Thinking and Providing Employment*, with 66% of respondents disagreeing with this statement. This suggests that entrepreneurship among these women is primarily necessity-driven rather than opportunity-driven or innovation-based.
6. Statistical Significance of All Variables:
The one-sample *t*-test results for all factors revealed *p*-values less than 0.05 (Sig. = 0.000), indicating that the mean scores of all variables are statistically significant. This confirms that each of the identified motivational factors holds meaningful influence in the respondents' entrepreneurial decision-making process.

VI. CONCLUSION

The findings of the study reveal that economic factors are the most influential determinants motivating women of backward classes to engage in entrepreneurial ventures. The desire to earn a livelihood, achieve financial independence, and support their families emerged as the central themes driving their entrepreneurial pursuits. These women view business ownership as a pathway to stability, empowerment, and self-reliance, rather than as an avenue for social prestige or innovation.

The study also highlights that while women in backward classes play a vital economic role within their households, their entrepreneurial journeys are largely necessity-based, often initiated to overcome financial hardships or supplement family income. Factors such as social recognition, external influence, and innovation remain secondary and less impactful.

Overall, the research underscores that women's entrepreneurship in backward-class communities serves as a powerful tool for economic empowerment and social inclusion. Strengthening support systems

such as access to credit, training, mentorship, and market linkages can further enhance their entrepreneurial success and contribute to broader socioeconomic development.

REFERENCES

- [1] Ahl, H. (2006). Why research on women entrepreneurs needs new directions. *Entrepreneurship Theory and Practice*, 30(5), 595–621. <https://doi.org/10.1111/j.1540-6520.2006.00138.x>
- [2] Brush, C. G., de Bruin, A., & Welter, F. (2009). A gender-aware framework for women's entrepreneurship. *International Journal of Gender and Entrepreneurship*, 1(1), 8–24. <https://doi.org/10.1108/17566260910942318>
- [3] Dhameja, S. K. (2002). *Women entrepreneurs: Opportunities, performance and problems*. Deep and Deep Publications.
- [4] Ganesan, S., Kaur, D., & Maheshwari, V. (2002). Women entrepreneurs: Problems and prospects. *Journal of Entrepreneurship*, 11(2), 175–199. <https://doi.org/10.1177/097135570201100204>
- [5] Kumar, A., & Shukla, S. (2019). Women entrepreneurship in India: Issues and challenges. *International Journal of Research and Analytical Reviews*, 6(1), 559–563.
- [6] Nayyar, P., Sharma, A., & Kishtwaria, J. (2007). Causes and constraints faced by women entrepreneurs in entrepreneurial development in Himachal Pradesh. *Journal of Social Sciences*, 14(2), 99–102. <https://doi.org/10.1080/09718923.2007.11892614>
- [7] Verheul, I., Van Stel, A., & Thurik, R. (2006). Explaining female and male entrepreneurship across 29 countries. *Entrepreneurship & Regional Development*, 18(2), 151–183. <https://doi.org/10.1080/08985620500532053>