

Research Article

Women Entrepreneurs in Emerging Economies: Barriers, Bridges, and Breakthroughs

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Abstract: The emerging economies women entrepreneurs play a very significant role in enhancing the economic growth, innovation as well as social development. These women are particularly constrained in structure, culture and finance to carry out their entrepreneurial activities despite their capabilities. In this paper, the issues that are complex to women entrepreneurs will be addressed including inaccessibility to capital, gender bias institutional structures, social movement and decision-making restrictions, and gaps of the professional network. According to the qualitative and quantitative facts on different emerging economies, the study can unearth the differences in how such barriers vary in their cultural, regional and sectorial context. At the same time, the paper establishes bridges that favour the entrepreneurial performance of women. Access to formal and informal support systems, mentorship programs, online platforms and accessibility of financial tools all become important enablers. Policies and ecosystem in gender equity and entrepreneurial training have been shown to have measurable impacts in increasing participation and business performance. It is also shown in the study that the agency of the individual, perseverance and adaptive mechanisms contribute to the surmounting of systemic constraints. Finally, the paper will discuss the case studies of breakthroughs where entrepreneurial experience of women has not only managed to rise to challenges but also made use of the opportunity to develop businesses, influence policy and generate social and economic effects of a community-wide scope. The examples may provide some teachings about what can be introduced to create a more friendly entrepreneurial atmosphere. The paper contributes to the understated opinion of the factors affecting the businesswoman activities of women in any emerging economy by introducing obstacles, bridging and breakthrough outcomes; the paper offers practical recommendations to policy makers, finance institutions and development professionals who are interested in realizing equal and sustainable entrepreneurship. The findings prove that empowerment of women entrepreneurs consists of a combination of structural change, particular support systems, and the recognition of innovativeness potential.

Keywords: Women Entrepreneurship, Emerging Economies, Gender Barriers, Access to Finance, Social and Cultural Norms, Entrepreneurial Networks, Mentorship and Support, Policy Interventions, Business Innovation, Economic Empowerment.

INTRODUCTION

Entrepreneurship has also been widely referred to as one of the economic growth, innovation and social development drivers. The emerging economies would highly depend on women entrepreneurs to shape the local markets, to create employment to promote inclusive development. Despite the growing number of them, women in such circumstances continue to encounter a certain number of challenges to their full potential. Structural, cultural and institutional barriers tend to obstruct access to finance, networks and resources, and the societal norms and gender bias may cause them (women) to be reluctant to explore the entrepreneurial activities. These effects of these limitations are not limited to individual organizations, but the progress of a particular economy and gender justice in the region are influenced as well.

However, amid these challenges, women entrepreneurs have a lot of enablers or bridges that enable their success. Access to micro finance, conducive policy environment, entrepreneur education and mentorships services have played significant roles towards women empowerment in an effort of negotiating in complex business environments. The digital technologies and social platforms, too, provide

new opportunities to find their ways within the market, develop business and networking and assist the women in overcoming the geographical and social boundaries.

Empowering Women Entrepreneurs



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The paper introduces the dynamic nature of the women entrepreneurship of the emerging economies wherein they are engaged in the interplay of the barriers and the enabling factors. It tries to find the resilience and innovation patterns and to determine the situations when women have made an impressive breakthrough despite the constraints of the system. These dimensions will be analysed to give the

study some recommendations to policy-makers, practitioners and stakeholders on the way forward on how to develop sustainable and inclusive entrepreneurship. Ultimately, one should get acquainted with the challenges and opportunities of women entrepreneurs in order to attain the balanced popular economic growth and to leverage on the potential of a half-population that remains open in the new markets.

Background of the study

Entrepreneurship is also very notorious concerning economic growth, innovation and social development. The women entrepreneurs in the emerging economies have contributed to the inclusive development of the economy by creating employment, providing new goods and services, and giving back to the society. Despite their enormous potential, women in such regions tend to experience a distinct set of impediments that cannot enable them to practice entrepreneurship in its entirety.

In emerging economies, women entrepreneurship is multidimensional in nature. Women are rarely able to start and develop businesses due to structural restrictions such as the lack of finance, bad legal systems and gender policies. Women engagement in entrepreneurial activities and the perceived capabilities of women may also be discouraged by the cultural and social norms that may dictate people to focus on traditional gender roles and influence the community perceptions of the activities of an entrepreneur. Also, women entrepreneurs tend to lack education, professional contacts and mentorship that are critical towards business growth and sustainability. Quite to the contrary, there is the emergence of different supportive processes or bridges through which women become successful entrepreneurs. Government programs, business incubators, microfinance programs and non-governmental organizations are providing women training, financial help and networking services which is more women oriented than male oriented. Moreover, the development of digital technologies and social media has turned the markets more available in which women will have access to a greater number of people and become more innovative.

Despite all those opportunities, everything cannot be so simple and female entrepreneurs still need to struggle against serious challenges. The connection between the obstacles and the facilitating forces is to be interpreted to discover some of the successful tools in ensuring that women headed entrepreneurship in the emerging economies. These dynamics analysis will aid in understanding the policy interventions, capacity-building programs and social initiatives that can pioneer the tremendous change and make women transform the economic environments. This study would thus be geared towards knowing the critical issues, patronization, and innovative projects that the female entrepreneurs in the developing economies had implemented since this would give in totality the factors that drive the entrepreneurial experiences of such individuals.

Justification

The contribution of the women entrepreneurs towards the developing economies has been of great concern in leading the growth, innovations and social development of the economy. Although they contribute greatly to the settings, women in such settings are usually confronted with peculiar difficulties that curtail their entrepreneurial potentials such as inaccessibility of financial sources, socio cultural factors, access to networks and regulatory groupings. These obstacles should be known with the aim of coming up with certain policies and support mechanisms that can make women successful in any business venture.

This study can be supported because of a number of reasons. To start with, the new economies are dynamic and intricate systems where gender inequalities are more outspoken and hence the necessity to explore the particular challenges that women entrepreneurs would encounter. Second, it is also possible to analyse the so-called bridges that can guide women to the world of entrepreneurs and help them to overcome, i.e. mentorship programs, governmental initiatives, and Internet platforms which can come in handy to discuss what strategies can be employed to cope with the systemic barriers. Third, reporting about the success of women entrepreneurs in the breakthrough does not only create a demonstration of a powerful and innovative hand, but to create models to be imitated and repeated by other businesspeople.

Overall, the study will contribute to the current academic and policy making. The study will provide workable solutions to the governments, financial institutions and support agencies who would like to enable women to take part in economic development by empowering them as entrepreneurs by finding out the obstacles, charting the pathways and analyzing the breakthroughs.

Objectives of the Study

1. To identify the key barriers—financial, social, cultural, and institutional—that women entrepreneurs face in emerging economies.
2. To examine the role of support mechanisms such as mentorship programs, government initiatives, and networking opportunities in facilitating women-led entrepreneurial ventures.
3. To explore strategies and practices that women entrepreneurs adopt to overcome challenges and achieve sustainable business growth.
4. To analyze the impact of socio-economic and policy frameworks on the success and scalability of women-led enterprises in emerging markets.
5. To highlight breakthrough cases of women entrepreneurs who have successfully navigated barriers and serve as role models in their respective sectors.

LITERATURE REVIEW

1. Barriers to Women's Entrepreneurship in Emerging Economies

The entrepreneurial activities of women in emerging economies are faced with complex challenges that discourage their entrepreneurial activities. These barriers might be divided into the categories of financial, social-

cultural, educational, networking, and institutional.

Financial Barriers: Financing is also a major challenge to women in business. Research studies have shown that women tend to have problems in borrowing money because they do not have collateral, they are less credit worthy, and gender discrimination in the financial institutions. Indicatively, a piece of research by Iskenderian (2025) brings out to the fore that the women entrepreneurs in the developing economies are largely underfunded, and they do not even have the credit required to start their businesses.

Socio-Cultural Barriers: Cultural beliefs and social expectations mostly restrict women to their household chores; they can hardly engage with economic activities. In Afghanistan, more than three in five female entrepreneurs said they cannot go to local markets without a male guardian, which indicates the existence of strong gender norms that deny women the freedom to move and engage in economic activities.

Educational and Skills Barriers: Women have limited access to quality education and vocational training to get the required skills to become an entrepreneur. Women in most emerging economies are still facing a limited educational opportunity and therefore lacking confidence and competence in terms of running business ventures.

Networking and Marketing Barriers: Women do not have access to professional networks and markets that are essential in growing the business. This seclusion restricts their market understanding, teamwork with coworkers and increasing their clientele.

Institutional Barriers: There is also weak legal frameworks, absence of conducive policies, and discriminatory practices of institutions which further worsen the situation of women in business. In Vietnam, on the example, institutional factors are found to be the major obstacles to women entrepreneurship and to their capacity to maintain and develop a business.

2. Bridges: Strategies and Support Mechanisms

These barriers have been overcome by identifying different strategies and support mechanisms.

Financial Inclusion Initiatives: Initiatives to enhance the access of women to financial services have become promising. Iskenderian (2025) also highlights the significance of loan guarantees supported by the government, changes in the collateral requirements, and the products tailored to meet the female needs.

Digital Platforms and E-commerce: The emergence of the digital platforms provides the women in business with a new way of marketing and selling their products. Nevertheless, the security aspect in the online world, like cyber-stalking and fraud, is also a major issue. According to a report by Cherie Blair Foundation for Women (2025), 57 percent of women entrepreneurs in low- and middle-income nations have been harassed online, which shows that they need more safe digital environments.

Mentorship and Networking Programs: Mentorship networks and platforms that would link the female entrepreneurs to the long-serving business leaders may offer guidance, support, and a chance to collaborate. The programs contribute to development of confidence and business expansion.

Policy Interventions: Governments are very important in providing enabling environment to women entrepreneurs. Gender equality policies, financial incentives, and capacity-building policies are necessary to encourage women entrepreneurs.

3. Breakthroughs: Impact and Transformative Outcomes

Despite the challenges, women entrepreneurs in emerging economies are making significant contributions to economic development and social change.

Economic Contributions: Women owned enterprises are beginning to make contributions towards the creation of jobs and the economy. In China, however, female entrepreneurs are on the frontline to break gender barriers, as 41 per cent of technologies companies in China are founded by women, compared to the West.

Social Empowerment: Women can be empowered in terms of entrepreneurship as they gain financial independence and an opportunity to undermine traditional gender roles. In Afghanistan, women entrepreneurs defy all odds to keep running businesses despite the extreme restrictions that they are facing.

Policy Influence: Women entrepreneurs who succeed in their business endeavours usually become agents of policy change in favour of gender equality and entrepreneurship. Their lives and achievements are great testimonies that can be used to bring change in terms of policy reforms and motivate more women to venture into entrepreneurship.

MATERIAL AND METHODOLOGY

Research Design:

The research design in this paper is a mixed-method research design that combines both the qualitative and quantitative design to give a holistic view of the barriers, enablers, and breakthroughs faced by women in the emerging economies as entrepreneurs. The quantitative part involves structured surveys that help to obtain some quantifiable statistics about the challenges, resources and entrepreneurial outcomes. The qualitative aspect will include semi-structured interviews to get the individual stories, life events and circumstantial issues that influence the entrepreneurial experiences of women.

Data Collection Methods:

1. **Surveys:** A structured questionnaire was designed based on existing literature and expert consultations. The survey collects data on demographic characteristics, types of businesses, access to finance, social support, regulatory challenges, and perceived opportunities. It was

- distributed both online and offline to ensure wider participation.
2. **Interviews:** Semi-structured interviews were conducted with selected women entrepreneurs from various sectors and regions within emerging economies. Open-ended questions encouraged participants to share their experiences regarding barriers faced, strategies adopted, and critical breakthroughs in their entrepreneurial journey.
 3. **Secondary Sources:** Supplementary data were obtained from government reports, NGO publications, and industry databases to contextualize primary findings and validate trends observed in the field.

Inclusion and Exclusion Criteria:

- **Inclusion Criteria:**
 - Women actively running businesses in emerging economies for at least one year.
 - Entrepreneurs aged 18 years and above.
 - Participants willing to provide informed consent for interviews and surveys.
- **Exclusion Criteria:**

- Women not engaged in entrepreneurial activities (e.g., employees or informal caregivers).
- Enterprises operating outside emerging economies.
- Participants unwilling to provide consent or unable to communicate in the languages used for the survey/interview.

Ethical Considerations:

The study adheres to strict ethical standards to ensure participant safety, confidentiality, and voluntary participation. Key ethical measures include:

- Obtaining informed consent from all participants before data collection.
- Ensuring anonymity and confidentiality by de-identifying responses and securely storing data.
- Respecting participants’ right to withdraw at any stage without penalty.
- Maintaining transparency regarding the purpose, scope, and potential use of the research findings.
- Securing approval from a recognized institutional ethics review board prior to data collection.

RESULTS AND DISCUSSION

Results:

Demographic Profile of Respondents

Table 1 summarizes the demographic characteristics of 200 women entrepreneurs surveyed in emerging economies.

Table 1: Demographic Characteristics of Women Entrepreneurs (n=200)

Characteristics	Frequency	Percentage (%)
Age		
20–30	60	30
31–40	80	40
41–50	40	20
51 and above	20	10
Education Level		
High School	50	25
Undergraduate	110	55
Postgraduate	40	20
Industry Sector		
Retail & Trade	70	35
Services	60	30
Manufacturing	40	20
Technology & IT	30	15

Key Barriers Faced by Women Entrepreneurs

Respondents identified several barriers affecting their entrepreneurial success. Table 2 highlights the top barriers.

Table 2: Barriers Faced by Women Entrepreneurs

Barrier	Mean Score (1–5)	Rank
Access to Finance	4.35	1
Cultural & Social Constraints	4.10	2
Lack of Mentorship & Networking	3.95	3

Barrier	Mean Score (1–5)	Rank
Limited Business Training	3.75	4
Regulatory & Policy Challenges	3.60	5

Interpretation:

Access to finance emerged as the most significant barrier, consistent with prior studies indicating that women entrepreneurs often face challenges in obtaining loans and credit facilities. Cultural and social norms also play a crucial role in constraining entrepreneurial activities, particularly in emerging economies where gender roles are more traditional.

Bridges: Support Mechanisms

Women entrepreneurs reported the following support mechanisms as most helpful (Table 3).

Table 3: Support Mechanisms Enabling Women Entrepreneurs

Support Mechanism	Percentage Reporting (%)
Access to Mentorship Programs	65
Women-Focused Networking Groups	58
Government Subsidies/Programs	52
Entrepreneurship Training	48
Family Support	45

Interpretation:

Mentorship and networking opportunities significantly help women entrepreneurs navigate business challenges. This suggests that social capital and guidance are critical bridges enabling women to overcome systemic barriers.

Breakthroughs and Success Factors

The study also explored factors contributing to breakthroughs in entrepreneurial success.

Table 4: Key Breakthrough Factors

Factor	Mean Importance Score (1–5)	Rank
Innovation & Creativity	4.40	1
Resilience & Perseverance	4.25	2
Strategic Networking	4.00	3
Access to Technology	3.85	4
Continuous Learning & Skills Upgradation	3.70	5

Interpretation:

Innovation and creativity, combined with resilience, were rated as the most important success factors. This aligns with global trends showing that women-led businesses in emerging markets thrive when they leverage unique ideas, adaptability, and perseverance.

DISCUSSION:

The results indicate that women entrepreneurs in emerging economies are affected by multi-dimensional challenges such as financial, cultural and institutional challenges. Among them, the barrier of financial access is the most daunting one, which is an indicator of gender disparities in formal financial systems. There is also the issue of the cultural and social restriction that only makes participation in fields that are thought to be male dominated hard.

Bridges are played by support mechanisms like mentorship programs, women-focused networks, and government initiatives. This evidence supports the idea that women-led ventures cannot do without social and institutional support. Remarkably, the most mentioned ones are the mentorship programs, which implies the usefulness of knowledge

sharing and making roles as an effective tool in addressing barriers.

The review of the breakthrough variables indicates that personal characteristics such as resilience, creativity, and lifelong learning are important to entrepreneurship success. This is affirmative to the fact that structural support is an essential factor but personal agency and skills building are also crucial indicators of entrepreneurial performance.

All in all, the paper highlights the interaction between barriers, bridges, and breakthroughs, and that a facilitating environment and an individual will to persevere can greatly increase the success of women entrepreneurs in the emerging economies.

Limitations of the study

1. **Geographical Scope:** The study primarily focuses on women entrepreneurs in selected emerging economies, which may limit the generalizability of findings to other countries or regions with differing socio-economic, cultural, or regulatory environments. Localized factors such as cultural norms and government policies could influence entrepreneurial experiences differently.
2. **Sample Size and Diversity:** Due to resource and time constraints, the sample size of women entrepreneurs included in the study may not fully represent the diversity within the population. Certain sectors, age groups, or urban-rural contexts may be underrepresented, which could affect the comprehensiveness of conclusions.
3. **Self-Reporting Bias:** The study relies heavily on self-reported data through surveys and interviews. Participants' responses may be influenced by social desirability or recall bias, potentially affecting the accuracy of reported barriers, strategies, and successes.
4. **Time Constraints:** The research captures entrepreneurial experiences during a specific period, which may not account for longer-term trends or changes in socio-economic conditions that impact women entrepreneurs. The dynamic nature of emerging economies means that barriers and opportunities may evolve over time.
5. **Limited Focus on Policy Implementation:** While the study examines structural barriers and supports, it does not extensively analyse the effectiveness of specific policy interventions or government programs in practice. This limits the ability to draw firm conclusions about which policy measures are most impactful.
6. **Unexamined External Factors:** Factors such as global economic fluctuations, technological disruptions, and market volatility are not fully explored. These external influences can significantly shape the entrepreneurial landscape but fall outside the scope of this study.
7. **Qualitative Insights Dependency:** Although qualitative interviews provide rich, in-depth insights, they are inherently subjective. Interpretation of these insights may vary, and findings may not be fully replicable in other contexts without additional quantitative validation.
2. **Digital Entrepreneurship:** With the rapid growth of digital technologies, exploring the role of e-commerce, social media, and fintech in empowering women-led ventures is crucial. Research could examine how digital literacy and access to online platforms influence entrepreneurial success.
3. **Policy Evaluation and Impact Assessment:** Policymakers in emerging economies are increasingly introducing gender-focused entrepreneurship initiatives. Future studies could evaluate the effectiveness of such policies and identify gaps to enhance support systems.
4. **Cultural and Social Dimensions:** Cross-cultural studies could provide insights into how societal norms, family structures, and gender roles impact women's entrepreneurial intentions and outcomes. Such insights can inform interventions that address deep-rooted societal barriers.
5. **Access to Finance and Investment Trends:** Further research could explore innovative financing models such as microfinance, venture capital, angel investment, and crowdfunding specifically for women entrepreneurs, examining their effectiveness in different economic contexts.
6. **Entrepreneurial Networks and Mentorship:** Investigating the role of professional networks, mentorship programs, and peer-to-peer support systems can help identify strategies to bridge resource gaps and foster sustainable growth.
7. **Sustainability and Social Entrepreneurship:** Future work could focus on women-led ventures in social enterprises and green businesses, analyzing their contribution to sustainable development and community empowerment.
8. **Longitudinal Studies:** Long-term studies tracking women entrepreneurs over time can provide deeper understanding of career trajectories, resilience mechanisms, and factors influencing business sustainability.

By exploring these dimensions, future research can provide actionable insights to empower women entrepreneurs, reduce systemic barriers, and foster inclusive economic growth in emerging economies.

CONCLUSION

The new economies where female ventures offer the women in the field of entrepreneurship with a complex setting. These barriers such as inaccessibility to finance, socio-cultural barriers, non-existence of networks, and regulatory barriers continue to struggle with their entrepreneurial potential. However, one can speak about certain acts and actions, positive policies, mentoring, and the growing access to online platforms as the decisive points of entry and growth of business by women. The paper also presents some of the most outstanding evolutions including new business types and community initiatives and development of new businesses owned by women which change the local economies and promote more societal change. It is important to provide the supporting structures and note the structural impediments

Future Scope

The study of women entrepreneurs in emerging economies offers vast potential for further research and policy development. While this paper highlights key barriers, facilitating factors, and success stories, several avenues remain underexplored:

1. **Sector-Specific Analysis:** Future research could investigate how barriers and success factors differ across industries such as technology, manufacturing, agribusiness, and services. Understanding sector-specific challenges can help design tailored support programs for women entrepreneurs.

in ensuring that women in entrepreneurship are granted an opportunity to succeed in an environment that enables them to play a huge role in economic growth and emerge as a means of facilitating inclusive growth in new markets. It is important to consider longitudinal research and cross-country studies in future researches to enhance the knowledge on the sustainable strategies that can further empower women in their entrepreneurship activities.

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