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# Breaking Barriers: Socio-Cultural Challenges Faced by Women Entrepreneurs in the National Capital Region

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#### Abstract

There exists a complex web of socio-cultural barriers that women entrepreneurs encounter in their professional journeys. Despite growing policy attention and increasing numbers of women entering the entrepreneurial ecosystem, deep-rooted societal norms and cultural expectations continue to impede their progress. This research employs a qualitative approach, using Focus Group Discussions (FGDs) as the primary methodology to gain in-depth insights into the lived experiences of women entrepreneurs. A total of 30 women entrepreneurs from diverse industries across the National Capital Region (NCR) participated in the study. The participants, selected through purposive sampling, represented a range of ages, business sectors, and socio-economic backgrounds. The discussions were structured around themes such as gender stereotypes, family expectations, access to resources, work-life balance, and social perceptions of women-led businesses. The findings reveal that socio-cultural expectations remain a significant obstacle for women entrepreneurs, where women find it challenging to navigate male-dominated networks, balancing domestic responsibilities with business demands, and overcome scepticism about their capabilities. Additionally, several women reported facing difficulties in securing funding, often linked to biases against women-led ventures. This paper concludes by emphasizing the need for targeted policy interventions, mentorship programs, and awareness campaigns to create a more inclusive entrepreneurial ecosystem. By foregrounding the voices of women themselves, this study contributes to a deeper understanding of the socio-cultural dynamics shaping female entrepreneurship in urban India and underscores the importance of structural and attitudinal shifts in fostering gender equity in business.

**Keywords:** Women; entrepreneurship; empowerment; socio-cultural challenges.

## 1. Introduction

The rise of entrepreneurship has been globally acknowledged as a significant driver of economic development, job creation, and innovation. In recent decades, women's participation in entrepreneurial activities has witnessed a notable increase, particularly in emerging economies like India. Women entrepreneurs not only contribute to household incomes but also play a pivotal role in community development and social transformation (Tambunan, 2009). Despite this growing presence, women entrepreneurs in India, especially in urban clusters such as the National Capital Region (NCR), they continue to encounter a myriad of socio-cultural barriers that impede their entrepreneurial aspirations and growth trajectories.

The concept of women entrepreneurship in India is often viewed through a socio-cultural lens, where traditional gender roles and patriarchal structures influence women's entry, sustenance, and expansion in the business world (Das, 2000). While policy frameworks, such as the Startup India initiative and the Stand-Up India scheme, have created pathways for increased female participation, the ground realities for women entrepreneurs remain entrenched in deeply rooted cultural expectations. These include balancing family obligations, navigating gender-based discrimination, and overcoming societal scepticism regarding women's leadership capabilities (Brush et al., 2009).

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Particularly in urban regions like NCR, where economic opportunities coexist with conservative social norms, the challenges faced by women are unique and complex.

The National Capital Region, comprising Delhi and parts of Haryana, Uttar Pradesh, and Rajasthan, serves as a vibrant hub for economic activities and startups. It offers infrastructure, connectivity, and institutional support conducive to entrepreneurship. However, these benefits are not equitably accessible to all entrepreneurs, particularly women. Even in these relatively progressive region, societal perceptions often frame women's entrepreneurial pursuits as secondary to their domestic responsibilities. Therefore, the double burden of professional and household duties remains a critical obstacle for women (Sharma, 2013). Additionally, limited access to mentorship, capital, and business networks further constrains women's entrepreneurial potential. Furthermore, research suggests that socio-cultural factors are often more inhibiting than economic ones for women entrepreneurs. Traditional gender norms, lack of support from spouse or family and social resistance to assertive female behaviour continue to act as invisible yet powerful deterrents (Goyal & Parkash, 2011). For instance, women entrepreneurs are frequently expected to prioritize family over business, avoid working late hours, or limit travel—all of which directly affect business scalability and networking opportunities. These challenges are exacerbated in male-dominated industries where women's competence is often questioned, and their achievements underappreciated.

To investigate these issues further, this study employs a qualitative research design using Focus Group Discussions (FGDs) as the primary methodology. FGDs provide a rich, interactive platform for exploring shared experiences and extracting nuanced perspectives that might be overlooked in survey-based research. The current study involved FGDs with 30 women entrepreneurs from diverse business sectors within the NCR. Participants were selected using purposive sampling to ensure diversity in age, socio-economic status, and industry type. The discussions were guided by thematic prompts focusing on cultural expectations, social resistance, familial dynamics, and gendered experiences in entrepreneurship. The rationale for choosing FGDs lies in their capacity to foster collective reflection and dialogue among participants, enabling a deeper exploration of how socio-cultural constructs shape women's entrepreneurial journeys (Krueger & Casey, 2015). Through these group interactions, the study aims to uncover patterns, contradictions, and coping mechanisms that characterize women's experiences in the NCR's entrepreneurial landscape. It also provides a platform for women to voice their challenges and articulate the structural and attitudinal changes they seek.

This paper contributes to the broader discourse on gender and entrepreneurship by providing insights into the socio-cultural barriers faced by urban Indian women entrepreneurs. While much of the existing literature either focuses on rural entrepreneurship or adopts a macroeconomic view, this study zeroes in on urban, middle-class, unorganised women entrepreneurs who, despite systemic advantages, continue to confront invisible ceilings. By situating the research in the NCR—a microcosm of India's urban entrepreneurial ecosystem—this paper underscores the interplay between modern aspirations and traditional expectations (Jamali, 2009).

In conclusion, understanding the socio-cultural challenges faced by women entrepreneurs in the National Capital Region is crucial for designing inclusive policies and entrepreneurial ecosystems. As India moves toward greater gender parity in business, acknowledging and addressing these nuanced, context-bound challenges becomes imperative. This study seeks to foreground the voices of women entrepreneurs themselves, offering a grounded perspective that bridges the gap between policy intent and lived reality.

# 2. Methodology and Demographic profiling of women entrepreneurs

#### 2.1 Methodology adopted

The study adopts a qualitative research design to explore the intricate socio-cultural challenges encountered by women entrepreneurs. The core method employed for data collection is the Focused Group Discussion (FGD), a technique widely used in qualitative research for gaining deeper insights through interactive dialogue (Krueger & Casey, 2015). FGDs were chosen over other qualitative techniques such as in-depth interviews or ethnography due to their ability to facilitate dynamic interactions among participants. This format encourages participants to reflect, compare, and elaborate on their experiences, resulting in the emergence of rich, contextual data. In the context of socio-cultural barriers—which are often nuanced, internalized, and shaped by community perceptions—group discussions help elicit shared struggles and coping strategies.

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A purposive sampling strategy was employed to select 30 women entrepreneurs operating in diverse sectors across the NCR. The sample aimed for heterogeneity in terms of age, educational background, sector, and years of entrepreneurial experience. Outreach was conducted through women entrepreneur networks, business chambers, and digital platforms like LinkedIn and WhatsApp business groups. Five FGDs were conducted, each consisting of 6 participants and lasting approximately 90 minutes. The discussions covered themes like family and community support, work-life balance and household roles, access to finance and networks and personal experiences of discrimination or bias.

## 2.2 Demographic Profiling of Participants

A detailed demographic profile of the 30 women entrepreneurs provides insight into the diversity of the sample, which contributes to the robustness of the findings.

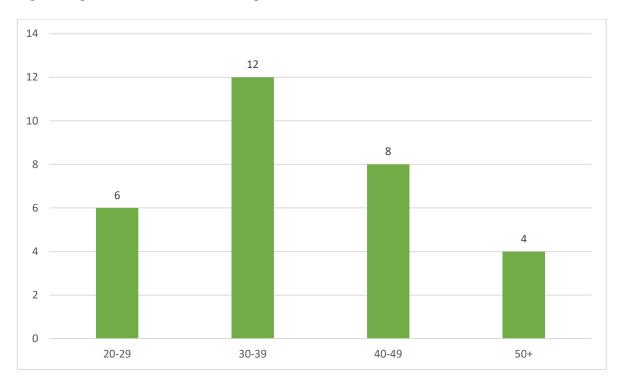


Figure 1: Age distribution of women entrepreneurs

Source: Compiled by author through FGD

Participants ranged from their 20s particularly those balancing careers and families in their 30s. This distribution is indicative of a growing trend of entrepreneurial activity among women in their 30s—a stage often marked by the intersection of career advancement and family responsibilities. Many women in this group reported leveraging prior work experience and personal networks to launch their ventures, while also navigating the dual expectations of professional success and domestic obligations (S Mehta, 2021).

Furthermore, approximately 70% of the participants were married, while the remainder identified as either single or divorced. Among the married women, a significant proportion reported having dependent children. These family responsibilities were found to exert a considerable influence on entrepreneurial decision-making. Several participants indicated that their roles within the household necessitated adjustments to their business operations, such as restricting working hours or involving family members in operational roles to balance domestic and professional obligations. Such findings align with existing literature, which underscores the impact of traditional gender roles on women's entrepreneurial activities, particularly in contexts where domestic responsibilities are disproportionately assigned to women (Jamali, 2009; Sharma, 2013).

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ority had pursued higher education. As shown in

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Educational qualifications varied across the sample, though a majority had pursued higher education. As shown in Figure 2, 40% of participants held postgraduate degrees, 33% had undergraduate degrees, 17% held professional degrees (such as CA, MBA, or law), and 10% had completed secondary education.

45 40 40 33 35 30 25 20 17 15 10 10 5 0 PG UG **Professional Degrees** Secondary eduction

Figure 2: Percentage of female entrepreneurs as per educational qualification

Source: Compiled by author through FGD

This data aligns with research suggesting that education plays a pivotal role in empowering women to undertake entrepreneurial ventures (GEM India Report, 2022). However, it also underscores that education alone does not shield women from socio-cultural challenges.

The entrepreneurs represented a wide array of industries, including traditional and emerging sectors. The distribution is detailed in Figure 3, where the women entrepreneurs accrue to Retail (fashion, cosmetics): 8 participants, Services (wellness, education, tuition, parlors): 7 participants, Manufacturing (e.g., food processing, garments, bakery): 5 participants, Technology (e.g., e-commerce, software): 6 participants and Creative industries (e.g., media, design, arts): 4 participants.

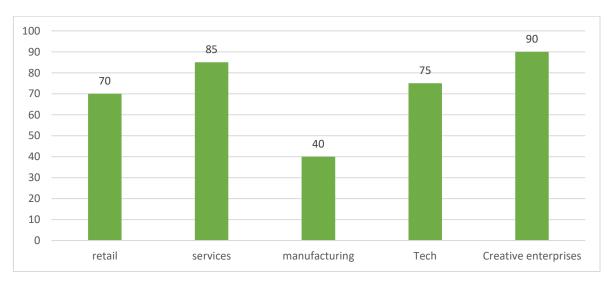


Figure 3: Female entrepreneurs as per type of enterprise

Source: Compiled by author through FGD

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This sectoral heterogeneity is crucial for capturing the varied expressions of socio-cultural barriers across distinct entrepreneurial contexts. Notably, participants engaged in technology and manufacturing sectors reported encountering gender-based biases more frequently, particularly in relation to access to professional networks and financial resources—challenges that have been well-documented in existing literature (Brush et al., 2009; Goyal & Parkash, 2011).

70
60
60
50
40
30
20
10
Micro-enterprises (1–5 employees) Small enterprises (6–15 employees) Medium-sized enterprises (16+ employees)

Figure 4: Percentage of Female entrepreneurs as per size of enterprise

Source: Compiled by author through FGD

Figure 4 presents the distribution of women entrepreneurs based on the size of their enterprises, categorized as micro, small, and medium enterprises (MSMEs). According to the data collected through Focused Group Discussions (FGDs), 60% of participants operated micro-enterprises (employing 1–5 individuals), 30% managed small enterprises (6–15 employees), and 10% led medium-sized enterprises (16 or more employees).

This distribution highlights the dominance of micro-level operations among women entrepreneurs in the National Capital Region. Many participants indicated that limited access to capital, lack of mentorship, and challenges in scaling their business were key factors preventing them from expanding beyond micro-enterprise status. These observations are consistent with prior studies which suggest that women entrepreneurs in India are more likely to operate at a smaller scale due to structural barriers and resource constraints (Tambunan, 2009; Sarkar, 2021).

Furthermore, the prevalence of micro-enterprises suggests a pattern of necessity-driven entrepreneurship, often undertaken to support household income while balancing family responsibilities (Kelley, Brush, Greene, & Litovsky, 2013). The relatively low representation of women in medium-sized enterprises also reflects broader national trends, wherein women face greater difficulty in accessing formal finance, skilled labor, and strategic networks necessary for enterprise growth (GEM India Report, 2022).

The methodology and demographic profile collectively reinforce the credibility and richness of the study. Using FGDs allowed for nuanced, multidimensional insights into the barriers women entrepreneurs face in the NCR. The participant pool, though limited in size, was intentionally diverse to reflect a variety of personal and professional circumstances. The demographic graphs further contextualize the findings and underscore the need for tailored policy responses that consider age, education, sector, and family roles.

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### 3. Key Challenges faced by women entrepreneurs

In India's rapidly evolving entrepreneurial landscape, women are emerging as key contributors, particularly in metropolitan regions like the National Capital Region (NCR). However, their journey is often shaped and constrained by entrenched socio-cultural norms. This section explores the socio-cultural factors affecting women entrepreneurs in the NCR using qualitative insights from focused group discussions (FGDs) conducted with 30 women entrepreneurs across five sectors: Retail, Services, Manufacturing, Technology, and Creative Industries.

### 3.1 Support from Family: At Commencement and Beyond

Support from family and friends is crucial for entrepreneurship, particularly for women who often face societal expectations prioritizing domestic roles over professional ambitions. At the start-up stage, most women entrepreneurs in the services (85%) and creative industries (90%) reported significant support from their families. This high support was attributed to these sectors being perceived as "safe" or "extension of domestic roles"—for instance, wellness and education-based services aligned with socially sanctioned roles for women (Kumbhar, 2013).

In technology and retail, support at commencement was moderately strong, with 70% and 75% respectively reporting familial backing. Here, perceived income potential and personal passion projects helped gather family interest. However, among manufacturing entrepreneurs, only 40% received early support. These women, often running small-scale food or garment units, initially faced scepticism over their physical workload, profitability, and lack of technical education.

Post-commencement, support patterns shifted. As the businesses began generating revenue and recognition, more women reported increased family support. In services, support rose from 85% to 95%, reflecting a trust-building process anchored in financial contribution and visible success. Similar trends were noted in technology (85%) and manufacturing (65%) sectors.

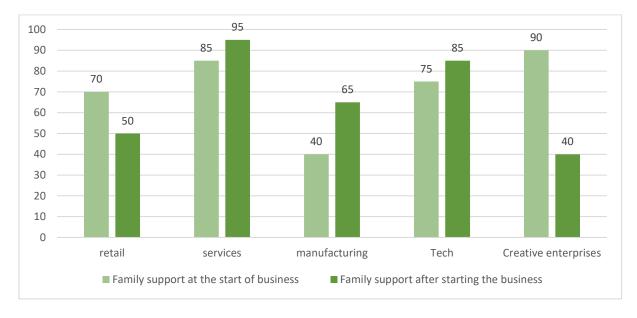


Figure 5: Percentage of Female entrepreneurs receiving support at the start and after starting the business

Source: Compiled by author through FGD

Conversely, support in retail and creative enterprises declined to 50% and 40% with participants citing long work hours and inconsistent income as sources of familial discontent. These shifts highlight how financial viability often determines sustained support more than initial aspirations.

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#### 3.2 Training for Skill Development: Attitude and Opportunity

Skill development is a cornerstone for business success, especially for first-generation entrepreneurs. Across the board, women displayed a strong inclination toward upskilling. 90% of service-based entrepreneurs, and 95% from creative industries expressed a desire to undertake further training. Women in technology (85%), retail (80%), and manufacturing (75%) also echoed similar sentiments. These figures align with Hazarika's (2016) observation that women entrepreneurs actively seek opportunities to enhance operational, digital, and financial skills.

However, the gap between desire and access remains stark. Despite their enthusiasm, only 35% of service providers and 40% of retail entrepreneurs had practical access to formal training. Barriers included high cost of private training, lack of information about government schemes, and logistical challenges (e.g., child care or travel constraints). In manufacturing, only 30% had any training, often via informal channels like peer learning. Women in technology and creative industries had slightly better access at 45–50%, largely due to online platforms and self-learning modules.

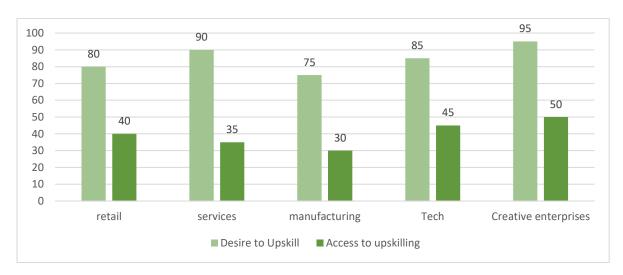


Figure 6: Percentage of Female entrepreneurs holding desire and access towards training and upskilling

Source: Compiled by author through FGD

The observed disparity between women's eagerness to enhance their entrepreneurial skills and their actual access to training opportunities highlights a significant socio-cultural constraint. Although a majority of women entrepreneurs expressed a strong desire for professional development through skill enhancement, various factors impede their ability to act on this intent. Chief among these are familial responsibilities, such as caregiving and household duties, which limit the time and flexibility required to participate in structured training programs. Additionally, a lack of awareness about existing government schemes, limited digital literacy, and the high cost of private training programs further hinder access. Institutional outreach remains insufficient in bridging this gap, particularly for women in lower-income or semi-urban segments. Consequently, despite their motivation and potential, many women entrepreneurs remain under-skilled and under-resourced. Addressing this disconnect necessitates targeted policy interventions, improved outreach mechanisms, and culturally sensitive training models that account for women's socio-economic realities.

## 3.3 Role in Decision-Making

Decision-making power—both within the household and enterprise—is a key marker of women's empowerment. Among our sample, services (90%) and creative industry entrepreneurs (85%) reported high autonomy in decision-making, especially where the business was independently owned and operated. These women described having the final say in pricing, marketing strategies, and household spending.

In contrast, women in manufacturing (55%) and retail (60%) exhibited limited agency. Many shared businesses with male family members or relied on husbands for mobility and financial management. Retail entrepreneurs, especially, were often discouraged from independent negotiations or supplier contracts due to prevailing gender stereotypes.

services

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Creative enterprises

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Among technology entrepreneurs, 80% had significant control over business decisions but not always over household decisions. This reflects a duality—high professional autonomy yet persistent patriarchal controls in personal spheres (Siddiqui, 2012).

100 90 85 90 80 70 60 55 50 40 30

Figure 7: Share in decision making as a percentage of Female entrepreneurs by type of enterprise

Source: Compiled by author through FGD

retail

20 10 0

These findings support the argument that business structure (independent vs. joint) and educational attainment directly influence decision-making power. Moreover, emotional and economic dependencies further compound this issue, as observed in women dependent on male kin for business registration or loan applications.

manufacturing

Tech

In the National Capital Region (NCR), socio-cultural dynamics significantly shape women's entrepreneurial journeys. Family support at the start-up stage was highest in services (85%) and creative industries (90%) due to alignment with traditional gender roles, whereas only 40% of manufacturing entrepreneurs reported such support. Post-commencement, support increased in most sectors, driven by financial success, but declined in retail and creative industries due to irregular income and time demands. Despite a strong desire for skill development across all sectors, actual access remained low—hampered by childcare responsibilities, lack of information, and financial barriers. This gap between intent and access reflects persistent socio-cultural constraints. In decision-making, women in services (90%) and creative industries (85%) reported greater autonomy, while those in retail and manufacturing had limited control, often sharing responsibilities with male relatives. These patterns underscore how familial norms, business structure, and socio-economic conditions collectively influence women's empowerment through entrepreneurship in the NCR.

# 4. Conclusion and Policy Recommendations

The findings from this study, based on focused group discussions (FGDs) with 30 women entrepreneurs across five sectors—Retail, Services, Manufacturing, Technology, and Creative Industries—offer rich qualitative insights into the socio-cultural landscape that frames women's entrepreneurial experiences in the National Capital Region. While women are increasingly entering entrepreneurial ventures and asserting their economic presence, their growth trajectories continue to be deeply influenced by entrenched cultural norms, gender roles, and familial expectations.

One of the most significant themes to emerge from this study is the pivotal role that family support plays at both the commencement and growth stages of a woman's enterprise. Women in service-oriented and creative fields received higher initial support, largely because these sectors align with socially accepted norms regarding female behaviour and responsibilities. In contrast, women in manufacturing struggled to gain similar support at the outset, often due to perceptions regarding physical labour and profitability. However, support across all sectors tended to improve as businesses began generating revenue, reinforcing the idea that financial viability often supersedes traditional biases when families perceive tangible returns. Since familial support is a key enabler or barrier, government bodies and non-profit organizations should develop community-based programs aimed at sensitizing family members—

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particularly spouses and elders—about the economic and psychological value of women's entrepreneurship. Media campaigns, storytelling formats, and peer mentorship can play a crucial role in shifting mindsets.

Similarly, the desire for skill development was found to be high across the board, underscoring women's keen awareness of the importance of continual learning and adaptation in business. However, access to training opportunities remained significantly lower. This disparity highlights the socio-cultural and infrastructural bottlenecks—such as household obligations, low awareness of government schemes, digital illiteracy, and prohibitive training costs—that restrict women's ability to translate aspirations into action. Governments must increase the visibility and reach of skill development schemes by a) Partnering with local NGOs, women's collectives, and Resident Welfare Associations to conduct outreach, b) Providing mobile-based and community-centred training modules or c) Offering subsidies or stipends for participation in certified courses to overcome financial constraints. Furthermore, developing sector specific training modules and extensive mentorship programs linking experienced entrepreneurs with first-generation businesswomen can provide continuous guidance and moral support.

Finally, the study finds that the role of women in decision-making varied considerably across sectors. Women in services and creative industries reported greater autonomy in both household and business decisions, often because these ventures were individually owned. However, women in retail and manufacturing had more limited say, primarily due to joint ownership models, financial dependence on male relatives, or cultural limitations that devalue women's decision-making capabilities. Technology-based entrepreneurs exhibited a dual reality—exercising significant control over their enterprises but often having restricted influence over household affairs. Therefore, creating local women-led business associations by sector (e.g., women in tech, women artisans, women consultants) can help in knowledge-sharing, lobbying for policy benefits, and building social capital. Such collectives can also act as incubation centres and business accelerators in partnership with educational institutions.

Taken together, these findings illustrate that entrepreneurial success for women is not solely dependent on market factors, but rather is deeply embedded in social structures. To truly "break barriers," efforts must go beyond encouraging women to become entrepreneurs. They must address the ecosystem within which these entrepreneurs operate, particularly the socio-cultural constraints that are less visible but deeply influential. Tailored, gendersensitive policies and grassroots interventions that recognize women's aspirations and challenges can bridge the gap between potential and performance. Only then can the promise of women-led entrepreneurship in India be fully realized—contributing not only to economic growth but to broader social transformation.

#### 5. Conflict of Interest

The authors declare that they have no conflict of interest.

#### 6. Funding Declaration

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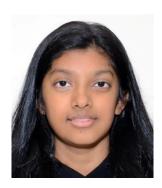
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**Ayoni Gupta** is a driven student with a strong foundation in mathematics, business, and psychology. She has completed Calculus courses at Marquette University and an AI in Marketing course from the University of Virginia. A member of the Bizomonics Club, Ayoni has developed business skills through events and industry exposure. She is also passionate about the arts, with experience in music, dance, drama, and visual art.