

A Systematic Review of Issues and Challenges Associated with Women Entrepreneurs

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ABSTRACT

Purpose: *An entrepreneur is a development driver. It aids in maintaining the economic growth process going. The economic growth of each country decides the status of its citizens. The development of the economy will remain incomplete without the development of entrepreneurs. Women are also a part of the entrepreneurship movement in the country. There is a shift in the role played by a woman in the economy. In recent decades, the study of women's entrepreneurship has increased. Women encounter several challenges in engaging in commercial activities or conducting entrepreneurial tasks. As entrepreneurs, women confront various socio-economic and other issues. This article adds a literature review on the problems and challenges of women entrepreneurs.*

Design/Methodology/Approach: *Literature research to examine the notion of entrepreneurship, women entrepreneurs, determinants, concerns, and challenges of women entrepreneurs. The data from textbooks, articles published in Google scholar, Research Gate, and Academia databases, and a thesis from shodhganga.*

Findings/Result: *As per the study, women are playing multi-role and facing different challenges, from setting up the business to its continuation. The government takes various measures to motivate women's entrepreneurship in the country. The work-life balance of women entrepreneurs is very challenging. Digitalization has brought challenges and opportunities to women in continuing their businesses. Highly educated women must be encouraged to run their businesses instead of working under someone.*

Originality/Value: *Women entrepreneurs, motivators, concerns, and obstacles are assessed and presented.*

Paper Type: *Conceptual Research.*

Keywords: Entrepreneurs, Women Entrepreneurs, Determinants, Issues, Challenges, Women Empowerment, ABCD analysis

1. INTRODUCTION :

An entrepreneur is a businessperson who seeks to maximize his earnings via innovation. An entrepreneur runs a business with unpredictable future conditions [1]. Entrepreneurship is thinking, philosophy, a way of thinking, and a way of life. An entrepreneur considers a problem and seeks to address it novel and intriguingly. They are creative in every meaning of the word [2]. Entrepreneurs today play a vital role in creating jobs and boosting savings and national income. It always functions as a link between innovation and the market.

Entrepreneurs are like magicians, transforming good ideas, hard effort, business dealing, and personal abilities into flourishing organizations [3]. Motivation is a crucial factor in determining entrepreneurial progress. Motivation promotes economic and social growth through entrepreneurship by meeting the desires for power, affiliation, and success [4]. Entrepreneurship is a multifaceted field. They must be knowledgeable in various areas, including management, economics and psychology, sociology, finance and accounting, technology, and government business policies. There has been a surge in interest in entrepreneurship and small business management during the previous two decades. Entrepreneurship

fosters small businesses in society, indirectly producing new job possibilities. Developing economies such as China and India require more individuals with entrepreneurial skills and the ability to make judgments under uncertain situations [5]. Green technology, social entrepreneurship, and technical breakthroughs have presented us with new and often more challenging issues than we had imagined. Our most prominent solution to these issues will be the entrepreneurial passion and tenacity of our yet-to-be-discovered dynasty builders. Turning creative ideas into financially viable firms remains critical in today's global economy. Entrepreneurship demands more than chance and money [6] [7]. Today, an entrepreneur is not someone who stands alone, with no one to assist him in establishing a business. Policymakers and ecosystem stakeholders increasingly believe that they play a role in helping an entrepreneur establish a business. The incubation facilities, availability of money, and assistance from institutions, parents, and relatives are all on the agenda. Profit-averse NGOs of the past are increasingly focusing on building social entrepreneurs with long-term profitability in mind. Over the previous five years, these new entrepreneurs have produced over a million jobs, laying the groundwork for an entrepreneurial revolution capable of producing spectacular outcomes [8].

The globe has seen dramatic developments in every industry during the last two decades. This change is unavoidable in the corporate world. Previously, males headed enterprises, but we can now observe the presence and victory of women as well. Since Women have consistently ways been recognized and cherished in India since ancient times. In outdated memes, there is considerable respect for women because of their vital role in their growing involvement in bringing about significant societal changes. Women are also said to contribute to a man's strength. As we progressed into the industrial period, the notion of men working for a wage and women managing the household grew to encompass the necessity for men to be men. However, social activists, governments, and corporations take up the cause of women's empowerment seriously, seeing its value as a weapon for institutional and societal construction. Women have made enormous contributions to the socio-economic well-being of the country in the post-industrial period through their labor in business, politics, medicine, finance, and so on. Initially, women entered the corporate world to meet household needs. It was rarely by choice. However, current trends reveal that more women are pursuing entrepreneurship and other jobs because of their desire and level of freedom. The government has launched several programs and efforts to encourage women entrepreneurs. It has also established several organizations dedicated to the advancement of women in society [9–10].

We can observe many programs on women's empowerment and for women entrepreneurs from the federal and state governments and various financial institutions. Working men and women are essential for economic prosperity. Women are much better likely to serve great work in the Indian environment. They perform multiple tasks. They can handle two to three functions simultaneously because God has blessed their blood. They can manage their family, job, and community at once. Women's roles are shifting from passive to active economic mainstream participation.

They have numerous functions. We need them more in the workplace today, and women should take on more leadership positions, as they have proven. It is time to act. Women must contribute 50% to the nation's development. Women's empowerment has changed dramatically during the previous decade. The government is supporting women, and the gender ratio is improving. Men do not exist to empower women. They merely must decide on work they can accomplish; they can do any job better than males. The transformation must start at home. Equal treatment of men and women is required. However, both receive the same education, and the position of women shifts after marriage.

Women need the autonomy to do anything they choose. Men should not feel compelled to complete tasks. Instead of “Udhyogam Purusha Lakshanam,” it would now be “Udhyogam Manuja Lakshanam.” Women find in various fields. Why can't she try for a bigger job? As of now, she's taking on so many responsibilities. Many female entrepreneurs are succeeding on a national and worldwide scale. Instead of a local firm, a new start-up that can reach from local to worldwide is necessary.

Women become outstanding entrepreneurs because they are strong at marketing and managing homes and businesses. Furthermore, women are good problem solvers and risk-takers. Women's entrepreneurship growth in Asian countries can also empower women while reshaping the area to which these women belong. Women enter the corporate world in major cities, rural regions, and small villages. Across Southeast Asia, the proportion of employed or self-employed women is increasing.

India's government defines WEs as a venture owned and controlled by women, with a minimum financial interest of 51 percent and providing at least 51 percent employment in women's enterprise.

Women now hold critical roles in various industries, including finance and banking, entertainment, business, pharmaceutical, manufacturing, wellness and beauty, sports, and so on. Still, there are many challenges for women. To overcome these issues, everyone in the ecosystem must work together [11]. This review paper attempts to identify the various problems and constraints confronting women entrepreneurs.

2. OBJECTIVES :

- (1) To study the concept of entrepreneurship and women entrepreneurship.
- (2) To study the determinants, challenges, and issues faced by women entrepreneurs.
- (3) To find the gap between current status and decide the level of women entrepreneurs.
- (4) To develop a research proposal and perform an ABCD analysis on it.
- (5) To recommend future research directions on women entrepreneurship.

3. METHODOLOGY OF DATA COLLECTION :

This paper is conceptual. This study uses Textbooks, Research Gate, and Google Scholar, Academia databases, Shodhganga thesis directory to address the motivating factor, issues, and problems of women entrepreneurs.

4. RELATED RESEARCH WORK :

A study was conducted on the Madurai District of Tamil Nadu entrepreneurs to identify the factors that influenced women entrepreneurs to start their businesses. Problems encountered by women entrepreneurs while starting a business. They had observed that economic conclusion, death of a parent, and growth of unemployment induced women entrepreneurs to begin their ventures. Commitment and dedication untraced their performance. Competition from big enterprises and work-life balance are significant challenges [12].

Two hundred seventy-eight female entrepreneurs were chosen using a multistage sampling approach. Educated women outpaced uneducated women. The provision of cash, credit facilities, digital innovations, substantial market connections, passion for accomplishment, independence, affluence, self-discovery, and job happiness are significant drivers of women entrepreneurs' performance [13]. The research focuses on women's empowerment through female entrepreneurs. The study shows that women entrepreneurs make better choices than homemakers. However, they confront several challenges due to the lack of government support, cumbersome bank paperwork, lack of entrepreneurship training, and lack of market expertise [14].

This study sheds light on women's entrepreneurial success models, including controllable and uncontrollable variables and difficulties. The study focused on socio-cultural, environmental, and individual aspects. Individual variables, such as family support, have a significant impact on the success of female entrepreneurs. Compared to the manufacturing sector, there is less research conducted in collaboration with women entrepreneurs in the service sector [15]. The study's primary goals are to discover the link between economic, marketing, institutional, socio-demographic, motivational, and cultural elements and the success of female entrepreneurs. All the variables have a significant relationship with the performance of women entrepreneurs [16].

Technical ability is essential for dealing with unanticipated changes in the business. New knowledge fractions always take more excellent dimensions. This study is limited to revealing the effects of the Covid -19 dilemma on businesses. Most women confronted the issue of return variability. Some could not operate, and a handful switched from physical to virtual activities. Uncertainty in the foreseeable imparts the lesson of business upgrading and rebalancing [17]. The author discussed the influence of COVID-19 on the growth and revenue of women entrepreneurs. Technology plays a critical part in a country's development. The study focused on the role of women entrepreneurs and innovation in technologies contributing to household income during COVID-19. A legally ordered model is employed. Age, education, family size, and geography strongly correlate. The report fails to propose a strategy to address the labor issue [18]. Women entrepreneurs have increased significantly over the years. Women entrepreneurs confront enormous challenges. Marketing, financial assistance, lack of technical competence, and family duties are some issues women in the food manufacturing business face. There are no statistics on the unorganized sector [19].

Table 1: The articles from the Google Scholar, Research Gate, Academia, and Shodhganga search engine from the last two decades to get an idea about Entrepreneurs, Women Entrepreneurs, Determinants, Issues, Challenges, Women Empowerment, ABCD analysis are the keywords and presented below even some papers published in the year 1990-2000 also referred for better understanding of the topic.

S. No.	Field of research	Focus	Outcome	References
1	Promotional efforts	To understand the effectiveness of promotional efforts on women's entrepreneurship development in the country.	Various associations and government schemes promote women entrepreneurs, but it reaches only some women.	Kalyan & Reddy, (2018). [20]
2	MUDRA scheme for WEs	To study the effectiveness of the MUDRA scheme on entrepreneurship development.	MUDRA scheme offers working capital to women entrepreneurs at a subsidized rate.	Mahesh et al., (2022). [21]
3	Challenges of women entrepreneurs	To study the critical challenges faced by women entrepreneurs.	Women's education is a must to promote entrepreneurs.	Gopalselvam et al., (2018). [22]
4	Motives and success factors	The study focuses on motivating factors that influence the performance of the WEs.	The principal motives behind the new start-ups are the ambition of life, self-survival, attitude, network, personality, self-independency, and confidence.	Haq et al., (2021). [23]
5	Factors affecting women entrepreneurs in an emerging economy	To analyze the aspect motivating to start a business.	Government schemes are the central motivational aspect for starting a business.	Naser et al., (2009). [24]
6	Relationship between entrepreneurship and women	To compare the relationship between men and women entrepreneurs.	Women entrepreneurs have unique features compared to men. Social entrepreneurship fills the gap between men and women.	Cardella et al., (2020). [25]
7	Development of Women Entrepreneurs in India	The study focuses on the main constraints that limit women entrepreneurs' performance.	The significant obstacles women entrepreneurs face are problems with raw materials, funds, infrastructure, and severe competition in the market.	Swapnali, (2018). [26]
8	Impact of emerging markets on women entrepreneurs.	To study the key points that increase women entrepreneurs' performance.	A study found that support systems, knowledge, and personal orientation directly influenced the success of women entrepreneurs.	Dhaliwal & Sahay, (2021). [27]

9	Successful women entrepreneurs	To study the secret behind successful women entrepreneurs.	Rejection is the primary motive for becoming an entrepreneur. Networking, business education, and training helped them reach heights.	Reavley & Lituchy, (2008). [28]
10	Relationship between Education, Training, and Performance of Women Entrepreneurs (WEs)	To study the influence of training and education on the performance of women entrepreneurs.	Appropriate education provides innovative ideas. Training facilities for the WEs are very few.	Bhardwaj, (2014). [29]
11	Motives behind start-ups	To find the motive behind the new venture was analyzed.	The study revealed that there were 43 motive factors. The top eight are Independence, Escape, Achievement and Family support, Opportunity, Recognition, Money, and Flexibility.	Lall & Sahai, S. (2010). [30]
12	Constraints faced by WEs	The study focused on constraints that hinder the performance of women entrepreneurs.	Gender discrimination, difficulty in raising capital, work-family conflict, unstable business, lack of infrastructure, training, and education, economic and political environment, and personality differences.	Panda, (2018). [31]
13	Theory, practice, and the process of entrepreneurship	The researcher tried to understand the education system's role in developing entrepreneurial activities in the economy.	Faculty members are the main pillars of society. Business schools with the leadership of such faculties must offer entrepreneurship programs and courses so that more youths can take charge of such innovations.	Kuratko, (2011). [32]
14	Achievement, Motivation, and Entrepreneur	To find the association between motivation and achievement.	A study found that there is a positive relationship between motivation and achievements.	Bradley, (1990). [33]
15	Entrepreneurship as firm behavior	To analyze the performance of small and large-scale industries.	The performance of large-scale industries is different from small-scale industries run by WEs.	Covin, & Slevin, (1991).[34]
16	Intellectual and cognitive aspects of women entrepreneurs	To find the factor that influences women entrepreneurs' intellectual and mental behavior.	Around 1765, Indian women from Global Entrepreneurship were monitored and concluded that only owning and managing a firm positively impacted.	Arafat et al., (2020). [35]

17	Work-life balance	The work-life balance of WEs is studied.	Presently many organizations are taking various initiatives to benefit individuals, families, and organizations; in the end, it achieves work-life balance for women employees.	Noronha & Aithal, (2019). [36]
18	Challenges of WEs	The factors that hinder the performance of women entrepreneurs are studied.	The significant problems women face are finance, Male domination, technology governance, structure development, lack of education, low hazard-bearing potential, social recognition, religion, and marketing.	Yoganandan et al., (2020). [37]
19	Perception of WEs	To study women entrepreneurs' behavior and perception towards modern and traditional business.	There is a difference between perceptions among women from traditional and modern businesses.	Rolanda, (2006). [38]
20	Policies and Schemes for WEs.	To analyze the various schemes offered by the government for WEs.	Prime Minister's Rozgar Yojana, Bharatiya Mahila Bank Business loan, Annapurna Scheme, Stree Shakthi package, Mahila Vikas Yojana scheme, Udyogini scheme, Cent Kalyani Scheme, Mahila Udayam Nidhi Scheme, Mudra Nidhi, Trade-related entrepreneurship assistance and development such, etc.	Rao, (2021). [39]
21	WEs in E-commerce	To study and analyze the success factor of Nykaa E-Commerce company.	Nykaa, led by Falguni Nayar, is an E-commerce retailing company leading the top position in India in the beauty sector. Being a lady has grabbed an opportunity in e-commerce and contributed to the country's growth. She is a role model for young WEs.	Suchitra, & Pai, (2021). [40]
22	Patterns and regularities in the WE behavior.	To study the factors that influence the behavior of WEs.	Three factors, motivation, start-up capital, and capacity, are analyzed.	Anu et al., (2019). [41]
23	WEs in the beauty parlor	To study the issues and challenges of women entrepreneurs in the beauty sector.	Many women have started ventures in the beauty sector to fulfill the family's financial needs. Less aware of the government facilities available to start up the business. Most of them used borrowed money to start the venture. Risk-taking capacity is much lower among women in consideration to men.	Suchitra & Pai., (2021). [42]

24	Work-life balance of WEs.	To study the work-life balance of women entrepreneurs.	To gain more flexibility and control over work, women start their ventures. They find it challenging to balance their work and life, but family support is the central help to overcome such problems.	Agarwal & Lenka, (2015). [43]
25	The paradigm shift in women's roles	To study the changes in the role played by women according to the changes in the economy.	The role of women shifted from job seekers to job givers by converting 3P's of pickle, powder, and pappad to 3E's. They are Engineering, electronics, and energy.	Sebastian, (2015). [44]
26	Women and time management	To study the time conflict management of women.	Women play multiple roles as housekeepers and breadwinners. She knows how to manage time more effectively than men.	Vinay & Singh, (2015). [45]
27	Women empowerment	To study women empowerment through NGOs.	They revealed that understanding is limited to granting women a voice and gender mainstreaming, reflecting NGOs' ability to serve women's advancement and sustainable development.	Hakim et al., (2022). [46]
28	Institutions and WEs	To reveal the contribution of institutions to the success of WEs.	According to the findings, women's entrepreneurial self-efficacy and ethical decision-making highly influence both institutions and considerably impact women's entrepreneurial success.	Saleem, et al., (2022). [47]
29	Development of WEs	To study the influence of entrepreneurial schemes and programs on WEs.	Government and non-governmental programs will significantly influence not only the national economy but also the socio-cultural and economic development and growth of female entrepreneurs.	Afsar & Rahman, (2022). [48]
30	WEs in digital marketing	To evaluate how digital marketing helped the WEs spread their business worldwide.	Digital marketing enhances the opportunity for WEs to expand their business worldwide.	Srividhya, & Paramasivam, (2022). [49]
31	WEs and Microfinance	To find the influence of microfinance on the development of entrepreneurship activities among women.	According to the study, microfinance positively influences fostering women's entrepreneurship. Microfinance can improve women's economic security, leading to more female entrepreneurship.	Akula, & Singh, (2022). [50]
32	Determinants of WEs	To understand the motivating factors of WEs.	The study discovers a link between women entrepreneurs' human capital and business performance. There was no discernible association between social capital and company	Welsh et al., (2018). [51]

			performance or between women's gender-related personal difficulties and firm performance.	
33	Success factors of WEs	To analyze the factors that contribute to the WEs success.	The findings indicate that family support, social links, and personal drive all have a favorable and significant impact on the success of WEs in small businesses. The poll results show that women entrepreneurs face challenges when starting a firm.	Alam et al., (2011). [52]
34	Promoting Women's Empowerment	To find the issues and challenges faced by women entrepreneurs.	Compared to equivalent males, women who own subsistence-level businesses confront other societal limitations, explaining disparities in the results of various loans, subsidies, and training initiatives that favor men. The good news is that many extra barriers women confront may be overcome by making simple, low-cost program design changes that reduce familial and societal pressures.	Buvinic, & Nichols, (2016). [53]
35	Role models and WEs	To know the success factor of WEs.	Women engaged in "individualized entrepreneurial femininity" predominates.	Byrne et al., (2019). [54]
36	Challenges faced by WEs	To analyze the challenges faced by the WEs.	Lack of education and training, access to funding, gender discrimination, unfavorable attitudes, and insufficient resources are hurdles to women entrepreneurs.	Chinomona & Maziriri, (2015). [55]
37	Women empowerment	To analyze Women empowerment.	The findings demonstrated a significant improvement in the overall position of women in the household. Most respondents had an empowerment index score in the medium to high range for indicating "degree of mobility."	Shingla & Singh, (2015). [56]
38	Self-help groups (SHG)- Rural WEs	To study the role of SHG on the success of rural women entrepreneurs.	Through business initiatives, Self-Help Groups have been effective in empowering rural women. Rural women's income, expenditure, and saving habits have increased. SHGs have a significant influence on the social and economic lives of rural women.	Sharma & Varma, (2008). [57]

39	Holistic development of women through entrepreneurship	To study entrepreneurship on women empowerment.	Women's empowerment promotes growth. Women have an incredible potential to work hard and produce unique ideas to build a healthy opacity. Women's economic participation is part of the answer to the financial and economic crises.	Khan et al., (2016). [58]
40	Role of WEs	To study the contribution of women entrepreneurs to economic development.	Women have the potential and determination to establish, maintain, and supervise their entire system. Appropriate support and encouragement from society, family, and government can help these women entrepreneurs become a part of the mainstream national economy and contribute to India's economic progress.	Singh, (2014). [59]
41	Constraints faced by WEs	The study addressed various constraints faced by women entrepreneurs.	Women entrepreneurs face tremendous challenges due to lack of financial independence, direct ownership of property, financial institution carelessness, lack of self-confidence, and lack of specialized education.	Kumar, (2015). [60]
42	Women entrepreneurs in NGOs	The study focused on how NGOs play a role in women's entrepreneurship development.	Non-profit enterprises benefit significantly from supporting social issues. Previous work experience, beliefs, culture, social status, education, and family history play a role.	Handy, Kassam, & Renade, (2002). [61]
43	Social-cultural and economic impact on WEs	The impact of socio-cultural and economic factors on women entrepreneurs is analyzed.	The main concern to explore is how to improve the situation of female entrepreneurs significantly. Specific managerial organizations provide women with the necessary training to flourish in entrepreneurship. They should be encouraged and monetarily supported, as well as socially supported by families, society, and the government.	Shastri & Sinha, (2010).[62]
44	Attributes of successful WEs	The study analyzed various attributes that help women entrepreneurs in running their ventures.	Support from the family, new market ideas, new government schemes, new cells of financial institutions, and the family business environment are some factors that helped the WEs succeed in the business.	Kumar & Singh, (2012). [63]
45	Challenges and	The study is to analyze the problems and	Women have transitioned from cooking, handicrafts, and traditional cottage industries to	Guar et al., (2018). [64]

	opportunities for WEs	prospects of women entrepreneurs.	non-traditional higher levels of activity as education and awareness have increased.	
46	WEs in Micro, Small, and Medium Enterprises	To study the problems faced by Micro, Small, and Medium enterprises.	The success of women depends on schemes offered by micro, small and medium enterprises.	Singh & Manisha, (2013). [65]
47	Village approach to WEs	Study how the village as a concept played a role in entrepreneurial activities.	Women's participation in energy technologies can aid in the shift to renewable energy.	Mininni, (2022). [66]
48	Social entrepreneurship for women empowerment	To study the role of social entrepreneurship on women empowerment.	Leadership skill is the primary motivating factor.	Kumari, & Eguruze, (2022). [67]
49	Women in tech entrepreneurship	To evaluate the impact of technology on entrepreneurship.	Technology allows women to broaden their social networks by generating new chances for enterprises.	Fadhilah et al., (2022). [68]
50	Financial performance of the women-owned businesses	To study the financial position of the WEs.	Successful venture-Women entrepreneurs	Sharma & Sah, (2022). [69]
51	Impact of the MUDRA scheme on WEs	To analyze the effectiveness of the MUDRA scheme on WEs.	The findings indicate that microcredit under Mudra Yojana fosters female entrepreneurship.	Agarwala et al., (2022). [70]
52	Performance of Women Artisans	To study the performance of women artisans.	Adequate support from different authorities helps artisans.	Tripathi, et al., (2022). [71]
53	Motivators of WEs	To know the main motive of women entrepreneurs	Non-monetary benefits influence the happiness of women entrepreneurs.	Yadav & Kumar, (2022). [72]
54	Female entrepreneurship	The study is to analyze issues related to WEs.	It is an issue of reducing any prejudice and promoting the talent where women are lacking.	Pospisil & Zavodna, (2022). [73]
55	Women leadership	To study the leadership qualities of women entrepreneurs	With guidance and assistance, individuals display exceptional leadership abilities.	Bhaskar & Kaushik, (2022). [74]
56	Microfinance to WEs	To study the microfinance influence on WEs.	Microloans and micro-savings accounts can help relieve poverty in rural regions.	Khan, et al., (2022). [75]
57	Gender inequality in Entrepreneurship	To study the impact of inequality between men and women in entrepreneurship.	Inequality between men and women is a barrier to inclusive progress.	Yadav et al., (2022). [76]

58	WEs in Halal Tourism	To study the problems faced by WEs engaged in tourism.	Lack of finance and less knowledge about government schemes.	Bachri, et al., (2022). [77]
59	Training of WEs	To study the role of WEs.	Feminist pedagogy is the criteria for providing entrepreneurial training.	Vivakaran & Maraimalai, (2017). [78]
60	WEs in developing nations	To evaluate entrepreneurship activities in developing nations.	Capacity development and independence bring empowerment.	Shah & Saurabh, (2015). [79]
61	WEs in India	To study the position of women entrepreneurs in India.	Many social indices, such as health, education, and economic possibilities, show that Indian women are falling behind.	Joshi, (2014). [80]
62	Motivating factors	To list out the motivating factors of WES.	Government programs, incentives, and subsidies have encouraged and supported female entrepreneurs. With a fundamental background, most women came from a family company and were generally married to business families.	Anand & Panchanatham, (2011). [81]
63	WEs of Gujarat	The work-life balance of WEs is studied.	Women are capable of developing, sustaining, and succeeding in business. Women become excellent entrepreneurs and like to do so because they can maintain a work-life balance.	Shastri & Rao, (2014). [82]
64	WEs in aquaculture	The study focused on business opportunities available to WEs in aquaculture.	Women with a higher degree or family business connections had solid entrepreneurial abilities, often with family backing, and were capable of managing complicated aquaculture tasks.	Shanthi et al., (2012). [83]
65	WEs Challenges and Opportunities	To study the various challenges and opportunities of WEs.	Women have fewer business opportunities, which contributes to their failures.	Rajvanshi, (2017). [84]
66	Women in start-up	What factors will help the women to start their new venture? Is answered.	Thinking beyond the box, education, Risk bearing capacity, need for success, government assistance, opportunity, and knowledge of technology assist female entrepreneurs.	Manshani & Dubey, (2017). [85]
67	Feminist and social media	The influence of social media on the development of women is studied.	Facebook was a virtual learning system to reach out to socially backward women.	VivaKaran & Maraimala, (2017). [86]
68	WEs in developing nations	The study focuses on how the development of WE alleviated poverty in South Asia.	Increased developing countries, Institutional support, infrastructure, the number of trainer-motivators, opportunities, counseling, and	Shah & Saurabh, (2015). [87]

			training motivated many women to start their ventures so that their standard of living has increased. There are many programs required to alleviate poverty through women empowerment.	
69	Work-life balance of WEs	The study reveals the main challenges faced by women in balancing work and life.	Women entrepreneurs operating small-size enterprises have two significant challenges: socio-personal difficulties and relationship management.	Pareek & Bagrecha, (2017). [88]
70	Entrepreneurs success	The study of the success secrets of WEs.	Achievement independence and economic drive were essential in establishing female entrepreneurs' businesses.	Hossain et al., (2021). [89]
71	WEs motivation and challenges	Issues and challenges of WEs are studied.	Without physical and mental health, Indian women entrepreneurs find it impossible to stay in business after a certain age.	Joshi, (2014). [90]
72	Digital start-ups and WEs	To study the impact of the upgradation of technology on start-ups.	In the internet business world, the notion of "Minimum Investment, Maximum Profit" assists female entrepreneurs in forging their identity in the digital start-up environment.	Pai, (2018). [91]
73	Problems and prospects of WEs	To know the issues and opportunities of WEs.	Finance, shortage of raw materials, cut-throat competition, and high cost of production are the major issues.	Pirakatheeswari, (2015). [92]
74	Women	To understand the social perception of WEs.	The fundamental reason for the delayed development of women entrepreneurs in India is the perceptual barrier of men toward women and, more crucially, women toward women.	Arora, (2014). [93]
75	Strategies of WEs	The researcher evaluated the strategies used by WEs to run their business successfully.	Strategies followed by developed region WEs are different from the underdeveloped areas WEs.	Singh & Saxena, (2000). [94]
76	Problems in rural WEs	Issues and challenges faced by rural WEs are studied.	Lack of interaction, training, problems associated with intermediaries, cultural issues, societal problems, legal formalities, etc.	Shyamala, (2016). [95]
77	Role of RUDSETI in the development of WEs	The part of RUDSETI on the development of confidence among WEs is studied.	When trainees leave the RUDSETI, their confidence and drive are so great.	Shrigowri, (2021). [96]
78	Women entrepreneurship	To issues and challenges of WEs are analyzed.	Effective induction programs, concessional financing, project preparation support, prompt	Parab, (2014). [97]

	development		delivery of funds, and other incentives might encourage younger women to become entrepreneurs.	
79	Women entrepreneurship	The study evaluated various factors that motivate WEs.	Women require encouragement and support from family members, the government, society, male co-workers, and others, as well as appropriate aid from various groups.	Chennakrishnan, (2019). [98]
80	Socio-economic conditions of WEs	To study the socio-economic background of the WEs.	The impediments to women's entrepreneurship include lack of confidence owing to social and cultural barriers, market-oriented hazards, lack of understanding of business administration, lack of information about potential sources of financial aid, and lack of exposure to training programs.	Sunanda & Naik, (2016). [99]
81	Need and constraints of WEs	The need and challenges faced by the WEs are studied.	The progress in fostering entrepreneurship among young women will allow them to achieve socio-economic fairness and contribute to the nation's prosperity.	Noronha et al., (2017). [100]
82	WEs in rural areas	To understand the type of business run by rural WEs.	Women are actively interested in dairy farming, baking, industry, vegetable selling, tailoring, and garment manufacturing, among other things. Women starting businesses face barriers and challenges such as opportunity identification, exploitation, resource acquisition, low social standing, and access to capital.	Kaddi & Kulkarni, (2014). [101]
83	Women entrepreneurship	Issues and challenges of WEs are analyzed.	Several potential areas of strength to counteract vulnerabilities and dangers.	Kurinji & Magesh, (2016). [102]
84	Trends in women's entrepreneurship	The study focused on the factors that influenced the WEs.	Only when the family, society, government, and the public take responsibility for women's growth women's entrepreneurship will flourish.	Sharma, (2018). [103]
85	Women empowerment through the self-help groups	SHG and its influence on Women empowerment are analyzed.	Self-help groups play a significant role in developing women's entrepreneurship in rural areas.	Singh & Raghuvanshi, (2012). [104]
86	WEs in manufacturing industries	To address the problems faced by the WEs in the manufacturing sector.	Lack of information and gender discrimination are the major issues women entrepreneurs face in the manufacturing industry.	Singh, (2013).[105]

87	Work-life balance of WEs	The study of the work-life balance of WEs.	Work-life balance varies depending on the stages of life.	Noronha & Aithal, (2019). [106]
88	Work-life balance	How does work-life balance influence the efficiency of the WEs?	Employees and employers both give importance to balancing work and life so that it increases the efficiency of the worker and helps to achieve organizational objectives.	Noronha & Aithal, (2017). [107]
89	ABCD analysis	The paper focuses on the importance and development of ABCD framework for business.	ABCD analysis provides an accurate output of the research proposal	Aithal (2016).[108]

5. NEW RELATED ISSUES :

Finance is a significant problem for the WEs. Women have prioritized their families. Regarding the home front, they do multitask and excel at everything. One of the primary obstacles women confront in India's start-up environment is limited access to professional networks.

6. IDEAL SOLUTION AND PRESENT STATUS :

Start-up India is encouraging women's entrepreneurship in India through initiatives, programs, the building of supportive networks and communities, and the activation of partnerships among varied players in the start-up ecosystem. Although India has over 100 unicorn companies, many female entrepreneurs are still battling to find the necessary structure and support system to build and sustain their enterprises. Our cultural prejudices permeate the business sector, creating unfavorable development circumstances for female entrepreneurs.

7. RESEARCH GAP :

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. Karnataka is the first state in India to start an industrial park specially dedicated to women. The contribution of Coastal Karnataka in the form of education and banking is incredible. Industrialization in the area of Coastal Karnataka has increased the people's standard of living. Even women entrepreneurs are given excellent facilities through District Industries programs, financial institution schemes, and Self-Help group initiatives. But the issues and challenges faced by the Coastal Karnataka Women entrepreneurs are not addressed seriously. There is no detailed study on the women entrepreneurs operating in Coastal Karnataka. From a personal visit to an industrial area in Dakshina Kannada, Most of the businesses are registered under women but managed by men. Some units are already sick. To find the reason behind this and to address the issues related to women entrepreneurs, "The issues and challenges of women entrepreneurs in Coastal Karnataka" are proposed. Even there is a considerable change in the operation and management of business due to digitalization, GST implementation, and Post Covid's impact on business.

8. RESEARCH AGENDAS :

- (1) What is the socio-economic background of female entrepreneurs, and what are the motivating factors that drive them to start their businesses?
- (2) What is the level of assistance obtained from family members, financial institutions, the government, and other organizations?
- (3) What challenges and issues do female entrepreneurs face in setting up the business, and it's continuous?
- (4) How well do female entrepreneurs manage domestic responsibilities and entrepreneurial roles?
- (5) What are the government's initiatives for developing women's entrepreneurship?
- (6) What is the perception and behavior of women entrepreneurs toward government schemes?

(7) What are Digitalization, GST implementation, and Post-Covid's impact on the business?

9. ANALYSIS OF RESEARCH AGENDAS :

The most significant step is implementing a training program on start-ups at the educational levels, which implies that business schools must provide courses on entrepreneurial abilities. There must be a collaboration between industry and academia. Men and women must be treated equally at home, not just before or even after marriage. As a result, women will undoubtedly take the initiative to establish their businesses.

10. RESEARCH TOPIC :

Issues and Challenges of Women Entrepreneurs: A Study in Coastal Karnataka.

11. ABCD ANALYSIS OF ISSUES AND CHALLENGES OF WOMEN ENTREPRENEURS: A STUDY IN COASTAL KARNATAKA :

Advantages, Benefits, Constraints, and Disadvantages (ABCD) analyses to aid in swiftly evaluating the study's findings. ABCD studies are performed to comprehend and assess the utility of a business model proposed by Aithal, P.S. et al., (2015) [109]. The researcher will employ the target group technique, which is a qualitative data-collecting instrument used to identify numerous variables that contribute to the ABCD system's four components. This section contains ABCD assessments of women entrepreneurs in coastal Karnataka [110-115].

Table 2: ABCD analyses of women entrepreneurship in Coastal Karnataka.

Constructs	Features
Advantages	1) This study will offer new knowledge to the literature by investigating numerous elements that encourage WEs to establish and grow their businesses while also trying to address multiple challenges women entrepreneurs confront.
	2) There is a lot of scope and schemes that boost women's n entrepreneurship in the country.
	3) Digitalization has brought a good number of opportunities to new start-ups.
Benefits	1) This will assist the government and non-governmental organizations in understanding women entrepreneurs' concerns and obstacles, allowing them to develop new initiatives to address such issues.
	2) With the help of family members and government support, women shifted from the role of employees to employers.
Constraints	1) This study solely looks at women entrepreneurs in the organized sector.
	2) As a result, the generalization of studies is impossible.
	3) Compared to men, women are risk averse. Raising funds, technological updation, and marketing skills are lacking in women compared to male entrepreneurs.
Disadvantages	1) This study entails interviewing women entrepreneurs individually and in different locations. It is time-demanding.
	2) There is a chance of ingenuity in data gathering as respondents may feel insecure in sharing data.
	3) Establishing a business is more accessible than continuing the company as there are so many challenges from the social, political, and natural environment.

12. LIMITATIONS :

This research was only on women entrepreneurs in Coastal Karnataka. Because the survey solely included women entrepreneurs within the organized sector, generalizations about their concerns and obstacles may be incorrect. There will be respondents' prejudices and biases. The changing scenario in the new regular post-COVID times may impact the study's conclusions since the obstacles connected with COVID at an individual, sector, and organizational level may differ in response to the various questions.

13. SUGGESTIONS :

1. All developmental programs must consider women as a target group and provide better education facilities and training programs on managerial skills.
2. Must train women with vocational skills to understand the manufacturing process and production management.
3. Must provide the skill-based program at the industrial and institutional level.
4. Government must assist with marketing and sales activities.
5. Government and financial institutions must provide financing facilities like seed financing, bridge financing, and short-term and long-term finance with little documentation and easy process.
6. Support from the family members must be financially and emotionally to handle her role effectively.
7. Non-Governmental Organisations and District Industrial Centers must conduct training and motivational programs for Women entrepreneurs to update their businesses and run the industry for the long run.
8. There is a need to provide more and more awareness programs on schemes and facilities available to women entrepreneurs.
9. The concept of entrepreneurial study and skills must be given at the college level so that many youths can take up this field.
10. There must be a tie-up between educational institutions and industries so that many will benefit and be aware of starting their own business.

14. CONCLUSION :

Entrepreneurship has become a full-fledged career, and female entrepreneurship is even more recent. There are many studies on entrepreneurship, but very few on women entrepreneurs. A lot of research on men's entrepreneurial qualities and motivation, but there is relatively little data on women entrepreneurs. Evaluating how far the same motivational theories and socio-economic issues apply to women is necessary.

In summary, the above-listed research focuses on different facets of women entrepreneurs. There is no complete study on elements of female entrepreneurs. As a result, we might say they are incomplete in some sense. The current study fills such gaps. This research will look at how women entrepreneurs are developing in coastal Karnataka.

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