



Exploring Quality of Life Disparities: A Comparative Investigation of Rural and Urban Women Entrepreneurs

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Abstract

Women entrepreneurs often face a complex interplay of professional and personal challenges that significantly impact their overall quality of life. This study aims to explore and compare the Quality of Life among rural and urban women entrepreneurs in Lucknow, India. Employing a descriptive research design, the study involved 50 respondents, with an equal distribution between rural and urban areas. Data were collected through structured interviews using a demographic data sheet and the WHOQOL-BREF questionnaire, which assesses Quality of Life across physical, psychological, social, and environmental domains. The findings reveal notable disparities between the two groups: urban entrepreneurs reported higher mean Quality of Life (QoL) scores compared to their rural counterparts. This discrepancy may be attributed to better access to essential services, broader business opportunities, higher income potential, and a more diverse range of leisure activities available in urban areas. Additionally, urban entrepreneurs benefit from enhanced infrastructure, more robust support networks, and greater exposure to innovation and technology, all of which contribute to improved well-being. The study underscores the critical role of geographical context in influencing the Quality of Life for women entrepreneurs and highlights the necessity for targeted interventions to address these disparities. By providing valuable insights for policymakers and stakeholders, this research advocates for the creation of supportive environments that foster the holistic well-being and success of women entrepreneurs, thereby promoting inclusive economic growth. Overall, the study emphasizes the importance of a balanced approach to professional and personal life in enhancing the Quality of Life for women entrepreneurs.

Keywords: Quality of Life, Rural and Urban Settings, Women Entrepreneurship

1. Introduction

Women's entrepreneurship is increasingly recognized as a critical driver of economic growth and social development. In many developing countries, including India, women entrepreneurs play a vital role in shaping economic landscapes by creating jobs, fostering innovation, and

contributing to poverty reduction. However, the journey of women entrepreneurs is often fraught with unique challenges that impact their quality of life, encompassing their physical, psychological, social, and environmental well-being.

Quality of Life (QoL) is a multifaceted concept that reflects an individual's overall well-being and satisfaction

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with life. The World Health Organization (WHO) defines Quality of Life as “an individual’s perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards, and concerns”¹. The WHOQOL-BREF questionnaire, a widely used tool for assessing QoL, evaluates various domains including physical health, psychological state, social relationships, and environmental conditions².

In the Indian context, women entrepreneurs often face considerable barriers such as limited access to finance, lack of entrepreneurial training, societal gender biases, and familial responsibilities³. These challenges are compounded for women in rural areas, where infrastructural deficiencies and social constraints are more pronounced compared to urban settings⁴. Consequently, the Quality of Life for rural women entrepreneurs may significantly differ from that of their urban counterparts.

Previous studies have highlighted that urban entrepreneurs generally have better access to essential services, broader business opportunities, higher income potential, and more diverse leisure activities⁵. Urban settings also provide better infrastructure, robust support networks, and greater exposure to innovation and technology, all contributing to enhanced QoL⁶. Conversely, rural women entrepreneurs often struggle with inadequate access to markets, limited educational opportunities, and restricted mobility due to traditional gender roles⁷.

This study aims to explore the socio-demographic profiles of women entrepreneurs in rural and urban areas of Lucknow, India, and to compare their quality of life. By employing a descriptive research design and utilizing the WHOQOL-BREF questionnaire, this research seeks to identify the key factors influencing the QoL of women entrepreneurs in different geographical contexts. Understanding these disparities is crucial for policymakers and stakeholders to develop targeted interventions that support the holistic well-being and success of women entrepreneurs.

1.1 Features of Indian Women Entrepreneurs

The landscape of women entrepreneurship in India is characterized by several noteworthy trends. Women entrepreneurs are increasingly present in younger age groups compared to older demographics, reflecting a

growing interest in entrepreneurship among the youth⁸. They exhibit diverse educational backgrounds and a significant proportion belong to lower and middle-income groups⁹. Over time, women have ventured beyond traditional sectors such as food and textile to encompass fields like engineering and technology, emerging as “techpreneurs”¹⁰. This diversification highlights their adaptability and willingness to explore non-traditional industries.

1.2 Motivational Factors and Challenges

Entrepreneurship often serves as a means for individuals to establish their worth, particularly within familial and societal contexts¹¹. Financial considerations, including the need to support family income and enhance living standards, play a pivotal role in motivating female entrepreneurs¹². However, these motivations are accompanied by significant challenges. Female entrepreneurs frequently grapple with balancing family responsibilities, managing societal expectations, and overcoming gender biases¹³. Lower-income groups may turn to entrepreneurship out of necessity to meet family expenses, while middle-income groups may pursue it to elevate their living standards¹⁴. The supportive role of spouses and family members is critical, yet often inconsistent, exacerbating these challenges¹⁵.

1.3 Enhancing Women Entrepreneurship through Life Skills Education

In exploring the landscape of women entrepreneurship, it’s evident that life skills are pivotal for professional success and personal well-being. This research investigates the correlation between life skills education and quality of life disparities among rural and urban women entrepreneurs. Foundational for entrepreneurial endeavors, life skills encompass communication, problem-solving, and decision-making competencies¹⁶. Equipping women entrepreneurs with these skills can enhance business acumen and overall quality of life¹⁷. Additionally, addressing unique challenges faced by women entrepreneurs, such as finance and business planning obstacles, requires access to education, training, and support networks¹⁸. Effective life skills education fosters coping mechanisms, emotional intelligence, and critical thinking, empowering individuals to positively impact their communities¹⁹.

1.4 Quality of Life and Women Entrepreneurship: Balancing Professional Pursuits with Personal Well-Being

Quality of life is a pivotal consideration for women entrepreneurs, encompassing both professional and personal dimensions. Successful entrepreneurship can provide autonomy, creativity, and financial rewards, but it also demands sacrifices and introduces stressors²⁰. Women entrepreneurs must navigate intense work demands, financial uncertainties, and familial responsibilities, which can impact their well-being²¹. Balancing professional pursuits with personal well-being involves managing work-related stress, prioritizing self-care practices, and fostering supportive networks²². Societal expectations and cultural norms further complicate this balance, making it essential to address both professional success and personal fulfilment comprehensively²³.

1.5 Challenges Encountered by Indian Women Entrepreneurs

Indian women entrepreneurs face numerous challenges that hinder their entrepreneurial endeavours. Access to affordable finance and effective marketing strategies remains a significant hurdle for many²⁴. Additionally, high raw material costs, complex licensing and registration procedures, and exclusion from banking services exacerbate these obstacles²⁵. Social and familial factors, such as lack of support, illiteracy, and unawareness of government schemes, further impede the development of women's entrepreneurship²⁶. Gender biases, risk-averse attitudes, and limited managerial skills also pose challenges²⁷. In rural areas, these issues are compounded by infrastructural deficiencies and traditional gender roles, making it even more difficult for women to succeed in their ventures²⁸.

1.6 Existing Research on Women Entrepreneurs

The literature review provides a comprehensive overview of research relevant to women's entrepreneurship and Quality of Life. Studies on women entrepreneurship in India reveal significant shifts and motivations among female entrepreneurs. Mukherjee notes that women from low-income backgrounds often turn to entrepreneurship

for survival, leading to increased confidence, autonomy, and financial stability²⁹. Lal examines the historical trajectory of women entrepreneurship in India, emphasizing the importance of supportive networks in fostering an enabling ecosystem³⁰. Devaki and Maheswari explore the Quality of Life among married women entrepreneurs, finding that those with a balanced focus on economic activity and family tend to have better QoL³¹. Marcketti *et al.*, discuss the impact of lifestyle entrepreneurship on life quality, highlighting its benefits for business owners and their communities³². Sivalognatham identifies significant challenges faced by women entrepreneurs in Chennai, including lack of family support and financial constraints³³. Rajani examines the management training needs of women entrepreneurs, underscoring barriers such as limited financial support and bureaucratic hurdles³⁴.

Masuda and Chowdhury highlight the challenges faced by women entrepreneurs in Bangladesh, including the lack of credit facilities and market opportunities³⁵. Malik and Rao find that women entrepreneurs in Chandigarh pursue business for creativity and skill demonstration, not just survival³⁶. Santha reveals changes in social status post-entrepreneurship in Kerala and Tamil Nadu, with increased family and societal respect³⁷. Sugaraj and PS analyze the problems faced by women entrepreneurs in Western Maharashtra, stressing the need for targeted support³⁸. Jha explores the challenges and opportunities in women entrepreneurship in Bihar, emphasizing the pivotal role of women in societal development³⁹. Linda suggests greater business exposure and flexible bank loans for income generation initiatives in West Bengal⁴⁰. Kapur discusses the impact of women's employment on family dynamics and proposes measures for women's empowerment⁴¹. Jain emphasizes the importance of technology in enhancing women's socioeconomic development⁴². Prasad and Rao find that women entrepreneurs in Andhra Pradesh face varying success levels based on education, business timing, and industry type⁴³. Sharma highlights the challenges faced by entrepreneurs in Uttar Pradesh despite government support initiatives⁴⁴. Bocy attributes the success of women entrepreneurs in Singapore to factors like self-confidence and family support⁴⁵. Singh *et al.*, identify operational challenges faced by successful women entrepreneurs, including management, marketing, financial, and work-life balance issues⁴⁶.

1.7 Significance and Rationale of the Study

The insights gained from this study will contribute to the existing body of knowledge on women's entrepreneurship and quality of life, providing valuable information for the formulation of policies and programs aimed at empowering women entrepreneurs and fostering inclusive economic growth. By addressing the unique challenges faced by rural and urban women entrepreneurs, stakeholders can create supportive environments that enhance their overall well-being and professional success.

In recent years, the significance of women's entrepreneurship as a catalyst for economic growth has gained widespread recognition. However, amidst the pursuit of entrepreneurial success, the Quality of Life of women entrepreneurs remains a crucial but often overlooked aspect. Quality of life, integral to both physical and mental well-being, plays a pivotal role in ensuring the sustainability and resilience of women-led businesses.

The evaluation of Quality of Life (QoL) not only provides insights into individual well-being but also serves as a vital tool for monitoring the overall health of the population and assessing the impact of health and social policies. It is imperative to prioritize the maintenance and enhancement of the Quality of Life of women entrepreneurs, as it directly correlates with their ability to lead successful, fulfilling lives amidst the inherent stressors of entrepreneurship.

By striving to improve the Quality of Life of women entrepreneurs, we aim to foster a positive and constructive environment conducive to their holistic development. This endeavour aligns with the collective responsibility of society to support the well-being and prosperity of all its members, including women entrepreneurs. Supporting women entrepreneurs in achieving a balanced and satisfactory Quality of Life not only benefits them individually but also contributes to broader socio-economic development and gender equality.

2. Objectives

This study is designed with the following objectives:

- **To explore the socio-demographic profile of women entrepreneurs:** By examining the demographic characteristics of women entrepreneurs, we aim to gain a comprehensive understanding of their backgrounds and contexts. This exploration will

provide insights into the various factors that shape their entrepreneurial journeys.

- **To compare the Quality of Life between rural and urban women entrepreneurs:** Through a comparative analysis, we seek to identify potential disparities in the Quality of Life experienced by women entrepreneurs based on their geographical location. This comparison will shed light on the contextual factors Quality of Life influencing Quality of Life among women entrepreneurs in different settings.

By addressing these objectives, this study aims to advance knowledge and understanding of the Quality of Life of women entrepreneurs, thereby informing policies and interventions designed to promote their well-being and foster inclusive economic growth.

2.1 Hypothesis

There is no significant difference in the Quality of Life between rural and urban women entrepreneurs.

3. Methodology

The methodological steps incorporated to carry out the study entitled "Quality of Life among Rural and Urban Women Entrepreneurs" are as follows. Firstly, a descriptive research design was employed to conduct the study. The locale of the study encompassed various areas within Lucknow city. In terms of the sampling procedure, a total sample of 50 respondents was selected from both rural and urban areas of Lucknow. To identify these respondents, a random sampling technique was utilized, and a multistage sampling method was adopted to ensure a representative selection of rural and urban entrepreneurs.

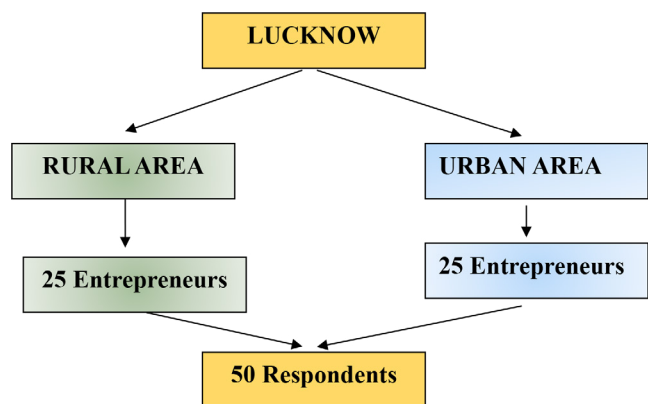


Figure 1. Systematic distribution of respondents.

The selection of respondents involved three stages: In the initial stage, zones in Lucknow were selected randomly. Next, rural and urban areas were identified. Finally, entrepreneurs were randomly sampled from both rural and urban zones of Lucknow.

In this study, the variables were meticulously selected to align with the research objectives, as variables are fundamental characteristics manipulated, controlled, and observed by the researcher. The independent variables, elements under the experimenter's control that can be varied at will, were identified, with the working area serving as the independent variable. Conversely, the dependent variable, quality of life, was chosen as it is influenced by the independent variable. Various tools and techniques were employed throughout the study. The demographic data sheet, a self-designed tool, facilitated the collection of respondents' demographic profiles, focusing on parameters such as age, educational status, and type of family. Additionally, the WHOQOL-BREF questionnaire, comprising 26 questions, was utilized to measure the quality of life among entrepreneurs. Data collection predominantly occurred through interviews conducted during visits to selected areas to establish rapport and ensure cooperation from participants. Subsequently, data underwent processing, which included coding, editing, and classification to organize the collected information. In data analysis, techniques such as computing frequency and percentage were employed to analyze demographic variables, alongside mean, standard deviation, and F-tests to explore levels of quality of life and other parameters.

4. Results and Discussion

This indicates the findings of the study under investigation. The data obtained were coded, tabulated, analyzed statistically and interpreted under the following headings.

4.1 General Profile of the Respondent

The general profile of the respondents was studied in terms of their age, job experience, working hours, and area of living.

Table 1. Distribution of sample according to area of living

Area of living	Frequency	Percentage
Rural	25	50
Urban	25	50
Total	50	100

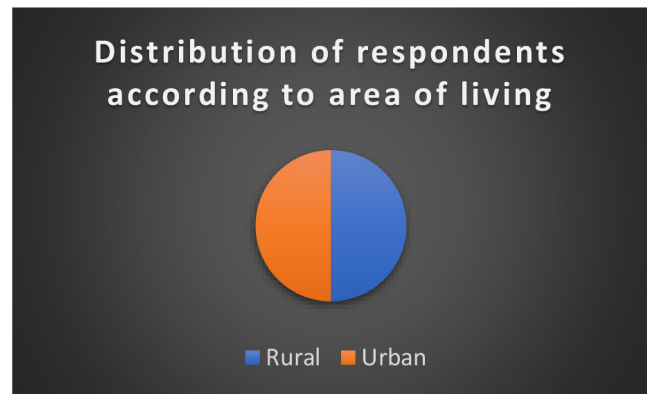


Figure 2. Distribution of the respondents according to area of living.

Table 1 data showed that 50% of respondents belonged to a rural area and the same 50% of respondents belonged to an urban area.

Table 2. Distribution of sample according to age, job experience, working hours

S. No.	Variables	Rural Entrepreneur N=25 f (%)	Urban Entrepreneur N=25 f (%)	Total N=50 f (%)	
1.	Age	less than 20	6(24)	9(36)	15(30)
		20-40 year	9(36)	10(40)	19(38)
		40-60 year	6(24)	2(8)	8(16)
		More than 60	4(16)	4(16)	8(16)
2.	Job Experience (In years)	Less than 5	5(20)	6(24)	11(22)
		5-10	8(32)	9(36)	17(24)
		10-15	8(32)	6(24)	14(28)
		More than 15	4(16)	4(16)	8(16)
3.	Working Hours	5-9 hour	9(36)	6(24)	15(30)
		10-14 hour	13(52)	15(60)	28(56)
		15-19 hour	3(12)	4(16)	7(14)

Figure 3 data indicates that the majority of respondents, constituting 38%, fell within the age group of 20-40 years, with 36% residing in rural areas and 40% in urban areas. Conversely, a smaller proportion of respondents,

accounting for 8%, were aged between 40-60 years, with 24% located in rural areas and 8% in urban areas.

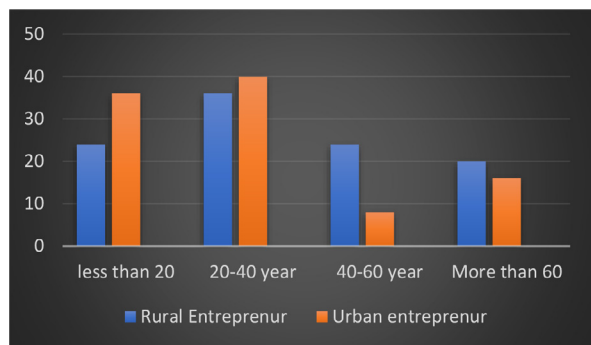


Figure 3. Distribution of the respondents according to age.

Figure 4 illustrates the distribution of job experience in years among rural and urban respondents, totalling 50 individuals. It reveals that 22% of respondents had less than 5 years of experience, 24% had 5-10 years, 28% had 10-15 years, and 16% had over 15 years of experience. This pattern was consistent across both rural and urban areas, with slight variations in percentages.

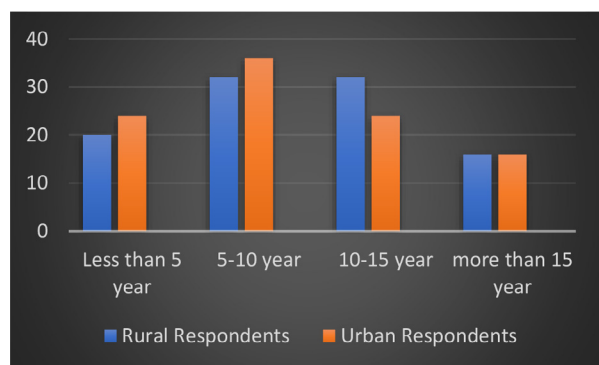


Figure 4. Distribution of the respondents according to job experience.

Figure 5 presents the distribution of the sample based on working hours for both rural and urban respondents, totalling 50 individuals. It shows that 30% of respondents worked 5-9 hours, 56% worked 10-14 hours, and 14% worked 15-19 hours. While there were variations in the distribution between rural and urban areas, the overall pattern remained consistent.

4.2 Quality of Life of the Respondent

Quality of Life among entrepreneurs was studied and assessed using the Quality of Life scale developed by the World Health Organization.

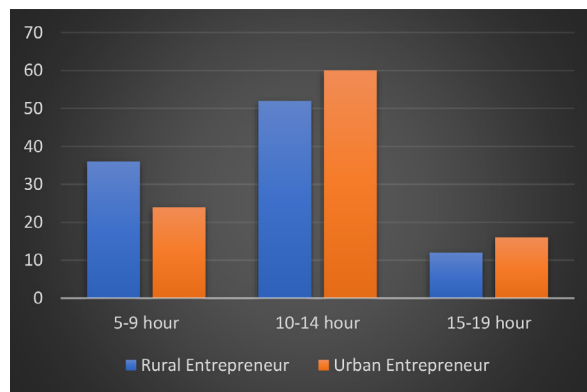


Figure 5. Distribution of the respondents according to working hour.

H_{01} : There is no significant difference in Quality of Life across rural and urban entrepreneurs.

Table 3. ANOVA value between the area of living and Quality of Life

Particular	Mean	Standard Deviation	p	Conclusion
Rural	38.25	.865	.005	Rejected
Urban	46.99	.759		

Table 3 showed ANOVA results which indicate a significant difference in the Quality of Life between rural and urban women entrepreneurs ($p < 0.05$). Urban entrepreneurs reported a higher mean Quality of Life score compared to their rural counterparts. This difference can be attributed to better access to essential services, broader business opportunities, higher income potential, and more diverse leisure activities in urban areas.

The reason urban entrepreneurs may have a higher Quality of Life compared to rural entrepreneurs could be attributed to several factors. Urban areas often offer better access to essential services such as healthcare, education, and infrastructure, which can contribute to an improved quality of life. Additionally, urban entrepreneurs may have access to a wider range of business opportunities, markets, and networking resources compared to their rural counterparts. Higher-income potential and greater exposure to innovation and technology in urban environments could also contribute to an enhanced Quality of Life for urban entrepreneurs. Moreover, urban areas typically offer a more diverse range of leisure and recreational activities, cultural amenities, and social

opportunities, which can positively impact overall well-being and Quality of Life.

5. Conclusion

This study examines the Quality of Life disparities between rural and urban women entrepreneurs in Lucknow, India, utilizing a descriptive research design and the WHOQOL-BREF questionnaire. The findings reveal significant differences in quality of life, with urban women entrepreneurs reporting higher scores than their rural counterparts. Factors contributing to this disparity include better access to essential services, broader business opportunities, higher income potential, and more diverse leisure activities in urban areas. Urban entrepreneurs also benefit from enhanced infrastructure, robust support networks, and greater exposure to innovation and technology.

In contrast, rural women entrepreneurs face challenges such as inadequate market access, limited educational opportunities, and restricted mobility due to traditional gender roles, all of which impact their well-being and entrepreneurial success. The study highlights the critical role of geographical context in shaping the Quality of Life for women entrepreneurs and underscores the need for targeted interventions to address these challenges.

Improving the Quality of Life for women entrepreneurs is crucial not only for their personal fulfilment and professional success but also for broader socio-economic development and gender equality. Policymakers and stakeholders must develop supportive environments that enhance the well-being and success of women entrepreneurs across different locations.

Overall, this research provides valuable insights into the socio-demographic profiles, motivational factors, and challenges faced by women entrepreneurs in rural and urban settings. It calls for concerted efforts to address the identified disparities, fostering the resilience and success of women entrepreneurs and promoting inclusive economic growth.

6. Recommendations

Based on the findings of this study, several recommendations can be made to enhance the Quality of Life and success of women entrepreneurs in both rural and urban areas of Lucknow, India

1. Enhance Access to Resources:

- **Financial Support:** Provide accessible financing options tailored to the needs of women entrepreneurs, especially in rural areas.
- **Training and Education:** Implement targeted training programs in business management, financial literacy, and digital skills.

2. Improve Infrastructure:

- **Market Access:** Develop better infrastructure to facilitate easier access to markets for rural women entrepreneurs.
- **Digital Connectivity:** Invest in reliable internet access in rural areas to enable the use of e-commerce platforms.

3. Strengthen Support Networks:

- **Mentorship Programs:** Establish mentorship programs connecting experienced and aspiring women entrepreneurs.
- **Community Support:** Foster community support groups and networking opportunities.

4. Policy Interventions:

- **Inclusive Policies:** Formulate policies addressing the unique challenges faced by rural women entrepreneurs.
- **Regulatory Simplification:** Simplify business registration and licensing procedures.

5. Promote Gender Equality:

- **Awareness Campaigns:** Conduct campaigns to challenge societal norms and highlight successful women entrepreneurs as role models.
- **Work-Life Balance Support:** Provide initiatives like affordable childcare services and flexible working hours.

6. Health and Well-Being Initiatives:

- **Mental Health Support:** Offer access to mental health resources and counselling services.
- **Healthcare Access:** Improve healthcare services, particularly in rural areas.

By implementing these recommendations, stakeholders can create supportive environments that enhance the well-being and success of women entrepreneurs, contributing to sustainable economic growth and gender equality.

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