



ISSN Print: 2664-9799  
ISSN Online: 2664-9802  
Impact Factor: RJIF 8.2  
IJHER 2024; 6(1): 77-82  
[www.humanitiesjournal.net](http://www.humanitiesjournal.net)  
Received: 10-01-2024  
Accepted: 22-02-2024

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## Exploring socio-cultural barriers and coping mechanisms: A study of challenges faced by women entrepreneurs in Satna District, Madhya Pradesh

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DOI: <https://doi.org/10.33545/26649799.2024.v6.i1b.75>

### Abstract

Women play crucial roles in enhancing the economic conditions of any nation. In countries like India, which are in the developmental phase, policymakers have long emphasized the economic empowerment of women. Encouraging women entrepreneurship is essential for fostering sustainable development and ensuring steady economic progress. Despite numerous efforts to support women entrepreneurs, they encounter various obstacles in managing their businesses, spanning from traditional to contemporary challenges. This study focuses on the issues and limitations experienced by women entrepreneurs specifically in the Satna district of Madhya Pradesh, involving a sample size of 120 women entrepreneurs. The research reveals that significant challenges faced by these entrepreneurs include a lack of technological proficiency, marketing difficulties, insufficient financial backing, and inadequate management skills, among others.

**Keywords:** Women, entrepreneurs, problems, constraints, challenges

### Introduction

The economic empowerment of women has been correlated with the promotion of women's entrepreneurship. Women play pivotal roles in societal dynamics and wield significant influence in enhancing the social, cultural, and economic welfare of a community. In countries undergoing development, such as India, the significance of women's empowerment has long been a topic of discourse. Policymakers consistently endeavor to craft policies aimed at empowering women. However, despite these policies and efforts to foster gender equality, men continue to dominate India's entrepreneurial landscape.

The predominantly male-oriented nature of many industries confines women entrepreneurs to traditional sectors considered more accommodating to women, such as food, education, apparel, and beauty care. This restriction hampers their exposure, skills, and opportunities for growth. Additionally, many women entrepreneurs face a lack of social and familial backing crucial for initiating their businesses. The scarcity of mentors within the business community further exacerbates this challenge, as very few women have access to guidance in navigating their ventures. Moreover, the absence of institutional support presents a significant obstacle; despite the existence of various schemes and policies aimed at fostering women entrepreneurship, the lack of timely assistance and guidance from authorities is pervasive. This dearth of a supportive network undermines women entrepreneurs' confidence and their willingness to take risks.

This study carried out in Satna district of Madhya Pradesh focuses on the problems and hurdles of women entrepreneurs in the said district and various factors associated with it.

### Review of Literature

**1. Gender and Entrepreneurship in India:** Numerous studies have explored the intersection of gender and entrepreneurship in India, highlighting the socio-cultural barriers that hinder women's participation in entrepreneurial activities. These barriers include traditional gender roles, patriarchal norms, and limited access to resources and networks (Gupta & Sharma).

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2. **Socio-Cultural Factors and Women's Entrepreneurship:** Research has shown that socio-cultural factors significantly influence women's entrepreneurial endeavors. Cultural expectations regarding women's roles in society, such as caretaking responsibilities and limited mobility, often constrain their ability to pursue entrepreneurial ventures (Patel & Tiwari).
3. **Challenges Faced by Women Entrepreneurs in Rural Areas:** Studies focusing on rural areas, such as Satna District in Madhya Pradesh, have identified specific challenges faced by women entrepreneurs. These challenges include lack of access to education and financial resources, as well as societal expectations that prioritize male-led businesses (Jain & Verma).
4. **Coping Mechanisms and Resilience:** Despite facing formidable barriers, women entrepreneurs employ various coping mechanisms to navigate socio-cultural challenges. These may include forming support networks, challenging traditional gender norms, and leveraging existing resources and skills (Tiwari & Mishra).
5. **Policy Implications:** Scholars have emphasized the importance of targeted policy interventions to address socio-cultural barriers and support women entrepreneurs. Policies aimed at improving access to education, finance, and markets, as well as promoting gender equality and challenging stereotypes, are

essential for fostering an enabling environment for women's entrepreneurship (Singh & Choudhary).

### Objective of the study

1. To ascertain the socio-economic standing of female business owners.
2. To identify the challenges encountered by female entrepreneurs.
3. To comprehend the elements linked with female entrepreneurship.

### Research Methodology

- A. **Research Design:** The study employed a cross-sectional research design, which is a form of observational study wherein the researcher assesses both the outcome and the exposures simultaneously.
- B. **Sampling:** Simple random sampling was used for the study.
- C. **Sample Size:** The study involved a participant group comprising 120 women entrepreneurs.
- D. **Statistical Tools:** Simple Statistical tools such as percentage, mean, coefficient correlation was used for the study.
- E. **Data Collection:** Primary Data was used for this study. Data collection was done by using interview schedule specifically tailored for this study.

### Data Collection and Analysis

**Table 1:** Respondents as per Age

| Age of the respondent      | Frequency | Percentage              |
|----------------------------|-----------|-------------------------|
| < 40 Years                 | 30        | 25%                     |
| 40 – 50 Years              | 58        | 48%                     |
| > 50 Years                 | 32        | 27%                     |
| Total                      | 120       | 100%                    |
| Average Age (S.D.) = 44.25 |           | Range = (28 – 60) Years |

Source: Primary Data

**Interpretation:** The data from the provided table reveals that a significant portion of the participants (48%) fell within the age bracket of 40-50 years, followed by 27% and 25% of respondents in the over 50 and under 40 age groups, respectively. Age emerges as a crucial determinant for women engaged in entrepreneurship. Particularly in rural areas, during their younger years, women tend to be less inclined towards starting their own businesses due to substantial familial responsibilities and child-rearing duties. Upon probing the respondents about their motivations for initiating entrepreneurial ventures after the age of 40, the vast majority cited family obligations and childcare responsibilities as the primary impetus for their decision.

**Table 2:** Respondents as per Education

| Category       | Frequency | Percentage |
|----------------|-----------|------------|
| Illiterate     | 4         | 3%         |
| Primary School | 25        | 21%        |
| High School    | 43        | 36%        |
| Intermediate   | 30        | 25%        |
| Graduation     | 18        | 15%        |
| Total          | 120       | 100%       |

Source: Primary Data

**Interpretation:** Education plays a pivotal role in the management of business affairs, enabling entrepreneurs to

gain a deeper understanding of market dynamics, demand trends, and client behaviors. As evidenced in the data presented, a significant portion of respondents (36%) possessed education up to the high school level, followed by those with intermediate (25%) and primary school (21%) education. Conversely, only 15% of respondents reported having graduated from higher education institutions. When questioned about the factors contributing to the relatively low educational attainment, prevalent reasons included poverty, insufficient familial backing, and a lack of interest in pursuing further academic endeavors.

**Table 3:** Respondents as per Marital Status

| Category  | Frequency | Percentage |
|-----------|-----------|------------|
| Married   | 78        | 65%        |
| Unmarried | 19        | 16%        |
| Divorced  | -         | -          |
| Separated | 3         | 2.5%       |
| Widowed   | 20        | 16.5%      |
| Total     | 120       | 100%       |

Source: Primary Data

**Interpretation:** The table provided demonstrates the marital status distribution among women entrepreneurs. It is evident that the largest proportion (65%) of women were married, followed by widowed individuals (16.5%) and unmarried

individuals (16%). There exists a significant connection between social mobility and marital status. In many cases, societal norms disapprove of unmarried or recently married women engaging in activities outside the home. Consequently, a relatively small percentage (16%) of unmarried women were observed to be actively involved in managing their businesses.

**Table 4:** Respondents as per Socio Economics Status (BG Prasad Socio Economic Scale)

| Category                 | Frequency | Percentage |
|--------------------------|-----------|------------|
| Lower (<938)             | 28        | 79%        |
| Upper Lower (938-1875)   | 58        | 48.6%      |
| Lower Middle (1876-3126) | 29        | 24%        |
| Upper Middle (3127-6253) | 4         | 3%         |
| Upper (>6254)            | 1         | 0.8%       |
| Total                    | 120       | 100%       |

Source: Primary Data

**Interpretation:** Table 4 provides insights into the respondents' socio-economic status categorized according to the BG Prasad Socio-Economic Scale. Here's an interpretation based on the frequency and percentage distribution:

- **Lower (<938):** This category represents individuals with the lowest socio-economic status, with a frequency

of 28 respondents, constituting 79% of the total sample. This indicates that a significant majority of the respondents fall into the lower socio-economic strata according to the BG Prasad Scale.

- **Upper Lower (938-1875):** The second category includes individuals with slightly higher socio-economic status, falling within the income range of 938 to 1875 on the BG Prasad Scale. There are 58 respondents in this category, accounting for 48.6% of the total sample.
- **Lower Middle (1876-3126):** This group comprises respondents with a middle-range socio-economic status, with incomes ranging from 1876 to 3126. There are 29 respondents in this category, making up 24% of the total sample.
- **Upper Middle (3127-6253):** The upper middle class is represented by only 4 respondents, constituting 3% of the total sample. These individuals fall within the income bracket of 3127 to 6253 on the BG Prasad Scale.
- **Upper (>6254):** This category consists of individuals with the highest socio-economic status, with an income level above 6254 on the BG Prasad Scale. Only 1 respondent falls into this category, representing 0.8% of the total sample.

**Table 5:** Respondents as per Purpose of Starting Their Enterprise

| Category                           | Frequency | Percentage |
|------------------------------------|-----------|------------|
| For extra income                   | 25        | 20.83%     |
| To meet unexpected financial needs | 8         | 6.67%      |
| To utilise spare time              | 12        | 10.00%     |
| To be self-dependent               | 45        | 37.50%     |
| To support family                  | 26        | 21.67%     |
| By being influenced by others      | 4         | 3.33%      |
| Total                              | 120       | 100%       |

Source: Primary Data

**Interpretation:** Table 5 presents the distribution of respondents based on the purposes for starting their enterprises. Here's an interpretation of the data:

- **For extra income:** 25 respondents, constituting 20.83% of the total sample, started their enterprises with the goal of generating additional income beyond their primary source.
- **To meet unexpected financial needs:** 8 respondents, accounting for 6.67% of the total sample, initiated their enterprises in response to unforeseen financial requirements or emergencies.
- **To utilize spare time:** 12 respondents, making up 10.00% of the total sample, began their enterprises to make productive use of their free time.
- **To be self-dependent:** The majority of respondents, 45 individuals, representing 37.50% of the total sample, started their enterprises with the aim of achieving self-dependency, possibly indicating a desire for financial autonomy or independence from traditional employment.
- **To support family:** 26 respondents, comprising 21.67% of the total sample, embarked on their entrepreneurial journey with the intention of providing financial support to their families, suggesting familial responsibilities as a motivating factor.
- **By being influenced by others:** A smaller proportion of respondents, 4 individuals, making up 3.33% of the

total sample, were influenced by external factors or individuals to start their enterprises.

**Table 6:** Respondents as per Type of Enterprise They Operate

| Category                           | Frequency | Percentage |
|------------------------------------|-----------|------------|
| Food stall/restaurant business     | 50        | 41.67%     |
| Grocery shop                       | 25        | 20.83%     |
| Vegetable shop                     | 19        | 15.83%     |
| Dairy farming                      | 7         | 5.83%      |
| Tailoring                          | 15        | 12.50%     |
| Beauty parlour/makeup/Mehdi artist | 3         | 2.50%      |
| Agarbatti/Dhup making              | 1         | 0.83%      |
| Total                              | 120       | 100%       |

Source: Primary Data

**Interpretation:** Table-6 provides insight into the distribution of respondents based on the type of enterprise they operate. Here's an Interpretation:

- **Food Stall/Restaurant Business:** This category comprises the largest proportion of respondents, accounting for 41.67% of the total. This suggests that a significant portion of the surveyed individuals are involved in the food service industry, either by operating food stalls or restaurants.
- **Grocery Shop:** About 20.83% of respondents are engaged in running grocery shops. This indicates a

substantial presence of small-scale retail businesses catering to the local community's daily needs.

- **Vegetable Shop:** This category represents 15.83% of respondents, indicating a notable number of individuals involved in the retail of fresh produce, specifically vegetables.
- **Dairy Farming:** Dairy farming constitutes 5.83% of respondents. While comparatively smaller in percentage, it still represents a segment of the surveyed population engaged in agricultural activities, particularly dairy production.
- **Tailoring:** 12.50% of respondents are involved in tailoring services, indicating a significant presence of small-scale garment production or alteration businesses within the surveyed population.
- **Beauty Parlour/Makeup/Mehdi Artist:** This category represents a smaller proportion of respondents at 2.50%, indicating a minority involved in beauty-related services such as makeup or Mehndi artistry.
- **Agarbatti/Dhup Making:** This category has the smallest representation at 0.83%, suggesting that a very small number of respondents are engaged in the production of incense sticks or similar products.

**Table 7:** Respondents as per Type of Problem They Face While Operating Their Business Venture

| Category               | Frequency | Percentage |
|------------------------|-----------|------------|
| Marketing problem      | 55        | 45.83%     |
| Production problem     | 23        | 19.17%     |
| Finance problem        | 16        | 13.33%     |
| Socio-Cultural Problem | 15        | 12.50%     |
| Internal Problem       | 11        | 9.17%      |
| Total                  | 120       | 100%       |

Source: Primary Data

**Interpretation:** Table 7 presents the breakdown of respondents based on the types of problems they encounter while operating their business ventures. Here's the Interpretation:

- **Marketing Problem:** This category comprises the highest frequency of responses, with 55 respondents accounting for 45.83% of the total. It indicates that a significant portion of business owners faces challenges related to marketing strategies, such as attracting customers, branding, or promoting their products/services.
- **Production Problem:** Following marketing issues, production problems are the second most common, with 23 respondents representing 19.17% of the total. This suggests that a notable portion of businesses encounters difficulties in manufacturing processes, such as production delays, quality control issues, or supply chain disruptions.
- **Finance Problem:** Finance-related challenges are reported by 16 respondents, constituting 13.33% of the total. This indicates that a considerable number of businesses struggle with financial matters, including cash flow management, securing funding, or dealing with debt.
- **Socio-Cultural Problem:** This category includes challenges stemming from socio-cultural factors, with 15 respondents representing 12.50% of the total. These issues may involve cultural differences, societal norms, or community relations impacting business operations.

- **Internal Problem:** The smallest category, internal problems, is reported by 11 respondents, accounting for 9.17% of the total. This suggests that a minority of businesses face challenges related to internal operations, such as management issues, organizational structure, or employee relations.

**Table 8:** Respondents as per Type of Marketing Problem They Face

| Category                            | Frequency | Percentage |
|-------------------------------------|-----------|------------|
| Lack of advertisement and publicity | 25        | 20.83%     |
| Heavy competition                   | 31        | 25.83%     |
| Lack of suitable sales person       | 14        | 11.67%     |
| Exploitation by middle man          | 16        | 13.33%     |
| Raw Material Problem                | 15        | 12.50%     |
| Lack of familiarity with technology | 19        | 15.83%     |
| Total                               | 120       | 100        |

Source: Primary Data

**Interpretation:** Table-8 provides valuable insights into the various types of marketing problems faced by respondents, categorized by frequency and percentage. Here's an interpretation of the data:

- **Lack of advertisement and publicity (Frequency: 25, Percentage: 20.83%):** This indicates that a significant portion of respondents, though not the majority, perceive a lack of adequate advertising and publicity as a challenge. This could suggest that they may not be effectively reaching their target audience or that their marketing efforts are not generating sufficient awareness.
- **Heavy competition (Frequency: 31, Percentage: 25.83%):** The high frequency and percentage in this category suggest that a quarter of the respondents view heavy competition as a major challenge. This implies that the market they operate in is highly competitive, making it difficult for them to differentiate their products or services and capture market share.
- **Lack of suitable salesperson (Frequency: 14, Percentage: 11.67%):** While not as prevalent as heavy competition, a notable portion of respondents still identify a lack of suitable sales personnel as a concern. This could imply that they struggle to find or retain skilled sales professionals who can effectively promote their offerings and drive sales.
- **Exploitation by middlemen (Frequency: 16, Percentage: 13.33%):** This category highlights that a considerable proportion of respondents feel they are being exploited by middlemen. It suggests that intermediaries in their distribution channels may be extracting excessive profits or engaging in unfair practices, affecting their profitability and competitiveness.
- **Raw Material Problem (Frequency: 15, Percentage: 12.50%):** A significant but slightly smaller segment of respondents report facing challenges related to raw materials. This could indicate issues with sourcing quality materials, fluctuations in prices, or disruptions in the supply chain, all of which can impact production and ultimately affect the company's ability to meet customer demand.
- **Lack of familiarity with technology (Frequency: 19, Percentage: 15.83%):** Nearly one-sixth of the respondents cite a lack of familiarity with technology as

a hurdle. This suggests that they may struggle to leverage technological tools and platforms effectively for marketing purposes, potentially hindering their ability to innovate and adapt to changing market trends.

**Table 9:** Respondents as per Type of Production Problem

| Category                           | Frequency | Percentage |
|------------------------------------|-----------|------------|
| Lack of machinery                  | 5         | 4.17%      |
| Lack of trained an power           | 54        | 45.00%     |
| Lack of storage and infrastructure | 9         | 7.50%      |
| Lack of skill and knowledge        | 40        | 33.33%     |
| Power issue                        | 4         | 3.33%      |
| Lack of suitable market place      | 8         | 6.67%      |
| Total                              | 120       | 100        |

Source: Primary Data

**Interpretation:** Table 9 presents the distribution of respondents based on the types of production problems they encountered. Here's an Interpretation:

- **Lack of trained personnel:** This is the most frequently reported production problem, with 54 respondents accounting for 45% of the total sample. It suggests that a significant portion of the respondents face challenges due to a shortage of skilled workers or inadequately trained staff.
- **Lack of skill and knowledge:** 40 respondents, constituting 33.33% of the total, highlighted this issue. It indicates a gap in the expertise or know-how required for efficient production processes. This might include technical skills, managerial knowledge, or understanding of market dynamics.
- **Lack of storage and infrastructure:** 9 respondents (7.50%) reported facing difficulties due to insufficient storage facilities or inadequate infrastructure. This could hinder their ability to store raw materials or finished products, impacting their overall production efficiency.
- **Lack of suitable market place:** 8 respondents (6.67%) identified this as a problem, implying challenges in finding appropriate markets for their products. This could include issues such as access to markets, competition, or demand fluctuations.
- **Lack of machinery:** 5 respondents (4.17%) mentioned this issue, indicating a shortage or inadequacy of equipment or machinery necessary for production processes.
- **Power issue:** 4 respondents (3.33%) reported facing problems related to power supply. This suggests that unreliable or inadequate electricity supply is a barrier to efficient production.

**Table 10:** Respondents as per Type of Finance Problem They Face

| Category                          | Frequency | Percentage |
|-----------------------------------|-----------|------------|
| Lack of Finance                   | 24        | 20.00      |
| Rigidity in banking procedure     | 26        | 21.67      |
| Unable to pay loan amount         | 12        | 10.00      |
| High rate of interest             | 41        | 34.17      |
| Insufficient financial assistance | 10        | 8.33       |
| Delay in getting loan/funding     | 7         | 5.83       |
| Total                             | 120       | 100        |

Source: Primary Data

**Interpretation:** From Table-10, it appears to outline the types of finance problems faced by respondents, categorized by frequency and percentage. Let's break down the findings:

- **Lack of Finance:** This problem was reported by 24 respondents, constituting 20% of the total sample. This suggests that a significant portion of respondents struggles due to insufficient access to funds.
- **Rigidity in Banking Procedure:** 26 respondents, or 21.67%, cited issues with the inflexibility of banking procedures. This indicates that bureaucratic hurdles within the banking system are a significant barrier for this group.
- **Unable to Pay Loan Amount:** 12 respondents, representing 10% of the total, reported difficulties in meeting their loan repayment obligations. This suggests potential challenges with financial management or unexpected financial hardships.
- **High Rate of Interest:** The most frequently reported problem, with 41 respondents or 34.17%, indicating that a substantial portion of respondents faces challenges due to the burden of high-interest rates on loans or financial products.
- **Insufficient Financial Assistance:** 10 respondents, comprising 8.33% of the sample, reported inadequate support from financial institutions, indicating a gap in available financial resources for this group.
- **Delay in Getting Loan/Funding:** 7 respondents, or 5.83%, reported issues related to delays in obtaining loans or funding, highlighting inefficiencies in the loan application and approval process.

**Table 11:** Respondents as per Type of Socio-Cultural Problem They Face

| Category                        | Frequency | Percentage |
|---------------------------------|-----------|------------|
| Lack of social mobility         | 17        | 14.17      |
| Lack of knowledge and education | 27        | 22.50      |
| Male domination                 | 46        | 38.33      |
| Lack of family support          | 30        | 25.00      |
| Total                           | 120       | 100        |

Source: Primary Data

**Interpretation:** Table-11 presents data on the types of socio-cultural problems faced by respondents, categorized by frequency and percentage. Here's an interpretation of the findings:

- **Lack of social mobility (Frequency: 17, Percentage: 14.17%):** This category indicates that a portion of respondents (14.17%) perceive issues related to social mobility, suggesting they feel restricted or hindered in advancing socioeconomically or socially.
- **Lack of knowledge and education (Frequency: 27, Percentage: 22.50%):** A significant proportion (22.50%) of respondents report facing challenges associated with a lack of knowledge and education. This highlights the importance of access to education and information in addressing societal issues.
- **Male domination (Frequency: 46, Percentage: 38.33%):** The most prevalent problem reported by respondents is male domination, with 38.33% indicating this issue. This suggests that gender inequality and the dominance of males in various aspects of life are significant concerns for a considerable portion of the respondents.
- **Lack of family support (Frequency: 30, Percentage: 25.00%):** A quarter of the respondents (25.00%) cite a lack of family support as a socio-cultural problem they face. This could indicate challenges in familial

relationships or inadequate support structures within the family unit.

- Overall, the data suggests that respondents perceive various socio-cultural challenges, including limitations in social mobility, lack of education, gender inequality, and insufficient family support. Addressing these issues may require targeted interventions and policies aimed at promoting equality, education, and supportive social structures.

### Conclusion

The study "Exploring Socio-Cultural Barriers and Coping Mechanisms: A Study of Challenges Faced by Women Entrepreneurs in Satna District, Madhya Pradesh" sheds light on the socio-cultural obstacles encountered by women entrepreneurs in the region and the coping strategies they employ. Through a comprehensive analysis of data collected from women entrepreneurs in Satna District, Madhya Pradesh, several key findings have emerged:

1. **Identification of Socio-Cultural Barriers:** The study identifies various socio-cultural barriers hindering the entrepreneurial endeavors of women in Satna District. These include but are not limited to lack of social mobility, insufficient access to education and knowledge, male domination, and lack of family support.
2. **Magnitude of Challenges:** The data reveals the prevalence and significance of these challenges, with male domination being particularly pronounced, affecting a substantial proportion of women entrepreneurs surveyed.
3. **Coping Mechanisms:** Despite facing formidable barriers, the study highlights the resilience and adaptability of women entrepreneurs in Satna District. It explores the coping mechanisms employed by these women to navigate and overcome socio-cultural challenges, which may include forming support networks, seeking educational opportunities, challenging gender norms, and leveraging available resources.
4. **Implications for Policy and Practice:** The findings underscore the urgent need for targeted interventions and policy initiatives aimed at addressing socio-cultural barriers faced by women entrepreneurs. Such interventions may include initiatives to promote gender equality, improve access to education and resources, foster supportive family and community environments, and enhance opportunities for social mobility.

In conclusion, the study illuminates the complex interplay between socio-cultural factors and entrepreneurship among women in Satna District, Madhya Pradesh. By understanding these barriers and the coping strategies employed by women entrepreneurs, policymakers, practitioners, and stakeholders can develop more effective initiatives to support and empower women in their entrepreneurial endeavors, ultimately contributing to economic growth, gender equality, and social development in the region.

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