

Empowered Against the Odds: Examining Challenges, Motivations, and Opportunities in Single Mother- Owned Venture

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ABSTRACT

When we speak about single mother entrepreneurship, we refer to owning a business and creating a business that enables single mothers to be economically independent and lead healthy lives. Thus, single mothers must improve their survival ability to face complicated life challenges. These challenges could be related to work, financial matters, childcare, and social assistance. Consequently, it seems essential to become self-sufficient in solving problems to lead a healthy and productive life. To ensure economic stability for the family, one solution is to become an entrepreneur. Research on the entrepreneurial experiences of single mothers remains largely unexplored, particularly in India. This research paper explores the dynamics of entrepreneurship among single mothers in India, focusing on the challenges they face, their motivations, and the opportunities available to them and entrepreneurs encountered in their entrepreneurial endeavors to assure the sustainability of their businesses, increase their economic strength, and enhance their quality of life. This paper synthesizes secondary data and is supported by a brief analysis of the theoretical findings of current studies on single mothers worldwide, concentrating on Indian single mothers. The findings highlight significant barriers, such as financial insecurity, limited access to finance, and insufficient social support networks. Despite these challenges, single mothers have significant entrepreneurial motivations driven by a need for economic independence, flexible work schedules, and a greater quality of life for their children. The study also highlights promising opportunities created by government initiatives, microfinance programs, and digital platforms that improve market access and business growth. Furthermore, this study emphasizes the importance of supportive policies and initiatives in empowering single mothers through entrepreneurship, thus contributing to their socioeconomic advancement and India's overall economic development.

Keywords: Single mothers, Entrepreneurship, Challenges, Motivation

INTRODUCTION

Globally, single mothers are considered the most disadvantaged social group (Van Lancker *et al.*, 2015). Being a single mother is a curse in Indian society that deprives women of their potential but finding barriers within oneself is the best thing a single mother entrepreneur can do. Single mothers have a limited amount of time, which makes it difficult to monitor their child/children. Additionally, without a partner to share household responsibilities, they face numerous challenges. Single mothers also experience various stressors,

especially financial strain (Granek *et al.*, 2014). Poverty and low income are common among single mothers. As the primary caregivers and nurturers of their families, single mothers have relatively few options for choosing paid jobs suited to their circumstances. Therefore, it is in their best interest to find a job that allows them to effectively balance their professional and family responsibilities (Ramadani *et al.*, 2015). Involvement in small business activities is one way for single mothers to conquer their economic insecurity and support their families' good health (Jamalunlaili *et al.*, 2015). Within this context, single mothers perceive entrepreneurship

as a profession option that allows them to provide income for their families while fulfilling their domestic responsibilities, provides flexibility in terms of work hours and allows them to work from home, which can make it easier to balance their work and family life. Additionally, entrepreneurship can provide financial independence and stability, which is especially important for single mothers who may not have the support of a partner.

Starting a business can be a difficult path for anyone, as it requires assuming risk and responsibility. However, this approach can be challenging enough for any men and even for women. (Fosic *et al.*, 2017). These situations are more challenging for those who are new to the business world, especially for single mothers. In fact, a few of these single-mother entrepreneurs may not have the experience, expertise, or business knowledge background or lack exposure to be successful. Therefore, being an entrepreneur can be a great opportunity for single mothers looking to improve their financial status. In this regard, entrepreneurship offers single mothers the most practical way to become self-sufficient and increase their income. As intrapreneurs, single mothers not only have the potential to help their own financial status, but they can also open doors for others by hiring others.

Intrapreneurial motivation has been considered an essential element in the current development of internal activities, particularly the motivation needed to achieve greater heights in a setting that requires considerable focused effort, thoughts, and ideas.

Many single mothers run small-scale businesses based on their motivation, determination, and initiative to sustain their livelihoods and provide income for their families (Roddin *et al.*, 2011). Like other parts of the world, single-mother entrepreneurs in India also embark on their entrepreneurial journey on a smaller scale, often operating their businesses from their homes. They start with traditionally women-oriented industries such as well-being and beauty, garment, fashion, weaving, handloom, and handicraft ETCs, and they typically have little or no formal training or any rigid business framework. The agricultural input processing industry is another promising area for entrepreneurship in India, and there is a large demand for agro inputs such as fertilizers, pesticides, and seeds.

The aim of this research is to determine what motivates them to become entrepreneurs and what challenges stand in the way of their entrepreneurial aspiration and to investigate the measures taken by the

Indian government to empower them.

Need of the study:

Single-mother entrepreneurs in India suffer from unique challenges and opportunities that are not widely understood or recorded. This population frequently encounters significant barriers such as social stigma, limited access to financial resources, and inadequate support systems, which may hinder their entrepreneurial endeavors. Furthermore, knowing their motivations can help us better understand the resiliency and creative techniques they use to overcome these challenges. This study intends to fill a critical gap in the literature by investigating the specific obstacles and opportunities experienced by single-mother entrepreneurs, providing a complete analysis that can be utilized by policymakers, support organizations, and future researchers. The findings can be helpful to build targeted interventions and support mechanisms to empower single mothers to embark on entrepreneurial journeys, ultimately supporting India's social and economic advancement.

Literature Review:

Single-mother entrepreneurship has received limited attention in the Indian context, despite the growing number of women-led businesses in the country. However, recent studies have shed light on the challenges faced by single-mother entrepreneurs, including social stigma, lack of access to finance, and limited social capital.

A study by Topimin *et al.* (2019) revealed that single-mother entrepreneurs often rely on informal networks for support, such as family and friends, due to their limited access to formal support systems. The study also highlighted the importance of government policies that promote gender equality and provide targeted support for single mothers in business.

This study emphasizes the significance of women's entrepreneurial motivational factors and their influence on entrepreneurial success (Krishnamoorthy and Balasubramanian (2014). Clearly defined goals, knowledge and abilities, family support, employment prospects, independence, government assistance, and contentment are important motivators. Additionally, they noted that a few factors, including ambition, knowledge, competence, and independence, significantly influenced entrepreneurial success. Similarly, Deshpande and Sethi (2009) emphasized the need to educate and raise

awareness among women to encourage them to excel in the enterprise field. They suggested that women should be made aware of their strengths and that they can make significant contributions to their industry and the overall economy.

Single mothers often face economic challenges due to their limited job choices, which leads them to pursue entrepreneurship as a means of supporting their families while achieving work-life balance (Kariv, 2013). Entrepreneurial activities provide flexibility compared to salaried jobs, enabling them to perform their duties in both the private and public domains. However, because they do not have a male partner, single mothers who are also entrepreneurs find it more challenging to balance their responsibilities to their families and professional life than married women do (Kamarudin *et al.*, 2012). Despite their limited business skills, a growing number of single mothers are starting small businesses as a source of income generation (Ismail *et al.*, 2016). However, due to the absence of a husband, single-mother entrepreneurs find it more difficult to balance responsibilities between family and work than married women (Topimin *et al.*, 2019).

Onileowo (2021) Single-mother entrepreneurs rely significantly on their informal support network and inner strengths to secure their businesses' survival. Despite their usefulness, informal support systems cannot promote business survival or increase businesses' financial situation. A single mother entrepreneur's lack of knowledge, work experience, and business skills can present challenges to the success of her businesses, leading to business failure (Abu Bakar *et al.*, 2004).

Ismail *et al.* (2016) The primary motivation for single mother entrepreneurs to establish a business in order to support their families and get over financial obstacles. Single mothers' entrepreneurs must have sufficient business skills and expertise to ensure that their firms succeed and stay competitive. Women who decide to start their own businesses in Malaysia do so with the intention of achieving certain goals for their families and themselves, such as increased income, freedom, flexibility, spending more time with their kids, and having access to a positive social life (Franck, 2012).

Overall, the literature suggests that while entrepreneurship among single mothers in India is growing, more research is needed to better understand the challenges faced by these entrepreneurs and to develop tailored measures to support them and promote

gender equality and economic empowerment.

Objective

- To explore the intrinsic and extrinsic motivations that drive single mothers to pursue entrepreneurship
- To investigate the specific challenges that entrepreneurial single mothers encounter
- To identify the opportunities and support mechanisms available for entrepreneurial single mothers.

METHODOLOGY

The purpose of this study is to draw attention to the need for social support for single mothers facing the hurdles of becoming entrepreneurs. This is a qualitative study in which, for the data collection method, secondary data were used as guidance in the entrepreneurial field, with specifics regarding a single mother's entrepreneurship challenges and opportunities, the recent phenomenon, and motivational theories to complete, and reference materials from books, articles, seminar papers, journals, and other sources were used to complement the data. The data were then analyzed utilizing content analysis and thematic approaches to produce the study's conclusions. The scope of this study was restricted to the investigation of entrepreneurship motivation, challenges, and opportunities for single mothers.

Single Mother Entrepreneurs Face Various Challenges:

Entrepreneurship often appeals to single mothers who want freedom of self-employment while raising their children. However, it is challenging to start a business, especially when there is no other parent or family member available to help with the children.

Single mothers' involvement in entrepreneurial activities can be observed as important for their survival and ability to overcome life's economic pressures. However, previous research on women entrepreneurs has identified several hurdles that they encounter.

Single mothers are often regarded as low-wage workers, and the most significant hurdles that women entrepreneurs confront when beginning a business is to obtain financial support. A significant proportion of Indian women do not have any property or assets to their name. Consequently, they face hurdles when seeking loans. This

issue is not confined to India but rather around the world. Funding their business ventures is a common challenge faced by women entrepreneurs because their financial resources are usually restricted to family, friends, and savings for themselves. Single-mother entrepreneurs face additional challenges because they lack the necessary training and work experience, which results in deficiencies in business management, legal, and financial skills (Halabisky, 2014). Another major problem for single mothers is a lack of entrepreneurial skills, which frequently results in business failure. Male chauvinism continues to be prevalent in India. India's constitution speaks about gender equality. However, in practice, women are regarded as capable, *i.e.*, lacking in every aspect. Women are treated differently because men have reservations about their role, abilities, and competence. In summary, women are not treated as equally as men in India's male-dominated society. Consequently, this works as an obstacle to the entry of women into the business world (Sahoo, 2020). Another factor that limits single mothers' willingness to pursue entrepreneurial endeavors is a lack of motivation and self-confidence (Maziriri *et al.*, 2017). The wife experiences a significant emotional change after her husband's death or divorce. They often must deal with numerous kinds of family concerns, which adds to their stress. It can be challenging for some single mothers to manage the household while also taking on the role of a family head since they are not strong enough to handle this circumstance. Family problems can influence whether women have positive business experience. Nonetheless, this issue becomes the most difficult, especially for women in a culture where men rule. However, compared to married women entrepreneurs, single mothers have a slightly different impact from families on their business. For instance, a married woman finds it extremely difficult to get her husband's approval (Selamat *et al.*, 2016). Single mothers also confront the difficulty of performing the home role, as they cannot spend enough time with their children since caring for their children demands considerable time and energy, frequently forcing them to prioritize their business less. Minimal support is another challenge for single mothers; starting an entrepreneurial venture requires you to need all the help you can get as you figure out where you fit in the business world. Sadly, many single mothers often face isolation without anyone to guide them. In today's world, having experienced mentors and role models is crucial. For single mothers, managing their

business becomes even more challenging if their family and friends do not step up to help with household and family responsibilities.

Single mothers' entrepreneurs face social stigmatization, a negative opinion that single mothers do not fit with society's norms, which makes it difficult for them to fulfill their roles effectively in society (Rusyda *et al.*, 2011). The findings demonstrate that single-mother entrepreneurs have faced discrimination in society (e.g., Rusyada *et al.*, 2011). It became clear that these problems are solved by women's inner power, which gradually develops when they become single mothers. Nevertheless, unlike other problems experienced by single-mother entrepreneurs in their business operations, single mothers accept that social stigma is the most significant restraint for their business survival, which is difficult to overcome.

Today, India is now home to several successful female business owners who have established well-known international companies. However, their journeys were not simple. Women entrepreneurs cannot succeed in the corporate sector unless they are supported by their families, investors, and society at large in their conscious attempts to break down barriers based on gender.

Motivation:

In India, single mothers face a unique set of challenges regarding entrepreneurship. Some of the factors that might motivate single mothers to become businesspersons include the need for financial independence, the desire to provide their children with a better future, and the lack of job opportunities in their local area.

Single mothers in India often struggle to find employment due to societal stigmas and discrimination, and entrepreneurship can provide a way for them to earn a living and support their families on their own terms. Additionally, starting a business can give single mothers greater flexibility and control over their work-life balance, allowing them to balance their responsibilities at home with their professional aspirations. There are several ways in which financial factors can motivate single mothers to become entrepreneurs in India. One of the primary reasons is the need for financial independence and stability. Single mothers often face financial challenges, as they are the sole breadwinners for their families. By starting their businesses, they can generate income and support their families.

Push and pull factors have become increasingly popular in the entrepreneurship literature as a way to classify entrepreneurs based on their motivations. According to Kariv (2011), these factors are commonly referred to as necessity-driven and opportunity-driven circumstances. This classification helps distinguish between entrepreneurs who are pushed to become entrepreneurs due to a shortage of employment alternatives and those who are pulled into it out of choice and personal desire. In India, the decision of a single mother to become an entrepreneur is also influenced by a combination of pull and push factors. Push factors mostly refer to negative circumstances or challenges that motivate individuals to seek a new opportunity, while pull factors refer to attractive opportunities that entice individuals to pursue a new path. Some push factors that could motivate a single mother to start her own business in India could include financial struggles, lack of employment opportunities, or the need to provide for her family. Single mothers with inadequate expertise and abilities in entrepreneurship started small-scale enterprises on their own initiative and self-ambition to survive and generate some income for their families. On the other hand, pull factors may include a desire for financial independence, a passion for a particular industry or field, or the opportunity to create something meaningful for themselves and their community. Single mothers in India face various challenges while raising their children, especially in regard to meeting their basic needs. Starting a business can be a way for them to earn more income and gain greater financial stability. Basic need motivation, such as the need for food, shelter, and clothing, is a powerful driving force behind many single mothers' decision to become entrepreneurs. Roddin *et al.* (2011) carried out an empirical investigation to analyze the factors that motivate women to enter the business world and found that the desire to change the family situation, self-satisfaction, personal interest, and profit were identified as key elemental factors of interest in the study. Furthermore, the desire to improve their family's status appears to be the most important motivator for single-mother entrepreneurs to start their own businesses to escape poverty. Social support from family, friends, or the community can also motivate single mothers to become entrepreneurs. Through agencies and schemes, the government motivates individuals, especially women, to pursue entrepreneurship. The government assists and promotes entrepreneurs in numerous ways, including

monetary support. The primary focus of studies such as Onilevo's (2019) is on the factors that encourage single mothers to engage in business. The study's findings demonstrated an important connection between social assistance and the factors motivating single mothers to start their own businesses.

Another factor is the desire for flexibility and control over their work schedules, as single mothers often have to balance work with childcare responsibilities. Entrepreneurship allows them to set their own hours and work from home if necessary. Some demographic factors, including gender, age, level of education, and professional background, that motivate single mothers to obtain personal characteristics of the individual have been found to have a significant impact on community participation in entrepreneurship. For instance, research has shown that women and older individuals are less likely to participate in entrepreneurship than their male and younger counterparts. Education plays a crucial role, as many single mothers have limited formal education and find it difficult to secure traditional jobs.

In addition to these factors, cultural and societal norms may also play a role in motivating or hindering a single mother's entrepreneurial pursuits. For example, the traditional expectation for women in India is to focus on family and domestic duties, which can make it challenging for them to start and run a successful business.

Opportunities for single-mother entrepreneurs:

Certainly! Like any other entrepreneur, single mothers in India have a variety of options to choose from when starting and expanding their company. Here are a few possible openings:

Online tutoring services:

Make use of subject-matter expertise to provide online tutoring services. Languages, academic subjects, and skill-building programs can all fall under this category.

Online shopping business:

Establish an internet business where you can sell apparel, accessories, and other handcrafted goods. Online stores such as Amazon, Flipkart, Myntra, or Meesho can offer a large consumer base.

Home-based Catering or Cooking Classes:

If you have culinary skills, consider starting a home-based catering business or offering cooking classes. You

can target local customers or even provide online classes.

Childcare Services:

Start a daycare service for working parents in your local area. It should be assured that it complies with safety regulations and provides a nurturing environment for children.

Handicrafts and Artwork Sales:

Create and sell handmade crafts, artwork, or other creative products. Online marketplaces or local exhibitions can be avenues for sales.

Makeup services and education:

For single mothers, pursuing a career in makeup offers a variety of alternatives. There are many different career paths to choose, such as working as a freelance makeup artist, producing interesting content for blogs or YouTube channels, or designing and providing online beauty courses.

Educational Workshops:

Conduct workshops or training sessions in areas where you have expertise. This could include skills development, parenting, or career counseling.

Event Planning:

Specialize in event planning and coordination. This can include weddings, birthdays, or corporate events.

Fitness or Wellness Coaching:

Offer fitness training or wellness coaching services. This can be done in person or virtually, and you can cater to a wide audience.

Government policies for single-mother entrepreneurs:

The Government of India currently operates approximately 27 projects for women through several ministries and departments. Some of these include the Khadi and Village Industries Commission (KVIC), the • Integrated Rural Development Programme (IRDP), and the • Training of Rural Youth for Self-Employment (TRYSEM). • Prime Minister Rojgar Yojana (PMRY). • Entrepreneurial development programmes (EDPs). • Management development programs. • Women's Development Corporations (WDCs); and • Marketing of Non-Farm Products of Rural Women (MAHIMA). •

Assistance to Rural Women in Non-Farm Development (ARWIND); • Trade Related Entrepreneurship Assistance and Development (TREAD); • Indira Mahila Yojana; Indira Mahila Kendra; NGO Credit Schemes; Micro and Small Enterprises Cluster Development Programmes (MSE-CDP); • Rajiv Gandhi Mahila Vikas Pari Yojana (RGMVP); • • National Banks for Agriculture and Rural Development Schemes; Priyadarshini Project—A program for Rural Women Empowerment and Livelihood in Mid Gangetic Plains; exhibitions for women as part of a marketing assistance package for micro and small businesses that the CCEA has approved.

The Indian Government has aggressively launched financing packages designed specifically for women in line with this aim, offering crucial financial support for their entrepreneurial endeavors. These committed programs for female entrepreneurs, including single mothers, act as vital resources for them to obtain the funding they require to succeed in their ventures. Let us examine several government programs aimed at empowering and advancing business owners who are single mothers.

1. **Pradhan Mantri Mudra Loan for Women:** To provide financial assistance to motivated women, they look for a business plan such as opening a beauty salon, tuition Centre, or stitching store. However, a Mudra loan application may be applied under certain headings. They are listed in the following order: Shishu Loan, Kishor Loan, and Tarun Loan.
2. **Annapurna scheme:** Under this scheme, the Indian government provides loans up to Rs. 50,000 to women entrepreneurs operating food catering businesses.
3. **Stree Shakti Yojna:** Women who hold the majority of the company's shares are eligible for this scheme. An additional requirement is that these women entrepreneurs be engaged in the Entrepreneurship Development Program (EDP), which is provided by their respective state agencies.
4. **Bhartiya Mahila Bank Business Loan:** This loan scheme is implemented by the public sector banking company Bhartiya Mahila Bank (BMB), which offers up to Rs. 20 crores in loans to female entrepreneurs for working capital needs, business expansion, or manufacturing ventures.
5. **The Mahila Udyam Nidhi Yojna:** Small

Industries Development Bank of India (SIDBI) and Punjab National Bank jointly offer the Mahila Udyam Nidhi Scheme. Under this plan, women entrepreneurs can receive up to Rs. 10 lakhs in loans to help them launch new small businesses.

6. The Mahila Vikas Yojana Scheme of Orient:

The program was launched by the Oriental Bank of Commerce, and women who individually or jointly hold 51% of the share capital of a proprietary firm are eligible to apply for loans through the Orient Mahila Vikas Yojana.

7. The Cent Kalyani Scheme: Women who are self-employed or who are already entrepreneurs can apply for the Cent Kalyani Yojana, a central government program for women. Loan applications are accepted from micro/small businesses such as retail commerce, cottage industries, farming, and agriculture.

8. The Udyogini Yojna: operated by the Indian Government and is being implemented by the Women Development Corporation. By providing women with financial help, this program encourages and motivates illiterate women who reside in rural and underdeveloped areas.

Conclusion:

Many single mothers who face economic vulnerability and struggle to make ends meet have turned to entrepreneurship and small business ownership as a means of supporting their families. Starting a small business can provide greater flexibility in terms of working hours and allow them to work from home, which can be beneficial for single mothers who also need to care for their children. Additionally, owning a business can provide an opportunity to increase their income and achieve financial stability, which can lead to improved overall well-being for their families. Despite these hurdles, women-owned firms have grown at a greater rate than male-owned businesses in recent years. It is important for society to support and encourage women entrepreneurs to succeed in their endeavors and breakdown the barriers they face. By doing so, we can create a more diverse and inclusive business landscape.

The greatest motivator for starting a business is to reduce financial suffering and provide for their families. To be competitive and ensure the long-term success of their business, these entrepreneurs need adequate business expertise and abilities, which supports the

proposal made by Ismail et al. (2016) that women must receive adequate training to become proficient entrepreneurs.

Currently, the government provides numerous resources and channels to assist single mothers. Nonetheless, a large number of single mothers fail to become successful as entrepreneurs and rely mainly on government assistance and support. The government can also help by providing education and training programs to help single mothers acquire the knowledge and skills needed to establish and maintain successful businesses. This can include workshops, mentorship programs, and other resources that provide guidance and support to single mothers as they start on their entrepreneurial journeys.

With the advent of social media and online platforms, single mothers can start their businesses with minimal budget investment and promote their services and goods to a worldwide audience. Thus, entrepreneurship has become a powerful tool for single mothers looking at work-life balance and financial independence.

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