

CHALLENGES AND OPPORTUNITIES FOR WOMEN ENTREPRENEURS IN INDIA

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ABSTRACT - Growing nation needs the promotion of entrepreneurship as a whole in order to develop in the world economy and overcome the cutting throat competition. Economy has dominated men for years, and women have become a central player in any nation's economic growth in the new century. In recent decades, the increasing interest and activities in women entrepreneurship have been aimed at addressing the unintentional neglect of women entrepreneurs. Because of globalization, economic growth and social stability, women's empowerment through entrepreneurship has now become a key part of our globalization in India. This research will explore the field by reviewing the related publications and expanding the explanation why the new horizons in the work and related literature are created and summarized. This study explores the obstacles and opportunities women face in developing countries as an entrepreneur. The need for time is to create transnational networks, so for scholars to explore new territories by creating a rich and deep understanding of women entrepreneurship.

Keywords: Entrepreneurship Women entrepreneurs, Opportunities, Challenges

I. INTRODUCTION

An entrepreneur is someone who wants to introduce business creativity and to benefit from it. (Wadhawan, 2017). It is a person with an entrepreneurial quality and an uncommon vision, an individual who is willing to take risks due to the fact that businesses play a significant part in an economy. (Satpal, Rathee and Pallavi, 2014). They are the individuals who have the expertise and the ambition to sell innovative new ideas and want to make a good idea. The compensation for the risks involved lies in the entrepreneur's future economic benefits. (Gaur, Kulshreshtha and Chaturvedi 2018). The word "entrepreneur" is derived from the French word *entre*, meaning "between," and *prendre*, meaning "to take." The word was formerly used to describe people who "Take risk" between buyers and sellers or those who are "beginning" a task such as starting a new company. An entrepreneur accumulate and then integrates all the resources

required i.e. the funds, the people, the business model, the legal system, the risk taking ability—to transfer the idea into a feasible business. Entrepreneurship is defined by H. H. Stevenson and J. C. Jarillo, two prominent entrepreneurship scholars, as "the process by which individuals pursue opportunities without regard to the resources they currently control." Also, entrepreneurship is defined as the art of turning an idea into a business. In both instances, the essential of entrepreneurship is identifying opportunities and putting useful ideas into practice. Entrepreneurship refers to the act of setting up a new business or revitalizing an existing business so as to take advantages from new opportunities. Thus, entrepreneurs shape the economy by generating new wealth and job opportunities and by discovering new products and services.

II. WOMEN ENTEPRENERUSHIP

Women Entrepreneur is someone who accepts tough role to satisfy her personal desires and become economically independent. A deep desire to do something good is an important characteristic of female entrepreneurs, who in family and social life will contribute values. Women Entrepreneurs may be defined as the women or a group of women who trigger, construct and operate a business enterprise. Women entrepreneurs play the indispensable role particularly in terms of their contribution to the economic development. Women entrepreneurship has been perceived as an paramount source of economic growth. By establishing their new venture women entrepreneurs generate new jobs for themselves and also provide society with different solutions to management, organization and business problems. Women's entrepreneurship can make a sturdy contribution to the economic health of the family and communities, poverty contraction and women's empowerment. Women do 66% of the world's job, produce 50% of the provisions but earn 10% of the pay and own 1% of the land (World Bank 2011).

Though women are equally skilled in running business, given women's empowerment movement in our country, there are social, cultural and economic hurdles in women's entrepreneurship and the key problem is lack of entrepreneurial operation. (Dhillon, 2017). Women entrepreneurs often face gender barriers to starting and

increasing their companies, such as patriarchal property laws, marriage and inheritance laws and/or cultural practices; lack of access to structured finance systems limits efficiency and access to information and networks, and so on. With the change of time there has been a enormous upliftment within the status of Indian women entrepreneur. Women entrepreneurs are gaining a powerful hold in most of the developing countries including India, Brazil etc. Another recent trend is women are increasingly coming forward in government and private business organizations and occupying the top positions everywhere-like Shikha Sharma, Kiran Mazumdar Shaw, Indra Nooyi, Chanda Kochhar, Naina Lal Kidwai, etc. Now, there is increased awareness and women entrepreneurs are increasingly finding simple ways to finance their business. Governments around the world as well as international development agencies, through various programs, rewards and promotional initiatives, actively assist and encourage women entrepreneurs. Through the growth of affectability to the work and financial standing in the general public, the hidden revolutionary possibilities of women have been shifting bit by bit. Business capacity, learning and versatility are the key reasons for women to get up into business adventures. They are successful in all circles and have moved from kitchen to more expert exercises.

III. LITERATURE REVIEW

Wadhawan (2016), conducted a study on "Issues and Challenges to Women of India" Entrepreneurship that has historically been described as starting and running a company that includes high risk startup projects. An entrepreneur is someone who wants to bring creativity into the market and by doing so seeks to gain income. The Indian Government is making stringent efforts to increase the number of entrepreneurs in India. To support and encourage this notion, many policies, programs and schemes have been introduced, especially for women entrepreneurs in both urban and rural areas. But still, there appears to be a void in India's government efforts and real situations faced by entrepreneurs.

Garg and Agarwal (2017), in the paper entitled "problem and prospects of Women Entrepreneurship – a review of literature" highlighted that the challenges they face are lack of educational facilities, economic issues, social barriers, lack of confidence & probability of failure, lack of entrepreneurship, market-oriented barriers, skill oriented barriers, organizational and functional barriers, etc. Most of these issues can be addressed by adequate support mainly from the family and then from society and government.

Goyal and Prakash (2011), published a report on "India problems and opportunities for women entrepreneurship." Leading women are assertive, articulate and able to take high risks. Women enter the company because of other people's

success stories, becoming single, creating jobs, self identity and social status, helping family members, having additional income etc.

Lall and Sahai, (2008), published a comparative review of women's multidimensional entrepreneurship and family business problems. The research identified psychographic variables such as degree of participation, entrepreneurial challenges and a potential population-based expansion strategy. By means of stratified random sampling & convenience sampling, data were collected from urban women entrepreneurs. The study described the characteristics of business owners as self-perception self-esteem, Entrepreneurial strength and operational issue for potential growth & expansion plans. Nevertheless, the study indicated that there has been a substantial rise in the number of women who choose to work in family-owned companies, but they still have a lower status and face more operational difficulties in running business.

Rai (2018), conducted a study on " Issues and challenges of women entrepreneur in India" In India, female entrepreneurship is gaining importance in the wake of cultural, liberalization & globalization. The policy and institutional structure to develop entrepreneurial skills, deliver vocational education and training has wrapped the horizon for economic empowerment of Indian women. Today, they are known as the cornerstone of not only their own homer but the country's economy.

Rajam, and Soundararaja (2016), in the paper entitled "Problems Faced By Women Entrepreneurs" highlighted that women make up about half of the world's total population. This is it, too, in India. Therefore, they are considered the better half of society. They were restricted within traditional communities to the four walls of houses conducting household activities. We have come out of the four walls of industrial communities to take part in all kinds of events. The global data show that women perform extraordinarily well in different fields of activities such as academia, politics, administration, social work, etc. Now, they have also started plunging into industry and effectively operating their enterprises. Therefore, while discussing on entrepreneurial development, it seems in the fitness on the context to study about the development of women entrepreneurs in the country. Therefore, when addressing entrepreneurial growth, studying the creation of female entrepreneurs in the country seems appropriate to the context

Gupta and Aggarwal (2015), in their paper entitled " Opportunities and Challenges faced by Women Entrepreneurs in India" highlighted that women entrepreneurship is gaining interest and popularity in the light of evidence of the

contribution to economic growth and development of new business production. We all understand that today's woman's economic development is crucial to the economic development of any nation, especially a nation like India. Through this paper, an attempt has been made to research the opportunities and challenges associated with entrepreneurship that our country's woman faces in the present times. Much information is not found about the economic importance of women in entrepreneurship programs and the effect of these programs on society and economy.

Goswami (2019), in their paper entitled "Literature Review: Problems & Challenges Of Women Entrepreneurs " highlighted that Women entrepreneurs contribute to the country's job creation and socio-economic growth. They face challenges in starting and managing business, such as lack of management skills, poor schooling, less capacity to take risks, reduced mobility and family duty. The study paper aims to look at the various issues and obstacles faced by women entrepreneurs. The paper is based on secondary data. Literature was represented from 1982 to 2018. It is found through literature that women are unaware of government schemes and overburdened with family responsibilities which adversely affect business performance. Government should be egalitarian in providing financial resources for female entrepreneurs.

Gaur, Kulshreshtha and Chaturvedi (2018), conducted a study on " Challenges And Opportunities For Women Entrepreneurs In India" A "women entrepreneur" is any woman who organizes and manages some undertaking, usually with considerable risk and initiative. In India, women's entrepreneurship is growing in importance following economic liberalization and globalization. The policy and institutional structure to build entrepreneurial skills, provide vocational education and training has broadened the economic empowerment horizon. Nonetheless, women make up just one-third of the company enterprises. A plethora of prominent business women entrepreneurs exist in India in both the social and economic fields.

Sindhuja, Nandhini, Bhuvaneshwari and Naresh (2018), in their paper entitled " Women Entrepreneurship in India-Challenges " highlighted that Entrepreneurship refers to the act of creating a new company or reviving an established business, in order to take advantage of new opportunities. The role of women in India has changed phenomenally over the past five decades. According to NSSO 6th Economic Census, just 14 percent of the country's companies are run by women entrepreneurs. Indian women carry out care work 9.8 times more than Indian men. Women in India face many difficulties in getting their corporate life ahead. Due to particular women's problems in India, they face difficulties, emerging from old

customs, socio-cultural norms, male dominated culture, family obligations, Hindu values and ethics.

IV. NEED OF THE STUDY

Since its emergence in the late 1970s, female entrepreneurship has come a long way. Initial research on entrepreneurship were largely focused on the fact that male and female entrepreneurs were the same and no specific study was clearly required. Research into female entrepreneurship therefore did not grow separately until the late 1990s to the early 2000s. Professional groups such as the Diana International project, special conferences and specialized journals in the field have emerged in this development. Mainstream business journals have acknowledged the need for work in this area and addressed special issues in order to advance women's enterprise awareness. In recent research, abstract ideas have been taken from areas not applicable in the area of female business. Growing perspectives must be included and positive approaches must be considered for addressing both conventional and non-traditional topics. Particularly in women's entrepreneurship research, the lens of feminist theories is required for heterogeneity, and the extension of theory. It is also important to study female entrepreneurial processes and to take on novel approaches to analysis. We may also support startup managers and female entrepreneurs from our analysis results. Aspiring female entrepreneurs may benefit from exposure to learning in the target industries in practice. This experience will help them to prepare themselves better in this sector before starting up their own company. In particular, it can be helpful to gain access to start-. Furthermore, a lot of women's business cooperation is still restricted within national borders, and research and functional networks across transnational borders must be developed. (Mohapatra, 2016)

V. RESEARCH METHODOLOGY

The methodology used in this research is descriptive research. With the support of the secondary data, this research explored the field by reviewing the related publications (online and off line) and expanding the explanation why the new horizons in the work and related literature are created and summarized. Observation method was also used to observe the trend and upcoming initiatives by the government to empower women entrepreneurs.

VI. OBJECTIVE OF THE STUDY

This study main objective was to explores the obstacles and opportunities women face in developing countries as an entrepreneur.

STATUS OF WOMEN ENTREPRENEURS IN INDIA

(Tambunan, 2009) published a report on recent developments of female entrepreneurs in emerging Asian countries. Based

on data collection and examination of recent key literature, the research focused primarily on women entrepreneurs in small and medium-sized enterprises. This study found that SMEs are gaining overwhelming importance in Asian developing countries; on average, more than 95 percent of all firms across all sectors per region. The study also showed that women entrepreneurs' representation in this area is relatively low due to factors such as low educational rates, lack of resources, and cultural or religious constraints. The study showed, however, that the majority of female entrepreneurs in SMEs are from the group of forced entrepreneurs pursuing better family income. A female entrepreneur is a woman who starts and owns a company by investing in an enterprise at least 51 per cent.

Women Entrepreneurs may be described as a group of women who start a company or a plan, write and work. The Government of India has described women with projects as "an endeavor reported and constrained by women with 51 percent of the capital's base budgetary enthusiasm and giving 51 per cent or more of the jobs produced for women" (Goyal and Prakash, 2011 & Sharma, 2013). In the mid-1990s, men dominated the revolutionary movement, and women's participation was further limited to family unit occupations, rural development (Chavan and Murkute, 2016).

However, by promoting the approach of globalization and supporting privatization in the mid-90s, women started to drift into this male dominated business movement territory (Chavan and Murkute, 2016). Today, they are not only running a few companies, but they are also heading a few more. Specific draw and push variables have prompted women's involvement in business movement as this makes them monetarily autonomous as well as higher self-confidence and certainty outcomes. Today the women have started to daring to set up their own adventures in huge ways to the MSME room (Goyal and Prakash, 2011). At the one hand, factors such as low salaries, extreme working hours, need, lack of employment or career fulfillment opportunities, work-life balance, and so on, lead women to take up entrepreneurial activity, while on the other hand better monetary opportunity, desire to help other people and achieve self-realization, prompts women to take creative action (Hossain and et al, 2009).

In India, 26.61 lakh undertakings are female-361.76 lakh undertakings held in the MSME region while 120 lakh employees are female out of 805 lakh members according to the 2014-15 MSME annual study. According to IFC's 2014 business study and summary, women – owned companies contribute 3.09% of modern yield and use more than 8 million people (Anjali, M.V., 2015). However, when compared, the creation of female – possessed projects in India is generally

lower than the other created than producing nations. According to the Global Entrepreneurship and Development Institute's Female Business Index survey, India ranks 70 in an overview of 77 nations, just above Ethiopia, Iran, and Ugandan, which shows that there is no appropriate condition for women to advance business and expand. Although the number of women employed in their own business is growing all inclusively, Indian women businesspeople are persistently faced with enormous obstacles in their organizations' way of growth, for example, lack of starting and employed capital, extreme social imperatives, limited time and low capacity. (Mahajan, 2013).

FACTORS RESPONSIBLE FOR BEING A WOMEN ENTREPRENEUR

Many women begin a business because of certain disturbing circumstances such as separate, segregation due to pregnancy, the disparity between businesses, a relative's well-being, or, on the other hand, a break, for example, in financial reasons. Nevertheless, a different pool of women entrepreneurs today is formed, as more women chose to leave the business world to imagine their own destinies. They thrive as originators, internal decorators, export firms, retailers, and textile manufacturers' products and are still exploring new financial opportunities. (Goyal and Parkash 2011). The inspiration behind women being business people is listed below:

- Cash needs: the need and need to build wages in family units that have a low income or have breadwinners laid off.
- Socio-economics: Divorce and family breaks are also responsible for women who work outside their homes and who buy cash for their business.
- Self-Image Building: some women want to build their own identity and don't want to be called a little girl by others.
- Innovation: Technology allows women to work from home to profit. Innovation enables the nation-wide and even worldwide production of consumers, and a variety of assets allow women to begin work.
- Women work because they want to not be subordinated to their husbands or men from their families for their convenience, and so on. (Mohapatra and Neetu, 2016)

OPPORTUNITIES FOR WOMEN ENTREPRENEURS IN INDIA

Instead of relying on wages, highly trained, technologically sound and professionally skilled women should be encouraged to run their own company. The unfathomable

abilities of young women can be found, educated and used to improve productivity in the industrial sector for different industries. Every woman needs to have a favorable atmosphere to instill business values and to engage heavily in business transactions. The more market prospects that women entrepreneurs have recently come up with are:

1. Technology which is environmentally friendly is of interest to governments, academia and the private sector; the concept is different from other studies.
2. Women play a crucial role in managing natural resources, such as land, water, forests and energy and are often acquainted with the natural environment around them in an comprehensive way, traditional and modern. Governments are responsible for making the green economy sustainable by means of a variety of policies that would give women an enhanced role.
3. Event management is the application of project management for festival, event and conference production and development. Women are imaginative, intuitive and motivated, whether they are young, old, married, single or a mother, this management can be adopted.
4. Tourism is well established as a significant factor in the global economy. In promoting tourism business the role of female entrepreneurs would play a key role in the tourism sector. Women entrepreneurs are one of the main inputs in the growth of tourism in a country or the regions that foster the tourism industry.
5. Telecommunications is important to foster development by promoting women entrepreneurs. For women entrepreneurs in a modern world, telecommunications is essential for contract entering into. Contracts that women entrepreneurs enter into using ICTs are usually easy to execute without any hurdles.
6. Herbal & healthcare is a sector in which women are relatively well-represented. It can also be an area in which female entrepreneurs excel.
7. Technology services IT powered businesses are an significant component of women's business growth. By providing women the opportunity to learn new skills, to participate by diverse activities and to engage with issues that are important to women and their communities, the women's institutes play a unique role.
8. As the twenty-first century shifts toward science women's role in biotechnology is more pronounced than ever in education and training. Women can and are definitely willing to carry out high-quality work leading to important business results. Biotechnology companies

have demonstrated a great willingness to hire and provide women scientists with the requisite tools for high-calibre research; businesses will ensure that women are completely part of one of the final aspects of the research and development cycle by securing a patent. In doing so, businesses would most probably gain even more from their work.

VII. GOVERNMENT SUPPORT: WOMEN ENTREPRENEURS

The Government of India has many schemes for women.

List of Some of them are:

1. Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)
2. SIDBI's Mahila Udyam Nidhi
3. SBI's Stree Shakti Scheme
4. Annapurna Scheme
5. Dena Shakti Scheme
6. Udyogini Scheme
7. Mahila Vikas Nidhi
8. Mahila Samiti Yojana
9. Assistance to Rural Women in Non-Farm Development (ARWIND) schemes
10. Entrepreneurial Development programme (EDPs)
11. Indira Mahila Yojana
12. Indira Mahila Kendra
13. Integrated Rural Development Programme (IRDP)
14. Khadi And Village Industries Commission (KVIC)
15. Management Development programmes
16. Women's Development Corporations (WDCs)
17. Marketing of Non-Farm Products of Rural Women (MAHIMA)
18. Micro Credit Scheme
19. Micro & Small Enterprises Cluster Development Programmes (MSE-CDP).
20. NGO's Credit Schemes
21. National Banks for Agriculture and Rural Development's Schemes
22. Priyadarshini Project
23. Prime Minister's Rojgar Yojana (PMRY)
24. Rashtriya Mahila Kosh
25. Trade Related Entrepreneurship Assistance and Development (TREAD)
26. Working Women's Forum
27. Training of Rural Youth for Self-Employment (TRYSEM)

VIII. CHALLENGES FACED BY WOMEN ENTREPRENEURSHIP

1. Family and work life-Women in India are emotionally attached to their home and family. They are expected

to take care of all the household work, taking care of the children and other family members. They are overburdened with family obligations such as taking care of husband, children and laws that take a lot of their time and energy away from them. Under such a scenario it is very difficult to effectively and efficiently organize and manage an organization.

2. Male Dominated Society -There are similar privileges for men in our constitution regulation and where men are not present in true equality in rural areas. Women's not considered people equal to men. Individuals in rural areas are generally prejudiced by the fact that where man is only capable of domestic work. The entry of women into the company needs to be approved by the family head. Entrepreneurship was often regarded as a male circle, and women do the mining. All phase of this type becomes a barrier within the growth of women entrepreneurs. (Kumar, 2015)
3. The family and personal expectations usually act as a strong cultural barrier to success in the business profession of women entrepreneurs. Only a small number of people are able to handle both home and company efficiently, allowing them time to fulfill all their duties in priority.
4. Lack of self-confidence- In India where people lack self-confidence in power and abilities. Family members, and thus society, are unable to stand alongside their development in organization. This situation is evolving to a precise degree with Indian women and yet faced with a fantastic modification to spice up the pace of growth in entrepreneurship. (Kumar, 2015)
5. Restricted access to finance-Women's access to finance is a critical topic. One of the biggest constraints faced by women entrepreneurs is accessing credit, particularly for starting a company. Women still have less opportunity than men to gain access to credit for different reasons, including a lack of collateral, a reluctance to consider household properties as collateral, and a negative view by loan officers of women entrepreneurs. Women entrepreneurs are struggling a great deal from raising and fulfilling the business 'financial needs. Bankers, investors and financial institutions on the ground of their less creditworthiness will not come forward to offer financial assistance to women lenders. They also face financial problems because of the blockage of funds in raw materials, inventory, work-in-progress, finished goods and the customers 'inability to collect payment on time.
6. Illiteracy or lack in education- Women in India are lagging far behind in the education sector. Even after democracy, many women are still illiterate. Many who are female receive either less or insufficient education than their male counterparts, partly because of early marriage, partly because of household obligations and partly because of poverty. Because of a lack of proper education, most female entrepreneurs remain in the dark about the advancement of modern technologies, new manufacturing methods, marketing, networking and other governmental support that will enable them to grow in the management sector.
7. Entrepreneurship Ability- Lack of entrepreneurship skills is a problem for women entrepreneurs. Their entrepreneurial abilities are limited. Even after completing numerous entrepreneurship training programs, women entrepreneurs struggle to address the risks and disorders that may occur in organizational work. (Gaur, Kulshreshtha and Chaturvedi, 2018).
8. Lack of self-confidence -Because of their intrinsic existence, women entrepreneurs lack self-confidence that is ultimately a driving factor in successfully running a company. They must work hard to strike a balance between managing a family and running a business. Often they have to surrender their entrepreneurial desire to strike a balance between the two that leads to a prospective entrepreneur missing out.
9. Mobility Constraints- Mobility of women in India is very limited and has become an problem due to traditional values and poor driving skills. It is always looked at with skeptical eyes to move on alone and ask for a place to hang out at night for business purposes. Inexperienced women often feel awkward working with people who show extra interest in them other than things relevant to the job. (Gaur, Kulshreshtha and Chaturvedi, 2018).
10. Operational Problems: The EDPs offer women entrepreneurs a comparable kind of planning, regardless of whether the firm is a beginning or an old one. This results in a serious lack of knowledge to keep a company running. Second-female entrepreneurs from now on have an introduction to business and will need guidance and notice to cope with the unusual circumstances that that arise due to unexpected opportunities, monetary or political. One such model is demonetization where the money was not being moved and so people's purchasing strength has plummeted. Similarly, various offices have start-up business development programs, but once the company is

founded, the women entrepreneurs are left alone to contend in a situation that does not offer a level playing field. Women business people need the experience of working a business seriously, and therefore leading, tutoring and warning administrations can help them resolve the obstructions they see when they work a business that has been set up with a lot of hard work to make it successful. (Mohapatra and Neetu, 2016)

IX. CONCLUSION

Women are the nation's very important human resource and every state should seek to use them as mediators of economic growth and development. Encouraging entrepreneurship to where people are is one of the ways to do that. However, it is sadly seen that the conventional way of thinking about society and the incompetence of the state and the respective authorities are major obstacles in the growth of female entrepreneurship in India. Apart from the responsibility of the nation and society, absence of a certain agenda of life, absence of balance between own family and career responsibilities of women, poor degree of financial freedom for women, absence of direct ownership of the property to ladies, contradiction of entrepreneurial ability and finance in economically rich and terrible girls, no awareness concerning capacities, low potential to bear risks, issues of work with male employees, negligence by financial institutions, lack of self-confidence, lack of skilled education, fine constraints and lack of interplay with successful marketers are major problems of women entrepreneurship development in India. Now it is the time for women to get out of the housework burden and give way to their innovation and entrepreneurship. In India, social and political changes have also been responsible for deciding women's position in a changing society. Government programs, opportunities, and grants have encouraged women entrepreneurs and have provided support measures. As the number of women receiving education increases, there is considerable knowledge among women that they are self-employed, leading to changes in the role of women in society. The Government has put particular emphasis on the need to carry out a special entrepreneurship training program for women so that they can launch their own projects. Financial institutions and banks have developed special cells to support women entrepreneurs. This has in recent years boomerang the women entrepreneurs on the economic scene, while many women's entrepreneurship businesses have remained a much-overlooked sector. Even though we have many successful female entrepreneurs in our country, there are many challenges faced by female entrepreneurs from family & society as we have a male dominated community. Therefore, there is a need for an

ongoing initiative to empower, promote, motivate and cooperate with women entrepreneurs, awareness campaigns should be implemented on a mass scale with the goal of increasing knowledge among women about the different areas of business behavior.

MANAGERIAL IMPLICATION:

This research helps the women entrepreneurs to take support from the Government is giving privilege to women entrepreneurs to remove the disproportionate gender equality in affected sectors. Different government associations like IWSN motivating the women to take leadership and management skill role to promote their businesses. Women in developing countries don't have the same access of information, and are unaware of the skill to take benefit of the financial services provided by the government of our country both in the rural and urban sector. This research helps the organizations to support and build women entrepreneurs digital aware.

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Abbreviations

IWSEN
Network

-Indian Women Social Entrepreneurs

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