

A SYSTEMATIC LITERATURE REVIEW ON PROBLEMS AND CHALLENGES OF WOMEN ENTREPRENEURS

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ABSTRACT

The study examines the barriers faced by women entrepreneurs in various countries, including Gauteng, South Africa, Pakistan, China, India, Kenya, and Gambia. These barriers include access to finance, regulatory environment, developmental opportunities, cultural and societal values, education and training, and family responsibility. In Pakistan, women entrepreneurs face unreliable employees, intense competition, and a lack of capital. To address these issues, self-help mutually aided groups can be formed, and complex governmental policies and financial institutions procedures are the main reasons for their failure to achieve their entrepreneurial objectives.

The absence of laws and regulations in the country is a significant barrier to starting a business, and the lack of knowledge about various policies supporting women entrepreneurs is holding them back. In India, women entrepreneurs face various challenges in their business start-ups, with the education level of respondents positively affecting their participation in entrepreneurship. The findings call for the implementation of new programs and policies to increase the number of females studying computer and engineering sciences.

Keywords: Women Entrepreneurs, Problems, Challenges, Determinants, Systematic literature review.

REVIEW OF LITERATURE

Dr. R. Krishnaveni: "Women entrepreneurs face a variety of socio-economic factors such as age, education, type of family, size of family, marital status, occupational background, income, and material status. The economic factor acts as a base for financial support to progress the entrepreneurship. Psychological factors such as personality traits and behaviour play an important role in the success of women entrepreneurs."

Lei Zhu & H. M. Chu: "The main motivations for business ownership among Chinese women entrepreneurs are to increase income, to prove their ability, to be independent and to use their past experience and training. Factors contributing to their success include a reputation for honesty, hard work, and management skills."

E. H. Buttner & D. Moore: "Women-owned businesses are a powerful force in the American economy, with 29% of all businesses owned by women. This study investigated the motivations and success measures of former managerial or professional women who left corporate environments to start their own businesses."

Suganthi: "Married women with only school studies are the most common demographic

of women entrepreneurs in the Coimbatore district of Tamil Nādu state. Investment, experience, profit and turnover have a significant influence on the financial sources and knowledge of technical knowhow of women entrepreneurs.”

Mattis: “Women business owners are increasingly leaving corporate careers to start their own businesses. Corporate “glass ceilings” and “glass walls”, such as lack of flexibility and challenge, lack of role models and mentors, lack of access to line positions with concomitant intrapreneurial opportunities, and failure of organizations to credit and reward women's contributions, are experienced by women business owners.”

T. Kyalo: “Women entrepreneurs in Kenya are motivated to start enterprises in male-dominated sectors of the economy due to the potential for higher profits and greater autonomy. Women entrepreneurs face a number of challenges in male-dominated sectors, including limited access to capital, lack of technical skills, and gender-based discrimination.”

Khan (2015): “Education, previous experience and employment, and religion are important factors in motivating women entrepreneurs in Chennai. Financial impediments are the most significant factor preventing women entrepreneurs from succeeding. Government assistance and adequate financial support are necessary to help women entrepreneurs succeed.”

Agarwal (2018): “Structured questionnaire was used to collect data from women entrepreneurs in Uttar Pradesh, India. Exploratory factor analysis (EFA) was used to analyse the collected data. Constructive relationship between motivational and success factors was found with the help of regression coefficients.”

Inayat et al. (2022): “71% of female entrepreneurs are aged 15-25 and are motivated to start their own business. Good managerial skills are seen as the most important factor for success.”

Md. Elius Hossan et al.: “Women entrepreneurs in Bangladesh face a number of challenges, including limited access to finance, markets, and business information. Factors that promote women entrepreneurs in SMEs include level of education, prior working experience in business, age, marital status, access to market, selection of right products, easy access to needful training, access to finance, access to business information, access to government support, land possession or selection of right place.”

Abdelwahid & Kaoud (2022): “Personal factors such as entrepreneurial mindset, leadership attributes, and motivation and passion are important for the success of women entrepreneurs in Egypt. Social support factors such as family background and attitudinal drivers, and friends and family support are also important for the success of women entrepreneurs in Egypt. Environmental factors such as the use of social media and technology, the integration of sustainable environmental aspects into business strategy, and the Egyptian entrepreneurial ecosystem are important for the success of women entrepreneurs in Egypt.”

Jim Secka & Lamin B. Ceesay: “Women entrepreneurs in Gambia experience various challenges, including access to finance, lack of government support, limited access to equipment or working materials, poor infrastructure problem, cumbersome regulations, and tax obligations. There are fewer opportunities for women business operators such as the availability of entrepreneurship training programs, and business registration processes. The study identified the challenges and opportunities experienced by women entrepreneurs in Gambia.”

Saeed et al. (2014): “Majority of female entrepreneurs started their business to contribute to family income and personal interest. Male member's permission is necessary for running a

business, indicating male dominance in society.”

OBJECTIVE OF THE STUDY

- (1) To study the determinants, challenges, and issues faced by women entrepreneurs.
- (2) To find the gap between current status and decide the level of women entrepreneurs.
- (3) To provide some suggestions on the basis of challenges and problems studied.

RESEARCH METHODOLOGY

The research paper is based on secondary data which is taken from various journals. The study is fully based on literature review. Literature from year 1984 to 2022 has been covered. Different problems faced by women entrepreneurs are studied.

DISCUSSION AND FINDINGS

Citation	Focus	Year	Population summary	Detailed study design	inhibiting factors as findings
Hazudin et al. (2015)	<ul style="list-style-type: none"> •Motives To Start a Business •Key Business Success Factors •Underlying Obstacles 	1984	150 male and female entrepreneurs in Pahang State	a questionnaire-based survey	less experience with business malpractice and less knowledge and skills competency.
E. H. Buttner & D. Moore (n.d.)	<ul style="list-style-type: none"> •Motivational Influences Affecting Former Managerial Or Professional Women'S Entrepreneurial Decisions •Relationship Between Women'S Entrepreneurial Motivation And The Ways They Measure Success In Their Own Businesses 	1997	Women who left corporate environments to start businesses of their own	a research study investigating 4 important issues related to women's entrepreneurial motivation and success measures	a lack of research into women's entrepreneurial motivation and success measures.
Afroze et al. (2015)	<ul style="list-style-type: none"> •Major Challenges Faced by Women Entrepreneurs In Bangladesh •Reasons Behind The Success Of Women Entrepreneurship In Bangladesh 	1998	32 women entrepreneurs in Khulna City and its surrounding areas in southern part of Bangladesh	observational	inadequate capital, sales promotion, getting permission to start up a business, gender discrimination, illiteracy and lack of knowledge among women, non-availability of training program and technical support, lack of managerial experience, in some cases young people make I'll talk about the enterprise and so on.

Citation	Focus	Year	Population summary	Detailed study design	inhibiting factors as findings
Field et al. (2010)	<ul style="list-style-type: none"> •Entrepreneurial Choices of Poor Women •Barriers To Business Growth And Profitability For Female Run Enterprises •Women'S Perceptions About What Is Achievable In The Workplace 	2004	India	a field experiment on business training in India	Traditional institutions, lack of access to credit, and limited demand for high return business activities.
K. Khan (n.d.)	<ul style="list-style-type: none"> •Effect Of Pull Motivation Factors On Women Entrepreneurs In India •Effect Of Push Motivational Factors On Women Entrepreneurs In India 	2004	80 women entrepreneurs in India	observational	significant effect of pull motivation factors and marginal effect of push motivational factor on women entrepreneurs who are venturing their business in India.
Rani Therasa & K. Rajandran (n.d.)	<ul style="list-style-type: none"> •Motivating Factors That Influence Women Entrepreneurs •Difficulties Faced By Female Entrepreneurs In Small And Medium Enterprises 	2005	100 female entrepreneurs in Nannilam, Thiruvavur district, Tamil Nādu, India	observational	struggling to get a loan from the bank, extortion, supply related issues, lack of self-confidence, and lack of training.
Nayyar, P., Sharma, A., Kishitwaria, J., Rana, A., & Vyas, N. (2007)	<ul style="list-style-type: none"> •Financial Constraints Faced By Women In Their Enterprises •Marketing Constraints Faced •Production Constraints Faced, Health Status Of Women Entrepreneurs, Workplace Facilities Available To Women Entrepreneurs 	2007	100 women entrepreneurs in Himachal Pradesh	observational	poor location of unit, tough competition from larger and established units, lack of transport facility, lack of rest and sleep and non-availability of raw material.
Suganthi (2009)	<ul style="list-style-type: none"> •Financial Sources •Knowledge of Technical Know How •Profit •Technical Skill Possessed •Previous Experience •Family Member's Advice 	2009	125 female entrepreneurs ranging in age from 26 to 30 years old in the Coimbatore district of Tamil Nādu	observational	investment, experience, profit and turnover over the financial sources and knowledge of technical know-how.



Citation	Focus	Year	Population summary	Detailed study design	Inhibiting factors as findings
R. Hisrich & C. Brush (n.d.)	<ul style="list-style-type: none"> •Demographics Of Self-Employed Women •Nature of Their Business Ventures •Problems Encountered By Female Entrepreneurs •Size Of Businesses •Growth Rates Of Businesses •Revenues Of Businesses 	2009	468 self-employed women aged 40 in 18 states	a survey	problems with finance and credit, as well as lack of business and financial planning training.
T. Kyalo (n.d.)	The factors that influence women entrepreneurs in Kenya to start enterprises in male dominated sectors of the economy.	2009	Women entrepreneurs in Kenya	a thesis	a lack of role models, limited access to financial resources, and gender-based discrimination.
Nidhi Tiwari & Geetika Goel (n.d.)	<ul style="list-style-type: none"> •Success Of Women Entrepreneurs 	2009	female entrepreneurs in India	empirical, survey method	social environment, technology support, family support, gender segregation and education.
Lei Zhu, & H. M. Chu (n.d.)	<ul style="list-style-type: none"> •Motivations For Business Ownership •Factors Contributing To Success •Problems Facing Chinese Women Entrepreneurs 	2010	180 Chinese women entrepreneurs aged 41 years old in Beijing, China	a random selection of 180 Chinese women entrepreneurs in Beijing, China	government regulations and market constraints.
Khan, (2015)	<ul style="list-style-type: none"> •Factors Affecting Women Entrepreneurship Development In Small And Medium Enterprises (SMES) Of The Industrial Estates Of Chennai •Discouraging Factors Impeding Women Entrepreneurial Development In SMES Across The Industrial Estates Of Chennai 	2010	107 women entrepreneurs of the Small and Medium Enterprises (SMEs) of the industrial estates of Chennai	observational, random sampling	financial impediments and government assistance.
A. Akhalwaya & W. Havenga (n.d.)	<ul style="list-style-type: none"> •Barriers Facing Women Entrepreneurs In Gauteng, South Africa •Success Factors That Motivate Women Entrepreneurs To Continue With Their Businesses 	2012	144 women entrepreneurs in Gauteng, South Africa	quantitative	access to finance, the regulatory environment, developmental opportunities, cultural and societal values, education and training, and family responsibility.

Citation	Focus	Year	Population summary	Detailed study design	inhibiting factors as findings
Demssie (2020)	<ul style="list-style-type: none"> •Factors That Affect Women Entrepreneurs In Establishing Their Businesses •Inadequate Access To Training •Low Educational Background •Conflicting Gender Roles •Social Acceptability •Network With Outsiders 	2014	325 women entrepreneurs in different sectors in the Afar Region, Ethiopia	a survey	inadequate access to training and low educational background and conflicting gender roles, social acceptability and, network with outsiders.
B. Devi (n.d.)	identifies strategies and policies which could create an enabling environment for women entrepreneurs in India**.	2014	India	conceptual paper	political instability, poor infrastructure, high production costs and non-conductive business environment.
Agarwal et al. (2018)	<ul style="list-style-type: none"> •Entrepreneurial Success 	2014	female entrepreneurs of different regions in Uttar Pradesh, the biggest state of India	a structured questionnaire	a lack of motivation and success factors.
(N. Hashim et al. (n.d.)	<ul style="list-style-type: none"> •Motivation Of Women To Establish Firms •Definitions Of Favourable Performance Applied In Studies •Determinants Of Success In Business •Barriers Encountered By Businesswomen In The Process Of Setting Up And Running Their Respective Companies 	2015	Male and female	a literature review	a lack of recognition from the academic community and barriers encountered when setting up and running a company.
Parsad et al. (2018)	<ul style="list-style-type: none"> •Barriers That Hinder Women'S Progress As Entrepreneurs •Factors That Motivate Women To Take Up Entrepreneurship 	2015	India	Review paper	lack of access to capital, lack of access to networks, and gender-based discrimination.
P. Bama (n.d.)	<ul style="list-style-type: none"> •Factors That Influence Women When They Choose To Become Entrepreneurs •Age •Educational Qualification •Individual Factors Such As Self Identity And Social Status 	2015	90 women entrepreneurs residing in Coimbatore district	descriptive	age, educational qualification, self-identity, and social status.

Citation	Focus	Year	Population summary	Detailed study design	inhibiting factors as findings
V. Pandey (n.d.)	<ul style="list-style-type: none"> •Satisfaction Level Of Women Entrepreneurs 	2015	120 women entrepreneurs in the Lucknow District of Uttar Pradesh	descriptive	women's family obligations, lack of self-confidence, and difficulty in procuring loans.
Dr. R. Krishnaveni (n.d.)	<ul style="list-style-type: none"> •Socio Economic Profile Of Women Entrepreneurs <ul style="list-style-type: none"> •Age •Education •Type Of Family •Size Of Family •Marital Status •Occupational Background <ul style="list-style-type: none"> •Income •Material Status •Problems Faced By Women Entrepreneurs 	2015	Women entrepreneurs in Kanyakumari district in Tamil Nādu.	conceptual paper	socio economic factors
Inayat et al. (2022)	<ul style="list-style-type: none"> •Motivation To Become An Entrepreneur •Success Of Women Entrepreneurs •Barriers Faced By Women Entrepreneurs 	2015	150 women entrepreneurs in the province of Sindh, Pakistan	quantitative and cross sectional	a lack of awareness of government programs, weak business laws, and a lack of managerial skills.
Md. Elius Hossan et al. (n.d.)	<ul style="list-style-type: none"> •Status Of Women Entrepreneurs •Determining Factors Of Promoting Women Entrepreneurs In Business 	2016	female women entrepreneurs of Jessore city and its surrounding area in Bangladesh	a combination of primary and secondary data collection through a structured questionnaire survey of women entrepreneurs in Jashore city and its surrounding area	limited access to finance, markets, and business information.
S. Rajkumar & S. Prasannakumar (n.d.)	<ul style="list-style-type: none"> •Success In Small Business • Intrinsic Criteria For Success (Freedom, Independence, Controlling 1'S Own Future, Being 1'S Own Boss) • Extrinsic Outcomes Of Success (Increased Financial Returns, Personal Income, Wealth) • Economic Or Financial Measures Of Business Success (Return On Assets, Sales, Profits, Employees, Survival Rates) • Non Pecuniary Measures Of Business Success (Customer Satisfaction, Personal Development, Personal Achievement) 	2017	Chennai	empirical study	management skills and marketing knowledge.

Citation	Focus	Year	Population summary	Detailed study design	inhibiting factors as findings
Agarwal & Lenka (2016)	<ul style="list-style-type: none"> •Development Of Women Enterprises •Success Of The Enterprise 	2017	Women entrepreneurs in India	qualitative approach based on multiple case studies	internal and external factors.
Kulshreshta & Jain (2018)	<ul style="list-style-type: none"> •Impact Of Start Up Deterrents Or Barriers On New Businesses Started By Woman Entrepreneurs 	2018	40 new women entrepreneurs in Jaipur, Rajasthan	observational	the minimization or removal of startup deterrents.
Mattis (2004)	<ul style="list-style-type: none"> •Experiences With Corporate "Glass Ceilings" And "Glass Walls" •Lack Of Flexibility And Challenge •Lack Of Role Models And Mentors •Lack Of Access To Line Positions With Concomitant Intrapreneurial Opportunities •Failure Of Organizations To Credit And Reward Women'S Contributions 	2018	Women and men business owners in the US	interviews conducted by telephone	lack of flexibility and challenge, lack of role models and mentors, lack of access to line positions with concomitant intrapreneurial opportunities, and failure of organizations to credit and reward women's contributions.
Besschetnova et al. (2021)	<ul style="list-style-type: none"> •Main Motives of Women'S Entrepreneurship •Changes in Material Status •Changes In Social Status •Changes In Personal Status Through Upward Social Mobility •Increasing The Level And Quality Of Family Members' Lives •Improvement Of Professional Skills •Realization Of Human Potential •Factors Hindering The Development Of Women'S Entrepreneurship •Lack Of Material And Financial Resources 	2018	76 women entrepreneurs aged 32-69 in the Saratov region of Russia	formalized interviews	gender stereotypes; vertical and horizontal occupational segregation; double employment in connection with the birth and upbringing of children. Lack of material and financial resources; lack of professional education; high risks in a situation of instability; personal factors.
Khan et al. (2020)	<ul style="list-style-type: none"> •Success Of Women Owned Enterprises 	2020	181 women entrepreneurs who own small enterprises registered in	observational	internal factors such as the need for achievements, risk taking, and self-confidence and external factors such as economic factors and socio-

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Noor & Isa (2020)	<ul style="list-style-type: none"> •Reasons For Failure To Achieve Entrepreneurial Objectives •Obstacles Faced By Women Entrepreneurs 	2020	25 female entrepreneurs in the twin cities of Rawalpindi and Islamabad in Pakistan.	qualitative	complex governmental policies and financial institutions procedures, lack of confidence, less education, market awareness, dual role, low bargaining abilities and mobility constraints.
E. Porter & K. V. Nagarajan (n.d.)	<ul style="list-style-type: none"> •Women Entrepreneurs' Experiences In Terms Of Their Motives •Obstacles Faced In Establishing And Growing Their Businesses •Gender Neutral And Gendered Motives Guiding Their Decision To Enter Into TheBusiness •Patriarchal Norms Within And Outside Family Providing Challenges •Work Family Conflicts •Gender Based Strategies Used To Manage Interactions With Governmental And Bank Officials •Professional demeanours Used To Deal With Male Clients •Children's Participation In Their Businesses After School 	2020	9 women entrepreneurs in a southern Indian town.	a focus group	patriarchal norms within and outside the family, work family conflicts, and children sometimes participating in their businesses after school.
Abdelwahid & Kaoud (2022)	<ul style="list-style-type: none"> •Factors Affecting Egyptian Women Entrepreneurs' Success 	2020	11 Egyptian women entrepreneurs from different sectors	exploratory and qualitative	cultural practices that favour men, lack of role models, and social and environmental factors.
N. Bouguerra (n.d.)	<ul style="list-style-type: none"> •Attitudes Of Women Towards Entrepreneurship •Motives For Women To Engage In Entrepreneurial Activities •Barriers Faced By Women In The Process Of Their Entrepreneurial Activities •Relationship Between Female Motives And The Barriers They Face In Their Business Start Up •Female Entrepreneurial Decision 	2020	This is a conceptual paper.	a conceptual paper	a lack of understanding of the entrepreneurial process, a lack of self-confidence, and a lack of financial resources.

Citation	Focus	Year	Population summary	Detailed study design	inhibiting factors as findings
S. Malashree (n.d.)	<ul style="list-style-type: none"> •Constraints For the Growth And Development Of Women Entrepreneurs In India •Initiatives Taken By Associations And Government For The Development Of Women Entrepreneurs •Success Of Women Entrepreneurs In Start Ups •Challenges Faced By Women Entrepreneurs In Their Business •Lack Of Knowledge With Regard To Various Policies Supporting Women Entrepreneurs 	2021	Indian women in India	descriptive	the lack of knowledge with regard to various policies supporting them.
Heilbrunn, (2004)	<ul style="list-style-type: none"> •Size Of Women'S Ventures •Type of Women'S Ventures (Service Oriented) •Ease Of Financing Women'S Ventures •Perceived Lack Of Management Experience As a Constraint For Women Entrepreneurs •Perceived Lack Of Business Skills As a Constraint For Women Entrepreneurs 	2021	female and male entrepreneurs	observational	a relative lack of resources such as social capital and management experience.
Jim Secka & Lamin B. Ceesay (n.d.)	<ul style="list-style-type: none"> •Challenges Experienced by Women Entrepreneurs In The Gambia •Opportunities Available For Women Business Operators In The Gambia 	2021	randomly selected businesswomen in 3 regions of the Gambia	a qualitative study of randomly selected businesswomen in 3 regions	access to finance, lack of government support, limited access to equipment or working materials, poor infrastructure problem, cumbersome regulations, and tax obligations.
Y. Gasse et al. (n.d.)	<ul style="list-style-type: none"> •Occurrence Of Females as Business Owners •Educational Background Of Women Entrepreneurs •Type Of Businesses Started By Women Entrepreneurs •Attractiveness Of Businesses Started By Women Entrepreneurs To Venture Capitalists •Number Of Females Studying Computer And Engineering Sciences •Incidence Of Females As Lead 	2021	a random sample of nascent entrepreneurs in Canada	random sample	a lower occurrence of females as business owners and a paucity of academic research on the topic of female entrepreneurs.

Citation	Focus	Year	Population summary	Detailed study design	inhibiting factors as findings
Naser et al. (2009)	<ul style="list-style-type: none"> •Factors That Motivate Women To Become Self Employed •Financial Support From The Government •Self-Fulfilment •Knowledge •Skills And Experience •Relationship To Spouse/Father Business •Social Norms (Not a Barrier) •Market Network (Not a Barrier) •Competition (Not a Barrier) 	2022	449 women entrepreneurs in the United Arab Emirates (UAE)	a questionnaire-based survey	financial support from the government, self-fulfilment, knowledge, skills and experience, and relationship to spouse/father business.
V. Roopadevi (n.d.)	<ul style="list-style-type: none"> •Problems Faced By Women Entrepreneurs •Strategies To Overcome The Problems 	2022	India	descriptive	unconscious biases, low confidence in business skills, difficult access to finance, lack of support from family and child care options as well as insufficient safety in work and public places.
Saeed et al. (2014)	<ul style="list-style-type: none"> •Causes And Motivational Factors For Female Entrepreneurship •Obstacles To Female Entrepreneurship •Gender Discrimination In Entrepreneurship •Education Level Of Female Entrepreneurs •Participation Level In Entrepreneurship 	2022	120 female entrepreneurs in Punjab	descriptive	male dominance in society and lack of education.
Machado et al. (2016)	<ul style="list-style-type: none"> •Reasons For Women To Establish Businesses •Difficulties For Women To Establish Businesses 	2022	198 female entrepreneurs, 102 of which are industry women entrepreneurs and 96 of which are commerce /services entrepreneurs	a quantitative study	I did not believe in my own capacity; I had never had any link with other companies; I did not have any access to industry information; People did not believe in my potential; I was afraid to quit my job; I was never acquainted with a business plan; I had no money for advertising my

SUGGESTIONS

1. Developmental programs should focus on women as a target group and provide better education and training programs. Increased awareness programs on schemes and facilities for women entrepreneurs should be provided.
2. College-level entrepreneurial study and skills should be taught to encourage youth to pursue this field.
3. A tie-up between educational institutions and industries can help many benefits from starting their own businesses.
4. Vocational skills training should be provided to understand manufacturing processes and production management.
5. Government assistance should be provided for marketing and sales activities.
6. Financing facilities should be provided with minimal documentation and easy processes. Family support should be financially and emotionally supportive.
7. Non-governmental organizations and district industrial centres should conduct training and motivational programs for women entrepreneurs.

RESEARCH GAP AND IMPLICATIONS OF THE STUDY

According to the assessment, the government and non-governmental organizations have launched several steps to empower women and different entrepreneurship and skill development programs. However, it is not reaching large. In this post-covid era, women entrepreneurs encounter various challenges and problems. The digitalization era has opened up the opportunity for women to expand their businesses globally.

This study aims to support women's entrepreneurship by raising government awareness and improving small business activities. It aims to create a healthy environment suitable for women entrepreneurs, increase self-confidence, and understand various industry problems. By working hard to make businesses profitable, women entrepreneurs contribute to the country's growth and development.

CONCLUSION

It is clear from the literature covered from year 1984 to 2022, women faced various challenges in various industries, including urbanization, education, and starting new ventures. Despite government efforts, women entrepreneurs still face challenges. The government focuses on women's entrepreneurship growth, while ensuring a healthy environment for women to work effectively. Further research is needed to understand why families are not motivating and sharing responsibility with women entrepreneurs.

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