



## Study of Challenges Constraining the Path of Textile Women Entrepreneurs in Rural India in GST Regime

### ORIGINAL ARTICLE



#### Authors

##### Namrata Singh

Govt. Digvijay PG Autonomous College  
Rajnandgaon, Chhattisgarh, INDIA

##### Dr. Ashanand Makhija

Govt. Shivnath Science College  
Rajnandgaon, Chhattisgarh, INDIA

##### Dr. H. S. Bhatia

Govt. Digvijay PG Autonomous College  
Rajnandgaon, Chhattisgarh, INDIA

### Abstract

*Entrepreneurship has brought about significant economic empowerment for women, specially in rural areas of developing countries. However, women entrepreneurs in these regions continue to face numerous challenges that hinder their progress. This paper explores the various obstacles encountered by women entrepreneurs in rural areas that are emerging to support and empower them. According to research, rural entrepreneurship poses additional challenges, such as limited access to markets, suppliers, and skilled labor. Moreover, traditional norms, societal expectations, inadequate infrastructure, poor workers, and a culture that is not supportive of entrepreneurship further compound the difficulties faced by women entrepreneurs.*

### Key Words

*Digital Skills, Gender stereotype, Textile, Information and Communication Technology, GST specific challenges, Women entrepreneurs.*

### Introduction

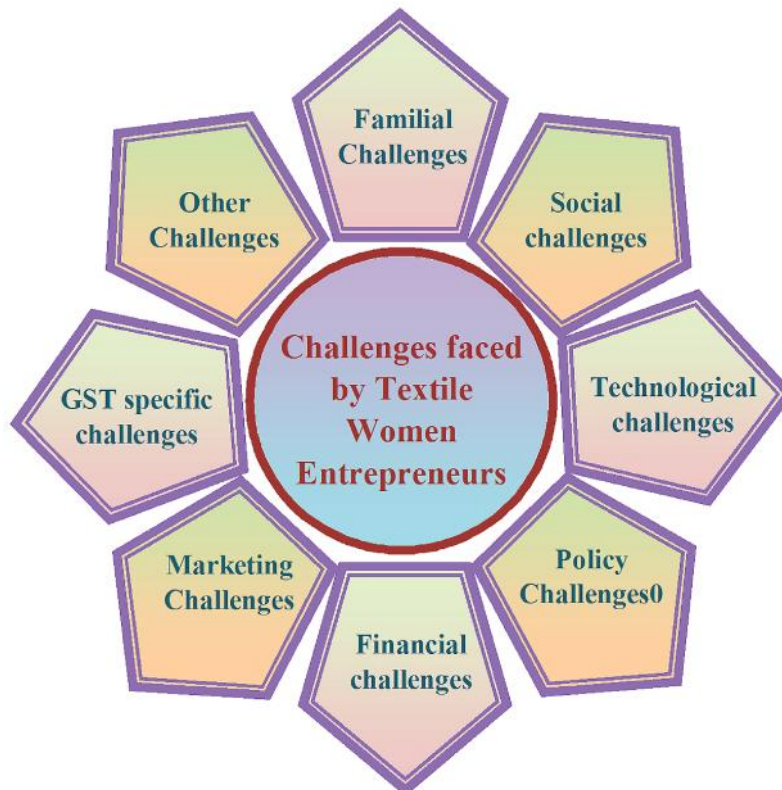
The emergence of women entrepreneurs has experienced significant growth in recent years (Deshpande & Sethi, 2009), attributing it to various factors such as globalization, technological advancements, and supportive policies. This leads not only to empowering women and promoting gender equality but also improving their overall livelihoods as well as those of their families. Limited research has been undertaken specifically on the challenges faced by women entrepreneurs operating within the textile sector in GST regime in rural India. Hence, it is imperative to gain a deeper understanding of challenges faced by the rural India women entrepreneurs. Examining this aspect is crucial to fully comprehend potential outcomes resulting from GST implementation for this particular group of entrepreneurs, enabling policymakers to devise appropriate strategies and provide necessary support. The implementation of GST in the textile sector presents both challenges and opportunities for women entrepreneurs. Moreover, it has considerable potential to formalize this industry further, thus enhancing growth prospects while creating more avenues for women entrepreneurs.

Women entrepreneurship has become a significant driver of economic growth and development in various countries (Singh & Belwal, 2008), including India. In recent years, there has been a growing interest

in exploring the opportunities and challenges faced by women entrepreneurs, particularly those in rural areas. This paper aims to investigate the challenges constraining the path of textile women entrepreneurs in rural India. The textile industry, with its rich cultural heritage and abundance of skilled craftsmen, has immense potential for women entrepreneurs in rural areas. However, despite this potential, women in the textile sector face numerous challenges that hinder their entrepreneurial endeavors. This study seeks to build upon existing research on the challenges faced by women.

Gender equality is not just a desirable outcome, but a necessary foundation for addressing poverty reduction, sustainable development, and effective governance.

**Fig.1:** Challenges constraining the path of textile women entrepreneurs in rural India in GST regime



## Familial Challenges

- i. **Familial responsibilities:** One of the challenges faced by women entrepreneurs in a small vulnerable economy context is their familial responsibilities. Balancing work and familial duties can be difficult, but it is important for these women to find strategies to manage both effectively. The concept of family in these regions still revolves around the idea of women being responsible for its successful functioning. Consequently, rural women entrepreneurs face significant challenges as they navigate the formidable task of balancing their familial responsibilities with running a business (Constantinidis et al., 2019). The entrepreneurial environment requires strong determination and dedication. Although rural families are beginning to recognize the significance of women entrepreneurs, they are not fully prepared to share familial responsibilities.
- ii. **Multiplicity of Roles:** Rural women face formidable challenges in establishing and running their own businesses, often hindered by the complex interplay of various factors. One major obstacle they encounter is the inability to balance multiple roles simultaneously, as they are not only responsible for managing their families but also for overseeing their entrepreneurial ventures. They lack the flexibility afforded to male counterparts due to familial responsibilities

- iii. **Lack of Family Support:** Another significant barrier that limits rural women's potential for entrepreneurship is a lack of support from family members who may fail to recognize or encourage these qualities in them. Unlike men who enjoy greater freedom and autonomy, women find themselves constantly constrained by societal expectations and obligations imposed upon them. Their movements remain restricted, denying them the agency necessary for economic empowerment.  
Additionally, the support or lack thereof from family members can impact their entrepreneurial journey and success. Juggling between familial responsibilities and business can be an uphill battle, especially when there is limited support from their families and little understanding of the unique obstacles faced by female entrepreneurs in rural communities.
- iv. **Confined to their Homes:** These women face restrictions on their mobility that hinder their ability to go out and interact with others which limits their access to important investment opportunities and networking options.. Being confined to their homes prevents them from fully engaging in entrepreneurial activities and realizing their potential for creativity and growth. Consequently, these factors impact their entrepreneurial spirit, which is essential for enduring the challenges of a long business journey.
- v. **Negative Attitude:** A negative attitude towards entrepreneurship, considering it to be a risky and unreliable career choice. This negative attitude among rural people can be attributed to various factors such as the familial and social environment. This may stems from a lack of awareness and understanding about the benefits and opportunities that entrepreneurship can provide. In addition, the rural society and family setup tend to prioritize stability and security, leading young individuals to opt for salaried jobs instead of venturing into entrepreneurship.

In rural India, many people are hesitant to take the risk of starting their own venture due to the perception of high risks and potential losses. Family members often discourage their children from pursuing entrepreneurship as they prioritize secure jobs. Convincing them that a business can be profitable and generate more cash becomes extremely challenging.

To address the issue of family reluctance, women entrepreneurs should make honest attempt to convince them through open conversation with their families about their aspirations, highlighting the potential benefits of entrepreneurship and emphasizing how it can contribute to the overall household earnings

Furthermore, the poor quality of products produced in rural areas is also a hindrance to the growth of entrepreneurship. Due to a lack of standardization and the involvement of less professional individuals in the production process, the quality of products is compromised. This not only affects the reputation of rural

## **Social Challenges**

The social challenge at hand pertains to women entrepreneurs in developing countries, specifically those located in rural areas. These individuals often encounter a range of obstacles that hinder their entrepreneurial endeavors, including:

- i. **Traditional Social Mindset:** A traditional mindset whether ingrained in society or in family hinders many rural women from entering the entrepreneurial sphere. Gender roles are one of the key concerns associated with this traditional mindset. Women are predominantly expected to remain within the confines of their homes, fulfilling domestic responsibilities and caring for their children. Consequently, they face restrictions when it comes to starting businesses; even if permitted; societal pressures often compel them to prioritize familial obligations over professional pursuits.

The pervasive belief that women in India should confine themselves to domestic duties still holds strong, particularly in rural areas. This restriction makes it challenging for women to venture beyond the confines of their homes and engage in economic activities outside of traditional gender roles.

- ii. **Gender Stereotype:** The social construct and patriarchal tradition in India have ingrained deeply, impacting various aspects of society, including the business arena. Traditional gender roles have been clearly defined and enforced, making it particularly challenging for women to break free from these stereotypes. This struggle is even more pronounced among rural women who face additional obstacles. Gender inequality is a pervasive issue that our nation continues to grapple with. Despite the concerted efforts of Government agencies, NGOs, and various other stakeholders, there remains much work to be done in order to eradicate this deep-seated inequality. Rural women bear the brunt of these inequalities, facing numerous barriers that hinder their entrepreneurial pursuits, impede their access to opportunities for advancement and impacts their performance (Adom, 2014).

**Social Constraints** Despite the constitutional guarantee of “The Right of Equality” in India, gender equality is more theoretical than practical. Women face numerous challenges and constraints from an early age in a society that upholds traditional values. Parents are hesitant to send their daughters away from home for education and training if such opportunities are not available locally, limiting their entrepreneurial potential. This lack of exposure hinders their path towards success. Furthermore, male workers may feel uncomfortable working under female bosses due to societal norms associated with gender roles

The prevailing working environment poses further hindrances to rural women seeking self-sufficiency through entrepreneurship endeavors.; furthermore social restrictions impede both personal growth as well as opportunities outside home boundaries. Thus efforts must be made towards nurturing an inclusive ecosystem that prioritizes gender equality while ensuring optimal conditions conducive to fostering entrepreneurial excellence among rural women.

The landscape of business in India has traditionally been dominated by men, with women gradually gaining traction. There is some promising progress as both urban and rural women are gradually defying societal expectations and carving their own paths towards success. However, this shift towards gender equality is progressing at a slower pace in rural areas.

- iii. **Unsupportive Cultural Environment:** Women face preconceived notions of inferiority and are often treated as mere decorative objects rather than valued contributors in society. This attitude perpetuates male dominance and creates barriers for women to showcase their skills and talents. In many workplaces, the idea of working under a female boss is met with disdain by some men who perceive it as an affront to their masculinity. The prevalence of predominantly male business environments further exacerbates these challenges faced by women striving to demonstrate their abilities that does not foster entrepreneurship

- iv. **Societal Norms:** This limits the women’s economic opportunities and participation in business activities.

To address the social challenge, it is important to implement measures that promote gender equality, to bring about a change in the cultural mindset, and empower women in rural areas. Government programs and initiatives can play a crucial role in raising awareness about women’s entrepreneurship providing training and skill development opportunities, and creating a supportive ecosystem that foster’s women’s participation in business activities.

## Technological Challenges

In addition to the various challenges faced by women entrepreneurs, technological challenges often pose significant barriers to their success. These challenges arise from a variety of factors such as:

- i. **Limited access to Information and Communication technology (ICT) Infrastructure:** Access to ICT infrastructure is crucial for business growth in today’s digital age. However, many women entrepreneurs in developing countries face difficulties in accessing reliable internet connections and

other necessary technological resources. This hampers their ability to effectively promote their businesses online, communicate with customers or suppliers, and take advantage of e-commerce platforms.

- ii. **Lack of Digital Skills and Knowledge:** One of the challenges faced by rural entrepreneurs is the lack of knowledge and access to information technology. This can be attributed to lower qualifications and limited resources in these areas. Furthermore, limited digital skills can hinder women entrepreneurs' utilization of available technologies. Many female entrepreneurs have only basic primary education levels which may not have equipped them with the necessary technical proficiency required for navigating digital tools and software applications commonly used in business operations. Often lacking formal educational opportunities focused on acquiring entrepreneurial IT skills or guidance on utilizing technology optimally within their ventures.
- iii. **Inadequate Support Systems:** Another challenge arises from the absence of adequate support systems that provide training and mentorship specific to addressing these technological hurdles. Rural women, especially in developing countries, often lack access to proper training and resources to understand and utilize technology effectively. This lack of support further hinders their ability to adapt to technological advancements and utilize them in their businesses, and also navigate the changes posed by the GST regime.  
So, inadequate essential equipment and technological support continues to be an obstacle they face. By tackling these legal issues and challenges, policymakers, Government can establish an inclusive and supportive environment that promotes the development of women-led technology businesses.
- iv. **Reduced Social Network:** Having a strong social and professional network in this digital era can greatly benefit entrepreneurs at both the production and marketing levels. Unfortunately, many women in rural areas lack access to such networks, which hinders their overall growth potential. Without the ability to connect with like-minded individuals or potential investors, these entrepreneurs miss out on valuable opportunities for business expansion and building social capital.

## Policy Challenges

**Dynamic nature:** The dynamic nature of Government rules and regulations necessitates constant adaptation. In India, policies and rules undergo frequent updates in response to changing circumstances. However, accepting and implementing these changes can be challenging at times.

## Financial Challenges

Financing is essential for the functioning and growth of any business. One of the significant obstacles faced by women in their entrepreneurial endeavors is navigating financial challenges.

- i. **The Paucity of Funds:** The lack of adequate assistance and funding opportunities poses a considerable issue for aspiring female entrepreneurs, especially in light of the global recession. Small businesses often struggle to access finance and face various problems as a result. These issues primarily revolve around limited revenue and cash-on hand availability when expenses need to be paid. Women, in general, encounter barriers that impede their financial independence, consequently diminishing their capacity to take risks.
- ii. **Inability to Procure Loan:** The inability to procure a loan is often exacerbated by gender bias, especially within rural communities as banks exhibit skepticism towards granting loans to women. Female entrepreneurs bear the burden of being viewed as less creditworthy due to prevailing stereotypes. Moreover, their limited ownership of assets restricts their ability to provide collateral or other forms of security required when seeking loans or private financing options. It makes difficult for banks to approve loans without appropriate collateral security (Isaga, 2019). This unfavorable situation serves as an obstacle for rural women in pursuing financial support for their entrepreneurial endeavors.

- iii. **Insufficient Access to Information and Resources:** The disparity in access to information between men and women, particularly rural women, poses significant challenges for female entrepreneurs. Rural women often lack knowledge about potential business opportunities, sources of finance to start their ventures, and Government support schemes that can assist them. This dearth of information puts them at a disadvantage compared to their male counterparts when it comes to establishing successful businesses. Unfortunately, limited financial resources hinder many entrepreneurs from investing in research and development for innovative solutions. This lack of funding coupled with minimal support from Government institutions further restrains the potential growth and progress that could be achieved through innovation..

These hurdles highlight the need for improved access to financial assistance specifically tailored towards empowering and supporting women-owned businesses.

## Marketing Challenges

The challenges faced by women entrepreneurs in the field of marketing go beyond just the initial obstacles. Marketing involves a series of stages, such as assembling, storing, transporting, financing, and negotiating sales. Within this complex structure lies a network of institutions that contribute to its overall efficiency.

- i. **Cut-throat Competition:** Rural entrepreneurs encounter formidable competition from both larger organizations and urban entrepreneurs. This competition places a burden on them by driving up production costs due to high input expenses. Marketers in this sector struggle with standardization issues and competing against larger scale units. Establishing and adhering to standards proves problematic, while the presence of established industry players makes it difficult for new ventures to survive. Limited financial resources further constrain new ventures, preventing them from investing heavily in sales promotion or establishing a recognizable brand name for their products. As such, rural entrepreneurs must devise innovative advertisement strategies that are easily comprehensible to a population with low literacy rates among rural consumers.
- ii. **Storage and Distribution:** In rural areas, the marketing process presents significant challenges for women entrepreneurs due to structural inefficiencies within supply chains. The reliance on middlemen often leads to substantial profit deductions. Furthermore, there are inadequate storage facilities and limited transportation options available, which further hinder the marketing process. In many villages, farmers resort to storing their produce using traditional methods such as open spaces or containers made from bags or earthen vessels. However, these primitive storage techniques offer insufficient protection against issues like dampness and infestation by pests.
- iii. **Limited Understanding of Market Conditions:** The lack of market knowledge can pose significant challenges for entrepreneurs, particularly in rural areas of developing countries. These ventures often face additional obstacles such as limited access to suppliers, a shortage of skilled labor, and
- iv. **Inadequate infrastructure:** Insufficient infrastructure in rural areas hampers the growth of rural entrepreneurs, posing a significant challenge to their success.
- v. **Access to market and marketing facilities:** The absence of marketing facilities poses a significant challenge for rural women in promoting and selling their products. In the Indian economy, this heavily relies on traditional produce; these women encounter difficulties in accessing markets. The lack of infrastructure and unpredictable climatic conditions further exacerbate the challenges faced by rural entrepreneurs, hindering them from effectively conducting business and reaching prospective customers. Additionally, due to limited awareness about available marketing opportunities, these women often struggle to access relevant market facilities.
- vi. **Dependency on middlemen:** due to factors like lack of immobility and limited resources, women entrepreneurs often find themselves dependent on middlemen and brokers for buying inputs and selling

finished products. This dependence leads to an unequal distribution of profits where intermediaries reap most of the benefits and take a substantial portion of the profits while women entrepreneurs struggle to maximize their earnings.

Limited education levels and confidence also play a role in hindering achievement motivation among women in engaging with business operations effectively

## **GST Specific Challenges**

- i. **Compliance with Tax Regulations:** The introduction of Goods and Services Tax has brought about a significant change in the tax regulations and procedures. Women entrepreneurs in the textile sector now face the challenge of understanding and adhering to these new tax regulations, which require them to stay updated on their filing obligations, maintain proper records, calculate taxes accurately, and ensure timely payments.
- ii. **Heightened Competition for Navigation of Complexities:** The implementation of GST has also resulted in an intensified competition within the textile sector. With a uniform taxation system in place, women entrepreneurs find themselves competing against larger and more established firms that possess greater resources for navigating the complexities associated with GST compliance. This increased competition necessitates strategic planning and resource allocation to effectively position their businesses amidst this landscape.
- iii. **Pricing Strategies:** In light of post-GST implementation, women entrepreneurs operating in the textile sector are confronted with critical decisions regarding pricing strategies for their products. They must meticulously evaluate how higher tax burdens stemming from GST impact costs at various stages of production while taking into account prevailing market conditions shaken by heightened competition. By carefully calibrating pricing decisions aligned with these considerations can they hope to sustain competitiveness without compromising profitability.
- iv. **Increase in Tax Burden:** The implementation of GST has posed a significant challenge for women entrepreneurs in the textile sector, particularly due to the increased tax burden. This uniform taxation system has resulted in higher tax rates for products within this industry. As a consequence, women entrepreneurs operating on tight profit margins are now facing additional financial pressure. Singh and Belwal argue that these high tax rates hinder business progress and growth as they consume a considerable portion of profits that could otherwise be reinvested into expanding their enterprises or driving innovation.

## **Other Challenges**

- i. **Lack of Awareness:** In rural areas, the lack of awareness about Government programs poses a significant challenge for rural women entrepreneurs. Despite the existence of various Governmental and non-Governmental initiatives such as Atmanirbhar Navi and Mudra Yojana Scheme, along with loan facilities like Bharathiya Mahila Bank Business Loan and Dena Shakti Scheme that support entrepreneurial endeavors, many rural women are not well-informed about these opportunities. As a result, they struggle to address their financial issues effectively due to limited knowledge about available resources and support systems.
- ii. **Illiteracy and Lack of Experience:** The low literacy rate among women in India, especially in rural areas, poses a significant hindrance to their entrepreneurial development. The disparity in literacy rates between rural and urban areas significantly affects women's ability to engage in entrepreneurship. These women lack fundamental education and training, which limits their ability to effectively utilize technology and stay informed about Government programs that could assist with their businesses. Illiteracy also fosters dependency on men for guidance and support when running enterprises (Constantinidis et al.,

2019), even if women take over family businesses due to male incapacitation or other circumstances. This reliance restricts their autonomy as entrepreneurs. Consequently, many women remain unaware of their rights and available opportunities for personal growth and advancement.

A business with prior experience can progress rapidly, but the absence of such experience is compounded by educational limitations, posing a significant challenge in rural settings. The recognition for educating women has only gained momentum recently; nevertheless, educational challenges persist prominently across rural India. Education plays significant role in empowering women (Bilgra et al., 2022) Although they receive primary education, accessing higher education remains elusive for rural women

Entrepreneurship in rural areas often begins without formal education or training in business management. However, it is crucial for entrepreneurs to gain a foundational understanding of management principles, theories, and techniques before starting a new business. This knowledge serves as the basis for successful entrepreneurship endeavors.

Additionally, many rural entrepreneurs struggle with understanding and completing legal formalities during the initial stages of their ventures, leading to higher costs incurred in fulfilling these obligations.

- iii. **Lack of Self Confidence:** It appears that confidence is a significant issue for her when it comes to making crucial business decisions. In a society where men dominate, there seems to be little emphasis on nurturing the self-esteem of females from an early age. They are consistently suppressed, with even vital decisions concerning their personal lives such as education, career choices, and marriage being made by their parents. As a result, she constantly doubts her own abilities and hesitates to take timely actions which could have serious implications for the progress of her enterprise.
- iv. **Risk-bearing Capacity:** The risk-bearing capacity of women in India is often described as being more inclined towards risk aversion rather than being risk takers. This tendency is particularly pronounced in rural areas, where women only engage in business activities when their male breadwinners encounter significant difficulties. Moreover, they rely solely on the advice and guidance of male figures before making any risky business decisions. Even if they have the ability to bear risks associated with their ventures, these women tend to avoid engaging in businesses that pose a potential level of uncertainty or danger.
- v. **Lack of Entrepreneurial Skills:** Women in rural areas often face a lack of entrepreneurial skills, as they tend to rely on traditional methods and follow old working practices. This reliance on men for completing tasks hinders their ability to develop entrepreneurial capabilities. As a result, their contributions are frequently overlooked or undervalued due to this skill gap.
- vi. **Lack of Skill Development:** One of the challenges faced by rural women is a lack of skill development. Many women in these communities are engaged in traditional business activities that have been passed down through generations, but they often lack the skills necessary to effectively commercialize these activities. This includes a lack of knowledge on how to run and manage a business.
- vii. **Lack of Access to Micro-financing Schemes:** One of the major challenges faced in rural areas is the lack of access to micro-financing schemes. These schemes exist primarily in urban areas and are less accessible in rural communities. As a result, women from these areas face more difficulties when trying to avail themselves of such financial assistance. In addition, existing schemes often favor men over women, further exacerbating gender inequality within rural communities.
- viii. **Raw Material Procurement:** Another hurdle they face is procuring raw materials for their businesses, which includes items such as components and parts needed for production. Direct procurement directly impacts manufacturing firms' production processes, making it a critical aspect of supply chain management.

- ix. **Human Resources Problems:** One of the challenges faced by these programs is the presence of a low skill level among workers. The presence of low skill level workers can be observed within the workforce, where individuals possess limited knowledge and skills for performing tasks that are considered to have minimal economic value. This segment is typically associated with lower levels of education and corresponding remuneration.
- x. **Problems in the Field of Production and Innovation** The process of production entail coordinating various activities. However, a lack of proper coordination can result in production delays, subsequently increasing production costs. Additionally, without access to alternative and more affordable inputs, the cost of production continues to rise. Small-scale economies face challenges when it comes to enjoying efficient production processes due to these factors. Innovation plays a crucial role in driving productivity and competitiveness within industries.
- xi. **COVID-19 Pandemic:** During the lockdown, women entrepreneurs faced several challenges that significantly impacted their businesses, decline sales turnover and personal well-being (Manolova et al., 2020; Nugroho et al., 2022; Onoshakpor et al., 2020). Firstly, there was a notable decrease in business sales and household income due to the economic downturn caused by the pandemic. This decline not only affected their financial stability but also had implications for their overall lifestyle. Furthermore, the prolonged period of uncertainty and restricted operations took a toll on their mental health (Mustafa et al., 2021). The stress of managing business losses along with increased responsibilities at home worsened their emotional well-being. It is important to recognize these challenges as they highlight the unique struggles faced by women entrepreneurs during times of crisis (Mashapure et al., 2020). By understanding these obstacles, appropriate support measures can be implemented to mitigate the negative impacts and facilitate recovery in this crucial sector of our economy. Women entrepreneurs, particularly, should focus on strategies that could help them survive pandemic like situations. In times of crisis like COVID-19, support through social media can provide a good boost to the encouragement of the women entrepreneurs (Afshan et al., 2021).

## Conclusion

The challenges faced by women entrepreneurs in a post-GST environment encompass various complex factors that necessitate comprehensive solutions. Government support and effective policies play a pivotal role in empowering and nurturing the success of women's entrepreneurship. The presence of favorable Government facilitates acceleration of overall performance of ventures initiated by women. Therefore, it is crucial for policymakers to prioritize the development and implementation of robust strategies aimed at supporting women entrepreneurs with access to necessary resources such as financing opportunities while simultaneously addressing systemic barriers such as gender inequality. By embracing these approaches through well-crafted policy initiatives, Governments can create an enabling environment conducive to the growth and prosperity of enterprises led by female entrepreneurs.

These women typically have limited education and end up engaging in similar activities on the basis of their prior knowledge and experience. While some opt for formal or informal sector work, many married women prefer entrepreneurship as it provides additional income for their households, promoting economic independence and empowerment. However, financial obligations such as substantial loans and family support responsibilities further restrict these women's choices. Moreover, a lack of alternative skills prevents them from transitioning into different sectors of employment, consequently leading them back to areas where they are familiar with and possess expertise. This reinforces a sense of community among these individuals who face common problems but may differ based on factors like age, education level, or ethnic background.

Nevertheless, self-employment presents comparable advantages across this diverse group of women. The mobility options available to Indian women remain severely limited compared to men due to numerous

socio-cultural factors. Even today, unmarried single females seeking accommodation continue to be viewed with suspicion by society at large. Engaging with official procedures required for starting an enterprise is another burdensome process uniquely experienced by these women which coupled with derogatory attitudes from officials eventually forces them out.

While progress has been made in recent years, it is important to acknowledge that women entrepreneurs in rural areas still face significant challenges. However, there are positive developments that offer hope for change. With increasing access to training, education, and market knowledge through the internet and digital literacy initiatives, women entrepreneurs have greater opportunities for success. The inspiring stories of successful women entrepreneurs serve as powerful catalysts for challenging existing biases and stereotypes. In recent times, there has been a positive shift in the circumstances surrounding women entrepreneurs in rural areas. Consequently, an encouraging environment fostering entrepreneurship is gradually emerging, which aims to support women and empower them as they overcome various obstacles.

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