

Challenges Faced by Women Micro-Entrepreneurs in and Responses Provided by Governmental/Non-Governmental Organizations in Asia

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Abstract

Increasing empowerment of women in the socio-economic arena is reflected in the remarkable growth in the number of women business entrepreneurs and executives in Asia. Empirical studies identify the contribution of women micro-enterprises in economic growth and poverty eradication, and recognize their role as a strong gas pedal in innovation and job growth. However, female micro-entrepreneurs are facing challenges since Asian social norms and culture. Through a review of relevant literature, this study identifies the main challenges faced by them. Furthermore, this study examines initiatives adopted by Governments and NGOs to respond to this reality, including facilitating market entries, implementing policy changes to promote gender equality, providing mobility programs, running awareness campaigns, and providing financial support. This study aims to deepen the appreciation of women entrepreneurs, as well as provide invaluable insights by scrutinizing the literature and empirical evidence for policymakers, researchers and practitioners desiring to propose practical solutions to empower and support women micro-entrepreneurs in Asia.

Keywords: Women Micro-Entrepreneur, Asia, Challenges, Initiatives

Introduction

Burgeoning influence of women in contemporary political and socio-economic spheres is underscored by empirical data showcasing a noteworthy surge in the presence of women as proprietors and executives within the business landscape of Asia. Their ascendant role has garnered escalating scholarly interest, attributed to their substantive contributions to economic expansion and the amelioration of poverty. In both industrial and academic domains, the concept of micro-enterprise is commonly defined as a diminutive business entity typically characterized by a modest workforce, constrained financial resources, and limited operational capacity, and women who helm and oversee such micro-enterprises are denoted as Women Micro-entrepreneurs (Alsaad et al., 2023).

Extant literature delineates women micro-entrepreneurs as increasingly pivotal agents fostering innovative progress, employment generation, and sustainable livelihoods across diverse Asian regions (Franzke et al., 2022), concurrently catalyzing economic advancement in both rural and urban milieus. Nonetheless, they contend with obstacles stemming from social stratification and gender disparities. As posited by Qubbaja (2019), these hurdles encompass impediments in securing financial capital, deficiencies in business acumen and proficiency, constrained market opportunities, as well as entrenched social and cultural barriers. These challenges impede the progression and viability of women-led micro-enterprises, perpetuating gender asymmetries in economic empowerment and participation.

Typically, micro-enterprises spearheaded by women grapple with inadequate physical infrastructure and scant capital compared to those larger counterparts (Hendratmi et al., 2022). Moreover, these enterprises frequently lack robust business administration frameworks (Meressa, 2020), potentially precluding their formal registration with governmental authorities, and compliance with requisite regulatory frameworks. Research indicates that only a minority of these enterprises can access stable financing, with the majority relying on informal sources such as familial networks and acquaintances (Kassa & Getnet Mirete, 2022). Plausibly due to the inherent risks associated with small-scale ventures and potential gender biases within the financial sector, female micro-entrepreneurs encounter impediments in accessing formal financial services such as loans and credit facilities.

In addition to these challenges, micro-enterprises exhibit vulnerabilities inherent in their operational modalities. Predominantly reliant on direct sales targeting local markets, including retail, food services, handicrafts, agriculture, and personal grooming services like hairdressing or tailoring, these enterprises exhibit adaptability and flexibility, enabling women to embark on entrepreneurial endeavors commensurate with their skills, interests, and available resources. By engendering employment opportunities and bolstering the economic resilience of their communities, women engaged in micro-enterprises contribute significantly albeit quietly to local economic vitality.

Concomitantly, the economic, cultural, institutional, and social milieu peculiar to Asia exert discernible influences on female micro-entrepreneurs, shaping their resource endowment, capabilities, behavioral norms, and business landscapes. Research by Zhao and Yang (2021) underscores the imperative of advancing women's societal status from mere occupation to equitable participation in both societal and commercial realms, particularly in economically developed Asian nations. Presently, many Asian women encounter distinctive hurdles in launching entrepreneurial ventures due to socio-cultural factors (Franzke & Froese, 2019).

Moreover, governmental entities and NGOs increasingly recognize the necessity of fostering an enabling environment to bolster the prospects of women micro-entrepreneurs, with a specific emphasis on empowerment. Empirical inquiries and official reports enumerate various interventions implemented by governmental bodies and NGOs aimed at addressing the distinct needs of women entrepreneurs and fostering entrepreneurial endeavors. These interventions encompass initiatives to enhance market access, policy reforms promoting gender parity, mentorship programs, awareness campaigns, and financial backing initiatives (Tabassum, 2019).

Women micro-entrepreneurs play a pivotal role in the socio-economic development of Asia, contributing significantly to job creation, poverty alleviation, and overall economic growth. Their increasing presence in business is a testament to their resilience and adaptability, yet they continue to face substantial challenges that hinder their success. Despite global efforts to promote gender equality and economic inclusion, women in Asia still encounter financial barriers, social constraints, and limited access to entrepreneurial resources. This study seeks to highlight the pressing challenges that women micro-entrepreneurs face and the critical responses provided by governmental and non-governmental organizations (NGOs) to mitigate these barriers.

The need to study this topic arises from the growing recognition that empowering women entrepreneurs is not just a matter of gender equality but a key driver of sustainable economic development. Numerous studies have emphasized that women-led micro-enterprises contribute significantly to local economies by fostering innovation, generating employment, and enhancing household incomes. However, their potential remains largely untapped due to systemic financial exclusion, lack of business education, and deeply ingrained societal norms that limit their mobility and decision-making autonomy. Understanding these challenges in detail is crucial for designing effective interventions that can create a more supportive environment for women entrepreneurs.

By shedding light on the difficulties faced by women micro-entrepreneurs and examining the measures taken to support them, this research aims to contribute to a broader discourse on gender-inclusive economic policies and sustainable development. It underscores the urgency of addressing these issues to unlock the full economic potential of women entrepreneurs, ultimately benefiting not only individuals and families but also the broader economy and society at large.

Literature Review

Micro-enterprises present avenues for women's economic empowerment. Under societal contexts characterized by constrained opportunities for formal employment or adherence to traditional occupational roles, initiating a micro-enterprise offers women the prospect of attaining financial autonomy, sustenance, and self-sufficiency (Kaciak & Welsh, 2019). In contrast to conventional employment avenues, micro-enterprises typically enjoy greater flexibility in work arrangements, a feature of particular significance for women navigating familial responsibilities or caregiving commitments. Autonomy enables them to manage their work schedules independently and strike a balance between their professional pursuits and personal obligations.

Furthermore, a considerable number of micro-enterprises require minimal capital or resources to establish (Tambunan, 2019). Given the potential limitations in access to financial capital among certain cohorts of women, embarking upon micro-enterprise ventures emerges as a more viable option. Within this entrepreneurial framework, women can leverage their competencies, knowledge, and available resources to engage in small-scale business endeavors. Empirical evidence suggests that women exhibit adeptness in leveraging their skills across various service sectors, such as handicrafts, tailoring, food processing, and childcare services. Consequently, they can harness their proficiencies to generate income opportunities through micro-enterprise ventures. Apart from this, entrenched social and

cultural norms within specific industries and regions may impede women's ingress into formal employment sectors. Micro-enterprises offer a viable recourse for women seeking to pursue their economic aspirations while adhering to prevailing societal or cultural norms. This avenue enables them to contribute to household incomes without transgressing traditional gender roles.

Additionally, micro-enterprises often serve as pivotal sources of employment opportunities, particularly in locales where formal employment prospects are scarce (Thapa Karki, Xheneti & Madden, 2020). By engendering employment opportunities, micro-enterprises mitigate unemployment rates and furnish income-generating avenues for community members. This, in turn, augments the overall economic well-being of households and communities. Micro-enterprises furnish pathways for individuals, particularly those residing in low-income enclaves, to enhance their earning capacities and ameliorate their standards of living. By facilitating socioeconomic mobility for individuals and families, micro-enterprises contribute to the holistic advancement of communities and diminish reliance on social welfare provisions.

Generally, the operation of a thriving micro-enterprise necessitates the acquisition of diverse skill sets and expertise by individuals (Biney, 2023). It fosters capacity building and human capital development within communities. As individuals augment their skill proficiencies, they enhance their employability, bolster their income-generating potential, and bolster the overall development of the labor force. Broadly, as micro-enterprises proliferate and undergo scaling, governments stand to accrue supplementary tax revenues. These incremental fiscal inflows can be channeled toward public service provision and infrastructure enhancement endeavors, thereby redounding to the benefit of the entire nation and fostering overarching economic progress.

Financial Challenges

It can be summarized from extant literature that female micro-entrepreneurs in Asia encounter significant impediments in securing financial resources, encompassing loans, credit facilities, and venture capital. For instance, Singh and Dash (2021) observe that women frequently encounter discriminatory practices when soliciting financial backing for their enterprises. Such discrimination manifests in various forms, including biased lending practices, entrenched stereotypes regarding women's entrepreneurial acumen, and limited opportunities for networking and mentorship. These factors collectively impede women's access to loans, credit facilities, and venture capital. Subsequent research has elucidated those deficiencies in entrepreneurial capacity, a lack of financial track record, and insufficient valuable assets to serve as collateral constitute primary contributors to this phenomenon.

Moreover, the absence of collateral may constrain the financing options available to female micro-entrepreneurs (Qubbaja, 2019). Women always encounter challenges in meeting collateral prerequisites, particularly those engaged in full-time entrepreneurship, due to issues related to asset or property ownership. Consequently, the dearth of collateral engenders difficulties in accessing formal financial resources, thereby compelling reliance on informal and less dependable sources of financing. Collateral disputes, procedural intricacies, conservatism, and the complexity of loan processing further impede their access to dependable finance.

Additionally, the limited financial literacy among female micro-entrepreneurs constitutes another pertinent factor. Inadequate comprehension of loan terms and suboptimal presentation of business plans render women ill-equipped to navigate the financial landscape (Abebe & Kegne, 2023). This deficiency in financial literacy may prompt lenders to perceive heightened risks, thereby impeding access to funds.

Beyond that, a discernible information asymmetry prevails between lenders and borrowers. This information asymmetry engenders a disparity between official financing channels and small enterprises, particularly women-led micro-enterprises in developing nations. The research conducted by Hendratmi et al. (2022) underscores the significant impact of knowledge asymmetry between banks and potential micro-enterprise borrowers on the lending behaviors of financial institutions. The ethical and moral hazards associated with accessing financial resources are further compounded for these micro-enterprises, especially those spearheaded by women. Given their perception that they bear only partial responsibility for the repercussions of their actions, they are more inclined to undertake undue risks or exhibit irresponsible behavior.

Based on empirical studies, practitioners posit that facile access to cash reserves for small and micro-enterprises may engender complacency among proprietors, diminishing their propensity to exert additional effort, innovate, or make prudent business decisions. The belief that they can readily secure further funding or credit to initiate anew, even in the event of business failure, fosters a lack of commitment and focus. Morale issues within these enterprises may become exacerbated if women perceive a lack of recognition or attribute lesser significance to their ventures. Consequently, their impetus to thrive, expand, or effectively manage their enterprises may diminish accordingly.

Lack of Business Knowledge and Skills

Another salient challenge confronting women micro-entrepreneurs in Asia pertains to the disparity in knowledge, and competencies requisite for business management and expansion. As suggest by Singh and Dash (2021), women frequently encounter limited avenues for accessing entrepreneurship education and training initiatives, impeding their capacity to cultivate fundamental business acumen. The lack of such resources may impede their acquisition of requisite knowledge and competencies essential for proficiently managing and scaling their enterprises. It encompasses hurdles across domains such as financial planning, budgetary allocation, market analysis, sales and marketing strategies, human resource management, and operational optimization.

While, other research underscores the consequential impact of knowledge and skills disparities on the growth and endurance of women-led micro-enterprises (Alene, 2020). In the absence of adequate training and knowledge dissemination, women may encounter impediments in identifying market opportunities, acquiring new clientele, diversifying product portfolios, or streamlining operational processes. Furthermore, this deficiency may curtail their capacity to adapt to market dynamics, innovate, and navigate evolving market conditions, thereby compromising business growth and long-term sustainability.

In addition, in the absence of requisite financial management training, women entrepreneurs may grapple with fundamental aspects of their enterprises, such as crafting accurate financial

forecasts, efficiently managing cash flow, and making astute investment decisions (Alene, 2020). It may precipitate financial instability and inhibit their access to capital or reinvestment for business expansion. Inadequate grasp of market research methodologies may hinder women entrepreneurs' ability to discern emerging trends, consumer preferences, and nascent opportunities. This shortfall in insight may preclude customization of products or services to align with market exigencies, consequently limiting growth prospects.

Moreover, women entrepreneurs also encounter challenges in formulating effective sales and marketing strategies to engage their target demographic. Devoid of adeptness in product or service promotion, they may grapple with attracting new clientele and expanding market reach. Efficient management of an expanding workforce necessitates adeptness in team building, leadership, and conflict resolution. Deficiencies in training across these domains preclude the cultivation of a motivated and high-performing team, thereby impinging upon overall business operations.

Typically, imperative of innovation and adaptability cannot be overstated in sustaining competitiveness amid the dynamic business milieu. Lacking insights into market trends and evolving consumer behaviors, women entrepreneurs may confront hurdles in conceiving innovative products, services, or business paradigms. Deficiencies in appropriate training may impede women entrepreneurs' capacity to devise enduring growth strategies, thus constraining their resilience to economic downturns, regulatory shifts, and other external exigencies.

Limited Access to Marketing, Networking, and Information

From the standpoint of e-commerce advancement and the deepening of global trade interactions in recent years, constraints such as limited networks, discriminatory practices, and market bias emerge as prominent challenges. These factors impede the progression of Asian female micro-entrepreneurs into the market and hinder their advancement. Studies also align with this perspective, indicating that female micro-entrepreneurs encounter obstacles when seeking integration into formal supply chains and access to large-scale markets (Rafiki & Nasution, 2019).

Empirical evidence from scholarly inquiries demonstrates that restricted networks not only obstruct the establishment of business connections and identification of potential clientele but also impede the acquisition of market insights and opportunities. Actually, various factors contribute to this, including socio-cultural norms constraining women's mobility and networking avenues, alongside the absence of platforms or support structures tailored specifically for female entrepreneurs. These elements are particularly salient for fostering the entrepreneurial acumen and sustainable growth of micro-enterprises.

In addition, documented commercial instances from diverse nations underscore how discrimination and biases curtail the market prospects of certain micro-enterprises and stifle the expansion potential of women-led ventures (Khan et al., 2021). Manifestations of bias encompass undervaluation of products or services, unequal resource access, and limited entry into formal supply chains or expansive markets. Obviously, such of this bias brings serious consequences to their business.

Moreover, deeply ingrained social and cultural norms present additional hurdles for Asian women micro-entrepreneurs. Cultural expectations, gender roles, and traditional norms constrain women's mobility, curtail their engagement in economic endeavors, and impede their communication with market stakeholders (Khan et al., 2021). These limitations impede access to market intelligence, diminish bargaining power, and restrict negotiation capabilities for favorable terms and conditions.

Across Asian economies, women commonly face restricted involvement in commercial activities and encounter few opportunities for assuming leadership roles (Chen et al., 2018). As per Li et al. (2020), many female business proprietors express doubts about their managerial aptitude due to perceived deficiencies in education and expertise. Moreover, challenges persist in establishing robust support networks, with many opting to enlist professional managers to oversee their businesses. These observations underscore persistent attitudes toward rigid social constructs and a prevailing lack of confidence in women's leadership and business expansion capabilities. Asian women are often stereotyped as submissive or compliant, constraining their ability to make informed economic decisions. Attempts to diverge from conformity may be met with perceptions of excessive defiance or intimidation (Shukla & Chauhan, 2018).

Gender Roles and Stereotypes

Challenge confronting female micro-entrepreneurs is deeply intertwined with traditional gender roles and societal expectations, which present formidable barriers to entrepreneurship, constraining mobility, decision autonomy, and subjecting them to social biases (Orser et al., 2021). Cultural norms and expectations often prioritize women's domestic responsibilities, assigning them primary caregiving roles, which can impede their full engagement in entrepreneurial pursuits. Such restricted mobility hampers their access to resources, networking opportunities, and market interactions, thereby impeding their entrepreneurial growth.

Related studies highlight women always encounter resistance and entrenched stereotypes that undermine their entrepreneurial endeavors, constraining their access to resources and opportunities (Jaiyeola & Adeyeye, 2021). Deep-seated gender biases and conventional notions foster a hostile environment, casting doubt on women's capabilities and competence as entrepreneurs. It mainly includes skepticism towards their business acumen, unequal treatment in resource allocation and funding, and limited recognition of their achievements and contributions. Additionally, traditional gender roles and societal expectations curtail the resources and opportunities available to female micro-entrepreneurs. Such constraints hinder their ability to initiate, develop, and sustain enterprises, perpetuating gender disparities over the long term.

The marital status of female micro-entrepreneurs varies widely, spanning single, married, widowed, or divorced individuals. This factor deepens the limitations of female entrepreneurship in many cases. Since data from many countries and regions reveal that the more roles women are given, the more responsibilities they have to undertake, which is certainly a shackle. While In certain cultures, especially the culture from Asia, marital and familial responsibilities impact women's ability to engage in commercial activities outside the home (Jaiyeola & Adeyeye, 2021).

Moreover, family dynamics play a pivotal role in micro-enterprises, with some ventures being family-run, involving active participation from spouses, children, or extended family members. Women in micro-enterprises often juggle diverse familial and business responsibilities, particularly in cultures where traditional gender roles prevail, facing the challenge of balancing household chores, childcare, and business obligations. Striking this balance may demand considerable effort, and the lack of support or societal expectations regarding traditional gender roles can affect women's capacity to devote time to their careers.

On the other hand, businesses operated by female micro-entrepreneurs spans from small-scale retail shops and food stalls to household services and handicrafts. In rural areas, women engage in agriculture-related activities, while urban settings offer various retail, service, or artisanal opportunities. Social and cultural factors, including gender norms and expectations, influence women's decisions to become micro-entrepreneurs. Some of them may consider entrepreneurship as a means to enhance economic agency and independence. However, in certain communities, traditional gender roles and societal expectations may constrain women's involvement in business activities. Adhering to these norms but promoting gender equality are crucial for creating a conducive environment for female entrepreneurs.

In practice, women often lack confidence in their entrepreneurial capabilities across the world. While numerous factors contribute to the low self-esteem among Asian women, gender norms pertaining to female roles and societal behaviors exert significant influence. Gender-centric cultural traditions in Asia restrict women's access to education, consequently diminishing their prospects for establishing new enterprises. Cultural indoctrination rooted in gender discrimination often relegates women in patriarchal Asian societies to subordinate positions both within the household and the workplace.

Responses from Governments and NGOs for Women Micro-enterprises

While challenges and difficulties are inherent for female micro-enterprise entrepreneurs operating in Asia, governments and non-governmental organizations (NGOs) have implemented a diverse array of financial support programs to mitigate the constraints they face. Data across countries underscores the multifaceted approach adopted by different organizations, with particular emphasis placed on micro-credit schemes, loan guarantees, and grants tailored specifically for female entrepreneurs (Julius & Rugam, 2020). These similar initiatives are widespread across various countries and regions.

For instance, the Indian government has introduced the Women Entrepreneurship Fund (WEF) to provide financial aid to enterprises owned by women. Additionally, India has established a micro-finance program aimed at extending small loans to women micro-entrepreneurs who encounter difficulties accessing traditional banking services (Mehrotra & Giri, 2023). Similarly, China has implemented a series of policies and measures to revitalize small and medium-sized enterprises (SMEs), encompassing initiatives such as easing market entry barriers, implementing tax incentives, and enhancing the business environment (Lin, Peng & Wu, 2022). These endeavors are designed to bridge the financial gap and offer women the opportunity to initiate or expand their business ventures. Micro-credit schemes empower women by furnishing them with accessible and affordable credit, thereby facilitating investments in their businesses, procurement of essential equipment or inventory, and income generation.

Furthermore, loan guarantee programs offer assurances or alternative collateral to lenders, incentivizing them to extend credit to women micro-entrepreneurs who may not meet the collateral requirements of conventional loans. These schemes mitigate the risks associated with lending to underserved populations, including women entrepreneurs, thereby enhancing their access to formal financial resources. Governments and NGOs often provide grants and financial assistance tailored specifically for women entrepreneurs (Julius & Rugam, 2020). These grants can be allocated for various purposes, including business development, capacity building, technology adoption, and market expansion. By disbursing non-repayable funds, grants alleviate the financial burden on women micro-entrepreneurs and heighten their likelihood of success.

In addition, governments and NGOs acknowledge the significance of equipping women micro-entrepreneurs with requisite skills and knowledge. Entrepreneurship training programs and capacity-building initiatives concentrate on enhancing business management skills, financial literacy, marketing strategies, and technology adoption (Digan et al., 2018). These programs aim to bridge the skills gap by equipping women with the requisite information and skills for proficient business operation and expansion. Entrepreneurship training programs encompass workshops, mentorship, coaching, and networking opportunities that afford women the chance to learn from seasoned entrepreneurs and industry experts. These interventions strive to narrow the skills gap and enhance the capacity of women entrepreneurs to effectively manage their enterprises.

When concerning the implementation of these initiatives, there exists a harmonious alignment among the interventions of various organizations, underscoring their cognizance of the convenience and efficacy of collaboration. Consequently, governments and NGOs collaborate to establish platforms, networks, and market linkages aimed at connecting women entrepreneurs with potential buyers, suppliers, and distribution channels (Che Nawi et al., 2021). These initiatives aim to dismantle the barriers encountered by female micro-entrepreneurs in expanding their businesses into established markets. By facilitating easier access to markets, female micro-entrepreneurs can expand their customer base, augment sales, and bolster the sustainability of their enterprises.

Governments through commence efforts to enhance the soft skills of small business owners, particularly women entrepreneurs, by imparting negotiation skills (Biney, 2023). To instill management and innovation concepts among women micro-entrepreneurs, governments should regularly organize educational and training seminars. Additionally, governments should formulate regulations such as tax incentives for banks collaborating with micro-entrepreneurs. Measures such as these incentivize financial institutions to extend credit to small businesses, thereby reducing the entrepreneurial mortality rate among female micro-entrepreneurs. Moreover, the implementation of financial support schemes, entrepreneurship training programs, and facilitation of market access underscores the commitment of governmental and non-governmental organizations to enhancing the capacity of women micro-entrepreneurs. By addressing challenges related to capital, skills, and market access, these interventions have contributed to creating an enabling environment for the success and growth of women-owned micro-enterprises.

Empowerment Theory

Empowerment mostly targets "weakly empowered" and "powerless" individuals or groups in society. Giving people access to resources that improve their self-agency is the process of empowerment (Dumga & Goswami, 2024). Negative settings have a long-lasting effect on people, making them doubt their own skills and unable to communicate positively with others. Long-term effects could include a decline in social participation, difficulty influencing the social environment through social decision-making, and an increase in the individual's sense of helplessness (Ozigi et al., 2024). "Empowerment" refers to the process of assisting "weakly empowered" and "powerless" groups in strengthening their capacities and defending their legal rights (Purnamawati & Utama, 2019). As a result, it is frequently discussed with topics pertaining to women's growth, becoming women's a crucial theoretical foundation for topic study and application.

The idea of empowerment has several levels. Three stages of empowerment are distinguished by Zimmerman (1995): psychological, organizational, and environmental. The psychological level of the individual is where the first stage of empowerment takes place. It primarily deals with the individual's initiative and critical comprehension of the political context. Stated differently, it implies that weak and helpless people are always acquiring knowledge, altering their perspectives and mindsets, and learning new things. experience fixing problems, etc., to improve one's own abilities and grow as a person (Thakur, Vashista & Shourie, 2022). In addition, the person feels more satisfied with themselves on a subjective level when they solve difficulties and change the course of events because they believe they have enough strength to do it (Lizar, Mangundjaya & Rachmawan, 2015).

Organizational empowerment, or working with other groups and organizations to acquire resources and develop team members' abilities, is the second degree of empowerment (Rothman et al., 2019). This gives members the capacity to influence societal change. It primarily conveys the idea that weak and helpless people, with the aid of institutions like governments and social groups, depend on the policies, material, and financial support that these organizations provide, and utilize a variety of resources to increase their own influence and capabilities.

Community empowerment, which emphasizes empowerment from a community viewpoint as opposed to individual concerns, is the third degree of empowerment. This means that through enhancing community systems, institutions, and community service requirement mechanisms, the government grants communities greater rights to participation and decision-making (Ogbari et al., 2024). It places a strong emphasis on bringing the community's dispersed members together to enhance social influence and quality of life.

The majority of women micro-entrepreneurs who are in a "vulnerable position" are the study's goals for empowerment. They manage tiny businesses and have restricted access to resources, which makes it challenging for them to enjoy greater liberties and privileges as they expand. The governments and NGOs can act as "resources" by offering financial assistance, training in business skills, fully constructed infrastructure, and other resources for their operations. This would help women micro-entrepreneurs become more self-aware and develop their own potential.

Conclusion and Recommendations

Findings from literature review offer insights into the multifaceted challenges encountered by women micro-entrepreneurs in Asia. Among these challenges, a prominent issue is the scarcity of financial resources. While governments and NGOs respond to this challenge by instituting financial assistance programs such as grants and micro-credit schemes, there remains a pressing need to enhance the availability and accessibility of financial resources. Furthermore, expanding the geographical coverage of these programs, particularly in rural and underserved areas, and streamlining the application and approval processes are imperative (Lakuma, Marty & Muhumuza, 2019). Collaboration with private sector financial institutions and enterprises can also facilitate easier access to funds and financial services tailored to the needs of female micro-entrepreneurs.

Another significant hurdle faced by female micro-entrepreneurs in Asia pertains to their limited business acumen and knowledge. While entrepreneurship training and capacity-building programs can address this issue to some extent, sustained support and mentoring from governmental or professional institutions are crucial to augment the efficacy of these initiatives. Governments and NGOs should prioritize the establishment of mentoring networks comprising experienced entrepreneurs or business experts to develop tailored training programs (Gimenez-Jimenez et al., 2020). These initiatives would furnish invaluable guidance, practical insights, and networking opportunities, thereby enhancing the business proficiency and success rates of women entrepreneurs.

Furthermore, such impediments pose by social norms and cultural constraints cannot be underestimated. While policy reforms and advocacy endeavors have contributed to shifting social norms, concerted efforts are necessary to foster an inclusive and supportive environment for women (Biney, 2023). Governments and NGOs should persist in promoting gender equality and combating gender-based discrimination. Collaborative efforts with women's groups and community-based organizations can facilitate the provision of platforms and support services tailored to women micro-entrepreneurs, enabling knowledge exchange, problem-solving, and community-building. Additionally, the adoption of gender-sensitive approaches ensures that the unique needs and objectives of women micro-entrepreneurs are duly considered in the design and implementation of business support initiatives.

Governments and non-governmental organizations must adopt a comprehensive, multidimensional approach to address the challenges confronting women micro-entrepreneurs in Asia. It entails integrating financial assistance with entrepreneurship training, mentoring programs, and policy reforms. Rigorous monitoring and evaluation of implemented programs are essential for assessing their effectiveness and identifying areas for enhancement. Moreover, recognizing the diverse and dynamic nature of the female micro-entrepreneur community in Asia is paramount, as cultural, ethnic, and geographic factors may exacerbate or alleviate these challenges during different periods. Hence, organizational responses must prioritize timeliness and adaptability.

In conclusion, addressing the issues confronting women micro-entrepreneurs in Asia and fostering their empowerment requires a collaborative, multifaceted effort. Ensuring continued provision of financial resources, entrepreneurship training, mentoring, and regulatory reforms should remain high on the agenda for governments and NGOs.

Furthermore, future research endeavors should delve into the development of targeted interventions and the evaluation of existing measures, as sustained improvement in support mechanisms is vital to stimulating entrepreneurial drive among women. Organizations at all levels should champion inclusive economic growth and continually enhance the gender equality landscape in Asia. Interventions and policies depend on continuous monitoring, evaluation and improvement, and policymakers in these organizations may alleviate the challenges by continuously expanding the impact of such policies, thereby enhance the confidence of women micro-entrepreneurs, and facilitate their entry into entrepreneurship.

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