Journal of Information Systems Engineering and Management
2025, 10(12s)
e-ISSN: 2468-4376
https://www.jisem-journal.com/

Research Article

Marketing Opportunities and Challenges Faced by Women Entrepreneurs in Small and Medium Enterprises in the North Karnataka Region

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ARTICLE INFO

Received: 12 Nov 2024

Revised: 27 Dec 2024

Accepted: 15 Jan 2025

ABSTRACT

The study examines the marketing opportunities and challenges faced by women entrepreneurs in North Karnataka, focusing on their socio-economic backgrounds, motivations, and experiences. It evaluates the impact of digital platforms, government policies, and financial resources on their growth. The research, involving 379 respondents, found that family and geographical/group-specific factors significantly influence women entrepreneurs' marketing performance. Family factors influence material conditions, financial independence, and public utility usage, while geographical or group-specific factors impact behavioral and knowledge outcomes. The study suggests that addressing personal, financial, and policy-related challenges and leveraging digital tools can empower women entrepreneurs, promoting sustainable growth and economic independence in the region.

Keywords: Sustainable, digital platforms, women entrepreneurs, geographical, economic independence.

INTRODUCTION

Small and Medium-sized Enterprises (SMEs) are the lifeblood of economies worldwide. Defined by their relatively small employee count and revenue, these businesses play a critical role in fostering economic growth, innovation, and job creation. Operating across diverse sectors, from manufacturing and services to technology and creative industries, SMEs are highly versatile and adaptable.SMEs are vital contributors to economic development for several reasons. They facilitate entrepreneurship, enabling individuals to transform ideas into viable businesses. SMEs also promote local economic stability by generating employment opportunities and driving community-level economic activity. Furthermore, they foster competition, spurring innovation and improving products and services.In this era of globalization and rapid technological advancement, SMEs face both opportunities and challenges. Access to finance, technology adoption, and market expansion are critical to their success. Government policies and support programs, along with advancements in digital technologies, increasingly shape the SME landscape. Thus, it is imperative to examine their role and prospects in today's dynamic economic environment.

Women entrepreneurship is a dynamic and transformative force that has gained global prominence over recent decades. It represents women's pursuit of business ventures, innovation, and economic independence across various sectors and industries. Women entrepreneurs are breaking traditional gender barriers, significantly contributing to economic growth, social empowerment, and gender equality (Rekha, 2024).The rise of women entrepreneurship reflects changing socio-cultural norms, increased access to education, and expanding opportunities in the business world. Women-owned businesses are diverse, ranging from microenterprises to large corporations, and span sectors such as technology, healthcare, and fashion. However, women entrepreneurs face challenges that hinder their progress, including limited access to finance, insufficient entrepreneurial training, restricted market access, societal and cultural constraints, and persistent gender bias.To address these barriers, the Government of India has introduced various policies and programs to promote women entrepreneurship nationwide.SMEs form the backbone of economic growth, driving innovation, job creation, and community development. Women entrepreneurs,

increasingly active in the SME sector, are challenging traditional gender norms and contributing to economic and social transformation. In the North Karnataka region, women-led SMEs face unique opportunities and challenges shaped by socio-cultural norms, digital advancements, and policy interventions.While women entrepreneurs leverage local demand, digital marketing, and government support, they also face barriers such as limited financial access, inadequate training, and societal biases. This study aims to explore these dynamics, focusing on marketing opportunities, digital adoption, and the effectiveness of government programs. Insights from this research will inform strategies to empower women entrepreneurs, enabling their sustained success and contribution to regional economic development.

REVIEW OF LITERATURE

(K Prabhakar 2020)The research studies explore the impact of Self-Help Groups (SHGs) on village and community affairs, decision-making power, and essential services in traditional Indian villages. The findings suggest that SHGs should serve as niche centers for microfinance and rural development activities in India.(Mamtha 2020) A study involving 120 women entrepreneurs in the food sector in Tumkur and Bangalore Urban Districts found that most entrepreneurs were small-sized, married, and in a nuclear family. The study emphasizes the importance of women's entrepreneurship in promoting economic growth and independence.(Veerabhadrappa 2020) The microfinance industry in India has seen a 36% double-digit growth in the past 12 months, reaching over 25% penetration in 2019. The industry needs an additional capital of over Rs 5,000 crore to achieve a 25-30% growth rate for the next three years. Women in rural areas are the largest target group for microfinance, accounting for 99% of beneficiaries in Karnataka.(Sahoo 2020) Women's contribution to economic activities is crucial for healthy nation building, as they constitute about 50% of the total population. Women-entrepreneurship empowers women economically and increases their position in society. Governments and non-government bodies prioritize women's economic contributions through self-employment and industrial ventures. Proper training and development are needed for women entrepreneurs to adapt to global market trends and excel in the entrepreneurial arena.(Salam 2021) The study explores the impact of digitalization on firm performance among women entrepreneurs in Bangalore, focusing on young and older adult age groups. It suggests that digitalization can lead to challenges in confidence among women entrepreneurs, emphasizing the need for digitalization in business operations. (Satheesha 2023)The study also examines the role of government and private financial support, government programs, personal traits, and challenges faced by rural women entrepreneurs in Bengaluru, India, particularly in small and medium-sized enterprises (SMEs). The findings suggest that these factors significantly influence rural women's entrepreneurial success.(Hariharsudan 2021) The study also highlights the need for further research on other capital types and the interrelationships between government and institutional financial support factors. The study also investigates factors influencing women's entrepreneurial orientation and firms' performance in India, revealing seven significant relationships between social, psychological, financial, and resource factors.(Arunkumar 2021)This research study explores women entrepreneurs in India, focusing on growth and challenges. With a female population of 48.6% and improved literacy rates, women play a crucial role in the nation's economy. The study focuses on the opportunities and challenges of women entrepreneurship in the Hyderabad Karnataka Region, where they compete with men in various sectors. Chatterjee's(2021) study found that most women entrepreneurs are self-financed and operate small enterprises from household premises, with limited access to basic infrastructural facilities. Religious and cultural norms also impact women's participation in entrepreneurship. Nagaradona's (2021) study found higher opportunities for women entrepreneurs in informal sector home-based work and enterprises with less than six workers. Despite these challenges, women entrepreneurs face opportunities in a male-dominated society to sustain and develop their enterprises.(Shiri K (2021) emphasizes the significance of women as pioneers and advocates for women's empowerment in Indian culture. The Rural Development and Self Employment Training Institute (RUDSETI) was established in 1982 to address unemployment and skill development for unemployed youth and women in rural areas.(Vijay kumar 2022)
Globalization and liberalization have increased entrepreneurship and innovation, with women entrepreneurs playing a significant role in economic development. Factors such as risk-taking attitude, government support, and education contribute to women's entrepreneurship in India, directly contributing to increase GDP. However, equal opportunities for women in entrepreneurship and innovation are needed due to socio-economic challenges. (Sabina 2022) Start-up India has led to women entering every sector, positively impacting economic growth and increasing per capita income. This article aims to understand the schemes available for women and their impact on women's standard of living, as well as the challenges faced by women in utilizing these schemes and addressing

remedies to increase engagement in the start-up India scheme. (Krishna 2022) Entrepreneurship is a leadership role that promotes economic growth and development by pursuing innovative ideas and forming new organizations.

(Baral R 2023)The systematic literature review on women entrepreneurs in India focuses on success factors, challenges faced by women entrepreneurs, factors that attract and motivate them, and performance measures. Kiran Kumar's 2023 study examined skills training provided to women entrepreneurs in North Karnataka and their growth prospects. Aravamudhan's 2024 study explored the challenges faced by women entrepreneurs in rural areas, particularly in Rajasthan, using a mixed-method approach. Major challenges include lack of cooperation from male family members, poor negotiating skills, self-esteem issues, psychological barriers, lack of government support, inadequate regulatory policies, problems in attracting customers, corruption, and other market behaviors. Ganesh Bhat's 2024 study explored the role of rural women entrepreneurs in India, focusing on MSMEs in Uttara Kannada District. Factors influencing their entrepreneurial journey include family support, self-identity, market demands, and employment generation. Siddhant's 2024 study discusses the suppression of women's participation in the business sector due to traditional gender roles, but modern economic reforms are promoting women's entrepreneurship for profitable growth and development. Mittal's 2024 study investigates funding challenges faced by women entrepreneurs in urban India, focusing on capital-intensive manufacturing activities. Finally, Sudha's 2024 study assesses the effectiveness of the PradhanMantriFormalisation of Micro, Small and Medium Enterprises (PMFME) scheme on women entrepreneurs in the Belgaum district of Karnataka.

OBJECTIVESOFTHESTUDY

- To identify the key challenges faced by women entrepreneurs in marketing theirproducts andservices.
- To examine the role digital platforms and online and online marketing in thegrowthof womenled smallandmediumenterprises(SMEs)
- Toevaluate the effectiveness ofgovernmentand non- governmentalsupportforthe marketing effortsof womenentrepreneurs.

HYPOTHESESOFTHESTUDY

- H1: A combination of personal factors, government support, updated knowledge, market information, business practices, and financial resources collectively influence the marketing performance and success of women entrepreneurs in North Karnataka.
- H2:DigitalMarketingplatformssignificantlyinfluencethemarketingperformance of womenledenterprisesin North Karnataka.

RESEARCH METHODOLOGY

This research study focuses on registered women entrepreneurs in North Karnataka, covering various districts. A multi-stage sampling technique was used to collect primary data, with a sample size of 379. The sample was determined using the formula

Samplesizen =$(ZS)^2/E$

Where:

- Z=1.95 (standardized valuefora 95%confidence level)
- S=0.499(samplestandarddeviationfromthe pilotstudy)
- E=0.05 (acceptableerrorormarginoferror)

Now, let's compute the sample size n:

$$n = \frac{(1.95X0.499)^2}{0.05}$$

$$n = \frac{(0.97305)^2}{0.05}$$

$$n = 19.461^2$$

$$n = 379$$

After distributing 425 questionnaires, 384 valid questionnaires were finalized for analysis. The primary data was collected using a structured questionnaire distributed among women entrepreneurs across selected districts. Data analysis was conducted using standardized scales and indices. Various statistical tools were used to address research objectives and test hypotheses, including one-way ANOVA, independent sample t-test, Cronbach's alpha, F-test, T-test, regression, and correlation analysis. The Kaiser-Meyer-Olkin (KMO) measure was applied to assess sampling adequacy. The study aims to understand the experiences of women entrepreneurs in North Karnataka and their experiences in entrepreneurship.

Table 01

Descriptive Statistics

	Mean	SD	N
Marketing strategy	1.13	.336	379
Personal Factors	3.64	1.074	379
Government policy and support	3.74	.919	379
Knowledgeand awareness	3.89	.868	379
Marketingfactors	3.86	.807	379
Financialfactors	3.93	.786	379
Digital platforms	4.02	.747	379

Table 02

Correlations

		marketing strategy	Personal Factors	Government policy and support	Knowledgeand awareness	Marketingfactors	Financialfactors:	Digital platforms
Pearson Correlation	marketing strategy	1.000	-.030	.067	.012	-.010	.052	-.054
	Personal Factors	-.030	1.000	.359	.472	.309	.288	.311
	Government policy and support	.067	.359	1.000	.509	.406	.332	.364
	Knowledge and awareness	.012	.472	.509	1.000	.461	.358	.404
	Marketingfactors	-.010	.309	.406	.461	1.000	.490	.502
	Financialfactors	.052	.288	.332	.358	.490	1.000	.436

	Digital platforms	-.054	.311	.364	.404	.502	.436	1.000
Sig. (1-tailed)	marketing strategy	.	.277	.097	.409	.424	.154	.145
	Personal Factors	.277	.	.000	.000	.000	.000	.000
	Government policy and support	.097	.000	.	.000	.000	.000	.000
	Knowledge and awareness	.409	.000	.000	.	.000	.000	.000
	Marketingfactors	.424	.000	.000	.000	.	.000	.000
	Financialfactors	.154	.000	.000	.000	.000	.	.000
	Digital platforms	.145	.000	.000	.000	.000	.000	.
N	marketing strategy	379	379	379	379	379	379	379
	Personal Factors	379	379	379	379	379	379	379
	Government policy and support	379	379	379	379	379	379	379
	Knowledge and awareness	379	379	379	379	379	379	379
	Marketingfactors	379	379	379	379	379	379	379
	Financialfactors	379	379	379	379	379	379	379
	Digital platforms	379	379	379	379	379	379	379

Table 03

Model Summary

Model	R	R Square	Adj R Square	Std. Error	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.269[a]	.072	.047	.328	.072	2.864	10	368	.002	2.050

Table 04

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.081	10	.308	2.864	.002[b]

	Residual	39.584	368	.108		
	Total	42.665	378			

Table 1 to 4 The analysis reveals that marketing strategy has the lowest mean and standard deviation among the independent variables, with a small standard deviation of 0.336. Digital platforms have the highest mean, suggesting moderate variability but higher agreement on their importance. Correlations show weak and mostly insignificant relationships between marketing strategy and other variables, with the highest positive correlation being with government policy and support. However, there are moderate to strong positive correlations between personal factors, government policy, knowledge and awareness, marketing factors, financial factors, and digital platforms, indicating interconnectedness.The regression model, with an R-squared value of 0.072, only explains 7.2% of the variance in the dependent variable, likely "gender," indicating it is not highly predictive. The Durbin-Watson statistic of 2.050 suggests no significant autocorrelation in the residuals, indicating the model's assumptions hold.The ANOVA table shows that the overall regression model is statistically significant, indicating that the combination of independent variables has a significant effect on the dependent variable. Financial factors are the only significant predictor, suggesting that a higher emphasis on financial factors increases the predicted value of the dependent variable. Other variables are marginally significant, while personal factors, knowledge and awareness, marketing factors, and digital platforms are not statistically significant predictors.

Table 05

Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.000	100.000	100.000	7.000	100.000	100.000
2	6.109E-6	8.727E-5	100.000			
3	7.836E-8	1.119E-6	100.000			
4	3.097E-16	4.425E-15	100.000			
5	1.624E-16	2.321E-15	100.000			
6	3.164E-18	4.520E-17	100.000			
7	-6.845E-16	-9.779E-15	100.000			
Extraction Method: Principal Component Analysis.						

Table 06

Component

	Component
	1
marketing strategy	1.000
Personal Factors	1.000
Government policy and support	1.000
Knowledgeand awareness	1.000
Marketingfactors	1.000
Financialfactors	1.000
Digital platforms	1.000

Table 5 and 6 The factor analysis reveals that seven variables, MS, PC, GPS, KA, MF, FF, and DP, have perfect correlations, indicating they are statistically indistinguishable and highly interrelated. The communalities for each variable are 1.0, indicating that all variance in each variable is explained by a single factor. The first component accounts for 100% of the total variance, capturing the data's structure. The eigenvalue for this component is 7.0, explaining all variance. The remaining components have near-zero eigenvalues, indicating they do not contribute

meaningfully to the explained variance. The analysis suggests that the seven variables can be summarized by a single underlying factor, suggesting redundancy in the data and a lack of variation between the variables. However, the high correlations could also indicate multicollinearity, where the variables are too similar to provide distinct information.

Fig 01

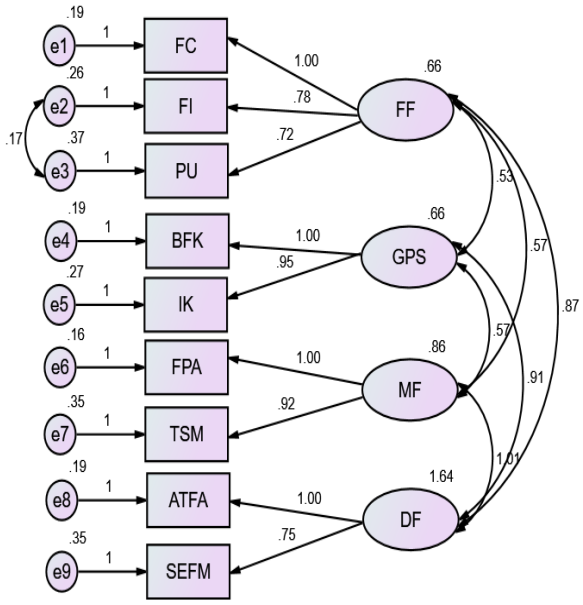

Table 07

Regression Weights

			Estimate	S.E.	C.R.	P	Label
FC	<---	FF	1.000				
FI	<---	FF	.782	.064	12.185	***	
PU	<---	FF	.720	.069	10.372	***	
BFK	<---	GPS	1.000				
IK	<---	GPS	.949	.067	14.100	***	
FPA	<---	MF	1.000				
TSM	<---	MF	.918	.064	14.341	***	
ATFA	<---	DF	1.000				
SEFM	<---	DF	.753	.042	18.134	***	

Table 08

Standardized Regression Weights

			Estimate
FC	<---	FF	.881
FI	<---	FF	.777
PU	<---	FF	.692
BFK	<---	GPS	.882
IK	<---	GPS	.828
FPA	<---	MF	.918

			Estimate
TSM	<---	MF	.821
ATFA	<---	DF	.946
SEFM	<---	DF	.854

Table 09

Covariance

			Estimate	S.E.	C.R.	P	Label
FF	<-->	GPS	.535	.070	7.637	***	
GPS	<-->	MF	.565	.076	7.449	***	
MF	<-->	DF	1.011	.120	8.409	***	
FF	<-->	MF	.572	.076	7.486	***	
FF	<-->	DF	.866	.107	8.084	***	
GPS	<-->	DF	.910	.109	8.350	***	
e2	<-->	e3	.172	.033	5.277	***	

Table 10

Variances

	Estimate	S.E.	C.R.	P	Label
FF	.658	.090	7.319	***	
GPS	.659	.088	7.514	***	
MF	.859	.108	7.967	***	
DF	1.643	.189	8.705	***	
e1	.189	.040	4.744	***	
e2	.264	.034	7.661	***	
e3	.371	.044	8.497	***	
e4	.187	.035	5.406	***	
e5	.273	.038	7.195	***	
e6	.160	.041	3.884	***	
e7	.348	.047	7.357	***	
e8	.192	.050	3.808	***	
e9	.347	.044	7.945	***	

Table 7 to 10 of the study presents a structural equation model (SEM) that examines the relationships between financial, psychological, motivational, and decision-making constructs. The model includes regression weights, standardized regression weights, covariance, and variances. The results show significant relationships between factors, such as financial factors (FF) having a strong positive influence on financial capability (FC), financial independence (FI), and perceived usefulness (PU). General psychological state (GPS) significantly impacts behavioral financial knowledge (BFK) and investment knowledge (IK), while motivational factors (MF) are crucial for effective financial planning and stress management. Decision-making factors (DF) significantly influence attitudes towards financial advising (ATFA) and self-efficacy in financial management (SEFM), indicating their importance in shaping financial attitudes.Covariances show significant positive relationships between all latent variables, highlighting the interconnectedness of financial, psychological, motivational, and decision-making factors in influencing financial behavior and knowledge. The residual variances for each latent factor are significant, reflecting some unexplained variation, but much of the variability is captured by the model. Overall, the model provides valuable insights into the factors driving financial capability and behavior.

Table 11

Squared Multiple Correlations

	Estimate
SEFM	.729
ATFA	.896
TSM	.675
FPA	.843
IK	.685
BFK	.779
PU	.479
FI	.604
FC	.777

Table 12

Residual Covariance

	SEFM	ATFA	TSM	FPA	IK	BFK	PU	FI	FC
SEFM	.000								
ATFA	.000	.000							
TSM	-.006	-.014	.000						
FPA	-.010	.011	.000	.000					
IK	-.008	.020	.004	-.048	.000				
BFK	.027	-.022	.043	.012	.000	.000			
PU	.026	.009	.009	.020	-.028	-.014	.000		
FI	.013	-.004	.011	-.005	-.010	.002	.000	.000	
FC	-.023	.006	.009	-.008	-.002	.009	-.001	.000	.000

Table 13

Standardized Residual Covariance

	SEFM	ATFA	TSM	FPA	IK	BFK	PU	FI	FC
SEFM	.000								
ATFA	.000	.000							
TSM	-.057	-.114	.000						
FPA	-.098	.088	.000	.000					
IK	-.092	.181	.056	-.623	.000				
BFK	.302	-.198	.554	.156	.000	.000			
PU	.347	.095	.139	.302	-.455	-.223	.000		
FI	.177	-.039	.171	-.069	-.163	.027	.000	.000	
FC	-.269	.054	.122	-.101	-.030	.120	-.019	.006	.000

The Squared Multiple Correlations table shows the proportion of variance explained by the model, with SEFM explaining 72.9% of variance. ATFA has the highest proportion of explained variance at 89.6%, while PU has the lowest at 47.9%, suggesting weaker predictability. The Residual Covariance table shows unexplained relationships between variables, with most residuals close to zero, suggesting good fit. However, non-zero residuals like -0.048 between FPA and IK indicate not fully explained relationships. The Standardized Residual Covariance reflects the degree of model misfit, with values close to zero indicating good fit and larger positive or negative values indicating

discrepancies between observed and predicted covariance. Overall, the model explains a substantial portion of variance for most variables, but certain relationships remain underexploited or misfit, requiring further refinement or consideration of additional factors.

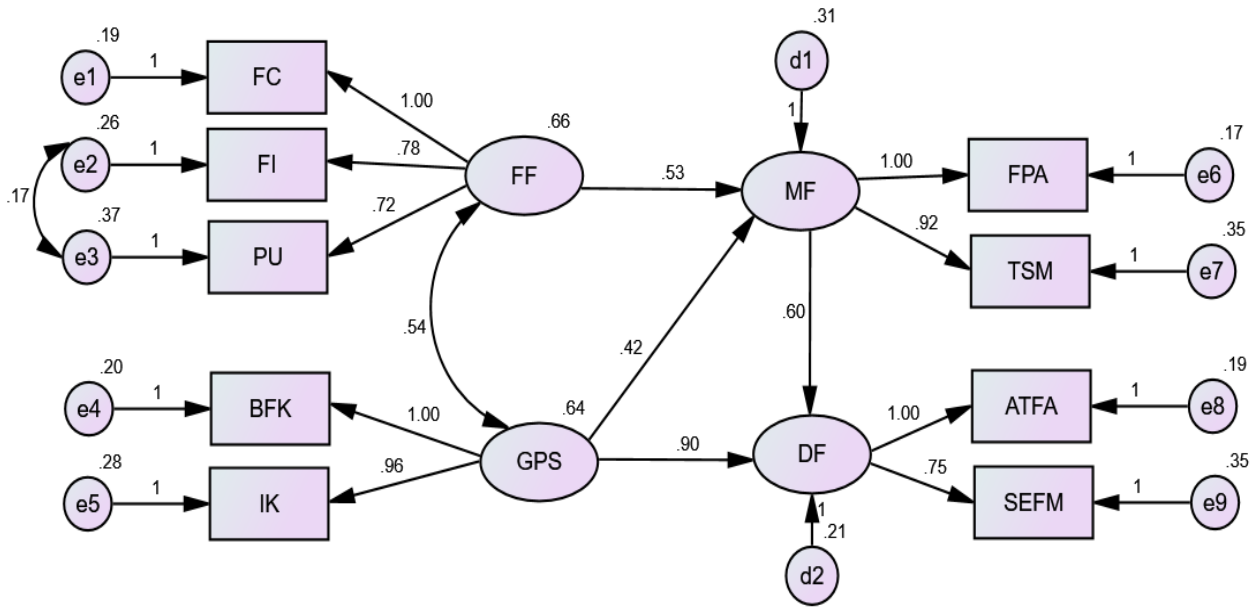

Table 1

Regression Weights

			Estimate	S.E.	C.R.	P	Label
MF	<---	FF	.526	.168	3.134	.002	
MF	<---	GPS	.425	.167	2.543	.011	
DF	<---	GPS	.902	.134	6.712	***	
DF	<---	MF	.596	.114	5.236	***	
FC	<---	FF	1.000				
FI	<---	FF	.780	.064	12.119	***	
PU	<---	FF	.716	.070	10.298	***	
BFK	<---	GPS	1.000				
IK	<---	GPS	.958	.068	14.089	***	
FPA	<---	MF	1.000				
TSM	<---	MF	.920	.064	14.405	***	
ATFA	<---	DF	1.000				
SEFM	<---	DF	.755	.042	18.112	***	

Table 43

Standardized Regression Weights

			Estimate
MF	<---	FF	.463
MF	<---	GPS	.369
DF	<---	GPS	.565
DF	<---	MF	.430
FC	<---	FF	.883

			Estimate
FI	<---	FF	.776
PU	<---	FF	.690
BFK	<---	GPS	.872
IK	<---	GPS	.826
FPA	<---	MF	.915
TSM	<---	MF	.821
ATFA	<---	DF	.945
SEFM	<---	DF	.854

Table 44

Variances

	Estimate	S.E.	C.R.	P	Label
FF	.661	.090	7.322	***	
GPS	.644	.087	7.427	***	
d1	.311	.056	5.569	***	
d2	.211	.058	3.659	***	
e1	.187	.040	4.643	***	
e2	.265	.035	7.645	***	
e3	.374	.044	8.499	***	
e4	.203	.034	6.019	***	
e5	.276	.037	7.373	***	
e6	.165	.040	4.094	***	
e7	.350	.047	7.435	***	
e8	.195	.051	3.837	***	
e9	.345	.044	7.905	***	

The model reveals that family factors (FF) and geographical/group-specific factors (GPS) significantly influence material and developmental factors (MF) and developmental factors (DF). FF has a strong positive effect on MF and financial conditions (FC), indicating that family factors strongly influence both material factors and financial conditions. GPS positively affects DF, suggesting that geographical or group-specific factors play a substantial role in developmental factors. MF significantly impacts developmental outcomes, and FF has strong positive effects on financial independence (FI) and public utilities (PU), implying that family factors are crucial for financial independence and public utility use. GPS heavily influences both behavioral factors (BFK) and knowledge-related outcomes (IK), indicating that the geographical or group-specific context plays a vital role in shaping these factors. The variance analysis reveals significant variance in FF and GPS, indicating variability across the population. In conclusion, family factors and geographical/group-specific factors significantly shape material and developmental outcomes, extending across dimensions such as financial independence, behavioral factors, and public utilities.

Conclusion:

This study underscores the significant influence of family and geographical/group-specific factors on the marketing performance and developmental outcomes of women entrepreneurs in North Karnataka. Family factors strongly shape material conditions, financial independence, and public utility usage, while geographical or group-specific factors play a crucial role in behavioral and knowledge-related outcomes. Digital platforms, government policies, financial resources, and updated business practices are pivotal in enhancing marketing success. Addressing personal, financial, and policy-related challenges and leveraging digital tools can empower women entrepreneurs, promoting sustainable growth and economic independence in the region.

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