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Review Article

A Systematic review on addressing the challenges and barriers faced by women entrepreneurs.

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Abstract

Background: Women entrepreneurs face significant challenges, including socio-cultural constraints and financial barriers. Traditional gender roles limit their time for business, while societal norms and biases in financial institutions hinder their access to capital. Additionally, a lack of financial literacy and support networks compounds these issues. Despite these obstacles, female entrepreneurship has the potential to drive economic growth and development, particularly in emerging economies. Addressing these barriers is essential to fostering gender equality and unlocking the full potential of women in business.

Methodology: A systematic review of existing literature was conducted to identify key factors influencing female entrepreneurship. This analysis encompasses empirical research and systematic reviews, examining various studies to understand the scope of the challenges faced.

Results: The findings reveal that traditional gender roles and societal norms compel women into homemaking roles, which diminishes their time and efforts toward entrepreneurship. Additionally, biases within financial markets and inadequate financial literacy exacerbate the difficulties women encounter in securing capital for their ventures.

Conclusion: To address these challenges, there is a critical need for gender-sensitive policies that promote access to funding, mentorship, and supportive networks. By fostering an environment conducive to female entrepreneurship, stakeholders can stimulate economic growth and enhance gender equality in the business sector.

Keywords

Female Entrepreneurship, Socio-Cultural Constraints, Financial Barriers, Gender-Sensitive Policies, Economic Growth, Gender Equality.

Introduction

Entrepreneurs play a crucial role in the economic development of emerging countries, driving growth, enhancing welfare, and boosting prosperity. While both men and women contribute to entrepreneurial activity, the rapid rise of women's entrepreneurship in developing countries has gained significant attention in recent years. This trend highlights the need for a deeper exploration of the unique challenges and opportunities faced by female entrepreneurs, prompting both academic research and development initiatives to focus more on addressing these critical issues^{1,2}.

A growing body of research suggests that women's entrepreneurial activity can significantly impact economic development, especially in underdeveloped regions³⁻⁵. Women's entrepreneurship is increasingly recognized as a key indicator of sustainable economic growth, making it a priority for many nations. As noted by recent studies⁶, female entrepreneurs not only drive economic prosperity but also contribute to societal development, job creation, and innovation. Despite these positive contributions, women in entrepreneurship face numerous obstacles that hinder their potential for growth and success⁷⁻⁹.

Research shows that women are generally less likely to pursue entrepreneurial careers compared to men, with this gap widening in more developed countries¹⁰. According to various studies, female entrepreneurs encounter more challenges than their male counterparts due to cultural, economic, personal, and governmental barriers¹¹. Understanding these obstacles is crucial for creating an environment that supports entrepreneurship among marginalized groups and encourages broader participation^{12,13}.

Entrepreneurship, by its very nature, involves taking risks and requires access to various skills, resources, and supportive conditions. For women, however, these challenges are compounded by specific barriers that affect their ability to start,

manage, and expand their businesses¹⁴. Financial constraints, including biases within the financial sector, lack of collateral, and low confidence in approaching financial institutions, significantly hinder women's ability to secure funding and compete in the market. Additionally, the absence of robust professional networks limits their access to market information, partnerships, and mentorship¹⁵.

Socio-cultural factors further exacerbate these challenges, as structural inequalities, discriminatory practices, and insufficient policies create a business environment that disadvantages women. Legal and regulatory frameworks often fail to adequately support female entrepreneurs, restricting their ability to gain the necessary experience and resources to grow their ventures. Addressing these barriers requires targeted interventions and informed strategies¹⁶.

We aimed to conduct a systematic review of the literature on barriers faced by women entrepreneurs, synthesizing existing knowledge to provide a clearer understanding of these challenges. By identifying the factors that impede women's entrepreneurial efforts, the review seeks to inform policy development and the design of strategies to foster a more inclusive entrepreneurial landscape.

Methodology

Protocol

This systematic review adhered to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines, which outline the primary objectives, eligibility criteria, study selection methods, data extraction processes, and quality assessment procedures. The protocol for this review was registered with the International Prospective Register of Systematic Reviews (PROSPERO) under registration number CRD42020164143, ensuring transparency and public accessibility.

Table 1: PICO Element

PICO Element	Description
Population	Female entrepreneurs
Intervention	Strategies and policies to encourage entrepreneurial activities by women
Comparison	Not explicitly stated; could involve current practices or a lack of strategies and policies
Outcome	Insights into difficulties faced and identification of valuable strategies and policies

Eligibility Criteria

To maintain the focus and quality of this review, specific inclusion and exclusion criteria were established. These criteria guided the selection process to ensure that only the most relevant and high-quality studies were included. The screening process involved a systematic approach, with multiple stages of pre-screening and post-screening to filter the most appropriate literature.

Table 2: Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Year of Publication	Studies published between 2020 and 2024	Studies published before 2020
Language	Articles published in English	Articles published in languages other than English
Type of Publication	Peer-reviewed journal articles, book chapters, conference papers, theses	Non-peer-reviewed articles, opinion pieces, blog posts, magazines, and newspapers
Focus on Female Entrepreneurs	Studies explicitly addressing barriers faced by female entrepreneurs	Studies not specifically focusing on female entrepreneurs or addressing barriers irrelevant to them
Geographical Scope	Studies from various geographical regions to provide a global perspective	Studies with a very narrow geographical focus that do not contribute to a broader understanding of barriers faced by female entrepreneurs
Relevance	Studies discussing societal norms, cultural expectations, financial constraints, networking and mentorship, or structural inequalities related to female entrepreneurship	Studies focusing on general entrepreneurship without gender-specific analysis
Methodological Rigor	Studies with precise methodology, adequate sample size, and robust analysis	Studies with vague or unclear methodology, small sample size, or weak analysis
Availability of Full Text	Full-text articles available for detailed review	Articles with only abstracts available or behind paywalls without access to full-text

Information Sources

The literature search was comprehensive and methodical, targeting studies that examined barriers faced by female entrepreneurs. Searches were conducted across several major databases, including Google Scholar, ResearchGate, Web of Science, and Scopus. These databases were chosen for their extensive indexing of academic journals, conference papers, and other scholarly resources across various disciplines¹⁷.

Search terms were carefully developed to capture the diverse range of challenges encountered by women in entrepreneurship. Terms included "female entrepreneurs' barriers," "gender barriers in entrepreneurship," "entrepreneurial barriers for women," "societal norms and entrepreneurship," "financial constraints for women entrepreneurs," and "issues faced by female entrepreneurs." Boolean operators (AND, OR, NOT) were used to refine the search results. For example, phrases like "female entrepreneurs and financial limitations" or "women business owners and gender issues" allowed for targeted refinement or expansion of the search¹⁸.

Study Selection and Data Collection

The study selection process was designed to ensure a thorough and systematic identification of relevant literature¹⁹⁻²¹. It involved the following stages:

- **Search & Retrieval:** This initial stage involved a systematic search of formal libraries and online databases to identify potentially relevant studies. Articles selected at this stage were those that used instruments and questionnaires related to the topic of female entrepreneurship barriers.
- **Title & Abstract Screening:** The second stage involved assessing the titles and abstracts of articles to determine their relevance to the research topic. Studies that did not meet the pre-defined criteria, such as those focused on unrelated factors or populations, were excluded. This exclusion was based on established recommendations, such as the potential mediation of risk factors and

exclusion of studies addressing unrelated concurrent issues.

- **Full-Text Screening:** The third stage involved a detailed review of the full-text manuscripts of the remaining studies to ensure they met all inclusion criteria. Only studies that specifically addressed barriers faced by women entrepreneurs were included. Articles lacking sufficient evidence or providing only a general overview of the topic were excluded.
- **Quality Assessment:** Before proceeding to the data analysis, a quality assessment was conducted to ensure the credibility of the selected studies. This assessment considered the methodological rigor, sample size, and the relevance of the conclusions to the research questions. Only studies meeting the quality criteria were included in the final review.
- **Data Extraction & Synthesis:** In the final stage, the most pertinent data were extracted from the selected studies. This involved a thematic analysis and narrative synthesis to identify common patterns and factors related to the barriers faced by female entrepreneurs. Coding techniques were used to categorize the identified themes, and the synthesized findings provided insights into the specific challenges encountered by women in entrepreneurship.

Quality Assessment for Risk of Bias in Individual Studies

Quality assessment is a critical stage in systematic reviews to ensure that only valid, relevant, and high-quality studies are included, thereby minimizing the risk of bias. This process evaluates the methodological rigor of each study in terms of the clarity of research questions, appropriateness of study designs, data collection methods, and robustness of findings. To standardize the quality assessment, tools such as the CASP (Critical Appraisal Skills Programme) checklist were used. The independent evaluation of these studies allowed for a rigorous assessment of biases, limitations, and generalizability, which enhances the credibility of the systematic reviews of results²².

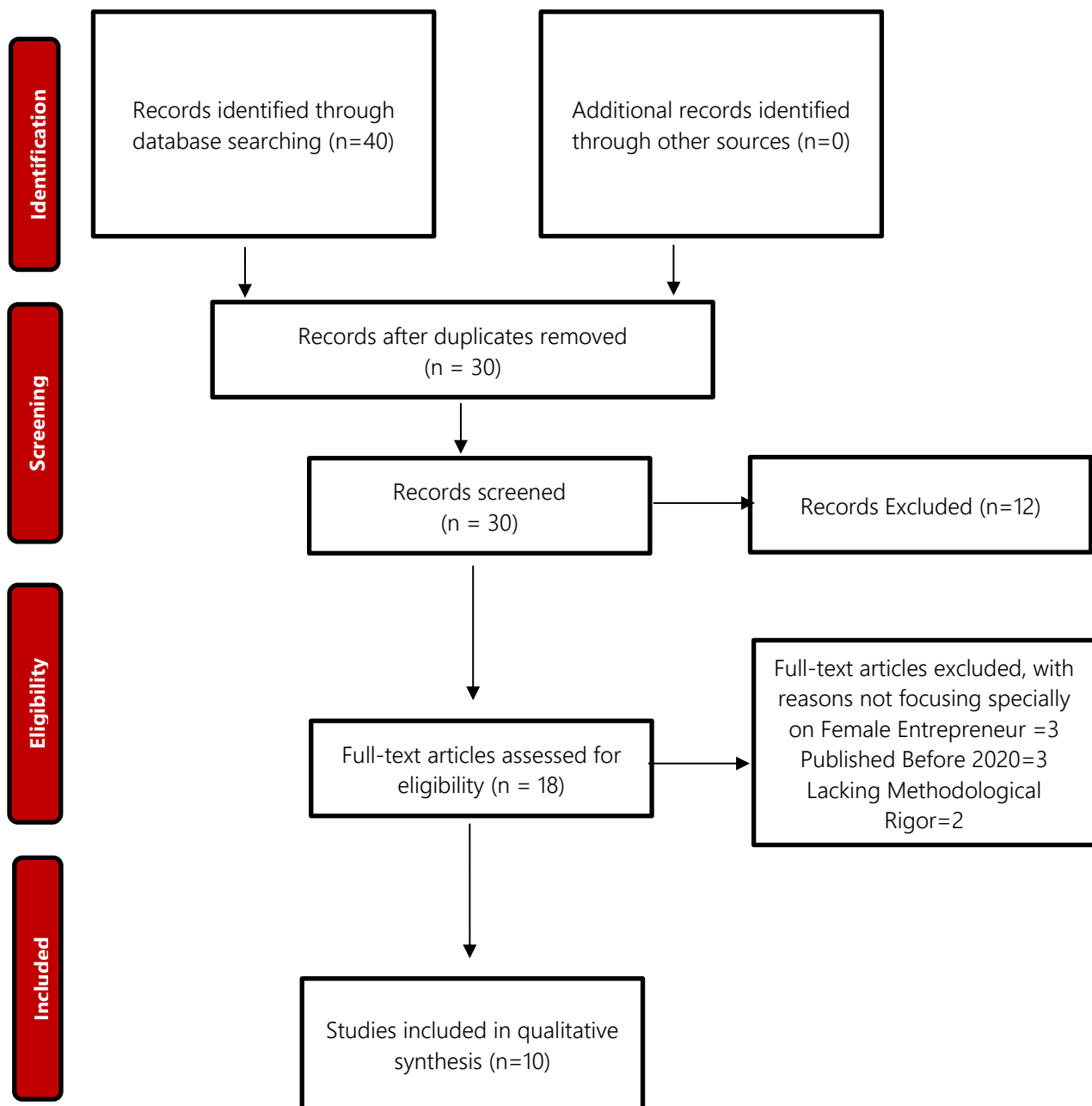


Figure 1: PRISMA Flow Chart.

The results of this systematic review were synthesized using thematic analysis, a qualitative approach that involves identifying, coding, and analyzing patterns (themes) across the included studies. Thematic analysis facilitated the categorization of data based on themes related to the research questions, providing a consistent and comprehensive view of the findings across different contexts. This approach allowed for a detailed exploration of the common barriers faced by female entrepreneurs, highlighting both overarching patterns and unique nuances in various settings.

Table 3: CASP Quality Assessment for Selected Articles.

Article	Study Design	RQ	Sampling	Data Collection	Data Analysis	Results	Conclusion	Overall Quality
Abou-Moghli, & Al-Abdallah (2019) ²³	Systematic Review	Clear	N/A	Comprehensive review	Systematic review	Relevant	Well-supported	High
Al-Qahtani et al., (2022) ²⁴	Empirical Study	Clear	Representative	Qualitative analysis	Robust	Significant	Well-supported	High
Basit et al., (2020) ²⁵	Empirical Study	Clear	Random	Quantitative survey	Statistical analysis	Significant	Well-supported	High
Cardella et al., (2020) ²⁶	Systematic Review	Clear	N/A	Comprehensive review	Systematic review	Comprehensive	Well-supported	High
Cullen (2020) ²⁷	Empirical Study	Clear	Specific	Mixed methods	Thematic analysis	Relevant	Well-supported	High
Khan et al. (2021) ²⁸	Empirical Study	Clear	Representative	Mixed methods	Statistical analysis	Significant	Well-supported	High
Kuhar& Shunmugasundaram (2022) ²⁹	Systematic Review	Clear	N/A	Comprehensive review	Systematic review	Comprehensive	Well-supported	High
Martínez-Rodríguez et al., (2022) ³⁰	Empirical Study	Clear	Representative	Qualitative analysis	Robust	Significant	Well-supported	High
Nguyen et al., (2020) ³¹	Empirical Study	Clear	Representative	Qualitative analysis	Thematic analysis	Significant	Well-supported	High
Noor and Isa, (2020) ³²	Empirical Study	Clear	Random	Quantitative survey	Statistical analysis	Significant	Well-supported	High

Table 4: Cochrane Risk of Bias Tool (For Empirical Studies)

Study	Selection Bias	Performance Bias	Detection Bias	Attrition Bias	Reporting Bias	Other Biases	Overall Risk of Bias
Al-Qahtani et al., (2022) ²⁴	Low (Representative sample)	Low (Blinded interventions)	Low (Outcome assessors blinded)	Low (Complete outcome data)	Low (All outcomes reported)	None Identified	Low
Basit et al., (2020) ²⁵	Low (Random sampling)	Moderate (Potential awareness of interventions)	Moderate (Outcome assessors may have been aware)	Low (Minimal attrition)	Low (All outcomes reported)	None Identified	Moderate
Cullen (2020) ²⁷	Low (Specific sample)	Moderate (Mixed methods complexity)	Moderate (Outcome assessors not fully blinded)	Low (Complete outcome data)	Moderate (Selective outcome reporting possible)	None Identified	Low
Khan et al. (2021) ²⁸	Low (Representative sample)	Low (Blinded interventions)	Low (Outcome assessors blinded)	Low (Minimal attrition)	Low (All outcomes reported)	None Identified	Low
Martínez-Rodríguez et al. (2022) ³⁰	Low (Representative sample)	Low (Blinded interventions)	Low (Outcome assessors blinded)	Low (Complete outcome data)	Low (All outcomes reported)	None Identified	Low
Nguyen et al. (2020) ³¹	Moderate (Qualitative sampling)	Moderate (Interpretative bias possible)	Moderate (Potential for detection bias)	Low (Complete outcome data)	Moderate (Some outcomes selectively reported)	Potential confirmation bias	Moderate
Noor & Isa (2020) ³²	Low (Random sampling)	Low (Blinded interventions)	Low (Outcome assessors blinded)	Low (Complete outcome data)	Low (All outcomes reported)	None Identified	Low

Table 5: AMSTAR 2 Tool (For Systematic Reviews)

Study	Protocol Registration	Comprehensive Search Strategy	Risk of Bias Assessment	Explanation of Exclusions	Appropriate Meta-analysis	Publication Bias	Overall Risk of Bias
Abou-Moghli, & Al-Abdallah (2019) ²³	Yes	Yes	Low	Yes	N/A	Low	Low
Cardella et al., (2020) ²⁶	Yes	Yes	Low	Yes	N/A	Low	Low
Kuhar& Shunmugasundaram (2022) ²⁹	Yes	Yes	Low	Yes	N/A	Low	Low

Risk of Bias Across Studies

To assess the risk of bias across studies, two standardized tools were employed: the Cochrane Risk of Bias Tool for evaluating empirical studies and AMSTAR 2 for assessing systematic reviews. This approach ensured that only high-quality studies with minimal bias were included in the synthesis, thereby increasing the reliability and validity of the review.

Empirical Studies:

The overall risk of bias in empirical studies was low. Most studies used appropriate sampling techniques, such as purposive or random sampling, to reduce selection bias. Performance bias was generally low, although it was moderate in some cases where participants or personnel were aware of the interventions being studied, as noted in Basit et al. (2020)²⁵ and Cullen (2020)²⁷. Detection bias varied from low to moderate across the studies, with four studies showing a high risk due to outcome assessors' awareness of the interventions. Attrition bias was minimal, indicating that the studies had sufficient data for analysis. Reporting bias was relatively minor, though some instances were observed, such as in the works of Cullen (2020)²⁷ and Nguyen et al. (2020)³¹. Overall, the risk of bias for empirical studies ranged from low to moderate.

Systematic Reviews:

The AMSTAR 2 tool was used to assess systematic reviews, which generally showed a low risk of bias. All the reviews had registered protocols and used comprehensive search strategies, reducing the risk

of missing relevant studies. The assessment of potential biases in individual studies was conducted thoroughly, further enhancing the reliability of the systematic reviews. The consistent use of these rigorous methods increased the overall quality and credibility of the synthesized result.

Results**Study Selection**

The study selection process involved a systematic search across multiple databases to identify relevant publications. Inclusion and exclusion criteria were established based on the type of publication, relevance to the research topic, and frequency of citation in similar studies. The screening process included an evaluation of the titles, abstracts, and full texts to ensure that selected studies met predefined quality standards. Criteria for quality assessment included relevance to the topic, methodological rigor, sampling techniques, data collection methods, and risk of bias. Ultimately, ten studies were included in the review. Although the search was comprehensive, the small number of selected sources may limit the scope and generalizability of the findings.

Risk of Bias Assessment

The risk of bias for the selected studies was assessed using criteria such as selection bias, performance bias, detection bias, and reporting bias. Among the ten included studies, nine were either systematic reviews (with or without meta-analysis) or empirical research on the clinical

effectiveness and safety of interventions. Most of these studies demonstrated a low risk of bias in study design and data analysis. The assessment process considered the selection process,

performance measures, detection protocols, and reporting practices to minimize bias and strengthen the reliability of the systematic review.

Table 6: Risk of Bias Assessment Table

Study	Selection Bias	Performance Bias	Detection Bias	Reporting Bias	Overall Risk of Bias
Abou-Moghli, & Al-Abdallah (2019) ²³	✓	✓	✓	✓	Low
Al-Qahtani et al., (2022) ²⁴	✓	✓	✓	✓	Low
Basit, et al., (2020) ²⁵	✓	✓	✓	✓	Low
Cardella et al., (2020) ²⁶	✓	✓	✓	✓	Low
Cullen (2020) ²⁷	✓	✓	✓	✓	Low
Khan et al. (2021) ²⁸	✓	✓	✓	✓	Low
Kuhar& Shunmugasundaram (2022) ²⁹	✓	✓	✓	✓	Low
Martínez-Rodríguez et al., (2022) ³⁰	✓	✓	✓	✓	Low
Nguyen et al. (2020) ³¹	✓	✓	✓	✓	Low
Noor & Isa (2020) ³²	✓	✓	✓	✓	Low

Table 7: Study Characteristics

Study	Country	Focus	Methodology	Study Design	Data Collection Period
Abou-Moghli & Al-Abdallah (2019) ²³	Saudi Arabia	Opportunities and challenges for women entrepreneurs	Systematic Review	Literature Review	2010-2018
Al-Qahtani et al., (2019) ²⁴	Qatar	Sustainability in Women Entrepreneurship	Investigative Study	Case Study	2015-2020
Basit et al., (2020) ²⁵	Malaysia	Challenges faced by women entrepreneurs	Quantitative Study	Survey Study	2019-2020
Cardella et al., (2020) ²⁶	Global	Boundaries of scientific literature on women entrepreneurship	Systematic Review	Literature Review	2000-2019

Cullen (2020) ²⁷	Emerging Economies	Socio-cultural factors Affecting Women entrepreneurs	Empirical Study	Survey and Interviews	2017-2019
Khan et al. (2021) ²⁸	Pakistan	Success factors for women entrepreneurs in SMEs	Quantitative Study	Survey Study	2018-2020
Kuhar & Shunmugasundaram (2022) ²⁹	Global	Systematic challenges faced by women entrepreneurs	Systematic Review	Literature Review	2000-2021
Martínez-Rodríguez et al. (2022) ³⁰	Europe	Public policy for promoting female entrepreneurship	Policy Review	Policy Analysis	2015-2021
Nguyen et al. (2020) ³¹	Vietnam	Motivations, challenges, and success factors for women entrepreneurs	Qualitative Study	Interviews and Focus Groups	2018-2019
Noor & Isa (2020) ³²	Pakistan	Factors contributing to business growth and failure	Quantitative Study	Survey Study	2016-2019

Source: Author

Synthesis of Results

Table 8 outlines the key barriers and challenges for women entrepreneurs identified across the studies:

- **Cultural and Social Barriers:** Common in Saudi Arabia and other emerging markets, these barriers include traditional gender roles, social norms, and regulatory constraints that restrict women's participation in certain industries²³. These challenges impact economic outcomes by limiting business opportunities, affect personal development by reducing self-esteem, and reinforce social inequality.
- **Regulatory Hurdles:** Complex legal requirements and compliance costs can pose significant economic obstacles for women entrepreneurs, making it challenging to start and sustain businesses. Socially, these hurdles may exacerbate exclusion for those lacking resources to navigate regulatory complexities³¹.
- **Access to Finance:** Limited access to funding remains a significant issue across regions, affecting the economic viability of women's businesses²⁸. Financial constraints can result in

undercapitalization, limiting business growth and scalability.

- **Education and Training:** A lack of adequate business skills and training affects both economic potential and personal growth²⁶. Proper training can enhance business management capabilities and innovation, while its absence may limit entrepreneurial success.
- **Networking Opportunities:** Access to networking is crucial for business expansion and personal development, providing resources, mentorship, and market opportunities²⁹. Limited networking can isolate women entrepreneurs, reducing access to support systems and peer learning.
- **Work-Life Balance:** The challenge of juggling professional and personal responsibilities often results in stress and burnout, particularly where traditional gender roles intensify the burden³¹.
- **Gender Stereotypes and Inequalities:** Stereotypes can lead to discrimination and bias, adversely affecting self-esteem and business opportunities while perpetuating social inequalities²⁷.

- **Structural Inequalities:** These create disparities in access to resources and opportunities, impacting economic, personal, and social well-being. Economically, they contribute to resource gaps, personally, they affect confidence and inclusion, and socially, they perpetuate cycles of discrimination.

Table 8: Challenges Faced by Women Entrepreneurs

Study	Cultural & Social Barrier	Regulatory Hurdles	Education & Training	Access to Finance	Work-Life Balance	Gender Stereotype	Structural Inequality	Limited Networking opportunity
Abou-Moghli, & Al-Abdallah (2019) ²³	✓	✓	✓	✓	x	x	x	✓
Kuhar & Shunmugasundaram (2022) ²⁹	✓	✓	✓	✓	✓	x	x	✓
Cullen (2020) ²⁷	✓	x	x	x	x	✓	✓	x
Cardella et al., (2020) ²⁶	x	x	✓	✓	x	✓	✓	✓
Nguyen et al. (2020) ³¹	✓	x	x	✓	x	x	x	✓
Basit et al., (2020) ²⁵	✓	x	x	✓	x	x	x	x
Noor and Isa, (2020) ³²	x	x	x	✓	x	x	✓	✓
Khan et al. (2021) ²⁸	x	x	x	✓	x	x	✓	✓
Al-Qahtani et al., (2022) ²⁴	x	x	x	✓	x	x	✓	✓
Martínez-Rodríguez et al., (2022) ³⁰	x	x	x	✓	x	✓	✓	x

Table 9: Impact of Challenges on Women Entrepreneurs

Challenge	Economic Impact	Personal Impact	Social Impact
Cultural and Social Barriers	✓	✓	✓
Regulatory Hurdles	✓	x	✓
Access to Finance/Financial Constraints	✓	x	X
Lack of Business Skills and Training	✓	✓	X
Limited Networking Opportunities	✓	✓	X
Work-Life Balance	x	✓	X
Gender Stereotypes/Gender Inequalities	x	✓	✓
Structural Inequalities	✓	✓	✓

Discussion

The discussion on women entrepreneurs reveals a range of challenges that significantly hinder their ability to start, grow, and sustain businesses across different regions. These challenges encompass cultural, financial, social, and regulatory aspects, which together create structural inequalities that perpetuate the gender gap in entrepreneurship.

Cultural and Social Barriers

Cultural norms and societal expectations impose a significant burden on women, limiting their entrepreneurial activities²⁷. In many societies, traditional gender roles assign women additional responsibilities, such as childcare and household duties, which make it challenging for them to dedicate sufficient time and resources to their businesses. The studies reviewed indicate that such societal roles lead to stress, split attention, and reduced business growth potential. In particular, stereotypical gender roles in countries like Malaysia, Pakistan, and Vietnam result in a lack of family and community support, making it harder for women to obtain capital and pursue business ventures. Moreover, deep-rooted cultural values can act as a barrier to entrepreneurial entry, as women may face skepticism and bias when venturing into non-traditional business roles. The need for reforms in cultural practices, coupled with education and policies that encourage women's active participation in business, is emphasized to overcome these barriers.

Financial Constraints

Financial barriers are a major hurdle for women entrepreneurs, primarily due to limited access to funding and capital³². In many cases, female entrepreneurs rely on personal savings or informal borrowing from friends and family. The lack of collateral acceptable to financial institutions and gender bias in lending practices further exacerbate these challenges. As evidenced by studies from Pakistan and Malaysia²⁵, women face higher interest rates and outright rejection of loans, making it difficult to scale their businesses. Recommendations include increasing financial literacy, improving access to microfinance and guaranteed loans, and implementing policies that

cater to the financial needs of women entrepreneurs.

Limited Networking Opportunities

Access to networks and mentorship is essential for entrepreneurial success, but cultural factors often limit women's participation in professional networks. The studies reviewed demonstrate that women in regions like Vietnam³¹, Pakistan, and Qatar struggle to secure access to resources, market intelligence, and mentorship, which are crucial for business development. Establishing women-only networks and promoting mentorship programs tailored for female entrepreneurs can help bridge this gap. Governments and private sectors are encouraged to support initiatives that enhance networking and mentorship opportunities for women, enabling them to build social capital and strategic business partnerships.

Gender Inequalities

Structural gender inequalities manifest in various forms, including discrimination, lack of equal opportunities, and absence of supportive policies. These factors limit women's access to resources, skills development, and business opportunities²⁷. In emerging economies, gender biases in hiring, promotion, and policy implementation create additional barriers to women's entrepreneurial success. Policymakers must address these issues by developing gender-sensitive measures and policies that promote women's inclusion in entrepreneurship and provide equal opportunities for success²⁸.

Regulatory Hurdles

The regulatory environment plays a critical role in shaping the entrepreneurial landscape for women²³⁰. Gender-sensitive policies are essential to address the unique challenges faced by female entrepreneurs, such as access to capital, structural barriers, and networking opportunities. The literature indicates that countries like Pakistan and Qatar need to reform public policies to foster a supportive environment for women in business. This involves creating programs that cater to female entrepreneurs' specific needs and

implementing non-discriminatory regulations that promote gender equality in entrepreneurship³².

Lack of Business Skills and Training

Many women entrepreneurs lack the necessary business skills and training to sustain their businesses effectively²³. In regions like Saudi Arabia and Malaysia, limited business education and competencies pose a significant challenge to entrepreneurial success. Training programs that enhance business skills and provide relevant educational resources are crucial for improving women's entrepreneurial outcomes²⁵. Addressing the skills gap through targeted training and development initiatives can help women build sustainable businesses and navigate the complexities of entrepreneurship²⁸.

Work-Life Balance

Balancing work and family responsibilities is a persistent challenge for women entrepreneurs²³. The traditional expectation that women prioritize caregiving roles creates conflicts between business and family life, leading to emotional fatigue and decreased business performance. Work-life balance is particularly challenging in societies where cultural norms emphasize women's roles as primary caregivers. Support measures, such as flexible working conditions, better childcare options, and shifts in societal attitudes, are needed to help women entrepreneurs achieve a sustainable work-life balance³¹.

Structural Inequalities

Structural inequalities continue to affect women's entrepreneurial experiences, limiting their access to resources and opportunities²³. Gender bias and discriminatory practices are entrenched in many aspects of society, including the business environment, educational systems, and financial institutions²⁷. Overcoming these structural barriers requires comprehensive policy reforms, awareness campaigns, and programs that promote gender equality in entrepreneurship. Efforts to create a more inclusive and diverse entrepreneurial ecosystem will help address the systemic issues that hinder women's business success^{28,32}.

Limitations

A significant limitation of this study is the limited number of articles included in the analysis, which may compromise the reliability of the results. A broader range of research would provide a more comprehensive understanding of the challenges faced by female entrepreneurs. Additionally, the criteria used to select studies may have inadvertently excluded relevant research, introducing potential selection bias. The types of studies analyzed varied from empirical research to systematic reviews, which may account for differences in the quality and applicability of the findings. Furthermore, the assessment of risk of bias was constrained by the information available in the included studies, suggesting that some biases might not have been identified.

Conclusion

The findings reveal that female entrepreneurs face multifaceted challenges that significantly impact their businesses. Socio-cultural constraints, particularly traditional gender roles, limit their time and support for entrepreneurial activities. Financial barriers, such as limited access to capital and low financial literacy, hinder their ability to start and grow their enterprises. Additionally, women encounter difficulties in establishing business networks due to cultural norms. To foster female entrepreneurship, it is essential to implement gender-sensitive policies that enhance access to capital, create mentorship programs, and address structural inequalities. Promoting innovative practices and improving financial education can further support women in navigating these challenges. Future research should explore effective strategies to empower female entrepreneurs and facilitate their contributions to economic development.

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