



A STUDY ON ONLINE WOMEN ENTREPRENEUR

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ABSTRACT

Women Entrepreneur is a single woman or group of women, who involves in the activity of planning, initiating, organizing, and adopting Business enterprise.

In today's World, most of the women are preferred to be Entrepreneur than instead of being Home Maker. On account of Economic globalization, Women Entrepreneurs are getting faster popularity and huge recognition in the World.

As today economy is changing and everybody is moving to Online Business, Online Platforms helps Women with an idea of Minimum Investment-Maximum Profit and leads to grow their business from Anywhere, Any time and at Any cost.

This research study reveals the successful women Entrepreneurs in Online Business, motive factors that encourages Women to start online business, and problems faced by Women entrepreneurs in online business.

Key words: Women Entrepreneur, Online Business.

Cite this Article: G.Lakshmi Priya and S.Smilee Bose, A Study on Online Women Entrepreneur, *International Journal of Management*, 11(12), 2020, pp. 1095-1110.
<http://iaeme.com/Home/issue/IJM?Volume=11&Issue=12>

1. INTRODUCTION

In Today's World, Entrepreneur plays a key role in the World's Economy. An Entrepreneur is the person who starts a new business with bearing high risks and profitable returns.

In Modern days, Online business is becoming a powerful tool for gender empowerment. The customs and habits of men and women entrepreneur are different in their age, personality, motivation, and type of business they started. Women Entrepreneurs are goal oriented, independent, flexible, tolerant, creative, realistic, enthusiastic and energetic in their management style.

Women are Born Managers as they can manage their entire home. They have the skill of balancing both business as well household responsibilities. Favourable Economic Policies along with rapid advent of digital technologies like social media, Big data, mobile computing etc. has influenced Women Entrepreneurs. During the last two decades, large number of women are opting online business like clothes selling, food services, accessories selling, tutoring, marketing, personal care services etc. women are starting their own ventures with their own finance i.e Self-employment with the help of internet.

This paper discuss the present and future of Women Entrepreneurs in online business.

2. REVIEW OF LITERATURE

According to Granovetter (1973), social networks are critically important to the entrepreneurial process and are central to business venture success. Terrence C. Seborá , Sang M.Lee &NittanaSukasame focused on the relationships between entrepreneurial characteristics (achievement orientation, risk taking propensity, locus of control, and networking), e-service business factors (reliability, responsiveness, ease of use, and self-service), governmental support, and the success of e-commerce entrepreneurs.

Mellita, D. &Cholil, W. (2012) described the aspects and role of e-commerce for gender empowerment in developing countries. Empowering women through ecommerce need training for the entrepreneurs, gender analysis, planning, designing, implementation and monitoring assessment and paying attention effect on women's live and their conditions.

Sarup and Sons Publishers.M. Jan and N. Shar (2008) in "Entrepreneurship and Women Empowerment", have represented the various economic opportunities for women, developing their entrepreneurial skills, empowering them through the cooperative sector of the economy along with presenting ways to improve their socio-economic status. In different research paper authors represent potential opportunities associated with development of women entrepreneurship which provide economic upliftment. E-commerce is the sector where women can utilize their capabilities with total freedom.

3. OBJECTIVIES OF THE STUDY

- To study motive factors that encourages Women to start online business.
- To study the problems faced by women entrepreneurs in online business.

4. RESEARCH METHODOLOGY

This study is based on both Primary data and Secondary data. Primary data are collected using Questionnaire. Secondary data are collected through Journals, Websites, and Published articles related to this topic.

4.1 Sample Design

A sample of 30 women entrepreneurs doing online business has been taken. Sampling is done on the basis of simple and stratified random sampling.

4.2 Data analyzing tools

Data are analyzed by using pie charts, bar graphs and Analysis of variance (ANOVA) techniques for motive factors of women entrepreneurs and for problems faced by women entrepreneurs in online.

4.3 Variables

4.3.1 Dependent Variables

Motive factors that encourages Women Entrepreneurs in doing online business

Problems faced by Women Entrepreneurs in online business

4.3.2 Independent Variables

Age groups

Education Qualification

5. LIMITATION OF THE STUDY

This study is time consuming as it is based on primary data collection. Due to COVID-19 small samples are covered.

6. SUCCESSFUL WOMEN ENTREPRENEURS IN ONLINE BUSINESS

With the development of science and technology some unique new e-commerce business are coming up by the Entrepreneurs. Such online business helps countries economy and several other sectors to bloom. Women Entrepreneurs achieve their successful position only after the journey they came across many hurdles and challenges.

The success stories of many Women Entrepreneurs has provided digital platforms for enterprises opportunities. Some of Women Entrepreneurs who starts-up their business in online:

Table 1

WOMEN ENTREPRENEUR	POSITION	ORGANISATION
Suchita Salwan	Founder & CEO	Little Black Book is a online platform for eating, shopping & experiences. The Company's mission is to connect users to local businesses, through community generated information and products/experiences marketplace.
Falguni Nayar	Founder & CEO	Nykaa is an Indian retail seller of beauty, wellness, and fashion products.
Sakshi Talwar	Co-Founder	Rugs & Beyond provides fine quality handmade rugs and carpets in traditional and

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		modern designs to decorate any floor for home
Radhika Agarwal	Co-Founder & CEO	Shop Clues provides unstructured categories of home and kitchen, fashion, electronics and daily utility items
Pranshu Bhandari	Co-Founder	Culture Alley is an online language education platform. It helps in learning a new language.
Sabina Chopra	Co-Founder & EVP Operator	Yatra.com is an Indian Online travel agency and travel search engine
Aditi Avasthi	CEO & Founder	Embibe is an online test preparation platform designed to prepare students for competitive examinations
Aditi Gupta	CEO	Menstrupedia is an education company which helps girls and women to stay healthy and active during their periods.
Ajaitasha	CEO & Founder	Frontier Market provides communication services to urban, suburban, and rural customers and the firm offers voice, data, video services and internet services.
Anu Sridharan	CEO	Next Drop provides reliable as well as accurate information regarding water delivery with the help of messaging.
Ashwini Ashokan	Co-Founder of Mad Street Founder of Mad Street lab	Madstreet provides artificial intelligence services for all modern day applications.
Arpita Ganesh	Founder	Buttercups , a lingerie company helping women find right size

		with the help of personalized fittings and retails.
Chitra Gurnani Daga	CEO & Founder	Thrillophilia provides tours, travels and holidays to tourists to different destinations.
Debatta Upadhaya	Co-Founder	Time Saverz , an online home services marketplace which helps in connecting connecting several home service providers with seekers.
Garima Satija	Founder	poshVine provides software services for increasing share of spends to card issuers, frequent flyer programs and large loyalty program
Harpreet Kaur	Co-Founder	Love 4 Apple , online sales of apple company products on demand from the customer.

Some others like Jaya Jha, Kanika Tekriwal, kavitha Iyer, Lisa Srao, Neha Motwani, Neha Behani, Neeru Sharma, Neetu Bhatia, Pallavi Gupta, Pankhuri Shrivatsa.

7. ANALYSIS AND FINDINGS

The sample size of our survey is 30. By analysing the raw data which was collected through questionnaire, the following results are interpreted.

8. AGE

As age has an effect on development of entrepreneurship, the age of women entrepreneur which has been collected through questionnaire is presented in table 2

Table 2 Respondents categorised by age

Age groups	Number of respondents
20-30	27
30-40	2
40-50	1
Above 50	0
Total	30

Source: Primary

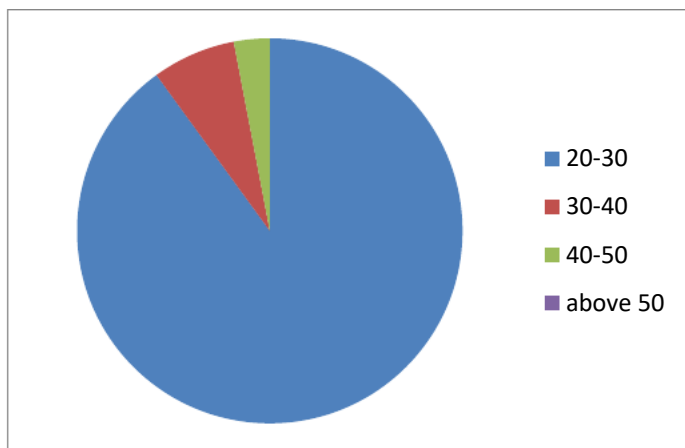


Figure 1 Respondents categorised by Age

From the above table 2, out of 30 respondents 27 respondent belong to the age group of 20-30 years. Out of 30 respondents 2 respondents belong to the age group of 30-40 years. Out of 30 respondents 1 respondent belong to the age group of 40-50 years. Out of 30 respondents none respondent belong to the age of above 50 years

From the above table 2 and figure 1, shows that women in the age group of 20-30 years are most likely to start their online business as compared to women in the age group of 30-40 years. Women in the age of 40-50 years and above 50 years are less in favour of starting their own online business.

9. MARITAL STATUS

Marital status plays an important role for women entrepreneurs in starting their own online business. The information regarding marital status of women entrepreneurs in online business which has been collected through questionnaire is presented in table 3

Table 3 Respondents categorised by their Marital status

Marital status	Number of respondents
Unmarried	18
Married	12
Total	30

Source: Primary

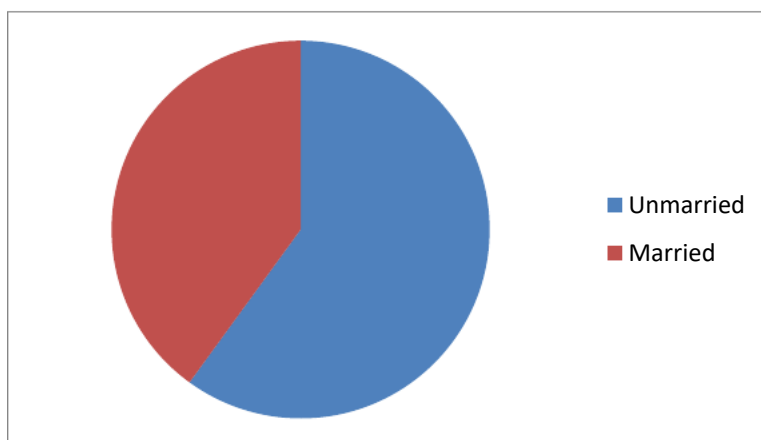


Figure 2 Respondents categorised by their Marital status

From the above table 3, out of 30 respondents 18 respondents are unmarried

Out of 30 respondents 12 respondents are married

From the table 3 and Figure 2 given above, it shows that among the respondents most of the women are unmarried. Women are most likely to start their online business before marriage

10. EDUCATION QUALIFICATION

Education plays a crucial role in development of women entrepreneurship in online business. Education level of women entrepreneurs as per the information collected via questionnaire is shown in table 4

Table 4 Respondents categorised by Education Qualification

Education Qualification	Number of respondents
High school	2
Under Graduate	13
Post Graduate	10
Others	5
Total	30

Source: Primary

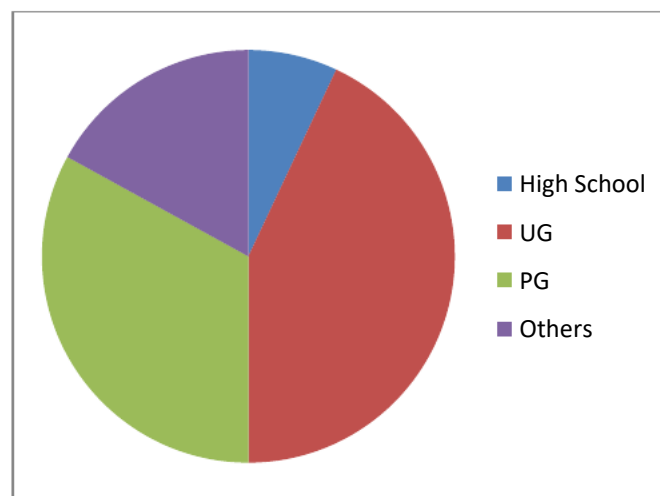


Figure 3 Respondents categorised by Education Qualification

From the above table 4, out of 30 respondents 13 respondents have Under Graduate qualification for starting their own business

Out of 30 respondents 10 respondents have Post Graduate qualification for starting their own business

Out of 30 respondents 5 respondents have qualification other than UG, PG and High school for starting their own business

Out of 30 respondents 2 respondents have high school qualification for starting their own business

From the table 4 and figure 3, represents that majority of respondents are highly educated in Under Graduate and Post Graduate than in high school. Thus respondents has a good knowledge of facilities in online business.

11. EXPERIENCE IN ONLINE BUSINESS

Experience of women entrepreneurs in online business helps them in achieving their success. An inquiry made to women entrepreneurs about their experience in online business activity, collected through questionnaire is shown in the table 5

Table 5 Respondents are categorised by their experience in doing online business

Years	Number of respondents
0-1years	15
1-2 years	6
2-3 years	6
Above 3 years	3
Total	30

Source: Primary

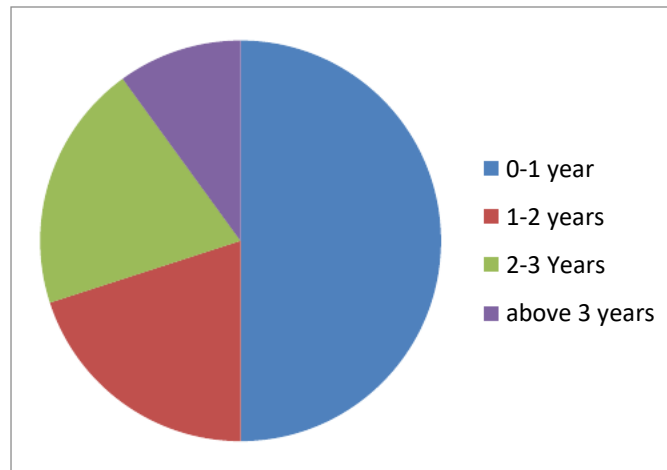


Figure 4 Respondents are categorised by their experience in doing online business

From the above table 5, Out of 30 respondents 15 respondents have the experience of 0-1 year in doing online business

Out of 30 respondents 6 respondents have the experience of 1-2 years in doing online business

Out of 30 respondents 6 respondents have the experience of 2-3 years in doing online business

Out of 30 respondents 3 respondents have the experience of above 3 years in doing online business

From the table 5 and figure 4 given above , majority of women entrepreneurs have the experience of 0-1 year. This shows that in emerging technology women shows their interest in starting their own online business.

12. KINDS OF BUSINESS THEY DO IN ONLINE

Online business enables women entrepreneurs to make earnings in terms of their creativity. Various kinds of online business of women entrepreneurs as per the information collected via questionnaire is shown in table 6

Table 6 Respondents are categorised by types of business they do in online

Types of business	Number of respondents
Clothes	9
Food items and catering services	4
Jewellery and cosmetics	5
Online classes	2
Tourism and ticket booking	2
Accessories like electronic items	4
Online marketing	2
Others	2
Total	30

Source: Primary

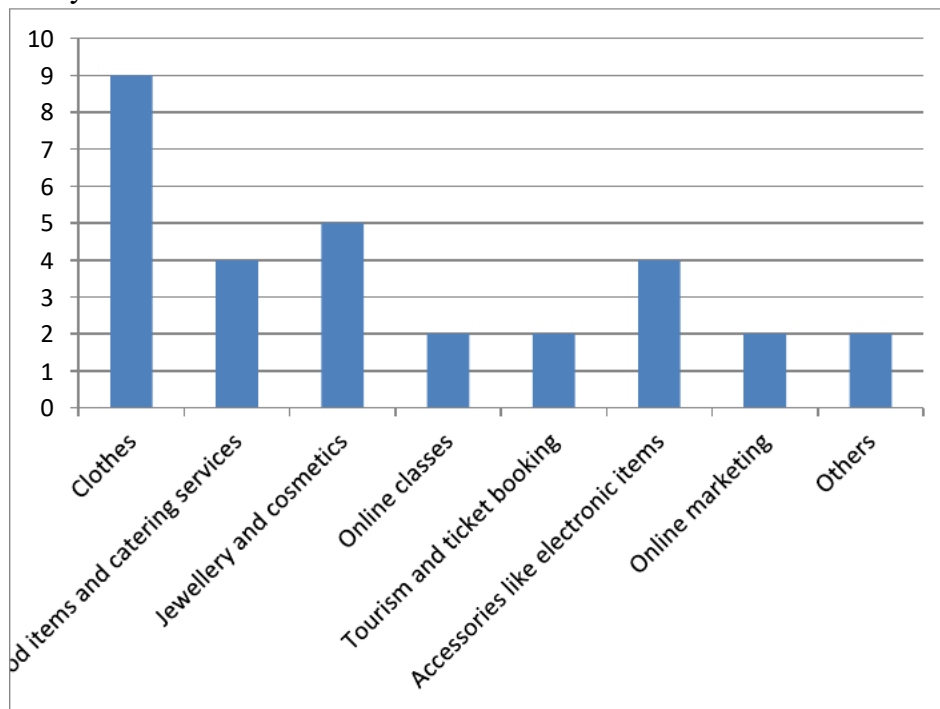


Figure 5 Respondents categorised by types of business they do in online

From the above table 6, Out of 30 respondents 9 respondents are selling clothes in online . Out of 30 respondents 5 respondents are selling jewellery and cosmetics in online. Out of 30 respondents 4 respondents are doing food items and catering service in online. Out of 30 respondents 4 respondents are selling electronic accessories in online. Out of 30 respondents 2 respondents are involved in online marketing. Out of 30 respondents 2 respondents are taking

online tutoring. Out of 30 respondents 2 respondents involved in tourism and ticket booking activities in online

Out of 30 respondents 2 respondents are in other branding activities in online

From the table 6 and figure 5 given above, Majority of women are involved in online clothing business followed by jewellery and cosmetics, catering services, electronic accessories and less involved in online tutoring, online marketing and branding activities.

13. MOTIVE FACTORS THAT ENCOURAGES WOMEN TO START ONLINE BUSINESS

Motivation is the essential component for every Entrepreneur's success and it builds, leads, innovates, executes and inspires to do something new and it plays a important role for determining their level of performance. Motivation factors are the internal factors that integrates Human's behaviour. Motivation Factors are classified into 2 types Internal factors and external factors. Internal factors like Innate capacity, family status, environment, education qualification etc. External factors like government supports, Infrastructure facilities, support from banks, financial institutions and non financial institution etc..

Economic Independence ,Women entrepreneur is independent if she runs a business without any dependent on others in decision making and financial assistance. Online business creates freedom and flexibility for women to start their own business. Dissatisfaction with the existing jobs, when women is not satisfied with her current job as she feels no opportunity in progressing career growth, she can start own business with aim of earning more profits. Online platform helps women entrepreneurs in earning profits. Self Interest, One of the major capital for every entrepreneur. Self confidence and Strong Willingness create trust and determination to start new online business and helps to overcome problems in future. Technical Knowledge, In recent days many women entrepreneurs with high competence in their ideas have been primarily using internet and mobile devices. Encouragement from family members, family plays a key role for women entrepreneurs and helps in career decision as they acts as personal consultants and mentors. Family supports women entrepreneurs to do online business. Self Prestige and social status, status of women entrepreneurs will certainly have a special pride rather than being an employee. Potential Market, an important part for business future growth. It is a set of target customers who create shares in the market. Online business helps in reach of global customers. Less time consuming, one of the advantage of online business is cost savings and time saving.

Table 7 Factors that motivates women entrepreneurs

Motive factors	Number of Respondents
Freedom and Flexibility	8
Family support	4
Business knowledge	3
Time saving	3
Small Investment	2
No need of Physical Space	3
Easy to handle online business	2
Good profit	2
Easy to reach global customer	3
Total	30

Source : Primary

By analysing the above table 7, it can be seen clearly that freedom and flexibility is the main reason for the women to start online business. Next strong is that they have family support followed by business knowledge, less time consuming, easy global reach and absence of physical space. Less favourable reasons are they have good profit, small investment and easy in handling online business.

Hypothesis

H₀: There is no significant difference between Education Qualification with Motive factors that encourage online women entrepreneur

H₁: There is significant difference between Education Qualification with Motive factors that encourage online women entrepreneur

Table 8

Education Qualification	Motive factors that encourage women Entrepreneur									Total
	Freedom and flexibility	Family support	Business knowledge	Time saving	Small investment	No need of physical space	Easy to handle	Good profit	Easy to reach global customers	
High school							1	1		2
Under graduate	4	4	2	1				1	1	13
Post graduate	2		1	1	1	3	1		1	10
Others	2			1	1				1	5
Total	8	4	3	3	2	3	2	2	3	30

Number of Observation (N) =30

Total of all Observations (T)= 30

Correction Factor (T^2/N)= $30^2/30= 30$

Total Sum of Square (SST) = $66-30= 36$

Column Sum of Square (SSC)= $32-30= 2$

Row Sum of Square (SSR)= $33.111-30= 3.111$

Table 9 Analysis of Variance

Source of variance	Sum of Square (a)	Degree of Freedom (b)	Mean sum of square (a/b)	Variance ratio
Between Motive factors (Columns)	SSC 2	C-1 8	MSC 0.25	$F_c = 1.7161/0.25 = 6.8644$
Between Education Qualification (Rows)	SSR 3.111	R-1 3	MSR 1.037	$F_r = 1.7161/1.037 = 1.6548$
Error	SSE 30.889	N-C-R-1 18	MSE 1.7161	
Total	SST 36	N-1 29		

ndf for columns means (18,8)

ndf for rows means (18,3)

The table value of F at 5% level (18,8) $df = 3.17$

The table value of F at 5% level (18,3) $df = 8.67$

Interpretation

In the first case calculated value of F (6.8644) > the table value of F (3.17)

In the second case calculated value of F (1.6548) < the table value of F (8.67)

Therefore H_0 is Rejected

Hence there is significant difference between Education Qualification with Motive factors that encourage online women entrepreneur.

14. PROBLEMS FACED BY WOMEN ENTREPRENEURS IN ONLINE BUSINESS

In developing countries like India, a lot of women are enters into self-employment by entering new business in respect of restriction they face such as, low level of education, lack of knowledge in Information Technology, finance and capital shortage, tradition, religious and culture factors. Despite of these factors many women have emerged as successful entrepreneur in recent years. Women entrepreneurs in online business requires necessary amount of attention from customers and in order to get every entrepreneur needs to invest huge amount on marketing and other promotional activities.

- Search engines and social media networking is the base for online business but it is quite expensive. While starting an online business requires huge capital at the early stage.
- Recruiting right employees for work is one of the greatest challenge for women entrepreneurs in e-business.
- Conducting market research to identify target market and prospecting customers is the challenge in online business.
- As online business transactions are carried out on internet. The sales services takes place through online platforms requires caution or it may be misused by unidentified people.
- Good and effective customer services is the obstacle for women entrepreneur for maintaining good reputation. Customer satisfaction is the major problem in online business.
- Limited access of technical knowledge.
- Tough competition .
- Balancing between family and business.

By analysing the above given table 10, it is found that most women entrepreneurs faced the problem of starting their online business is competitors. The next problem is network issues, Time management, marketing problems, dealing with unknown customers and network issues. Less negative reasons are financial shortage, lack of technical knowledge and problems in identifying and prospecting customers, hiring right employees and security threats.

Table 10 Problems faced by online Women entrepreneurs

Problems	Number of Respondents
Financial shortage	3
Hiring Right employees	1
Competitors	5
Identifying and Prospecting customers	2
Network problems	4
Security threats	1
Handling latest technology	2
Time management	4
Unknown customers	4
Marketing	4
Total	30

Source: Primary

Hypothesis

H0: There is no significance difference between age group with problems faced by online women entrepreneurs.

H1: There is significance difference between age group with problems faced by online women entrepreneurs.

Table 11

Age group (in years)	Problems faced by women entrepreneurs										
	Financ ional shorta ge	Hiri ng righ t peo ple	competit ors	Identifyi ng and prospect ing custome rs	Netw ork probl em	Secur ity threat	Hand ling latest tecnol ogy	Tim e man age men t	Unkno wn custom ers	mar keti ng	to ta l
20-30	3	1	5	2	4			4	4	4	27
30-40						1	1				2
40-50							1				1
Total	3	1	5	2	4	1	2	4	4	4	30

Number of Observation (N) =30

Total of all Observations (T) = 30

Correction Factor (T^2/N) = $30^2/30 = 30$

Total Sum of Square (SST) = 106 - 30 = 76

Column Sum of Square (SSC) = 36-30 = 6

Row Sum of Square (SSR) = 73.4-30 = 43.4

Sum of Error (Residual) SSE = SST- SSC- SSR = 26.6

Table 12 Analysis of Variance

Source of variance	Sum of Square (a)	Degree of Freedom (b)	Mean sum of square (a/b)	Variance ratio
Between Problems faced by Women Entrepreneurs(Columns)	SSC 6	C-1 9	MSC 0.667	$F_c=1.477/0.667$ = 2.214
Between Age Groups (Rows)	SSR 43.4	R-1 2	MSR 21.7	$F_r=21.7/1.477$ =14.692
Error	SSE 26.6	N-C-R+1 18	MSE 1.477	
Total	SST 76	N-1 29		

ndf for columns means (18,9) 2.96

ndf for rows means (2,18) 3.55

The table value of F at 5% level (18,9) df = 2.96

The table value of F at 5% level (2,18) df = 3.55

Interpretation

In the first case calculated value of F(2.214) < the table value of F (2.96)

In the second case calculated value of F (14.692) > the table value of F (3.55)

Therefore H₀ is Rejected

Hence there is significance difference between age group with problems faced by online women entrepreneurs.

15. CONCLUSION

In the last 3 decades, contribution of women in the field of entrepreneurship has been expanding at a considerable rate in country’s economic growth. Generally women have the capacity to perform dual role by taking care of household activities as well as they can built their career with the help of E-Commerce.

In olden days, women became entrepreneurs due to push factors like poverty, Husband’s death, illness, need of additional income etc. but today in Online networked environment women started their ventures because of Innovation, passion, achievement and risk taking ability. The main reason for choosing online market place is minimum investment, ease of work from home and global reach.

With the advantage of E-Commerce today, large number of women have become financially independent by selling products online and has freedom from the comfort of their homes. Women are selling products in online in the areas of business like clothing, catering, teaching, marketing, tourism and travelling etc.

Based on the results analysed from the respondents, the main motive factor that encourage women entrepreneur in online business is ”Freedom and Flexibility”. From this paper by rejecting null hypothesis (H₀) ‘ There is no significant difference between Education Qualification with motive factors that encourage Online women entrepreneur. It is concluded that there is significant difference between Education Qualification with motive factors that encourage Online women entrepreneur.

Though there are many factors that encourage women entrepreneurs, still they are facing some problems in selling products through online. Therefore some efforts has to be made to

solve their problems by conducting workshops, and training programmes in various marketing process, delivery process, packaging and labelling , and after sales services.

After completing the results of analysis and findings, the study found that the main problem faced by women entrepreneur in online business is “Competitors”. From this paper by rejecting null hypothesis (H_0) ‘ There is no significant difference between age group with problems faced by Online women entrepreneur. It is concluded that there is significant difference between age group with problems faced by Online women entrepreneur.

16. SUGGESTIONS

- The family members of women entrepreneurs has to offer help and support in their domestic work so that women entrepreneurs can develop their career and achieve their success.
- Women entrepreneurs must have updated knowledge in technology and aware of fraudulent activities in online business.
- The role of Educational institutions and financial institutions is necessary for women participation in Small and Medium Enterprise (MSME).
- Women entrepreneurs has to eliminate negative people around them.
- Self-confidence and self-believe is the key of every successful women entrepreneurs which in turn creates ideas into opportunities.
- Getting continuous feedback from customer helps women entrepreneur to analyse their Strength, Weakness, Opportunities and Threats (SWOT) leads to expansion Business in online.
- NGO’s and Government should empower women by providing training programmes , creating awareness, conducting seminars and workshops and giving entrepreneurial projects to them.

Empowerment of women entrepreneurs in online business creates employment opportunities leads to development of country’s economy that automatically leads to contribution in women entrepreneur’s family.

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