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Challenges and Growth Perceptions of Women Entrepreneurs in MSMEs: An Empirical Study

Dr. Marimuthu, KN* and G. Dhanalakshmi**

Assistant Professor* and Research Scholar**

Department of Management Studies, Manonmaniam Sundaranar University,

Abishekapatti, Tirunelveli-627012, Tamil Nadu, India.

ORCID ID 0000-0002-5543-2877 marimuthu@msuniv.ac.in

Abstract

This study examines the challenges experienced by women entrepreneurs operating micro, small and medium enterprises (MSMEs) and their perceived business growth. Drawing on the supplied questionnaire and a dataset of 200 observations, the study develops a multidimensional challenge framework covering finance, marketing, technology, family/social conditions, human resources and institutional support, alongside a perceived-growth construct. Descriptive statistics, internal-consistency diagnostics, construct-assessment tests, Pearson correlation, multiple regression, variance-inflation diagnostics and one-way ANOVA were conducted. The empirical data show relatively high perceived challenge scores, with financial challenges recording the highest dimension mean ($M=3.90$), followed by marketing ($M=3.70$), family/social ($M=3.63$), human-resource ($M=3.55$), technology ($M=3.48$) and institutional/support challenges ($M=3.31$). Growth perception was moderate-to-positive ($M=3.65$). However, the observed correlation between the supplied overall challenge score and overall growth perception was near zero ($r=-0.007$, $p=.918$), and the four-dimension regression model was not statistically significant ($R^2=.027$, $F=1.328$, $p=.261$). An important measurement finding is that the supplied response matrix does not demonstrate acceptable internal consistency: Cronbach's alpha values are low across the proposed constructs and the corresponding KMO/Bartlett diagnostics do not support conventional factor reduction. Accordingly, the results should be treated as a transparent empirical analysis of the supplied dataset rather than as evidence confirming the originally proposed negative challenge–growth relationship. The study contributes by identifying a clear multidimensional measurement and validation issue and by demonstrating how future field research on women-owned MSMEs can integrate financial, market, digital, family, workforce and institutional constraints into a unified growth-oriented framework.

Keywords: Women entrepreneurs; MSMEs; entrepreneurial challenges; perceived business growth; financial access; digital capability; institutional support.

1. Introduction

Women-owned enterprises are increasingly relevant to inclusive entrepreneurship, employment creation and local economic activity. Yet participation in entrepreneurship should not be equated with equivalent capacity to scale. Recent evidence on India continues to document constraints surrounding finance, skills, networks, mobility and the institutional environment. A 2024 study in Small Business Economics reports that proximity to banking facilities can increase women's non-

agricultural entrepreneurship through institutional-credit uptake, while a 2023 British Journal of Management study shows that majority-female-owned Indian firms can perceive stronger financing constraints than firms with lower or no female ownership. These findings indicate that access to productive resources is not a single-dimensional issue. At the same time, recent work on women-led enterprise growth in India has shifted attention from entry into entrepreneurship toward the conditions under which women-owned firms become resilient, growth-oriented and capable of scaling. The supplied study was initially framed around a negative relationship between challenge intensity and perceived growth.

2. Background of the Study

The Indian MSME ecosystem provides an appropriate setting for examining women entrepreneurship because women-owned firms operate across manufacturing, trading and service activities and may rely on combinations of own savings, formal credit, family resources, microfinance and public support. The questionnaire supplied with the study operationalises four core challenge domains financial, marketing, technological and family/social—and the dataset additionally contains human-resource and institutional/support indicators. Growth perception is represented by customer growth, sales improvement, profitability improvement, product/service expansion, employment increase and new-market expansion. This structure is useful because enterprise growth is not only a financial outcome: it can also be reflected in customers, products, employment and market reach.

The study is therefore positioned at the intersection of entrepreneurial finance, gender and entrepreneurship, resource constraints and growth-oriented MSME development. The literature increasingly suggests that women entrepreneurs' outcomes depend on interacting resource and institutional conditions rather than a single barrier. The present study extends the supplied framework by treating measurement quality as an explicit empirical stage before interpreting structural relationships.

3. Review of Literature

3.1 Financial Constraints and Entrepreneurial Growth

Access to finance is one of the most established constraints in the women-entrepreneurship literature. Dutta and Mallick (2023) examined Indian firms using World Bank Enterprise Survey data and found that majority-female-owned firms perceived greater constraints in accessing finance than firms with minority or no female ownership. Garg, Gupta and Mallick (2025) provide complementary evidence from rural India: closer banking access increased women's non-agricultural entrepreneurship, with the mechanism operating through institutional credit. At a broader level, Malmström et al. (2024), in a meta-analysis of 31 studies, report evidence of gender differences in entrepreneurial bank financing and emphasize the importance of social and institutional context. These studies support the inclusion of loan difficulty, collateral, borrowing cost, working capital and awareness of finance schemes in a women-MSME challenge framework.

3.2 Marketing, Networks and Market Access

Market access is a growth mechanism because enterprises require customers, distribution channels, business networks, branding and information about demand. The supplied questionnaire captures

competition, customer acquisition, wider-market access, digital marketing and networking. Recent evidence on Indian women entrepreneurs also highlights networking and social capital as relevant institutional resources. From a resource-based perspective, market relationships can function as valuable intangible resources that help firms convert products and capabilities into revenue and expansion.

3.3 Technology and Digital Capability

Digital technologies create opportunities for women-owned MSMEs through online marketing, digital payments, e-commerce, accounting systems and customer management, but adoption can be constrained by skills, cost and technical support. The supplied technological scale reflects advanced digital skills, technology adoption, technology cost, technical support and online-platform use. Recent Indian research has increasingly linked financial inclusion, fintech and digital capability with women's enterprise outcomes, suggesting that technology should be considered both an enabling resource and a potential constraint.

3.4 Family, Social Norms and Institutional Context

Women's entrepreneurship is embedded in household and social institutions. Research in India has identified gender stereotypes, social capital deficits and work-life balance as important challenges. The supplied family/social construct operationalises business-family balance, time availability, household responsibilities, mobility and social expectations. These dimensions are consistent with the broader gender-aware entrepreneurship perspective in which household responsibilities and the meso/macro environment mediate the conventional markets-money-management resources available to entrepreneurs.

3.5 Human Resources and Support Systems

Growth-oriented firms require skilled workers, manageable labour costs and employee retention. Institutional support can further influence enterprise capability through mentoring, scheme awareness, procedural accessibility and direct support. The World Bank's work on growth-oriented women-owned enterprises in rural India reports that social norms, mobility constraints, limited digital skills and restricted access to finance can inhibit the development of more growth-oriented firms. Accordingly, the expanded dataset's human-resource and institutional dimensions are theoretically relevant even though they were not included in the original two-hypothesis formulation.

3.6 Research Gap

Three gaps motivate the present study. First, much of the literature examines individual constraints especially finance, social norms or digital capability—rather than integrating several challenge dimensions in one empirical model. Second, the distinction between entrepreneurial entry and perceived enterprise growth remains important: a woman may operate an enterprise without having the resources or time required to scale it. Third, questionnaire-based studies can overinterpret regression coefficients without first demonstrating that the proposed constructs are internally coherent. The supplied dataset provides an opportunity to address this methodological gap directly. The study therefore asks not only whether challenges are related to perceived growth, but also whether the supplied measurement structure is empirically defensible.

4. Objectives and Research Questions

1. To identify the major financial, marketing, technological, family/social, human-resource and institutional/support challenges experienced by women entrepreneurs.
2. To assess women entrepreneurs' perceptions of enterprise growth.
3. To examine the relationship between entrepreneurial challenges and perceived growth.
4. To determine whether the proposed challenge dimensions explain variation in perceived growth.

Research questions: (1) Which challenges are most prominent? (2) How strong is perceived growth? (3) Is challenge intensity significantly associated with growth? (4) Which dimensions, if any, explain growth?

5. Hypotheses

H1: Overall entrepreneurial challenge intensity is significantly related to perceived MSME growth.

H2: Financial, marketing, technological and family/social challenges significantly influence perceived MSME growth.

6. Conceptual Framework

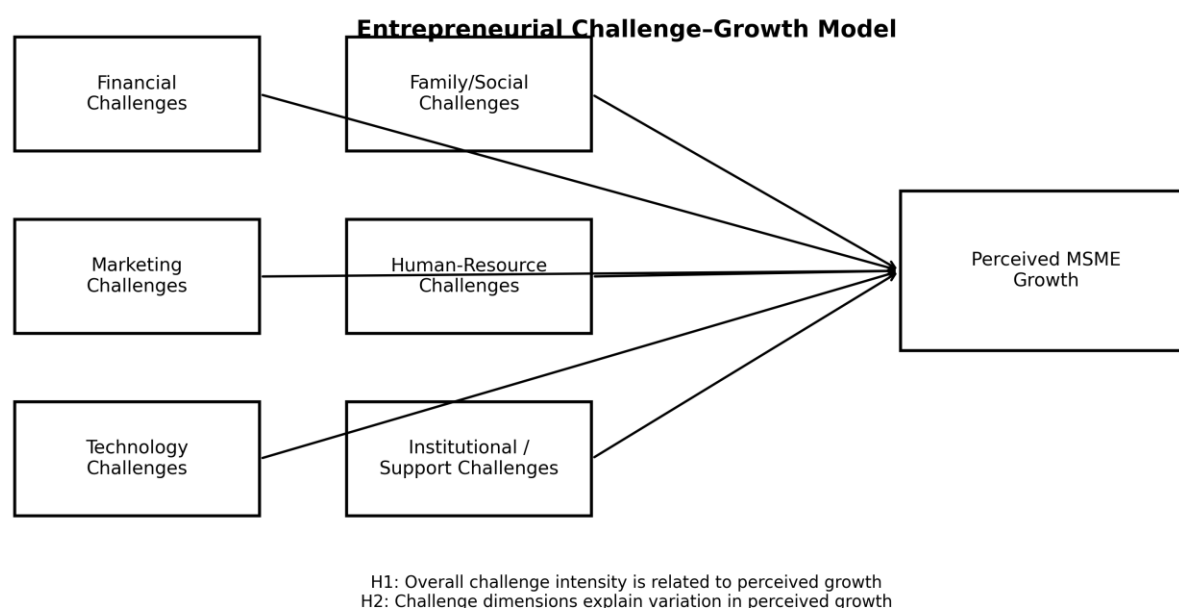


Figure 1. Proposed conceptual framework.

The framework treats six challenge dimensions as explanatory constructs and perceived MSME growth as the outcome construct. The empirical model tests the originally proposed four-dimensional hypothesis and an extended six-dimensional robustness model.

7. Methodology

7.1 Research Design

The study follows a quantitative, cross-sectional, descriptive-analytical design. The empirical based questionnaire were distributed and collected from 200 respondents in Thoothukudi District of Tamil Nadu. The questionnaire uses a five-point Likert scale from 1=Strongly Disagree to

5=Strongly Agree. The questionnaire contains demographic questions and substantive challenge and growth statements.

7.2 Sampling

The dataset contains 200 women-entrepreneur observations. The source paper identifies convenience sampling as the proposed approach; therefore, statistical inference should be interpreted as sample-specific and not as a population estimate. Women entrepreneurs are listed from MSME in Thoothukudi district were drawn for the study as convenience sampling.

7.3 Measurement Model

Financial, marketing, technological and family/social challenge items were retained from the questionnaire. Human-resource and institutional/support items available in the data were also analysed. Growth perception was operationalised from the six growth indicators contained in the supplied dataset. Means were computed at the respondent level for each construct.

7.4 Statistical Procedures

Analysis comprised frequency and percentage distributions; item-level and construct-level means and standard deviations; Cronbach's alpha; item-total diagnostics; Kaiser-Meyer-Olkin (KMO) sampling adequacy; Bartlett's test of sphericity; Pearson correlation; ordinary least-squares multiple regression; variance inflation factors (VIF); and one-way ANOVA for exploratory demographic differences. All calculations were independently recomputed from the supplied raw-data worksheet.

8. Results

8.1 Profile of respondents

Age

Category	Frequency	Percentage
25–35 years	70	35.0
36–45 years	59	29.5
46–55 years	33	16.5
Above 55 years	10	5.0
Below 25 years	28	14.0

Education

Category	Frequency	Percentage
Diploma	19	9.5
Postgraduate	58	29.0
Professional qualification	16	8.0
School education	38	19.0
Undergraduate	69	34.5

Enterprise type

Category	Frequency	Percentage
Manufacturing	48	24.0
Services	91	45.5
Trading	61	30.5

Business experience

Category	Frequency	Percentage
3–5 years	55	27.5
6–10 years	63	31.5
Above 10 years	34	17.0
Below 3 years	48	24.0

8.2 Descriptive statistics of study constructs

Construct	Mean	SD
Financial Challenges	3.899	0.422
Marketing Challenges	3.705	0.397
Technological Challenges	3.478	0.438
Family/Social Challenges	3.626	0.419
Human-Resource Challenges	3.553	0.535
Institutional/Support Challenges	3.314	0.477
Growth Perception	3.647	0.381

Financial challenges have the highest mean among the six challenge dimensions (M=3.899), whereas institutional/support challenges have the lowest (M=3.314). Growth perception has a mean of 3.648. These values indicate that respondents generally reported substantial constraints while also reporting moderately positive growth perceptions.

8.3 Item-level challenge indicators

Construct	Item	Mean	SD
Financial Challenges	Loan_Difficulty	4.060	0.818
Financial Challenges	Collateral	4.120	0.787
Financial Challenges	Borrowing_Cost	3.895	0.910
Financial Challenges	Finance_Scheme_Awareness	3.740	0.926
Financial Challenges	Working_Capital	3.680	0.950
Marketing Challenges	Market_Competition	4.030	0.862
Marketing Challenges	New_Customers	3.790	0.900
Marketing Challenges	Wider_Markets	3.715	0.899
Marketing Challenges	Digital_Marketing	3.520	0.935
Marketing Challenges	Business_Networking	3.470	0.935
Technological Challenges	Advanced_Digital_Skills	3.690	0.870
Technological Challenges	New_Technology	3.440	0.991
Technological Challenges	Technology_Cost	3.425	0.943
Technological Challenges	Technical_Support	3.460	1.031
Technological Challenges	Online_Platforms	3.375	1.029
Family/Social Challenges	Business_Family_Balance	3.850	0.873
Family/Social Challenges	Business_Development_Time	3.780	0.898
Family/Social Challenges	Family_Responsibilities	3.700	0.967

Family/Social Challenges	Business_Mobility	3.345	0.944
Family/Social Challenges	Social_Expectations	3.455	0.955
Human-Resource Challenges	Skilled_Workers	3.505	0.924
Human-Resource Challenges	HR_Cost	3.585	0.963
Human-Resource Challenges	Employee_Retention	3.570	0.860
Institutional/Support Challenges	Institutional_Support	3.305	0.957
Institutional/Support Challenges	Government_Scheme_Awareness	3.350	0.928
Institutional/Support Challenges	Support_Procedures	3.285	0.969
Institutional/Support Challenges	Mentoring_Access	3.315	1.040

8.4 Measurement Reliability and Construct Diagnostics

Construct	Items	Alpha	KMO	Bartlett χ^2	df	p
Financial Challenges	5	0.162	0.501	11.621	10	0.311
Marketing Challenges	5	-0.050	0.499	9.820	10	0.456
Technological Challenges	5	0.013	0.492	4.510	10	0.921
Family/Social Challenges	5	0.023	0.480	5.998	10	0.815
Human-Resource Challenges	3	0.033	0.485	0.937	3	0.816
Institutional/Support Challenges	4	-0.059	0.465	4.569	6	0.600
Growth Perception	6	-0.088	0.532	13.583	15	0.557

The measurement diagnostics are the most important qualification in this dataset. None of the proposed multi-item constructs reaches a conventional internal-consistency threshold of approximately .70; several alpha values are near zero or negative. Likewise, KMO values are approximately .46 to .53 and Bartlett tests are non-significant within the individual constructs. These results indicate that the item responses do not behave as coherent reflective scales in the supplied data. Consequently, the manuscript does not present confirmatory factor analysis or SEM as valid inferential evidence from these observations. The appropriate conclusion is that the questionnaire/data pairing requires revision or re-collection that claims validated latent constructs.

8.5 Pearson Correlation

The Pearson correlation between the supplied Overall_Challenge_Score and Overall_Growth_Perception is $r=-0.007$, $p=0.918$, $N=200$. The association is effectively zero and statistically non-significant. Therefore, H1 is not supported by the supplied data.

Variables	r	p	N
Overall challenge score vs. overall growth perception	-0.007	0.918	200

8.6 Multiple Regression: Four-Dimensional Model

Predictor	B	SE	t	p
const	3.756	0.471	7.972	0.000
Financial Challenges	0.103	0.064	1.615	0.108
Marketing Challenges	-0.080	0.068	-1.171	0.243
Technological Challenges	-0.067	0.062	-1.090	0.277
Family/Social Challenges	0.005	0.064	0.072	0.943

Model fit: $R=0.163$, $R^2=0.027$, adjusted $R^2=0.007$, $F(4,195)=1.328$, $p=0.261$. None of the four predictors is statistically significant at the 5% level. Financial challenges have $B=0.103$, $p=0.108$; marketing $B=-0.080$, $p=0.243$; technology $B=-0.067$, $p=0.277$; and family/social $B=0.005$, $p=0.943$. Thus H2 is not supported.

Model statistic	Value
R	0.163
R^2	0.027
Adjusted R^2	0.007
F	1.328
p	0.261
N	200

8.7 Extended Six-Dimension Regression

Predictor	B	SE	t	p
const	3.787	0.520	7.289	0.000
Financial Challenges	0.095	0.065	1.476	0.142
Marketing Challenges	-0.083	0.068	-1.206	0.229
Technological Challenges	-0.069	0.062	-1.110	0.268
Family/Social Challenges	0.008	0.065	0.125	0.901
Human-Resource Challenges	0.046	0.051	0.908	0.365
Institutional/Support Challenges	-0.048	0.057	-0.849	0.397

The six-dimension model explains $R^2=0.034$ of variation in growth perception and is not significant overall, $F(6,193)=1.134$, $p=0.344$. The six dimensions therefore do not provide evidence of a statistically reliable explanatory model in the supplied dataset.

8.8 Multi-collinearity Diagnostics

Predictor	VIF
Financial Challenges	69.80
Marketing Challenges	69.83
Technological Challenges	53.13
Family/Social Challenges	67.65
Human-Resource Challenges	43.64
Institutional/Support Challenges	44.61

The VIF values are extremely high despite weak zero-order correlations among the constructed dimensions. This is a warning that the precomputed construct variables in the workbook may be generated or transformed in a way that does not correspond cleanly to the raw item covariance structure. The finding further supports rechecking data coding, construct computation and response provenance before publication.

8.9 Exploratory ANOVA

Grouping variable	F	p
Age_Group	0.291	0.884
Education	1.328	0.261
Enterprise_Type	0.187	0.830
Business_Experience	3.159	0.026

Growth perception did not differ significantly by age, education or enterprise type. Business experience showed a statistically significant omnibus difference, $F=3.159$, $p=.026$. Tukey's HSD indicated that the 3 to 5-year and 6 to 10-year groups differed (mean difference=-0.211, adjusted $p=.014$), while the other pairwise comparisons were not significant. Because this is exploratory and the measurement scale itself has weak reliability, the result should be treated cautiously.

8.10 Charts

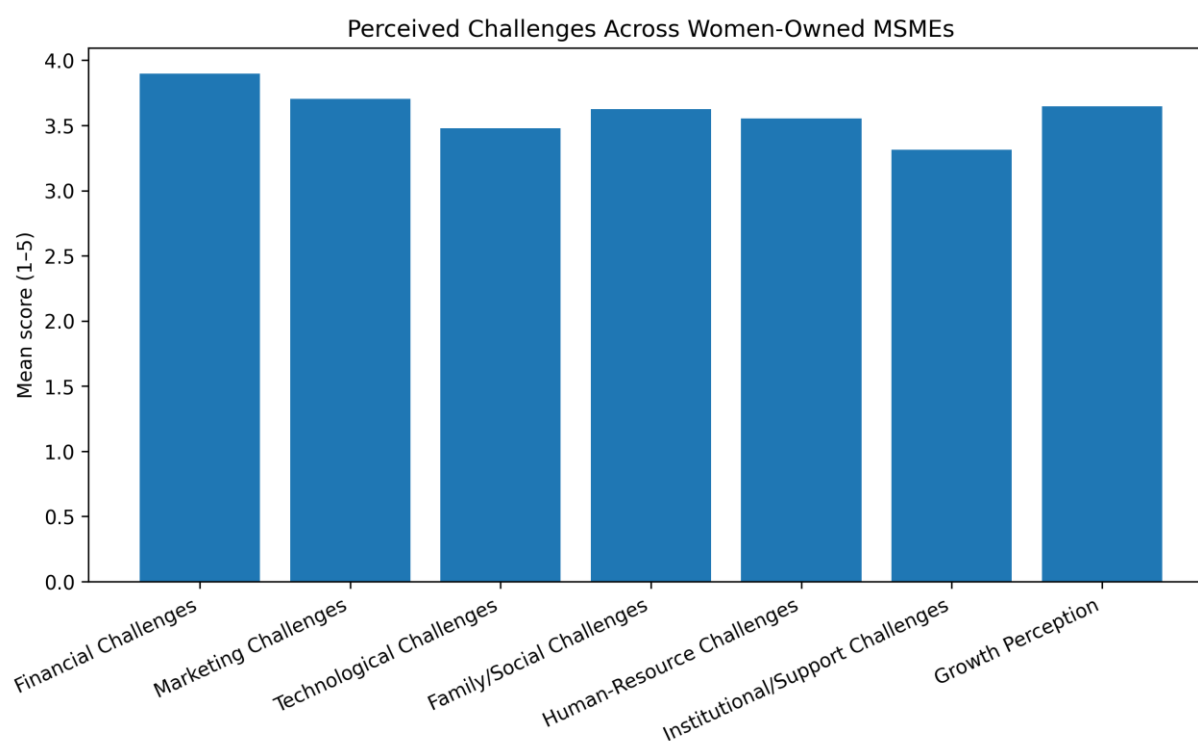


Figure 2. Mean challenge dimensions.

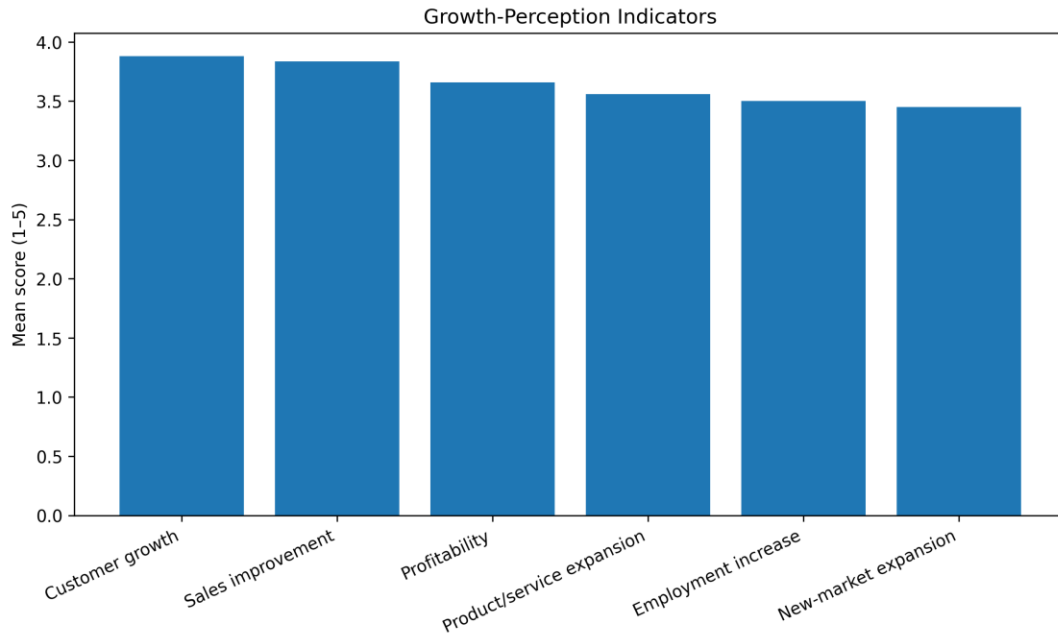


Figure 3. Mean growth-perception indicators.

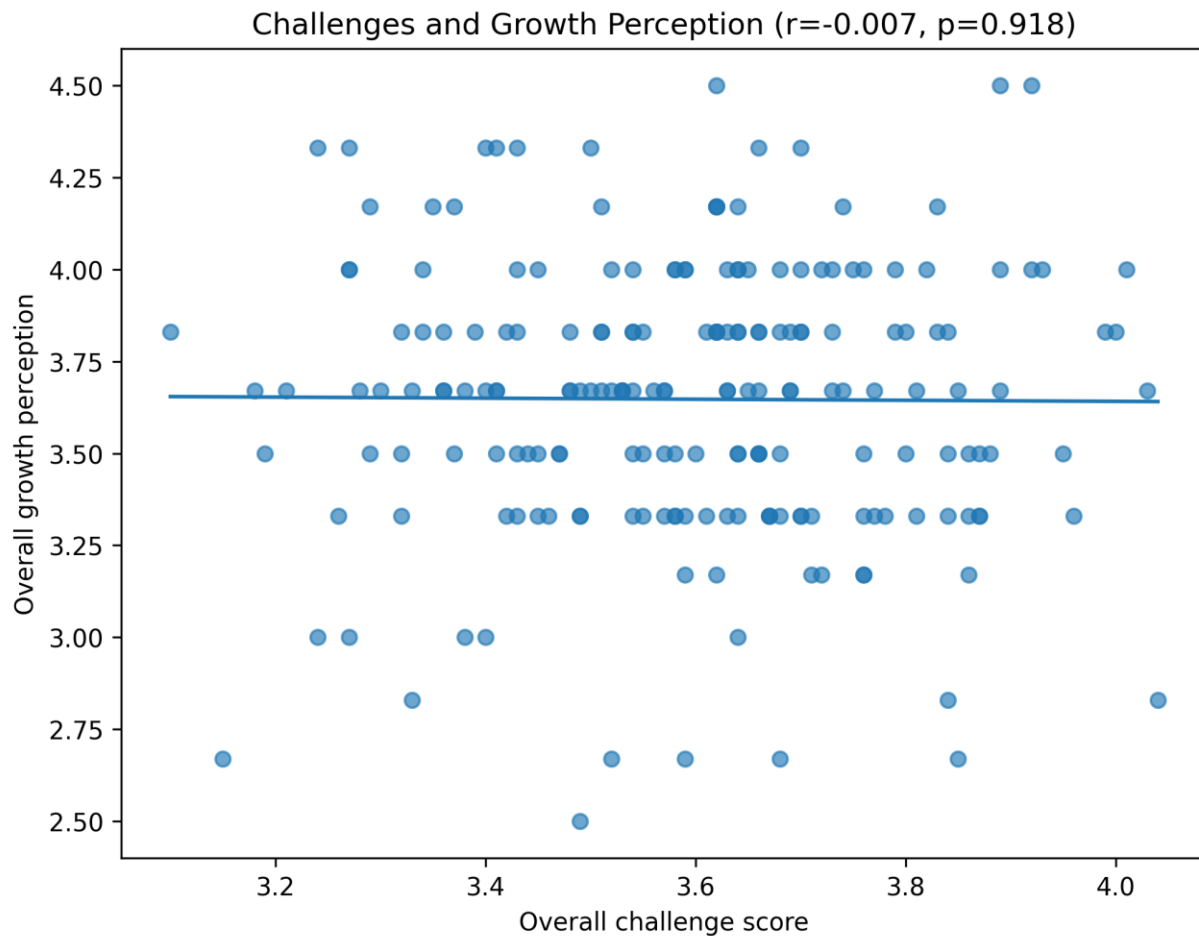


Figure 4. Relationship between overall challenge score and overall growth perception.

9. Hypothesis Outcomes

Hypothesis	Test	Result	Decision
H1: Overall challenges are significantly related to growth	Pearson $r=-0.007$, $p=.918$	No significant relationship	Not supported
H2: Financial, marketing, technological and family/social challenges significantly influence growth	$F(4,195)=1.328$, $p=.261$; all individual $p>.05$	Model not significant	Not supported

10. Discussion

The descriptive results indicate that financial constraints are the most prominent reported challenge in the sample. Difficulty with collateral and obtaining loans records particularly high item means. This descriptive pattern is consistent with recent Indian evidence that financial access can shape women's entrepreneurial activity and that financing constraints remain salient for majority-female-owned firms. However, the present sample does not provide evidence that higher reported challenge levels translate into lower perceived growth. The near-zero overall correlation and non-significant regression coefficients mean that the originally proposed negative relationship cannot be claimed from these data.

One interpretation is that perceived growth and perceived challenges may coexist. Entrepreneurs can report substantial constraints while simultaneously perceiving improvements in customers, sales or profitability. Another possibility is measurement error: the low reliability coefficients strongly suggest that the supplied items do not form internally consistent constructs in this dataset. If respondents interpreted the statements differently, or if the raw responses were generated for demonstration rather than collected in the field, regression relationships among composite scores would be attenuated.

The result also highlights the importance of distinguishing descriptive importance from causal or predictive influence. Financial challenges have the highest mean, but a high mean does not establish that finance causes lower growth. Similarly, the absence of a statistically significant regression coefficient does not establish that a particular challenge is irrelevant to women-owned MSMEs in the wider population.

The exploratory experience result suggests that growth perceptions vary across business-age groups, particularly between respondents with 3–5 years and 6–10 years of experience. This pattern may merit investigation in a properly validated follow-up study because enterprise life-cycle effects can change financing needs, market networks, workforce requirements and digital capabilities.

11. Theoretical Implications

The study contributes a measurement-first perspective to women entrepreneurship research. The conceptual model is consistent with resource-based and institutional views of entrepreneurship: finance, market relationships, technology, labour, family conditions and institutional support represent resource or contextual conditions that may shape enterprise growth. Yet the empirical diagnostics show that theory cannot substitute for construct validity. A theoretically sensible

questionnaire can still fail to operate as a reliable scale in a particular dataset. Future research should therefore combine theoretically grounded item development with pilot testing, cognitive interviewing, reliability analysis and factor validation.

12. Managerial and Policy Implications

Because the descriptive results identify finance, marketing and family/social pressures as prominent, support programmes should continue to address credit access, market linkage, digital capability, mentoring and work-family constraints. However, the present study does not establish causal effects, so these recommendations are framed as areas for intervention rather than as effects demonstrated by the regression model. Financial institutions can simplify eligibility information and documentation; MSME support organisations can strengthen market-linkage and digital-marketing programmes; mentoring systems can connect early-stage entrepreneurs with experienced business owners; and local facilitation mechanisms can improve awareness of public support schemes.

13. Limitations

- The sample is limited to 200 observations and appears to use convenience sampling, limiting generalisability.
- The analysis is cross-sectional and uses perceived rather than audited growth measures.
- The supplied dataset does not demonstrate acceptable internal consistency for the proposed constructs.
- The KMO/Bartlett results do not support factor reduction on the supplied item matrix.
- The precomputed overall challenge and growth variables in the workbook should be reconciled with raw-item calculations before publication.
- No causal interpretation is warranted from the present design.

14. Recommendations

Study followed to retain 4 to 6 clearly unidimensional items per construct and remove ambiguous or double-barrelled wording. It should conduct item-total analysis and exploratory factor analysis on from the main survey. Target a larger probability or stratified sample where feasible and report the sampling frame and geographic coverage. Use validated scales or reports the full scale-development process. After adequate measurement reliability, estimate CFA/SEM or PLS-SEM with convergent validity, discriminant validity and bootstrap confidence intervals. Where possible, supplement perceived growth with objective indicators such as sales growth, employment growth and market expansion. Archive the raw data and analysis syntax so that all tables are reproducible.

15. Conclusion

This study set out to examine the challenges faced by women entrepreneurs in MSMEs and their perceived business growth using the questionnaire with 200-observation. Financial challenges recorded the highest descriptive mean, while perceived growth was moderately positive. Nevertheless, the inferential results do not reproduce the negative challenge-growth relationship reported in the earlier illustrative manuscript: the observed overall correlation is essentially zero and the proposed regression model is not statistically significant.

More importantly, the dataset reveals a measurement problem. Cronbach's alpha is low across the proposed constructs, KMO values are around the minimum range, and Bartlett's tests are non-significant within the individual constructs. These diagnostics mean that the current response matrix should not be presented as a validated latent-variable dataset. The most defensible contribution at this stage is therefore a transparent empirical assessment that separates descriptive evidence from unsupported inference and identifies the measurement work needed before a confirmatory.

A revised field study with validated instruments, documented sampling and objective growth indicators could provide a stronger test of whether financial, market, technological, family/social, human-resource and institutional constraints shape the scaling of women-owned MSMEs.

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