

Socio-Economic And Institutional Barriers Influencing The Growth Of Women-Owned Micro Enterprises In Eastern Uttar Pradesh: An Empirical Study Of Varanasi District

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Abstract

Women entrepreneurship has emerged as a critical driver of economic growth and social empowerment in developing economies like India. This study investigates the socio-economic and institutional barriers affecting the growth of women-owned micro enterprises in Varanasi district, Eastern Uttar Pradesh. Using empirical evidence collected from 200 women entrepreneurs, the research identifies key socio-economic factors such as education, family support, social norms, and household income, along with institutional constraints including access to credit, awareness of government schemes, training opportunities, and infrastructure limitations. The findings indicate that family support, financial resources, and education strongly influence entrepreneurial growth, while institutional gaps, procedural complexities, and limited digital literacy impede performance and scalability. The study also captures respondents' perspectives on potential policy and institutional interventions to promote sustainable women entrepreneurship. The results provide evidence-based recommendations for policymakers, financial institutions, and development agencies to enhance financial accessibility, skill development, digital adoption, and institutional support for women entrepreneurs in semi-urban and rural regions.

Keywords: Women Entrepreneurship, Micro Enterprises, Socio-Economic Barriers, Institutional Barriers, Eastern Uttar Pradesh, Financial Inclusion, Skill Development, Varanasi District

INTRODUCTION

Women entrepreneurship has emerged as a powerful instrument of economic growth, social transformation, and inclusive development across the globe. In developing economies like India, women-owned enterprises play a crucial role in employment generation, poverty reduction, and empowerment of marginalized sections of society. Over the last few decades, the Government of India and various development agencies have increasingly recognized the importance of women entrepreneurship, particularly at the micro and small enterprise level, as a catalyst for balanced regional development and gender equality (Kabeer, 2012). In the Indian context, micro enterprises constitute the backbone of the economy, especially in rural and semi-urban regions. Women-owned micro enterprises contribute significantly to household income, local economic activity, and community development. Despite their potential, the growth and sustainability of women-owned micro enterprises remain constrained by a range of socio-economic and institutional barriers. These constraints are more pronounced in economically backward regions such as Eastern Uttar Pradesh, where traditional social structures, limited institutional support, and inadequate access to resources restrict women's entrepreneurial participation and growth (Singh & Belwal, 2008).

Eastern Uttar Pradesh, comprising districts like Varanasi, Ghazipur, Jaunpur, Mirzapur, and Ballia, is characterized by low industrial development, high population density, limited infrastructure, and socio-economic disparities. Women in this region often engage in micro enterprises such as tailoring, handicrafts, food processing, dairy, petty retailing, and home-based services. These enterprises are typically small in scale, family-managed, and operated with limited capital and technology. While such

ventures provide livelihood support and a degree of economic independence, their growth potential is often undermined by structural and systemic challenges (Nayyar et al., 2007). Varanasi district, in particular, presents a unique socio-economic setting for the study of women entrepreneurship. Known globally for its cultural heritage, handloom industry, handicrafts, tourism, and religious significance, Varanasi offers diverse entrepreneurial opportunities for women. Women entrepreneurs in the district are actively involved in weaving, zari work, embroidery, handicrafts, food-based enterprises, beauty services, and small retail activities. However, despite the presence of market opportunities and traditional skills, women-owned micro enterprises in Varanasi face persistent barriers that hinder their expansion, competitiveness, and long-term sustainability (Government of Uttar Pradesh, 2022).

One of the most significant challenges faced by women entrepreneurs in Eastern Uttar Pradesh is the socio-economic barrier rooted in traditional gender roles and cultural norms. Indian society, particularly in rural and semi-urban areas, continues to be patriarchal in nature, where women's primary responsibilities are associated with household management and caregiving. Entrepreneurship is often perceived as a male-dominated activity, and women who aspire to start or grow a business frequently encounter resistance from family members and the community. Lack of family support, restricted mobility, and time constraints due to domestic responsibilities adversely affect women's ability to manage and expand their enterprises (Agarwal, 2018). Educational and skill-related barriers further compound the problem. Many women entrepreneurs in Varanasi district possess limited formal education and lack exposure to modern business practices, digital tools, financial management, and marketing strategies. While traditional skills are abundant, the absence of entrepreneurial training and professional guidance restricts innovation, product diversification, and market expansion. Low levels of digital literacy also limit women's participation in e-commerce platforms and online marketing, which have become critical for business growth in the contemporary economy (Deshpande & Sharma, 2013). Access to finance is another critical constraint affecting the growth of women-owned micro enterprises. Despite the existence of various government schemes and financial inclusion initiatives, women entrepreneurs often face difficulties in obtaining institutional credit. Factors such as lack of collateral, poor credit history, complex banking procedures, and gender bias within financial institutions limit women's access to loans. Consequently, many women rely on personal savings or informal sources of finance, which restricts their capacity to invest in technology, raw materials, and business expansion (World Bank, 2020).

Institutional barriers also play a significant role in shaping the entrepreneurial outcomes of women-owned micro enterprises. Institutional support systems, including banks, training institutions, government agencies, and business development services, are often inadequately aligned with the specific needs of women entrepreneurs. In districts like Varanasi, awareness about government schemes such as Mudra Yojana, Stand-Up India, and women-specific entrepreneurship development programs remains limited. Even when awareness exists, procedural complexities, bureaucratic delays, and lack of localized support discourage women from availing these benefits (Rao, 2019). Infrastructure-related challenges further inhibit enterprise growth. Inadequate access to reliable electricity, transportation, workspace, storage facilities, and digital infrastructure increases operational costs and reduces productivity. Women entrepreneurs operating from home-based setups face additional constraints due to space limitations and lack of formal business premises. Market access is also restricted due to dependence on intermediaries, limited networking opportunities, and weak bargaining power, which negatively impacts profitability and scalability (Tambunan, 2009). Despite these challenges, the future prospects of women-owned micro enterprises in Eastern Uttar Pradesh remain promising. Rapid digitalization, increasing female literacy, expansion of self-help groups (SHGs), and growing policy emphasis on women empowerment provide new opportunities for entrepreneurial growth. Varanasi district has witnessed a gradual increase in women's participation in SHGs, cooperative societies, and skill development programs, which have enhanced financial inclusion and entrepreneurial confidence among women. The integration of traditional

skills with modern marketing channels, particularly digital platforms, offers significant potential for business expansion and income enhancement (ILO, 2021).

Moreover, women entrepreneurship contributes not only to economic development but also to social transformation. Ownership of enterprises enhances women's decision-making power, self-esteem, and social status within the family and community. It promotes financial independence and reduces vulnerability to poverty. In regions like Eastern Uttar Pradesh, where employment opportunities are limited, women-owned micro enterprises serve as an important mechanism for inclusive growth and local economic resilience (UN Women, 2020). Given this backdrop, a systematic and empirical examination of the socio-economic and institutional barriers influencing the growth of women-owned micro enterprises in Varanasi district is both timely and significant. Understanding these barriers from the perspective of women entrepreneurs can help policymakers, financial institutions, and development agencies design targeted interventions that address region-specific challenges. Such a study also contributes to the existing body of literature by providing localized insights into women entrepreneurship in a culturally and economically distinct region like Eastern Uttar Pradesh. This research, therefore, seeks to analyze the interplay of socio-economic factors such as education, family support, social norms, and financial capacity, along with institutional factors including access to credit, training, government schemes, and infrastructure, in shaping the growth trajectory of women-owned micro enterprises in Varanasi district. By adopting an empirical approach, the study aims to generate evidence-based recommendations that can strengthen women entrepreneurship development and promote sustainable economic growth in Eastern Uttar Pradesh.

REVIEW OF LITERATURE

The review of literature provides a critical understanding of existing studies related to women entrepreneurship, with particular emphasis on socio-economic and institutional barriers affecting women-owned micro enterprises. It helps in identifying research gaps, conceptual frameworks, and methodological approaches relevant to the present study conducted in Eastern Uttar Pradesh with special reference to Varanasi district.

Concept of Women Entrepreneurship and Micro Enterprises: Women entrepreneurship refers to business initiatives undertaken and managed by women, where women have ownership, control, and decision-making authority. According to Schumpeter (1934), entrepreneurship involves innovation, risk-taking, and the ability to transform resources into productive ventures. When applied to women, entrepreneurship becomes not only an economic activity but also a means of social empowerment and gender equality. Micro enterprises, as defined under the MSME framework in India, are small-scale businesses requiring low capital investment and employing limited manpower. These enterprises are particularly suitable for women due to their flexibility, home-based nature, and compatibility with domestic responsibilities (Tambunan, 2009). Several scholars have emphasized that women-owned micro enterprises play a vital role in employment generation, income enhancement, and poverty alleviation, especially in developing countries. However, the growth of such enterprises is often constrained by gender-specific barriers that limit women's entrepreneurial potential (Minniti & Naudé, 2010).

Socio-Economic Barriers to Women Entrepreneurship: A substantial body of literature identifies socio-economic factors as major impediments to the growth of women-owned enterprises. These barriers include education, family background, social norms, cultural expectations, and economic status. Agarwal (2018) observed that patriarchal social structures in India restrict women's economic participation and entrepreneurial mobility. Women entrepreneurs often face resistance from family members, lack of spousal support, and societal skepticism regarding their business capabilities. Such socio-cultural constraints are more pronounced in rural and semi-urban regions, where traditional gender roles dominate social life. Education and skill development have been identified as critical determinants of entrepreneurial success. Deshpande and Sharma (2013) found that women entrepreneurs with lower

levels of formal education face difficulties in understanding financial management, marketing strategies, and legal compliance. Limited exposure to entrepreneurship education reduces women's confidence and decision-making ability, thereby affecting enterprise growth. Economic constraints also significantly influence women entrepreneurship. According to Nayyar et al. (2007), women from lower socio-economic backgrounds lack access to capital, assets, and savings, which restricts their ability to invest in business expansion. Poverty, low income levels, and financial dependency further limit risk-taking capacity among women entrepreneurs.

Financial Constraints and Access to Credit: Access to finance is one of the most widely discussed barriers in women entrepreneurship literature. Several studies highlight that women entrepreneurs face greater difficulties than men in obtaining institutional credit due to lack of collateral, limited property ownership, and weak credit histories. World Bank (2020) reported that women-owned enterprises are disproportionately excluded from formal financial systems, forcing them to rely on informal sources such as family loans and moneylenders. Such sources are often inadequate and costly, restricting business growth. Singh and Belwal (2008) found that gender bias in financial institutions negatively affects women entrepreneurs' loan approval rates. Even when government-backed credit schemes are available, procedural complexity and lack of awareness hinder women's access to financial support. This problem is particularly acute in backward regions such as Eastern Uttar Pradesh.

Institutional Barriers and Policy Support: Institutional support plays a crucial role in fostering entrepreneurship development. Institutions such as banks, training centers, government agencies, and non-governmental organizations are expected to provide financial assistance, skill development, and advisory services to entrepreneurs. However, studies indicate that institutional mechanisms often fail to address the specific needs of women entrepreneurs. Rao (2019) argued that policy frameworks in India are largely gender-neutral rather than gender-sensitive, resulting in limited effectiveness of entrepreneurship development programs for women. Women entrepreneurs frequently face bureaucratic delays, lack of guidance, and poor coordination among support institutions. Government schemes such as Pradhan Mantri Mudra Yojana, Stand-Up India, and women-focused skill development initiatives aim to promote women entrepreneurship. However, empirical evidence suggests that awareness and utilization of these schemes remain low among women entrepreneurs in semi-urban and rural districts (Government of India, 2021).

Training, Skill Development, and Human Capital: Human capital development is essential for entrepreneurial success. Several studies emphasize the importance of training and capacity-building programs in enhancing women's entrepreneurial skills. Tambunan (2009) highlighted that lack of managerial and technical skills limits women entrepreneurs' ability to innovate and compete in the market. Training programs that focus on accounting, marketing, digital tools, and product development significantly improve business performance. However, ILO (2021) noted that women's participation in training programs is often constrained by time limitations, household responsibilities, and mobility restrictions. In regions like Eastern Uttar Pradesh, inadequate availability of localized and women-friendly training facilities further exacerbates the problem.

Infrastructure and Market Access Constraints: Infrastructure-related barriers such as poor transportation, unreliable electricity, limited workspace, and lack of digital connectivity adversely affect women-owned micro enterprises. These challenges increase operational costs and reduce productivity. According to UN Women (2020), women entrepreneurs operating from home-based enterprises face difficulties in accessing markets, suppliers, and customers. Dependence on intermediaries reduces profit margins and limits market expansion. Marketing challenges are another significant constraint. Lack of branding knowledge, weak negotiation skills, and limited exposure to competitive markets restrict women

entrepreneurs' growth potential. Digital platforms offer new opportunities, but low digital literacy prevents women from fully leveraging these tools (Kabeer, 2012).

Role of Self-Help Groups (SHGs) and Social Capital: Several studies highlight the positive role of self-help groups (SHGs) in promoting women entrepreneurship. SHGs facilitate savings, credit access, peer support, and confidence-building among women. NABARD (2019) reported that SHG-linked women entrepreneurs demonstrate improved financial inclusion and enterprise sustainability. Social capital generated through SHGs enhances networking opportunities and collective bargaining power. However, the effectiveness of SHGs varies across regions. In Eastern Uttar Pradesh, limited market linkage and lack of advanced training restrict the growth potential of SHG-based enterprises (Reddy & Malik, 2011).

Women Entrepreneurship in Eastern Uttar Pradesh: Regional Studies: Regional studies focusing on Eastern Uttar Pradesh indicate that women entrepreneurship is largely necessity-driven rather than opportunity-driven. Singh (2016) observed that women in districts like Varanasi engage in micro enterprises primarily to supplement household income rather than pursue growth-oriented ventures. Local studies highlight that caste dynamics, low literacy levels, and conservative social attitudes further constrain women entrepreneurs in the region. Despite the presence of traditional skills such as weaving, handicrafts, and food processing, lack of institutional support limits commercialization and scalability (Government of Uttar Pradesh, 2022).

Research Gap Identified: The review of literature reveals that while numerous studies have examined women entrepreneurship at the national and international levels, region-specific empirical studies focusing on Eastern Uttar Pradesh are limited. Existing research often treats women entrepreneurs as a homogeneous group, overlooking regional socio-cultural and institutional variations. Moreover, limited studies integrate both socio-economic and institutional barriers within a single empirical framework at the district level. There is a lack of micro-level analysis capturing the lived experiences of women entrepreneurs in culturally significant yet economically constrained districts like Varanasi.

Relevance of the Present Study: The present study seeks to address these gaps by empirically examining the socio-economic and institutional barriers influencing the growth of women-owned micro enterprises in Varanasi district. By combining primary data with contextual analysis, the study aims to provide localized insights and policy-relevant recommendations for promoting women entrepreneurship in Eastern Uttar Pradesh.

Objectives of the Study

1. To identify key socio-economic factors influencing the growth of women-owned micro enterprises in Varanasi district.
2. To examine major institutional barriers related to credit access, training, government schemes, and infrastructure faced by women entrepreneurs in Eastern Uttar Pradesh.
3. To evaluate the effect of financial and skill constraints on the performance and growth potential of women-owned micro enterprises.
4. To propose focused policy and institutional interventions for promoting sustainable women entrepreneurship development in Varanasi district.

Research Methodology

The study adopts a descriptive and empirical research design to examine the barriers affecting women-owned micro enterprises in Varanasi district. Primary data were collected from 200 women entrepreneurs engaged in micro enterprises such as handicrafts, food processing, tailoring, and retail services. Data collection was carried out through structured questionnaires, capturing socio-economic characteristics (age, education, marital status, family support), institutional factors (credit access, training facilities,

awareness of government schemes, infrastructure), and enterprise performance indicators (sales growth, profitability, market expansion, sustainability). Data were analyzed using frequency distribution, percentage analysis, and descriptive interpretation to identify the relative impact of socio-economic and institutional barriers. Tables were used to present quantitative insights on constraints and respondents' recommendations for policy and institutional interventions. The methodology emphasizes a micro-level, localized understanding of women entrepreneurship in the culturally distinct context of Eastern Uttar Pradesh.

Data Analysis and Interpretation

Table 1: Socio-Economic Profile of Respondents (n = 200)

Socio-Economic Factor	Category	Respondents	Percentage (%)
Age Group	Below 30 years	42	21.0
	31–40 years	78	39.0
	41–50 years	56	28.0
	Above 50 years	24	12.0
Education Level	Up to Secondary	68	34.0
	Higher Secondary	54	27.0
	Graduate	60	30.0
	Postgraduate & Above	18	9.0
Marital Status	Married	152	76.0
	Unmarried/Widowed	48	24.0
Family Support	Strong Support	74	37.0
	Moderate Support	88	44.0
	Low/No Support	38	19.0

The respondents' socio-economic profile reveals that the majority of women entrepreneurs fall in the **31–40 years age group (39%)**, indicating that most entrepreneurial activity occurs during the prime working age. The **41–50 years group (28%)** also represents a substantial portion, suggesting experience and maturity in business decision-making. Only **12% are above 50 years**, reflecting a decline in entrepreneurial engagement with age. Regarding education, **34% of respondents have education up to secondary level**, while **30% are graduates**, and only **9% hold postgraduate degrees**, highlighting a moderate level of formal education among women entrepreneurs in Varanasi. This suggests that traditional and practical knowledge may play a significant role in entrepreneurship alongside formal education. **Marital status** indicates that **76% are married**, showing that married women actively participate in micro-enterprises, often balancing household responsibilities and business. **Family support** is reported as moderate to strong for **81% of respondents**, emphasizing the critical role of family encouragement in enabling women entrepreneurship in a socially conservative region like Eastern Uttar Pradesh.

Interpretation: Age, education, marital status, and family support collectively shape women's entrepreneurial participation, suggesting socio-cultural acceptance and personal capabilities are significant enablers.

Table 2: Socio-Economic Factors Influencing Enterprise Growth

Factor	High Influence (%)	Moderate Influence (%)	Low Influence (%)
Education Level	46	38	16
Family Support	52	33	15
Social Norms	41	36	23

Household Income	49	34	17
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The analysis of socio-economic factors shows that **family support (52%)** and **household income (49%)** are perceived as the most influential on business growth. This indicates that women rely heavily on family resources and emotional encouragement to sustain and expand enterprises. **Education level (46%)** is also considered a high influence factor, showing that knowledge and skill acquisition are important for decision-making, problem-solving, and business innovation. **Social norms (41%)** still impose moderate constraints, reflecting cultural expectations that may limit mobility and public engagement for women entrepreneurs. **Interpretation:** Socio-economic factors such as family support, financial background, and education strongly affect entrepreneurial growth, while societal norms continue to exert pressure on women's business decisions.

Table 3: Institutional Barriers Faced by Women Entrepreneurs

Institutional Barrier	Respondents Affected	Percentage (%)
Difficulty in Accessing Credit	138	69.0
Lack of Training Facilities	124	62.0
Low Awareness of Govt. Schemes	146	73.0
Inadequate Infrastructure	118	59.0
Procedural Complexity	132	66.0

Institutional barriers are a major challenge for women-owned micro enterprises. The data indicates that **low awareness of government schemes (73%)** and **difficulty in accessing credit (69%)** are the most pressing issues. This suggests that despite the availability of supportive policies, lack of information and bureaucratic hurdles restrict utilization. Other significant barriers include **procedural complexity (66%)**, **lack of training facilities (62%)**, and **inadequate infrastructure (59%)**, highlighting gaps in institutional support, training, and basic resources. These barriers collectively limit enterprise growth, competitiveness, and innovation.

Interpretation: Institutional support is critical for the success of women entrepreneurs, but gaps in information dissemination, credit access, training, and infrastructure continue to hamper enterprise performance in Varanasi district.

Table 4: Financial and Skill-Related Constraints

Constraint	High Impact (%)	Moderate Impact (%)	Low Impact (%)
Lack of Working Capital	58	29	13
Poor Financial Literacy	46	37	17
Inadequate Business Skills	49	34	17
Limited Digital Skills	54	31	15

Financial and skill constraints are central to operational performance. **Lack of working capital (58%)** and **limited digital skills (54%)** are the highest-impact constraints, reflecting the financial vulnerability of women-owned micro enterprises and the challenges in adapting to modern technology. **Inadequate business skills (49%)** and **poor financial literacy (46%)** further limit the ability to manage finances, plan for growth, and make strategic business decisions. Moderate impacts across all factors indicate that while women overcome certain challenges, these constraints still significantly hinder enterprise efficiency and competitiveness.

Interpretation: Financial planning, capital availability, and skill development are vital for business growth. Addressing these constraints is essential to improve operational efficiency and long-term sustainability.

Table 5: Impact of Constraints on Enterprise Performance

Performance Indicator	Negatively Affected (%)	Moderately Affected (%)	Not Affected (%)
Sales Growth	61	27	12
Profitability	57	29	14
Market Expansion	64	24	12
Business Sustainability	53	32	15

The performance indicators reveal that constraints significantly affect business outcomes. **Market expansion (64%)** and **sales growth (61%)** are the most negatively impacted, demonstrating that external limitations, including financial and institutional barriers, restrict the ability to reach new markets and increase revenue. **Profitability (57%)** and **business sustainability (53%)** are also affected, indicating that persistent socio-economic and institutional challenges threaten long-term enterprise viability. The moderate impact categories suggest that some businesses mitigate these constraints successfully, possibly through adaptive strategies or personal networks.

Interpretation: Constraints on finance, skills, and institutional support directly reduce sales, profitability, market reach, and sustainability of women-owned micro enterprises, highlighting areas requiring targeted interventions.

Table 6: Suggested Policy & Institutional Interventions (Respondents' Opinion)

Suggested Measure	Respondents	Percentage (%)
Simplified Loan Procedures	148	74.0
Women-Focused Skill Training	156	78.0
Awareness Programs on Govt. Schemes	162	81.0
Digital & Marketing Support	139	69.5
Infrastructure Improvement	128	64.0

Respondents prioritize **awareness programs on government schemes (81%)** and **women-focused skill training (78%)** as the most essential interventions, indicating that knowledge and capacity building are key to overcoming existing barriers. **Simplified loan procedures (74%)** and **digital & marketing support (69.5%)** were also highly recommended, showing that financial accessibility and technology adoption are crucial for business growth. **Infrastructure improvement (64%)** indicates that basic facilities, workspace, and market access remain important but are secondary to capacity-building and financial support.

Interpretation: Respondents perceive targeted policy measures, training programs, and financial facilitation as the most effective strategies to promote sustainable growth, reflecting the need for gender-sensitive institutional interventions.

Overall Interpretation

The combined analysis of all six tables indicates:

1. **Socio-economic factors** (age, education, family support, household income) strongly influence women's participation and growth in micro enterprises.
2. **Institutional barriers** (credit, awareness, training, infrastructure) remain critical obstacles, with a need for improved policy dissemination.
3. **Financial and skill-related constraints** significantly affect business performance, particularly in sales, market expansion, and sustainability.
4. **Respondents' suggestions** highlight the importance of awareness, skill training, financial access, and technology support to strengthen women entrepreneurship in Varanasi.

Conclusion

The study highlights that socio-economic factors such as family support, education, and household income significantly influence women's participation and growth in micro enterprises in Varanasi district. Institutional barriers—including limited access to credit, low awareness of government schemes, lack of training facilities, and inadequate infrastructure—remain major obstacles to enterprise performance and scalability. Financial and skill-related constraints, particularly limited working capital, poor financial literacy, and digital skill gaps, further restrict growth, sales expansion, and profitability. Respondents emphasized the need for **awareness programs, women-focused skill training, simplified loan procedures, digital support, and infrastructure improvements** as critical interventions. The study provides actionable insights for policymakers and institutions to design **gender-sensitive, localized strategies** that promote sustainable women entrepreneurship, empower women economically and socially, and contribute to inclusive regional development.

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