Investigating the Challenges of Work-Life Balance Faced by Women Entrepreneurs in India: An Analysis of Societal, Structural, and Economic Obstacles

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Abstract — Women entrepreneurs in India are essential to India's economic and social development. They, however, face several obstacles and challenging work lives while trying to balance their professional and personal lives. There are also significant cultural and structural inequities and economic barriers. Society often assigns caregiving roles to women, restricting their future entrepreneurship aspirations. Economic disparities, such as wage gaps and discriminatory practices, compound the obstacles. This chapter offers a comprehensive analysis of these multidimensional challenges based on a review of recent studies, practical case examples, and policy insights. It also stresses actionable strategies, including better policy frameworks, technological interventions, and community development systems, to help women entrepreneurs overcome these barriers. This chapter focuses on practical solutions focusing on the scarce discourse on gender equity in entrepreneurship and to make contributions to discourse with actionable insight for stakeholders.

Keywords: Women Entrepreneurs, Work-Life Balance, India, Societal Norms, Structural Challenges, Economic Barriers, Gender Equity, Entrepreneurship Policies

I. Introduction

Work-life balance (WLB) is the key dimension of modern entrepreneurship; the balance between professional and personal commitments is fundamental to continuity and overall health. However, the convergence of societal expectations, structural inefficiencies, and economic disparities makes achieving this balance tougher for women entrepreneurs in India than for the overall society. All women entrepreneurs have to hold dual roles: as business owners and primary caregivers, but in India, this is embedded in our patriarchal culture. Much of the societal norms of caregiving and household management are assigned to women and are often avoided by professional aspirations (Agarwal et al., 2022). Moreover, these norms prolong traditional gender roles and result in psychological stress, burnout, and reduced performance of the entrepreneur. Societal stigma and stereotyping are also huge barriers that hinder women entrepreneurs, particularly those starting in male-dominated sectors like manufacturing or technology. Singh and Kumar (2021) note that women are frequently viewed as less capable and perceived with scepticism regarding their expertise and intent. This leads to less access to mentorship, a network and growth opportunities. These issues compound the challenges further with structural ones. Women entrepreneurs in India are denied access to capital because of biases of financial institutions that view them as high-risk borrowers. Goyal and Yadav (2020) state that limited collateral and cabinet belief that these (women) are financially dependent means that women find it hard to secure loans. Projects like the Pradhan Mantri Mudra Yojana seek to promote financial inclusion. However, their actual implementation is faulty in terms of the needs of women not only in formal sectors but also in informal sectors. While evolving, policy frameworks have not adequately addressed the needs of women entrepreneurs. For example, it does not have gender-specific arrangements such as childcare support, flexible work arrangements, or targeted entrepreneurial training (Bhattacharya & Roy, 2022). Furthermore, economic barriers exist for women entrepreneurs, such as wage disparities and market discrimination. Research also indicates that women-led businesses are often undervalued, with products and services being undersold relative to their counterparts in a respective male entrepreneur business (Sharma & Bansal, 2023). Work-life balance (WLB) is an important component of contemporary entrepreneurship since it balances professional and private matters, which is essential to productivity and well-being in general. However, the convergence of societal expectations, structural inefficiencies, and economic disparities makes achieving this balance tougher for women entrepreneurs in India than for the overall society. All women entrepreneurs have to hold dual roles: as business owners and primary caregivers, but in India, this is embedded in our patriarchal culture. Societal norms typically appoint women in caregiving and household management positions, which tend to supersede their professional ambitions (Agarwal et al., 2022). Moreover, these norms prolong traditional gender roles and result in psychological stress, burnout, and reduced performance of the entrepreneur. Societal stigma and stereotyping are also huge barriers that hinder women entrepreneurs, particularly those starting in male-dominated sectors like manufacturing or technology. Singh and Kumar (2021) note that women are frequently viewed as less capable and perceived with scepticism regarding their expertise and intent. This leads to less access to mentorship, a network and growth opportunities. These challenges also take a form that further compounds challenges related to their structure. Women entrepreneurs in India are denied access to capital because of biases of financial institutions that view them as high-risk borrowers. Goyal and Yadav (2020) state that limited collateral and cabinet belief that these (women) are financially dependent means that women find it hard to secure loans. Projects like the Pradhan Mantri Mudra Yojana seek to promote financial inclusion. However, their actual implementation is faulty in terms of the needs of women not only in formal sectors but also in informal sectors. While evolving, policy frameworks have not adequately addressed

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the needs of women entrepreneurs. For example, it does not have gender-specific arrangements such as childcare support, flexible work arrangements, or targeted entrepreneurial training (Bhattacharya & Roy, 2022). Like all entrepreneurs across genders, women also have economic barriers like wage disparities and market discrimination in place. Research also indicates that women-led businesses are often undervalued, with products and services being undersold relative to their counterparts in a respective male entrepreneur business (Sharma & Bansal, 2023). Response to these challenges necessitates an integrated engagement of practical strategies, policy interventions and community support. Enabling women entrepreneurs to have a work-life balance is not just about creating a more productive or healthier workforce. However, it is also about making our wider social and economic progress more achievable. Many future efforts will need to scale their models of support and accelerate the development of an entrepreneurial ecosystem that prioritises gender equity and inclusivity.

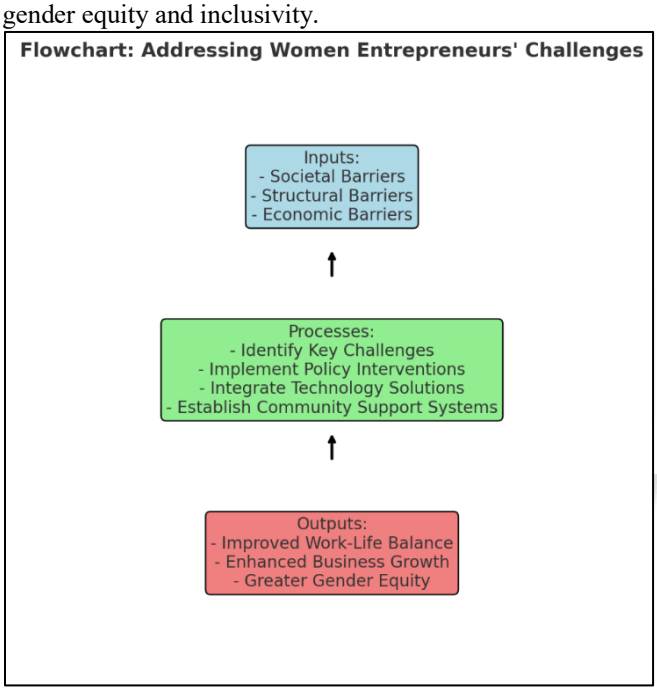

Fig. 1: Flowchart addressing women entrepreneurs' challenges

A. Importance of Work-Life Balance in Entrepreneurship

The Challenges of currPolicy and practical approaches to promoting healthy eating in the lives of communities call for a holistic approach that combines these with the policy itself and the community's support. Enabling women entrepreneurs to have a work-life balance is not just about creating a more productive or healthier workforce. However, it is also about making our broader social and economic progress more achievable. Many future efforts will need to scale their models of support and accelerate the development of an entrepreneurial ecosystem that prioritises gender equity and inclusivity.

- Work-life Balance is highly linked with Psychological and Physical Health: Maintaining a work-life balance is important for psychological and physical health. If not handled properly, the stresses of entrepreneurship and familial demands can place you under tremendous stress, burn you out and impact your health. According to Singh and Kumar (2021), women entrepreneurs tend to share higher levels of anxiety as well as depression than their male counterparts if they fail to strike a balance between work and family responsibilities. For instance, entrepreneurs who achieve WLB notice higher mental clarity and creativity, which helps them cope with problems more powerfully.
- Impact on Business Productivity: Work-life balance directly influences business performance. Too overwhelmed with personal or professional obligations, entrepreneurs often have difficulties thinking tactically or innovating. According to studies, women entrepreneurs who strike a healthy work-life balance are less prone to developing resilient businesses as they can commit enough time to attend to their personal and professional floes (Bhattacharya & Roy, 2022). Additionally, an entrepreneur lives a balanced lifestyle, strengthening the bonds between employees, customers, and stakeholders, which are necessary for business sustainability.
- Role in Talent Retention and Growth Entrepreneurs prioritising: WLB often sets a positive example for their employees, fostering a culture that values well-being. Especially women entrepreneurs who manage teams. By creating a supportive work environment that promotes balance, you not only increase employee satisfaction and decrease turnover rates but also increase productivity. According to a report by the International Labour Organization (ILO) (2023), inclusive policies for work-life balance increase employee retention by 20 per cent.
- Gender Equity and Economic Development: Most women entrepreneurs in patriarchal societies like India still cannot achieve work-life balance. If they can balance their roles effectively, they are more likely to expand their businesses, create jobs, and contribute to economic growth. Goyal and Yadav (2020) argue that empowering women to manage professional and personal responsibilities simultaneously can help bridge gender gaps in entrepreneurship, fostering a more inclusive economic environment.
- Barriers to Achieving Work-Life Balance: Despite its importance, achieving WLB remains a significant challenge for women entrepreneurs, especially in patriarchal societies like India. There was a time when traditional gender roles, no provision of childcare facilities, and all that came with social pressures often compelled women to give priority to family over professionals. Per Sharma and Bansal (2023), these factors form a situation where women entrepreneurs are at an unfair advantage and cannot scale their businesses and invest in personal development.
- Technological and Policy Interventions: Technological and policy interventions are required to address these challenges. Supporting childcare, flexible work practices and access to mental health services are significant policies that reduce the burden on women entrepreneurs. Similarly, technology tools, like digital platforms for remote work and time management, are applicable in taking advantage of schedules to minimise stress and

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increase efficiency (Gupta et al., 2023). It is a personal issue and a strategic imperative for women entrepreneurs. Society can unlock the full potential of women entrepreneurs by building environments that support balance because that will drive innovation, economic growth and gender equity.

B. Overview of Challenges for Women Entrepreneurs in India

India's women entrepreneurs struggle with challenges unique to this entrepreneurial ecosystem. However, these challenges are based on societal norms, structural inequities, and economic barriers, and their overlap forms a complicated web. The first thing to understand is how our challenges affect entrepreneurs today and how they can be overcome.

- Gender Stereotypes Societal norms: Indian Societal Norms and Gender Stereotypes Societal norms in India often reflect the idea that women should have the first responsibility when it comes to caregiving, and women are frequently prevented from being drawn into entrepreneurial endeavours. These norms give rise to where women should exercise their expertise, predominantly in male-dominated industries like technology or manufacturing (Singh & Kumar, 2021). This societal mindset puts further psychological pressure on women entrepreneurs to have to constantly accept the interpersonal pressure of proving themselves worthy whilst balancing familial expectations
- Structural Barriers: One of the most significant structural challenges women entrepreneurs face in India is the lack of financial resources. Financial institutions see women as high-risk borrowers, often leading to lower approval rates and higher interest rates when women receive loans. Goyal and Yadav (2020) revealed that less than 20 per cent of women entrepreneurs could secure formal financing for their ventures, leading many to personal savings and informal loans. Also, policy frameworks rarely focus on the particular requirements of women entrepreneurs. Though praiseworthy on paper, the Pradhan Mantri Mudra Yojana has scope and effect because implementation remains inefficient (Gupta et al., 2023).
- Economic Disparities: Whenever consumer issues arise, there are discrepancies in wages and markets that make things more complicated for women businesspeople. Female entrepreneurs are underpaid, and products and services offered by female-owned companies are cheaper than those offered by their male counterparts. This holds profits and hinders its chance to explore and develop new products and services (Sharma & Bansal, 2023). Also, women business owners specialise in several sectors, including handicrafts and food processing industries, with poor growth and little profit.
- Networking and Mentorship: Entrepreneurship is most effective when individuals can network with other would-be entrepreneurs and access mentors who can guide their new business through difficult times. Networking and mentorship are scarce resources, and women entrepreneurs in India find it difficult to access them. Business organisations tend to be patriarchal in that past boy's clubs were infamous for excluding women from their spheres of operation, even in learning and investment. However, according to Bhattacharya and Roy (2022), this limited opportunity to access quality mentorship and professional networks represents one of the most significant barriers to business growth, especially for women-owned businesses.
- Balancing Dual Roles: Women entrepreneurs must often juggle dual roles as business owners and primary caregivers. These two responsibilities place them in a dilemma with inadequate time and resources to be used in business development processes. A study by Agarwal et al. (2022) showed that women entrepreneurs in India dedicate 6–8 hours or more per day only to house activities, thus having very little time for planning or innovations. Knowledge workers' productivity and their organisations' future growth are affected by this imbalance.
- Digital and Technological hurdles: While technology poses unique opportunities for women entrepreneurs, digitalisation and technological access remain a fight for organisations, including those in rural and semi-urban regions. The Digital India initiative has been quite successful in promoting digital inclusion. However, the opportunities being created have not yet trickled down to every population group. Ms/ female business people in rural locations and areas of low economic development are significantly deficient in the competencies and support structures necessary to disseminate and optimise the use of technology (Gupta et al., 2023).

Multiple interventions are required to address these challenges, necessitating policy reforms, community mobilisation, and innovations. More marginalised gender-friendly policies are necessary, especially those that include monetary incentives besides childcare facilities and flexible working conditions. Thus, supporting women's peer groups and mentorship helps to introduce them to social and structural frameworks and requests. One must effectively use technology in the flow of performing business; that is, women can grasp technological applications in e-commerce and marketing and thus scale their operations.

II. Societal Challenges

The Indian culture is traditionally very rigid, where women are bound with many caregiving obligations, hindering their entrepreneurial spirit. Women entrepreneurs in India are trapped in a double burden of economic and domestic responsibilities, resulting in stress and a lack of time for enhancing their skills. Household chores deprive many of 6-8 hours daily, which could be used for strategic thinking and decision-making. To some families and social circles, professional engagements are seen as a hindrance to caregiving, and the internal conflicts generated by such attitudes cause low returns on productivity and health (Singh & Kumar, 2021). These issues are further felt because of social aspects such as discrimination; this is felt more when the woman is in a male-dominated workplace, such as in the technology or manufacturing sector. Concerns over their technology skills and leadership capacity prevent women from taking up higher growth positions. Thus, most stick to legacy industries, such as handicraft production and the food

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industry, which are not as easily scalable or profitable in the long run (Sharma & Bansal, 2023). Also, society's low appreciation of women's entrepreneurship hurts recognition and decreases enthusiasm for growth, development, and innovation (Bhattacharya & Roy, 2022). To address these problems, thus, complex interventions are needed. Showing how women can be involved in family decisions, how woman-owned businesses can be helpful in society, and how women can overcome societal typecasts to become success stories can help shake up societal norms of gender expectations for potential future entrepreneurs. One which cares and supports does come in structures such as self-help groups and mentorship available to help women overcome societal and structural barriers. It emerges that policy formulation on entrepreneurship to support an ever-growing environment requires synergy between policymakers, players in the private sector, and non-governmental organisations. Hypothesised that gender-sensitive policies that offer financial incentives, subsidised childcare and gender-sensitive training can redress structural imbalances. Technology empowers women to breach geographical and social barriers while accessing multiple markets and providing more adaptability. The success of women entrepreneurs doubles the value of their lives, that of their families, and the society at large, as much as the economic returns increase. Therefore, these deep-seated cultural practices and conditions are the main bottlenecks in releasing their maximum productivity, creativity and the spirit of aspiring to be of service. It, therefore, means that by engaging policies, the community and technology tools, different stakeholders can champion women reaching their potential in entrepreneurship. Therefore, a more expansive approach must be adopted to improve both gender parity and the further reach of the full potential of women in entrepreneurship.

A. Gender Norms and Caregiving Expectations

In India, cultural and gender roles significantly impact women's entrepreneurship because women are expected to embrace culturally imposed roles as caregivers to their families, irrespective of their desire to be entrepreneurs. The culture of Indian society is highly feudal, and the roles associated with women include caregiving and domestic labour, thus making the double burden applicable and especially hard on women entrepreneurs. Such expectations limit their time, effort, and focus on their businesses and initiatives and decrease the quality of their decisions and work, and they experience professional inefficiency and burnout (Agarwal et al., 2022).

- Gender norms and their effects on Entrepreneurship: Household caregiving gendered responsibility is rooted in Indian families, where women are reported to spend about 229 minutes a day in unpaid care work as opposed to 14 minutes by men (NSSO 2021). This lack of time discriminates women's opportunities to invest in their career progress and curtails their opportunities as entrepreneurs. Research also indicates that women entrepreneurs struggle to adhere to deadlines, network, or attend training since these duties usually clash with other responsibilities (Gupta et al., 2023).
- Societal culture: Societal culture often provides a notion that the dreams of becoming an entrepreneur are subordinate to the responsibility of a family. This perception results in the non-support of the family's female members, especially in joint families that still hold traditionalism over women folk. Singh and Kumar conducted a study that determined that more than 60% of women entrepreneurs in India were rejected by their families when accessing business opportunities.
- Emotional and Psychological Toll: An apparent criticism of professionally working women entrepreneurs is that the nature of the conflict between career and family takes its toll on women, especially emotionally and psychologically. They sometimes recognise suicidal impulses and guilt stemming from failure to be productive or perform family roles. Much stress is added to this list due to the lack of affordable childcare services and flexible work options, and the pressure becomes even more challenging for those to achieve a work-life balance (Sharma & Bansal, 2023).
- Strategies to Address Gender Norms: Gender and norms are complex realities, and fighting them needs policy measures, awareness campaigns, and the promotion of equitable gender roles within families. For instance, programs such as affordable childcare centres and or policies such as paternity leave help shift caregiving responsibilities more effectively between genders (Goyal & Yadav, 2020). In addition, more organisations should support advocacy campaigns that promote the relevance of women's economic activity to change attitudes toward women business owners positively.

B. Social Stigma in Male-Dominated Sectors

Social isolation is an unchanging problem for women, especially in industries dominated by male representatives, including manufacturing, high-tech, and construction industries. These industries tend to regard women as incapable of solving technical problems or dealing with a sizable group, which brings out stereotyping in their performance and makes them undependable (Bhattacharya & Roy, 2022).

- Challenges in Male-Dominated Sectors: Many women get the impression that they are surrounded by their male counterparts regarding their technical prowess and decision-making. They are locked out of professional contacts and often struggle to find a mentor or finance for their business ideas. Patel and Desai (2023) revealed that female funding as a percentage of the total funding was 10% for women entrepreneurs and 50 % for men, which shows that funding discrimination is real. A social stigma makes it difficult for women to pursue high-growth opportunities in these sectors. For example, women business owners suffer criticism for working late or making business trips frequently since these actions contradict women's expected roles (Sharma & Bansal, 2023). This stigma has implications for their growth potential and contributes to the continuation of a low representation of women in reward fields.
- Addressing Social Stigma: To reduce the prevalence of social stigma, specific measures practical for gender sensitisation programs, mentorship, and policies related to appropriately diverse leadership positions are appropriate. More firms, such as NITI Aayog's Women

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Entrepreneurship Platform (WEP), have put programmes in place to facilitate the pairing of female entrepreneurs with both mentors and investors, as well as removing impediments preventing the entry of female entrepreneurship into sectors dominated by males (Singh & Kumar, 2021).

C. Case Studies of Resilience

It shows that female entrepreneurs have persistent spirits and a high level of flexibility due to all the obstacles they meet in society and various structures. Through these barriers, such as a gendered system of expectations, limited financial capital, and market vulnerability, these women survive and thrive, thus helping other women embrace entrepreneurship.

- Dairy Entrepreneur in Rajasthan: One good case in this respect is an illiterate woman from a rural area who started a profitable dairy business against the social odds. Earlier, she was an outcast from her relatives and neighbours, who considered her entrepreneurship incompatible with being a carer. With an SHG membership and microfinance facilities, she received the needed monetary and psychosocial assistance that empowered her to grow her business. She owns over 50 women's employee dairy businesses today and is the perfect example of a rural business start-up (Agarwal et al., 2022).
- E-Commerce Pioneer in Hyderabad: There is also a recent case of a technological businessman from Hyderabad who overcame market discrimination to deliver a viable e-commerce system. She discovered under-saturated markets among customers and ensured an effective online marketing strategy, but struggled to find financing and the clients' trust. Her business now earns more than 10 crore annually and has recently started its business internationally (Patel & Desai, 2023).
- Women in Renewable Energy: The third innovation is in the renewable energy business, where a female enterprising from Gujarat has designed a solar-based tool to irrigate small holdings farmers. At first, people thought she knew nothing, but her efforts proved the effectiveness of her product with pilot projects and interactions with the community. She employed technology and has appealed to more than 500 farmers, enhancing sustainable agriculture and rural transformation (Sharma & Bansal, 2023).

III. Structural Challenges

From these findings, structural issues like lack of capital base and weak policy framework negatively affect women entrepreneurs in India's sustainability and growth efforts. Women are stereotypically regarded as potentially being high risk to lenders, receiving fewer credits and being charged higher interest on the amount borrowed than men. Lack of collaterals due to inequality in property regimes and cultures also reduces their ability to borrow (Goyal & Yadav, 2020). Despite such efforts, such as Pradhan Mantri Mudra Yojana, they lack the impact of implementation with Mudra loans, with only 20 % of the targeted group being women, according to research done by Gupta et al., 2023. The women also experience the elaborate procedures associated with these programs, requiring literacy and documentation that excludes many applicants. Further, women entrepreneurs lack equal access to venture capital funding and angel investments that tend to target technology-oriented ventures where the number of women is still low. While policy support is available, it does not offer enough information concerning women entrepreneurs. For example, the Women Entrepreneurship Platform (WEP) by NITI Aayog, though it has a good framework for instance still lacks engagement, especially amongst the women in rural areas that do not have high Internet connectivity and literacy (Bhattacharya & Roy, 2022). Conventional policies fail to provide provisions that are specific to gender, such as childcare support, flexible working hours, policy, and maternity benefits. This affects women in informal businesses, more than 90% of whom have businesses in this sector. These women lack structures to help them run their businesses when adverse events such as childbirth or childcare occur. The informal sector shows us how structural flaws run deep. More so, women entrepreneurs do not have social security, flexibility at the workplace, or affordable childcare; hence, they cannot invest their time into their businesses. Such challenges are self-reinforcing, ensuring that many women remain poorly prepared to grow their businesses, let alone enter formal value chains. When following this approach, interventional strategies, as Bhattacharya and Roy (2022) posit, must also consider multilevel factors such as caste, class, and geography. The increased implementation of social, organisational, and personal policies and gender-sensitive and strategic implementation for women is crucial to building an entrepreneurial environment. By so doing, stakeholders can support women entrepreneurs' role in economic and social development.

A. Financial Barriers and Access to Capital

One of the issues that women entrepreneurs still face today is limited access to capital because the Indian culture and the economic structure are not ready for woman-independent decision-making. These perceptions always paint women as unfavourable risks for loans or investments, thereby tendering their entrepreneurship growth to economic vulnerability (Goyal & Yadav, 2020). Therefore, one of the leading causes of this gap is the dearth of collateral. Policies on ownership of properties mean that many women do not have properties to offer as security for such loans; a low number of credit records translates to low approval rates and high interest rates compared to male colleagues (Bhattacharya & Roy, 2022). The government has worked to minimise through programmes such as the Pradhan Mantri Mudra Yojana (PMMY), which provides collateral-free loans to small businesses – including women-run. However, these programs have growing implementation difficulties, especially in rural and semi-urban areas, due to bottlenecks and low health literacy. Moreover, the released small cash amounts that women entrepreneurs access cannot fulfil their scale, pushing them to stagnation rather than growth (Gupta et al., 2023). The Venture Capital industry also has its issues; women-owned businesses are funded significantly less than businesses helmed by men. This skewed trend is worse in areas such as technology, with very few women in the startups and few that are funded. However, excluding women

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continues the cycle of fewer chances in investment decision-making, promoting funding and mentorship (Pandey & Patel, 2023). To overcome them, new approaches, such as gendered approaches in lending and women-centred venture capital, are critical. Programs like "HerCapital" and "SheEO signify the effectiveness of different forms of funding that focus on female business owners. Microfinance institutions have also served an important role, especially in rural areas, where people seek small credit without security. However, to create a significant difference, these approaches should be up-scaled and aligned with other financial inclusion strategies (Sharma & Bansal, 2023). Such measures should be complemented by gradual changes in the ownership regime, credit accessibility, and investment activity to give women entrepreneurs in India a fairer environment in which to conduct their activities and contribute to economic development.

B. Policy Gaps and Implementation Issues

Policies are important in executing women-friendly business environment policies. Nevertheless, the analysis identified that after several governmental campaigns to increase the level of gender minorities' inclusiveness in entrepreneurship, there are still policy gaps and adoption challenges. The first gap originates from the lack of a gender perspective within policy formulation on innovation. The second result is inadequate consideration of diverse and complex issues that female entrepreneurs may encounter (Bhattacharya & Roy, 2022).

These include no provision for child care and other child-related issues and inadequate provisions for flexible work arrangements for the entrepreneurial base. Structured policies like maternity benefits and parental leave, among others, are nearly informative of the employee rather than the entrepreneur, leaving women without the required support systems. This affects more women entrepreneurs since they manage businesses and homes as they balance their roles (Goyal & Yadav, 2020). Another serious question is the lack of coverage and relevance of entrepreneurial vocational training. However, efforts like the Skill India Mission help improve skill development but do not yield the desired results in unskilled, rural, and semi-urban populations. The women need to undergo training in areas like access to finances, knowledge of the use of technology, and entry to markets. However, with existing teaching programs, the programs currently taught do not accommodate the gender of the business owners, more so the women hindering their capabilities for growth (Patel & Desai, 2023). Implementation failures strengthen the existing principles and further undermine them. The NITI Aayog launched the Women Entrepreneurship Platform (WEP), which offered various services to women entrepreneurs. However, it has been criticised for a lack of outreach, including the inability to address regional issues. Many women, especially those from rural backgrounds, are still unable to access it or have limited knowledge about it because of the digital divide and low literacy levels (Gupta et al., 2023). The COVID-19 pandemic revealed these drawbacks, as most female-led businesses in the informal sector could not access relief funding, and most were not registered. This raises the question of how female-owned enterprises in the informal sectors can be protected by policies in India (Sharma & Bansal, 2023). Enhancing the state-gendered perspective by offering focused care, flexible working conditions, and localised training for both sexes is recommended. Both men and women need to be supported to promote women entrepreneurs and enhance our understanding of how best to support female entrepreneurs in underserved areas.

C. The Role of Digital Platforms and Technology

Digital platforms and technology have democratised entrepreneurship for women in India, paring down traditional barriers such as restricted market access and operational distortions. The COVID-19 pandemic forced the growth of e-commerce companies like Amazon, Flipkart, and Meesho, through which women can sell merchandise for international markets, disregarding the societal and some physical challenges. These platforms have helped these female-owned businesses, especially in the rural sector, promote mano-made products, thus increasing sales and outreach (Bhattacharya & Roy, 2022).

Instagram and Facebook, therefore, allowed women entrepreneurs to create brand images, interact personally with customers, and market their products with low expenses. The main benefit of such platforms is that they offer real-time information to foster innovation and improve customers' experience. Using digital payment products such as Unified Payment Interface- UPI, mobile wallet has made transactions more manageable and more transparent with less use of cash (Sharma & Bansal, 2023).

Technology has also played a significant role in shaping skills. The training organised through social platforms such as Coursera and government websites has introduced learners to entrepreneurial knowledge in digital marketing, financial management, and business strategies. These acts enable women entrepreneurs to learn about the business environments they find themselves in (Gupta et al., 2023). There are, therefore, still some challenges, especially for facilities in rural areas with low digital literacy and inadequate internet connectivity. Expenses accrued in embracing new technology remain high and, coupled with inadequate infrastructure, limit women entrepreneurs' optimised use of digital assets (Patel & Desai, 2023). Solving these problems requires covering the technology costs, training localised to specific environments, and improving the digital ecosystem. In other words, by eliminating these gaps, technology can enhance the opportunities for women entrepreneurs to increase market access, streamline production, and enhance economic development, disregarding social and geographical barriers.

IV. Economic Challenges for Women Entrepreneurs in India

The scope of business and the potential profitability are significantly lowered by economic disparities, rendering Indian women entrepreneurs less sustainable and less likely to grow. The remunerative and market discrimination devalue entrepreneurial women businesses, limiting their revenues and reinvestment. High-value contracts and networking remain contentious for women entrepreneurs since they are locked out in competitive markets. Wage disparities also affect financial freedom, and men earn 20–30% more than

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women in the same occupation, stifling their chances of growth and economic security (Sharma & Bansal, 2023).

Women self-employers thus operate small businesses for survival because they lack access to funding, training and selling points. Micro-entrepreneurs make minimal profits within their businesses, and their focus is mainly short-sighted rather than developing new products or growing business operations. Lacking the buffer net, these businesses cannot respond well to market fluctuations or challenges, having a mammoth impact on their competitiveness (Singh & Kumar, 2021). Through this, women are also trapped by structural barriers in industries such as handicrafts and food processing, which have low returns and are difficult to scale up. These limitations are, however, compounded by gender biases in organisations and industries where men dominate; hence, women have more challenges in the aspects of gaining client's trust and creditability from the various financial institutions (Patel & Desai, 2023).

Making these troublesome, women entrepreneurs have a problem of restricted access to credit and an insufficient support structure. Financial instability leads to working under subsistence models, and strict loan provisions do not allow the expansion of operations. The skills gap is another factor exacerbated by weak emphases on early employment mentorship and targeted practice that ensure creators possess the requisite creativity to succeed in competitive markets (Goyal & Yadav, 2020). Also, the lack of affordable childcare and flexible work options results in double-bundling household and firm responsibilities and reduced productivity, perpetuating the stereotype of women's ability (Singh & Kumar, 2021). There is a need to develop gender-sensitive financing, mentoring and skills development frameworks to overcome these challenges. Leadership all over, financial institutions, and the community must continue to develop policies that favour women entrepreneurs to enhance their potential on the business front.

A. Wage Gaps and Market Discrimination

These factors are wage disparity and market discrimination, which hinder women's business growth in India. These problems sustain 'inequality in earnings,' "confinement of profitability and revenues," and restricted access to development, specifically in demeaning masculine fields. Women business owners remain locked out of large orders for their goods and services and are unpaid and/or underpaid by financial institutions. Eradicating young entrepreneurship gender disparity calls for a comprehensive knowledge of the cause of these challenges and effective campaigns to help end these cases.

- Wage Disparities in Entrepreneurship: Payment differences between male and female entrepreneurs are caused by prejudice, which places little stock on women's contributions to businesses. The existing research has shown that women entrepreneurs are paid 20–30% less than their male counterparts, irrespective of the nature of the business they engage in or their positions (Sharma & Bansal, 2023). This wage difference limits their ability to invest in their businesses and decreases economic independence. For example, women-owned firms struggle with low bargaining power when it comes to valuation, affecting their revenue and possible expansion in future (Patel & Desai, 2023). Such statuses lead to economic enslavement, prohibiting firms from growing and developing new products.
- Market Discrimination and Undervaluation: Market discrimination worsens these challenges even worse. Expectations often doubt women's ability to lead, especially in niches that are considered to be male-dominated, like technology, manufacturing and finance (Singh & Kumar, 2021). This bias implies that they can continually attain high-value contracts and growth options available in the market. Also, female entrepreneurs' products or services are generally underpriced irrespective of their quality or the market demand. For instance, research on women entrepreneurs in the textile industry established that they offered their products at a discount of 15–20% to products from male entrepreneurs, eradicating profit authority (Gupta et al., 2023).
- Impact on Business Sustainability: These wage and market inequalities impact women-owned enterprises' sustainability. Most women struggle to survive their businesses, so strategy is almost unheard of. This conceptual approach is due to systemic factors such as restricted financial capabilities and discriminative credit policies (Goyal & Yadav, 2020). Credit referencing agencies have a way of rating women as higher risk than men. This enables the higher interest charges and more restrictive repayment terms to be imposed on the women, further disadvantaging them and limiting their competitiveness.
- Addressing Wage Gaps and Market Discrimination: Addressing wage disparities and earning gender discrimination must be treated structurally. To that end, policymakers need to craft friendlier policies concerning pricing and motivate firms to start sourcing products from women-centered organisations. Organisations such as the Women's Entrepreneurship Platform (WEP) by NITI Aayog can be scaled up to address these issues so that women entrepreneurs get a reasonable market and valuation (Bhattacharya & Roy, 2022). Also, raising awareness regarding women's entrepreneurship's potential through advocacy campaigns creates better chances of striking into social prejudices and calling for equality in business opportunities.

B. Limited Growth Opportunities in High-Reward Sectors

Still, women entrepreneurs in India are not involved much in high-reward industries like technology, finance, and manufacturing. This sector provides enormous potential for innovation, economies of scale, and profitability. However, women are locked out in the lower-growth handicrafts and food processing industries. It is important to close this gap by promoting an inclusive entrepreneurial environment.

- Underrepresentation in High-Growth Industries: High-growth industry access and entry barriers remain high factors that challenge women entrepreneurs when venturing into new economies. Traditional sectors and workplaces with dominating male employees do not consider women as competent as men due to such constraints (Patel & Desai, 2023). For instance, women

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technology entrepreneurs complain of strain in getting capital from venture capitalists because the investors tend to downplay their businesses as not scalable or innovative (Gupta et al., 2023).

- Structural Barriers: Major structural factors also worsen this problem. Due to this, Women entrepreneurs have been unable to access technical training and mentorship crucial to carrying out businesses in high-risk sectors. Further, financial institutions fund mostly male-led startups in these industries and restrict women to seed and growth capital (Goyal & Yadav, 2020). For instance, using data from 2022, Bhattacharya and Roy established that investment for women-owned and managed enterprises is a mere 12 % of the total venture capital funding in the Indian market.
- Impact on Economic Growth: The lack of women in high-reward industries is not only constructed but has implications for economic growth. Research also indicates that enhancing the participation of women in these sectors fully can significantly enhance the economic growth of any country and advance inventiveness (Sharma & Bansal, 2023). For example, women entrepreneurs in advanced technologies can develop products and services relevant to the market.
- Strategies for Promoting Growth Opportunities: Encouraging women to move into sectors experiencing high levels of growth requires a unique approach. By so doing, government-based skill development programs for science, technology, engineering, and mathematics education for women can help prepare them for these sectors. They can use mentorship networks and industry incubators to support them in overcoming barriers the system imposes (Gupta et al., 2023). There is also a need to promote gender-sensitive execution of policies through equal provision of venture capital and other forms of capital funding.

C. *Leveraging Innovation and Adaptability*

More generally, cultural and structural factors remain a significant barrier; therefore, it is necessary to become innovative, which fosters the success of female entrepreneurs. Digital technology and new forms of business development enable women entrepreneurs to overcome traditional impediments, increase the market size, and improve the effectiveness of their activities.

- Role of Digital Technologies: Digital technologies have been a big help to women entrepreneurs since they can help them break free from geographical and societal barriers. Amazon, Flipkart, and eBay, all the leading online selling platforms, make it possible for women to sell their products across the nation and the globe without investing in buildings and infrastructure (Bhattacharya & Roy, 2022). Similar to this, social media outlets like Instagram and Facebook as marketing opportunities that are, offer affordable marketing strategies that help women hone their entrepreneurship and establish distinctive brand images (Sharma & Bansal, 2023).
- Innovative Business Models: Women entrepreneurs are finding different strategies to avoid these systemic hurdles in their businesses. For example, women across mainly rural businesses decided that using self-help groups (SHGs), they could combine funds, exchange information, and acquire funds. Not only do these models improve financial regulation, but they also establish collective and cooperation relations.
- Adaptability in Crisis: The COVID-19 outbreak revealed the flexibility of women in business. The unexpected changes in the supply chain and reduced customer traffic saw most femalepreneurs transition to online markets and introduce new products to their portfolio. For example, research on women entrepreneurs in the textile sector discovered that business owners who migrated to e-commerce during the pandemic had more revenues by 30% than those using traditional markets' physical appearance (Gupta et al., 2023).
- Enhancing Innovation and Adaptability: To develop skills of adapting to change among women entrepreneurs, there needs to be support for training in computer literacy and entrepreneurship. The existing government-led programs, such as the Digital India program, can significantly assist in empowering women with what they need to manage digital technologies (2022 Bhattacharya & Roy). Sharing knowledge will also enable women entrepreneurs to create dais and share intelligence on prevalent market trends to propel their business as per the market demands.

V. Practical Strategies for Addressing Challenges

With that perspective, intelligent policy measures, technology enablement, and stakeholder support systems remain paramount to countering the predicaments experienced by women entrepreneurs in India. For this reason, political measures addressing structural factors that affect women and other marginalised groups should be adopted in entrepreneurship. Schemes like Pradhan Mantri Mudra Yojana seem to have promising features, but to extend their outreach, they should implement gender-sensitive features (Goyal & Yadav, 2020). The examples of Sweden show that the absence of mother-wife conflicts regarding who cares for whom, given comprehensive maternity supports and equal sharing of parental leave, can encourage businesswomen (Gupta et al., 2023). To ease challenges such as work-life balance, NIIP can be replicated by organisations such as NITI Aayog's Women Entrepreneurship Platform by adding services such as subsidies for childcare and special training. In this case, technology is a great facilitator in helping women entrepreneurs manage operations better. Amazon and Flipkart allow women entrepreneurs to sell their products online without individual physical stores, whereas Instagram and Facebook help low-cost advertisement or brand building (Bhattacharya & Roy, 2022; Sharma & Bansal, 2023). Computer platforms such as payment and Enterprise Resource Planning (ERP) tools help the management reduce the intermediary points that cause delays. They appreciated programmes like Digital India to extend and improve digital literacy and usage, especially in underserved regions. Support networks consist of emotional and professional support from peers and the community to enable people to confront structural and societal hindrances. Business mentoring from Institutions like FIWE can enhance confidence and provide knowledge on strategy and market

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access (Patel & Desai, 2023). SHGs in rural areas are prominent in assisting women financially besides availing support through group unity (Agarwal et al., 2022). Moving more male stakeholders toward training to address sexist culture and encouraging participative, mutual childcare responsibilities can transform traditional gender patterns. Combined, these practices build an intense environment that supports women entrepreneurs' success in contributing to society's and the community's economic development.

A. Policy Interventions

- Gender-Specific Financial Policies: Hear to women entrepreneurship, one of the most acute problems remains the issue of funding. Even with the launch of such schemes like the Pradhan Mantri Mudra Yojana, designed to enhance the supply of affordable credit for MSMEs, the effectiveness of these programmes remains constrained. According to the studies, less than 20 per cent of the Mudra loan beneficiaries are women, and they commonly encounter challenges such as paperwork and discrimination from the lenders (Goyal & Yadav, 2020). To combat this, gender-friendly credit instruments have to be incorporated in policies but with a clear focus on women micro-entrepreneurs and less on the collateral. For instance, the Grameen Bank operating in countries like Bangladesh has private business-run microfinancing campaigns targeting women and has seen a remarkable improvement in women's economic autonomy and the development of their communities (Yunus, 2007). Like other countries, these policies, along with low-interest funds and tax exemptions, can assist women in starting and continuing with business setups in India.
- Childcare and Flexible Work Policies: Family caregiving responsibilities are among the most significant barriers discouraging women entrepreneurs from operating independent businesses in India. Such measures include favourable policies like affordable care and accepted work arrangements. Swedish models of parental leave, whereby more time off is provided to fathers if they take fewer days than mothers, are considered best practice (Gupta et al., 2023). Adopting such models in India may help women entrepreneurs better manage their work-life responsibilities.
- Skill Development and Training Programs: Skill development initiatives are another important target for policy interventions, there are. Still, most of the training programs are not specifically tailored to the needs of women, even though there are numerous training programs meant to inculcate entrepreneurship. The policies put in place must develop training programs with gender sensitively, locally widely spoken languages, flexible timetables and low cost of fees. For instance, WEP by NITI Aayog should organise programs and workshops for rural women with sheds in digital selling, fundamental money, and logistics management (Bhattacharya & Roy, 2022).
- Monitoring and Evaluation: These policies can only work adequately monitored and evaluated, which remains a significant challenge. As governments agreed, they should perform comprehensive check-ups to guarantee their policies fulfil the stipulated goals. Main ideas: Inadequate coverage and disparities in policy implementation – possible solutions such as openness in policy making and implementation and a focus on the results report.

B. Role of Technology in Empowering Entrepreneurs

Technology has emerged as a transformative tool for empowering women entrepreneurs by mitigating traditional barriers and creating new opportunities for growth and innovation.

- Market Access and Digital Platforms: Business-to-consumer marketplaces like Amazon and Flipkart have helped women entrepreneurs eliminate barriers of geographical restrictions to reach out to the entire country and the world. It has been revealed that women entrepreneurs selling products online have an increase in income level by 40 per cent more than those restricted to conventional markets (Sharma & Bansal, 2023). These platforms allow business people to market their products internationally without overcoming the barriers of having physical shops and stocking merchandise.

  Electronic payment solutions and ERP solutions add to functional effectiveness. For example, transactions made possible by Paytm or Razorpay and ERP solutions that let women entrepreneurs manage stocks, money, and customer relations professionally.
- Digital Marketing and social media: Modern communication tools such as Instagram, Facebook, and Linked In are some of the most effective marketing tools for women-owned businesses. This way, women can form their brands and go straight to the consumer without considerable costs. For example, in their study (2023), Patel and Desai reported that the level of consumer engagement in using Instagram marketing by business firms increased by 60 per cent.
- Capacity Building through Online Training: Coursera, Skype, Udemy, Swinburn, and Skillshare, under their different fields, are offering courses exclusive to entrepreneur training, while Digital India, sponsored by the Indian government, also provides new and flexible training sources for the entrepreneurship skills. Such programs facilitate skills upgrades for women without the need to attend a physical workplace, and therefore, the exploitation of women could be addressed through technology.
- Technology in Rural Areas: Writing specifically about the role of technology in the growth of business for women in the rural areas of India, Easy access to the markets and financial services has been due to the expansion of mobile banking and digital literacy. It assesses the opportunities available under the Digital India scheme, such as the Common Service Centres (CSCs), which offer a place to access government services, businesses, and networks for selling products and entrepreneurial skills among rural women.
- Barriers to Technology Adoption: Despite these positives, there are still some difficulties, including the digital divide between students and staff and limited access to the internet, mainly in the countryside. Policies such as these are important for their elimination. Since these barriers influence the use of technology in society,

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addressing them through improved digital inclusion is essential.

C. Community and Peer Support Networks

Community and peer support networks empower women entrepreneurs by providing emotional, professional, and financial resources to navigate challenges.

- The Role of Mentorship: Everyone knows it is impossible to become an effective entrepreneur without proper guidance. For women entrepreneurs, it could be challenging to receive an apprenticeship from experienced people or a professional person due to various constraints they face in their business. This is because the Federation of Indian Women Entrepreneurs (FIWE) mentorship programs focus on resources, markets, and strategies (Bhattacharya & Roy, 2022). These programs also assist in developing confidence and coping with the perils that affect genders differently.
- Self-Help Groups (SHGs): In the rural sectors where microfinance organisations have been active, SHGs have assisted women in gaining entrepreneurship. These groups yield money to support and train women and a stage for airing experiences and planning. For example, in the Ministry of Rural Development, there is the Deendayal Antyodaya Yojana, through which the government has empowered thousands of women by pulling the SHGs as the tool of entrepreneurship.
- Building Emotional Resilience: Society most especially discriminates against women, and being an entrepreneur, they have little or no support systems to turn to. It has been established that peer networks provide the emotional support people need. Websites like Women's Web and She The People present platforms where women entrepreneurs can come together, tell their different success stories, and even grapple with some of the struggles they face in their businesses.
- Collaboration and Networking Opportunities: Through government and private agencies like NITI Aayog Women Entrepreneurship Platform and Global Entrepreneurship Summit, one will get the platform to interact with leaders, investors, and peers in networking events and forums. Such meetings allow women to build new partnerships, secure financing, and learn about best practices.
- Addressing Cultural Barriers: Another way to break cultural barriers is by seeking support from the community. Giving female students a chance to work with their male counterparts, such as through workshops on how both partners can share parental responsibility, is caring for women's entrepreneurial aspirations and disrupting traditional male chauvinism. A relevant example includes a young rural woman of Rajasthan origin who struggled financially and socially to enter an SHG. About the SHG, she acquired microfinance, training, and a support group. Eventually, she started her dairy business, gained recognition from her fellow women within the community and emulated other women to start the business.

VI. Conclusion

The problems that women entrepreneurs in India are struggling to solve are not sporadic, not just in the social dimension but also in the structural and economic ones, so the search for a solution to overcome these barriers cannot address only one factor. Culture dures women to strict gender roles and caregiving roles, putting them in a dilemma of having to run their businesses continually. This is occasioned by social prejudice and disbelief in women assuming managerial and executive positions, especially in professions, organisations, and parastatals where such positions are occupied by men, which demoralises them and/or delegates them to positions that do not require their lateral mentoring and networking. Other systematic factors, such as restricted financial capital and poor executive policies, compound these difficulties. While fliers such as WEP and Pradhan Mantri Mudra Yojana will help the businesswomen, prejudices and implementation gaps impede the acts' success. Furthermore, rational barriers, including wage policy and market discrimination, limit opportunities and returns in areas such as the gendered sectors of informal employment. It means that a systematic approach is necessary to respond to these challenges. Therefore, policy measures should include provisions based on gender, including, among others, incentives to pay for work, accessibility of children's caring services, and programs related to training for entrepreneurs. Sweden might offer suitable solutions compared to the Indian situation, but it still refers to other countries' best practices, such as flexible work arrangements and maternity benefits. Digital change is also vital, providing opportunities such as e-stores and Internet marketing that let femalepreneurs cross geographic and cultural obstacles. These technologies increase market coverage, bring efficiency to numerous processes, and ensure a proper work-life balance. This adds to the important role of community and peer support systems in supporting women entrepreneurs. Self-help groups, SHGs, and peer mentoring networks create opportunities to work together, acquire necessary skills, and motivate and empower people. Awareness can change those norms for the better, and including men in caregiving activities can push the equality button even further. Subsequent studies are needed to understand the localised solution considering the multiple factors arising from Women's Entrepreneurship. Those responsible for formulating the infrastructures for sweeping targeted interventions will formulate more entrenched support systems due to analysing the temporal, indurative, and profound ramifications. Coordinated initiatives with governments, private sectors, companies, NGOs, and academic institutions are essential to overcome systematic gender barriers and create gender-equal entrepreneurial environments. Support for women entrepreneurs is not only a question of gender equality but also an essential question of sustainable economic development. Reducing the gender gap in entrepreneurship could raise India's GDP and aid innovation and development. With consistent action and appropriate investment, India can do a lot to improve women entrepreneurs' conditions, thus helping them reach success beneficial for each businesswoman and creating favourable conditions for developing the national economy.

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