



International Journal of Research in Academic World



Received: 17/February/2026

IJRAW: 2026; 5(4):81-87

Accepted: 29/March/2026

A Study on Problems and Challenges of Women Entrepreneurs and It's Legal Remedies

*¹Dharshini P and ²Dr. MD Chinnu

*¹2nd Year Student of BCA, LLB(HONS), School of Excellence in Law, Tamil Nadu Dr. Ambedkar Law University, Chennai, Tamil Nadu, India.

²Assistant Professor, Department of Economics, School of Excellence in Law, Tamil Nadu Dr. Ambedkar Law University, Chennai, Tamil Nadu, India.

Abstract

Women entrepreneurship plays a vital role in economic development and innovation. Entrepreneurs are considered the fourth factor of production and act as drivers of growth. Despite India's traditionally male-dominated social structure, women entrepreneurship is steadily increasing. Globalisation has created new opportunities for Indian women to participate in business activities. However, women entrepreneurs face multiple challenges from the initial stage of business formation. These challenges include social barriers, gender bias, limited access to finance, and lack of knowledge. The government has introduced various programmes and policies to support women entrepreneurs. This study highlights the key issues and challenges faced by women entrepreneurs in India. It also suggests measures to strengthen the entrepreneurial ecosystem and enhance women's participation.

Keywords: Gender inequality, globalization, entrepreneurial challenges, government policies, social barriers, business environment, start-up ecosystem, socio-cultural constraints.

1. Introduction

Entrepreneurship is widely recognized as a crucial factor in economic growth and national development, particularly in developing economies like India. Entrepreneurs contribute to innovation, employment generation, and efficient utilization of resources. In recent years, the role of women in entrepreneurship has gained increasing attention due to globalization, policy reforms, and social transformation. Although women constitute nearly half of India's population, their participation in entrepreneurial activities remains comparatively limited. Enhancing women's entrepreneurial involvement is essential for achieving inclusive and sustainable economic development. Women entrepreneurs not only strengthen the economy but also foster social progress. Their participation supports balanced regional development and industrial growth. Despite this potential, women entrepreneurs face structural and societal challenges. Addressing these challenges is vital for long-term economic advancement.

Women entrepreneurship in India has evolved gradually under the influence of improved education, employment opportunities, and government initiatives. National policies, development plans, and financial institutions have encouraged women to enter business and industrial sectors. Increased access to credit, training programs, and institutional support

has enabled many women to establish successful enterprises. However, women entrepreneurs continue to face barriers such as gender bias, limited access to finance, and inadequate market exposure. Socio-cultural norms and traditional mindsets further restrict their entrepreneurial freedom. Psychological factors like lack of confidence and risk aversion also affect business growth. These obstacles hinder women from fully realizing their entrepreneurial potential. Overcoming such constraints requires coordinated efforts from policymakers and society.

The emergence of women entrepreneurs is closely linked to economic, social, cultural, and psychological factors. In a developing country like India, promoting women entrepreneurship is essential for achieving balanced regional and social development. Women-led enterprises contribute to poverty reduction, employment generation, and economic self-reliance. Entrepreneurship also empowers women by reducing dependency and enhancing their social status. It serves as a means of addressing issues such as unemployment, inequality, and social discrimination. Despite policy support, progress remains slow due to cultural resistance and insufficient funding. Ensuring equal opportunities and effective policy implementation is crucial. Strengthening women entrepreneurship will lead to both economic growth and socio-economic empowerment.

2. Statement of the Problem

Women entrepreneurship is an important contributor to economic growth and social development; however, women entrepreneurs continue to face several problems and challenges that hinder their progress. These include limited access to finance and credit facilities, lack of managerial and technical skills, gender discrimination, social and cultural constraints, work–life imbalance, restricted mobility, and limited access to markets and business networks. Despite various government initiatives and support programs, these challenges reduce women's ability to start, sustain, and expand their enterprises. Therefore, it is necessary to study and understand the problems faced by women entrepreneurs in order to develop effective strategies and policies that encourage and strengthen women's participation in entrepreneurship.

3. Review of Literature

Talin (2017) ^[1] in his study explain the women, in traditional societies, were confined to the four walls of houses doing all the household works including taking care of the children and are treated as property of men. Modern age has lifted the veil of ignorance and created more awareness of their rights and privileges. They are growing and blossoming as successful persons in their own right. Slowly and subtly changes are creeping in.

Charumathi (2015) ^[2] examined emerging challenges and prospects of women entrepreneurs in India keeping in view the increasing infrastructure, education level and awareness regarding upcoming opportunities among women. She concluded that women were still not able to handle risks in a calculated manner and first priority gives to family and enterprise held second priority.

Mallika Das (2013) ^[3] identifies the major problems of women entrepreneurs in India with the objectives of analysing the various problems faced by them and by suggesting the remedial measure which will help in the speeding up of women entrepreneurship in the city. Various roles played by many associations to promote women entrepreneurs like SHG, WIT and SEWA. Lastly they provide suggestions for the development of women entrepreneurship which will help them in earning money and becoming economically independent.

4. Research Gap of the Study

With the strong support and encouragement of Tamil Nadu government, every woman in Coimbatore District has started establishing business on their own capital but around ninety percent of the businesses recently started are unsuccessful due to lack of Technical education, support and training and want of sufficient loan facilities. As a result, their ambition of starting new or continuing existing business cannot be fulfilled. Hence, there is a need to focus on the problems faced by women entrepreneurs in the study area. In the context, this research will play an essential role in filling up gap in the field of research on problems at the time of starting or during the operation of existing business by women entrepreneurs in Coimbatore District of Tamil Nadu.

5. Objectives of the Study

- i). To find the major problems and challenges faced by women entrepreneurs.
- ii). To analyze the financial, social, and managerial difficulties experienced by women entrepreneurs.
- iii). To evaluate the impact of these challenges on the growth

and performance of women-owned enterprises.

- iv). To understand the role of social, cultural, and institutional factors affecting women entrepreneurship.
- v). To suggest suitable measures to overcome the problems faced by women entrepreneurs.

6. Methodology

This research based on both doctrinal and non-doctrinal research. The sources of data collected from, different new paper, journal magazines, AIR, ERA-Source. This research is used stratified random sampling. There are 97 sample size of the respondent is used. In this research adopted some of the statistics tool such as percentage method and average method the duration of research is three months of period.

7. Significance

This study is significant for the government as it highlights the key problems and challenges faced by women entrepreneurs, such as limited access to finance, lack of training, social barriers, and policy implementation gaps. Understanding these issues helps policymakers design effective support programs, improve existing schemes, and create inclusive policies that encourage women's participation in entrepreneurship. The findings can guide the government in promoting economic growth, reducing gender inequality, generating employment, and strengthening the overall entrepreneurial ecosystem through targeted interventions for women.

This study is significant for the researcher as it provides a deeper understanding of the real-life challenges faced by women entrepreneurs and enhances knowledge about gender-related barriers in business. It helps in developing analytical, research, and problem-solving skills while contributing valuable insights to the academic field. The study can also serve as a foundation for future research, recommendations, or career opportunities related to entrepreneurship development, women empowerment, and socio-economic studies.

8. Hypothesis of the Study

The research is based on following hypothesis.

H₁: Women entrepreneurs continue to face significant challenges such as limited financial support, societal expectations, and restricted access to networks, which slow down their business growth despite their strong potential and capabilities.

H₂: With proper policy support, skill development, and social acceptance, women entrepreneurship can become a powerful driver of economic development and women empowerment.

9. Limitation of the Study

The study has several limitations that should be considered while interpreting the findings. It is based on a limited sample size, which may not accurately represent the situation of all women entrepreneurs in different regions or industries. The study relies mainly on primary data collected through questionnaires or interviews, and the responses may be affected by personal bias, hesitation, or incomplete information. Time constraints restricted an in-depth analysis of all problems faced by women entrepreneurs. The study focuses only on selected challenges such as finance, family support, and social barriers, while other important factors like technology adoption and global competition may not be fully covered. Geographical limitations also affect the generalizability of the results. Secondary data used in the

study may be outdated or limited in availability. Changes in government policies after data collection are not included. Language and communication barriers may have influenced respondents' understanding of questions. Lastly, the study does not compare women entrepreneurs with male entrepreneurs, which limits broader analysis.

10. Result And Discussion

Part-A: Doctrinal Research

The function of this doctrinal research is to critically examine existing laws, policies, government schemes, and legal principles related to women entrepreneurship. It aims to analyze how effectively these frameworks address the problems and challenges faced by women entrepreneurs in areas such as finance, education, social barriers, and institutional support. The study also functions to identify gaps between policy objectives and practical implementation. By interpreting statutes, policy documents, and scholarly literature, the research helps in understanding the strengths and weaknesses of the current legal structure. Ultimately, the function of the study is to provide a theoretical foundation for policy reform, promote gender equality in entrepreneurship, and support informed decision-making for improving women's entrepreneurial participation.

10.1. Here are 15 Basic Problems Faced by Women Entrepreneurs in India:

- i). **Social Norms and Stereotypes:** One of the biggest challenges faced by women entrepreneurs in India is social norms and stereotypes that suggest women's roles should be limited to domestic duties. This makes it difficult for women to break free from traditional gender roles and pursue careers in entrepreneurship.
- ii). **Access to Capital:** Women entrepreneurs in India often face limited access to capital, which can make it difficult to start and grow their businesses. Women face additional hurdles in obtaining loans and credit, which are often biased against women-owned businesses.
- iii). **Lack of Supportive Ecosystem:** Women entrepreneurs in India often face a lack of supportive ecosystems that provide mentorship, training programs, and networking events. These resources are critical for women to build their skills, knowledge, and confidence as entrepreneurs.
- iv). **Balancing Family and Business:** Women entrepreneurs in India often struggle to balance their family responsibilities with the demands of running a business. Women are still expected to prioritize their domestic duties, which can make it difficult to devote enough time and energy to their businesses.
- v). **Discrimination:** Women entrepreneurs in India often face discrimination in the marketplace, especially in male-dominated industries. This can make it difficult for women to compete and succeed in the market.
- vi). **Limited Access to Markets:** Women entrepreneurs in India often have limited access to markets due to their lack of networks, resources, and experience. This can make it difficult for them to find customers, secure contracts, and grow their businesses.
- vii). **Legal Constraints:** Women entrepreneurs in India face legal constraints in obtaining licenses, registering their businesses, and accessing government support. These legal hurdles can make it difficult for women to start and grow their businesses.
- viii). **Gender Bias:** Women entrepreneurs in India often face gender bias in accessing resources, including credit,

information, and technology. This can hinder their ability to innovate and compete in the marketplace.

- ix). **Lack of Role Models:** Women entrepreneurs in India often lack role models who can inspire and guide them in their entrepreneurial journeys. The lack of female entrepreneurs in leadership positions can make it difficult for women to see themselves as entrepreneurs.
- x). **Limited Access to Technology:** Women entrepreneurs in India often lack access to technology, which can hinder their ability to innovate and compete in the marketplace. This can make it difficult for women to adopt new technologies and stay competitive.
- xi). **Work-Life Imbalance:** Women entrepreneurs in India often struggle with maintaining a healthy work-life balance due to the demands of running a business. This can lead to burnout and other health issues, which can hinder their ability to succeed as entrepreneurs.
- xii). **Lack of Confidence:** Women entrepreneurs in India often lack confidence in their abilities, which can hold them back from pursuing their entrepreneurial dreams. This can make it difficult for women to take risks and try new things.
- xiii). **Cultural Attitudes:** Cultural attitudes towards women in business can be negative, which can make it difficult for women to succeed as entrepreneurs. Women may face stereotypes, discrimination, and other biases that can hinder their success.
- xiv). **Lack of Education and Training:** Women entrepreneurs in India often lack the education and training necessary to succeed in business, especially in technical fields. This can make it difficult for women to develop the skills and knowledge needed to start and grow their businesses.
- xv). **Family Pressure:** Women entrepreneurs in India often face pressure from their families to conform to traditional gender roles and expectations, which can hinder their entrepreneurial ambitions. This pressure can make it difficult for women to pursue their entrepreneurial dreams and break free from traditional gender roles ^[4].

10.2. Challenges faced by women entrepreneurs:

- i). **Balance between Family and Career:** Women in India are very emotionally attached to their home and families. They are not able to dedicate their entire time to their business as their basic duty is to look after the family and household chores.
- ii). **Socio-cultural Barriers:** Traditions and customs to be followed by women in Indian societies stand as a major obstacle which stops women from growth and prosperity. Castes and religions dominate our societies and hinder women entrepreneurs.
- iii). **Male Dominated Society:** Support, approval, educational level and family background of husbands largely influence the entry of women into business activities. The support and interest of family members is a detrimental factor in the realization of business aspirations of a woman.
- iv). **Travelling Issues:** Women entrepreneurs cannot travel from one place to another as freely as men do. Traditional values, limited driving skills and moving alone for business purposes stand as obstacles in the path of women entrepreneurs.
- v). **Lack of Self-confidence:** Women entrepreneurs because of their inherent nature, lack of self-confidence have to sacrifice their entrepreneurial urge which results in loss

of a prospective entrepreneur.

- vi). **Illiteracy or Low Level Education:** In India, the illiteracy rate of women is higher than men. Even if they are provided education, that is always inadequate compared to their male counterparts because of early marriage, poverty. Due to lack of proper education, they have no or little knowledge about new methods of production, new technology, marketing tools for promotion of products and governmental support.
- vii). **Not being Taken Seriously:** Within the business world, women's opinions and advice are not viewed as "expert" compared to a man's opinion. And when a female starts a business, sometimes the people view it as a hobby or a side project to family duties, rather than a bonafide business.
- viii). **Wearing too Many Hats:** Women have a tendency to try to be everything to everyone and wear so many different hats that juggling everything becomes very difficult. When women add "entrepreneur" and business owner" into the mix, this tendency is further magnified. Women can feel that they are best for every job and thus, find difficulty in delegating responsibilities to others. Despite many hurdles, many women have become successful in their works [5].

10.3. Government Schemes for Women Entrepreneurs

Indian government runs many women's loan schemes to provide support to women entrepreneurs in India. Some major schemes are as follows:

Annapurna Yojana: This loan is provided to women entrepreneurs who want to start a business in the food catering industry. It is for setting up a small-scale business. Under this scheme, a loan of a maximum of Rs. 50,000 is provided to the women to sell packed food and snacks.

Bhartiya Mahila Bank Business Loan: The original goal of this banking program for female entrepreneurs was to help women and their enterprises on a big scale. Women have entered a wide range of commercial fields. The purpose of this loan is to provide economic empowerment to women. The borrowing ceiling for this source is Rs.20 crore.

Mudra Yojana Scheme: This is a business loan granted to women for business expansion. Once the loan is authorized, the entrepreneurs are issued Mudra cards, which function similarly to credit cards. The maximum withdrawal amount is 10% of the loan. The funds are allocated based on the type of business, amount of expansion, and loan purpose. This scheme has a borrowing ceiling of Rs.10 lakhs.

Orient Mahila Vikas Yojana Scheme: Women who

individually or jointly own 51 percent of the share capital as a private concern are eligible for this women's financing program. These loans, which offer a concession at an interest rate of up to 2 percent, are available to women entrepreneurs in India without the need for collateral security. There is a 7-year flexible repayment period and a maximum of Rs.25 lakh loan.

Dena Shakti Scheme: This scheme is for female entrepreneurs in the fields of agriculture, retail, manufacturing, small enterprises or microcredit organisations. Under this policy, the maximum loan amount is Rs.20 lakhs.

Pradha Mantri Rozgar Yojana: This is the best scheme for women entrepreneurs in India. This plan focuses on self-employment of female entrepreneurs. The maximum loan amount under this scheme is Rs.2 lakhs.

Cent Kalyani Scheme: This scheme is for women entrepreneurs who want to either start a new business or expand the existing one. This loan is collateral-free and has no processing costs, allowing qualifying entrepreneurs to obtain funds up to Rs.1 crore.

Mahila Udyam Nidhi Scheme: The goal of this women's lending program is to close the equity gap. It encourages MSMEs and small sector investments in a variety of industries, so they can develop and succeed. This further promotes the reconstruction of SSI units that, although judged unable, are truly salvageable. The debtor has ten years to pay back the loan, with a maximum amount of Rs10 lakhs [6].

10.4. Some of the Top Women Entrepreneurs in India are:

- Indra Nooyi:** A lady born in India, presently an American Chairperson and Chief Executive Officer of PepsiCo, one of the world's leading food and beverage companies.
- Dr. Kiran M. Shaw:** Chairman & Managing Director of Biocon Ltd, biggest pharmaceutical firm in the country, became India's richest woman in 2004.
- Naina Lal Kidwai:** First woman to head the operations of a foreign bank in India, HSBC. Listed among the world's top 50 Corporate Women from 2000 to 2003 by Fortune Magazine.
- Ekta Kapoor:** Creative head of Balaji Telefilms, bagged Hall of Fame Award for her contribution at the 6th Indian Telly Awards 2006.
- Neelam Dhawan:** Managing Director, Microsoft India. Besides them, we have some Kashmiri women entrepreneurs who have established their enterprises and are running them successfully, giving a tough competition to their male counterparts.

10.5. Exclusive Government Schemes for Women Entrepreneur in India

Year	Scheme	Funds
1993	Rashtriya Mahila Kosh (RMK)	Up to ₹1.25 lakh loan (cumulative disbursed: ~₹1,500 crore to women SHGs/micro-enterprises)
1997	Mahila Udyam Nidhi Scheme	Up to ₹10 lakh soft loan
2000	Mahila Coir Yojana	Up to ₹7.5 lakh subsidy/loan for coir sector women
2007	Udyogini Scheme	₹1-3 lakh subsidized loan
2008	Annapurna Scheme	Up to ₹50,000 loan for food/catering businesses
2010	Stree Shakti Package (SBI)	Up to ₹25 lakh term/working capital
2010	Dena Shakti Scheme	Concessional loans (up to ₹20 lakh term + working capital)
2010	Cent Kalyani Scheme (Central Bank)	Up to ₹1 crore for micro/small enterprises
2010	Mahila Loan Yojana	Up to ₹5 lakh for small/home-based businesses

2012	Mahila Samridhi Yojana	Up to ₹1.4 lakh micro-finance with rebate
2013	Trade Related Entrepreneurship Assistance and Development	Up to ₹30 lakh (30% grant + loans)
2017	Women Entrepreneurship Platform (WEP)	Links to funding (no direct amount; facilitates ₹100+ crore via partners)
2018	Women Startup India Program	Up to ₹2.5 lakh soft loan + grants
2020	Kerala Women Startup Soft Loan Scheme	Up to ₹15 lakh (₹30 lakh for SC/ST women)
2026	She MARTS	Enhanced financing for SHG women retail (amounts TBD; focuses on ₹50,000+ per outlet transition)

Source: NITI Aayog Reports (2023)

10.6. Case Laws under the Problem and Challenges of Women Entrepreneur

i). **C.B. Muthamma v. Union of India (1979)** [7] Facts: C.B. Muthamma, an IFS officer, challenged discriminatory Foreign Service Rules requiring women (but not men) to obtain government permission to marry and potentially resign if family duties conflicted, claiming it led to her supersession in promotion.

Issue: Whether these rules violated Articles 14, 15, and 16 of the Constitution by discriminating on grounds of sex in public employment opportunities.

Judgment: The Supreme Court (Justice V.R. Krishna Iyer) held the rules unconstitutional as they perpetuated sex-based discrimination and “masculine hubris” in service conditions.

ii). **Air India v. Nergesh Meerza (1981)** [8] Facts: Air hostesses challenged Air India's discriminatory service rules under Regulations 46 & 47, which mandated retirement at age 35 (extendable to 45), upon marriage within first 4 years of service, or on first pregnancy, while male pursers had better terms, pay, and retirement at 58. Issues: Whether these regulations violated Articles 14 (equality), 15 (non-discrimination on sex), and 16 (equality in public employment) of the Indian Constitution Judgment: Supreme Court upheld different retirement ages as reasonable classification based on job nature; struck down marriage bar within 4 years as arbitrary; invalidated pregnancy termination rule as unconstitutional under Article 143.

iii). **Anuj Garg v. Hotel Association of India (2008)** [9] Facts: Section 30 of the Punjab Excise Act, 1914 prohibited employment of any man under 25 years or any woman in premises where liquor/intoxicating drugs are consumed by the public. Hotel Association of India challenged it before Delhi High Court as liquor is served in bars, restaurants, and rooms in modern hotels, restricting women's employment opportunities. Issues: Whether Section 30 violates Articles 14 (equality), 15 (non-discrimination on sex), and 19(1)(g) (right to occupation) by imposing blanket gender-based and age-based bans, especially as "protective" discrimination perpetuating stereotypes. Judgment: Supreme Court (2007, reported 2008) upheld High Court's view, struck down the provision as unconstitutional; held protective laws must empower women (not reinforce stereotypes or invidious discrimination), and such wide restrictions fail proportionality/strict scrutiny under equality clauses.

Part-B: Non-doctrinal Research

Table No.1 shows nearly half of the respondents 46.4 percentage of the respondent feel that women entrepreneurs truly face real challenges, and another 9.3 percentage of the respondent are strongly believe this. About 28.9 percentage of the respondent are unsure, showing that some people may not

fully understand the situation. Only 8.2 percentage of the respondent disagree and 7.2 percentage of the respondent strongly disagree with this view. This means more than half of the people clearly recognize the struggles women experience in business.

Table 1: Opinion about problems and challenges of women entrepreneurs

Indicators	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Male	7(7.21)	7(7.21)	4(4.12)	7(7.21)	5(5.15)	30(30.9)
Female	2(2.06)	38(39.19)	24(24.15)	1(1.03)	2(2.06)	67(69.1)
Transgender	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)
Total	9(9.3)	45(46.4)	28(28.9)	8(8.2)	7(7.2)	97(100)

Source: Primary Data

H1: Women entrepreneurs continue to face significant challenges such as limited financial support, societal expectations, and restricted access to networks, which slow down their business growth despite their strong potential and capabilities?

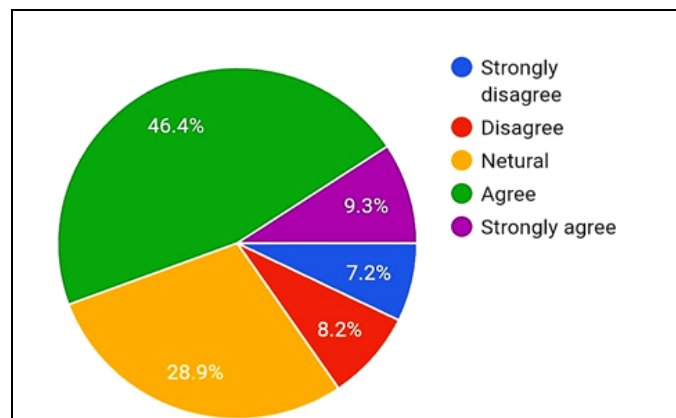


Table 2: Opinion about problems and challenges of women entrepreneurs

Indicators	Financial problems	Family and work balance	Social or gender bias	Total
Male	10(10.3)	10(10.3)	10(10.3)	30(30.9)
Female	9(9.28)	22(22.6)	36(37.1)	67(69.1)
Transgender	0(0.00)	0(0.00)	0(0.00)	0(0.00)
Total	19(19.6)	32(33)	46(47.4)	97(100)

Source: Primary Data

What is the biggest challenges you face as a woman entrepreneur?

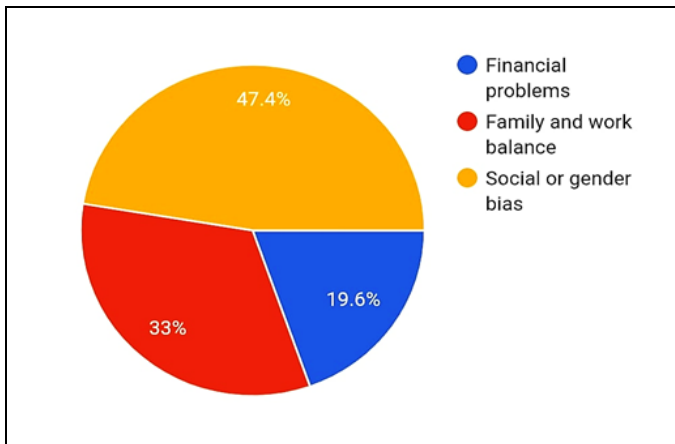


Table No.2 shows that 47.4 percent of the respondents reported social or gender bias as the biggest challenge faced by women entrepreneurs. 33 percent of the respondents stated that family and work balance is a major problem in managing business and household responsibilities. 19.6 percent of the respondents indicated financial problems as a challenge in running their business. Among the respondents, 69.1 percent are female and 30.9 percent are male, while 0 percent are transgender. Overall, social or gender bias is the most significant issue reported by the respondents.

Table 3: Opinion about problems and challenges of women entrepreneurs.

Indicators	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
Male	7(7.21)	6(6.18)	4(4.12)	7(7.21)	6(6.18)	30(30.9)
Female	13(13.40)	31(31.97)	20(20.62)	1(1.03)	2(2.06)	67(69.1)
Transgender	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)
Total	20(20.6)	37(38.1)	24(24.7)	8(8.2)	8(8.2)	97(100)

Source: Primary Data

H₂: With proper policy support, skill development, and social acceptance, women entrepreneurship can become a powerful driver of economic development and women empowerment?

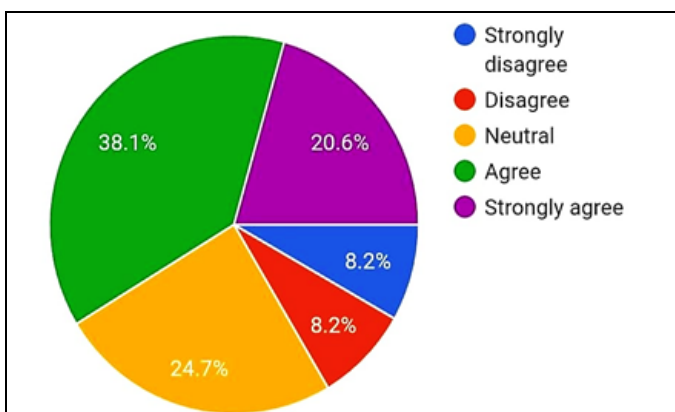


Table No.3 shows that 20.6 percentage of the respondent strongly agree and 38.1 percentage of the respondent agree that proper policy support and skill development can make women entrepreneurship a powerful driver of economic development. Around 24.7 percentage of the respondent remain neutral, while 8.2 percentage of the respondent disagree and 8.2 percentage of the respondent strongly disagree. Overall, 58.7 percentage of the respondent believe that with proper support, women entrepreneurs can contribute

greatly to economic growth and empowerment.

11. Testing of Hypothesis

Hypothesis 1: Women entrepreneurs continue to face significant challenges such as limited financial support, societal expectations, and restricted access to networks, which slow down their business growth despite their strong potential and capabilities. Table No.1 shows that 46.4 percentage of respondents agree and 9.3 percentage of the respondent strongly agree that women entrepreneurs face real challenges. About 28.9 percentage of the respondent remain neutral. Only 8.2 percentage of the respondent disagree and 7.2 percentage of the respondent strongly disagree. This means 55.7 percentage of respondents clearly recognize the problems faced by women entrepreneurs.

Hypothesis 2: With proper policy support, skill development, and social acceptance, women entrepreneurship can become a powerful driver of economic development and women empowerment. Table No.3 shows that 20.6 percentage of the respondent strongly agree and 38.1 percentage of the respondent agree that proper policy support and skill development can make women entrepreneurship a powerful driver of economic development. Around 24.7 percentage of the respondent remain neutral, while 8.2 percentage of the respondent disagree and 8.2 percentage of the respondent strongly disagree. Overall, 58.7 percentage of the respondent believe that with proper support, women entrepreneurs can contribute greatly to economic growth and empowerment.

12. Conclusion

Women entrepreneurs in India work hard to build their businesses, but they face many daily struggles like lack of finance, social pressure, and balancing family responsibilities. Many women are not taken seriously in the business world, which makes their journey even more challenging. Even with these difficulties, they continue to show strength, creativity, and determination. Government schemes and legal support have opened new doors, but more awareness and encouragement are still needed. With the right support and respect from society, women entrepreneurs can truly transform the economy and inspire future generations.

13. Suggestion

- i). **Limited access to finance:** Use women-specific schemes like Stand-Up India, Mudra Yojana, and crowdfunding platforms.
- ii). **Gender stereotypes & male-dominated networks:** Join women-led groups like FICCI FLO, TiE Women, and Sheroes for mentorship and visibility.
- iii). **Work-life balance struggles:** Adopt flexible models, outsource tasks, and use tools/apps for better time management.
- iv). **Lack of skills, training & market access:** Enroll in free programs (Startup India, Google for Startups) and leverage SHGs for support.

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