



## Challenges Faced by the Women Entrepreneurs in the E-Commerce Sector in India

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### Abstract

*In the modern world, e-commerce is proving to be a powerful tool for the empowerment of women. The ability to work from home and achieve financial independence is made comfortable and possible for female entrepreneurs by e-commerce. It aids the women in coming up with fresh concepts and reaching their professional goals. This research largely concentrates on the issues and challenges that female online business entrepreneurs experience, such as an insufficient funding, absence of family support, low level of education, security fears, marketing challenges, etc.*

*In order to do this, 100 Indian women business owners in the E-Commerce sector were chosen for a study using the stratified random sample technique. The response from the respondents is ascertained using a well-structured questionnaire. The study also makes an effort to present ideas and different approaches to address the issues facing female entrepreneurs. The acquired data are evaluated using the SPSS technique, Chi-square test. According to the study's findings, there is no correlation between women entrepreneurs' marital status and the difficulties they encounter when operating an online firm.*

**Key Words:** E-Commerce, Women Entrepreneurs, Online business, Entrepreneurship, Challenges.

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## **1. INTRODUCTION**

The term used to describe the online buying and selling of products and services is electronic commerce, or e-commerce. E-commerce, usually referred to as online trade, is the buying, selling, or exchanging of goods, services, or information through an electronic platform, mostly the internet using a computer.

E-Commerce is all about selling the goods and services online and has completely revolutionized the concept of doing online business by transforming traditional business into online business.

E-Commerce has brought a remarkable change in the growth of the country by evolving as a great tool for women entrepreneurs. E-Commerce sector provides a sense of comfort and freedom to the women entrepreneurs so that they can easily work from home and helps them to fulfill their long-cherished dream of becoming an entrepreneur into reality.

### **1.1 Concept of Women Entrepreneur**

The French term "Entrepreneur," means "to undertake" and to establish a business. In order to operate a firm, a woman entrepreneur must take the initiative, organise, manage, unite all the components of production, and accept risk. An entrepreneurial woman is one who is creative, innovative, confident and creates employment opportunities to others.

Women entrepreneurs are described by the Indian government as businesses that are held, owned, and managed by women, have at least 51% female employees, and have a female financial stake in the company's capital.

Frederick Harbison (1956) outlined the following five duties for female entrepreneurs-

- [i] Examining the potential for launching a new business.
- [ii] To accept the risk and financial uncertainty associated with the enterprise.
- [iii] Innovation introduction and imitations
- [iv] Supervision and Leadership
- [v] Coordination, administration and control.

### **1.2 Situation of Women Entrepreneurs in the E-Commerce Industry-**

In India, women make up half of the country's population and are seen as the better half of society. The scenario in India is changing as now women like men are coming out of their homes and participates in all the social, political and financial activities and has brought a drastic change in the Indian Economy. The current study demonstrates that women entrepreneurs in India are more significant for the nation's economic growth than women entrepreneurs in other areas of the world due to their higher capital generation rates. According to World Bank studies, women entrepreneurs typically hire other women. Ministry of Statistics and Program in sixth economic census reports that 14% of the total entrepreneur's base comprises women which means about 8.05 million out of the total 58.5 million are women entrepreneurs in India.

### **1.3 Challenges and Issues Experienced by Female Entrepreneurs in the E-Commerce Sector**

With the advent of the E-Commerce industry women entrepreneurs has achieved huge success in the entrepreneurial environment and has attained new heights in the country. E-Commerce offers a lot of opportunities to the women entrepreneurs as now they can easily work from home and

can start and grow their business. Many new successful women entrepreneurs doing online business are coming up in the E-Commerce industry.

However, women entrepreneurs have to come across a lot of problems and obstacles while doing online business. Generally, women entrepreneurs have to face two types of problems namely specific and generic problems. Specific problems mainly include problem of finance, lack of family encouragement, Lack of knowledge, awareness, Low risk bearing capacity. General problems mainly include Lack of self-belief, intense competition, Lack of identification in the society, gender-biasedness etc.

#### **Some of the Issues Experienced by Female Business Owners in the E-Commerce Sector Include-**

##### **A. Lack of Finance**

Funds are the lifeblood and the most basic component to run any business. Women entrepreneurs faces a lot of problems in raising sufficient funds for their business due to the tedious procedure for the procurement of loans as well as less awareness of the sources of raising funds amongst the women.

##### **B. Stiff Competition**

For women entrepreneurs it is very difficult to survive in the E-Commerce sector industry as they have to face intense competition in the market. Because there is fierce competition in every product category, women business owners have a difficult time in selling their goods.

##### **C. Lack of Awareness**

Education and awareness are the most important factors to run any business. Most of the women are unaware of the numerous government incentives and programs due to which they are not able to run their business smoothly in an effective and efficient manner.

##### **D. Problem in Finding a Suitable Market**

Every women entrepreneur has to face problem of finding a suitable market. Due to immobility women are unable to do market research and identify customer's problems due to which it becomes very difficult for women to find a suitable or niche market.

##### **E. Retaining Customers**

Another difficulty many female businesses confront is acquiring and keeping customers. Customer loyalty is a crucial component of every organization. To attract customers, the e-commerce business has to invest heavily in marketing and promotional efforts. Therefore, women entrepreneurs have to put a lot of efforts in promotion and advertisement in order to retain customers.

##### **F. Lack of Trust**

Reliable supply chain and proper logistic is important for the goodwill of the company and if there is failure in this particular area it can adversely affect the reputation and goodwill of the company.

### **G. Security and Privacy Issues**

One of the major issues faced by the women entrepreneurs is Security threat as all the digital transactions are carried on the internet. There is always a security and privacy issue for the customers who queries online for products and services as there is a chance of getting their information misused by unidentified people.

### **H. Reliable and Efficient Service**

Customer Satisfaction is the utmost priority for the entrepreneurs doing online business. To maintain good reputation through regular good service is the largest barrier for the women entrepreneurs because there are times when delivered goods can be unsatisfactory.

### **I. Lack of Marketing Skills**

Marketing is yet another problem that the women entrepreneurs have to face. They have to keep themselves updated with the new marketing strategies and trends as a specific marketing strategy is simple to duplicate.

### **J. Lack of Self-Confidence**

In India, due to the lack of support from the family women entrepreneurs generally lack self-confidence and are confident about their strengths and skills which is an important factor to run a business.

## **2. LITERATURE REVIEW**

**Goyal, Prakash (2011)** through his study "Women Entrepreneurship in India -Problems and Prospects" explored the different issues and challenges that women business entrepreneurs confront, such as family responsibilities, lack of confidence, social norms, etc. Additionally, he recommended that the government support various initiatives and training programs to support the growth and development of women entrepreneurs in India.

**Rajan, Krishna (2019)** through his research "Women entrepreneurship in E-Commerce Sector-Problems and opportunities" determined that the E-Commerce industry presents many difficulties for women business owners in India like traditional problems in terms of family resistance, lack of resources to run the business and virtual problems like lack of technical skills, lack of awareness, difficulty in building credibility etc. Therefore, there is a need to make awareness on women entrepreneurship and government should initiate various training programs for women in order to encourage, inspire and motivate them which in turn enhance the economic condition of women in our country.

**Siddiqui (2012)** In an effort to analyze the numerous problems and difficulties faced by women business owners in India, this study found that among the main problems they face are lack of funding, managerial abilities, information, gender differences, lack of family support, lack of understanding of the legal system, and a lack of self-belief. The author arrived to the conclusion that women should occasionally be driven and supported, as well as treated similarly to males.

**Charulakshmi T. & Thaiyalanayska M. (2019)** carried out a study on "A study on Problems faced by the women entrepreneurs in Kanchipuram district" and analyzed the various problems like male dominant society, family obligations, socio-cultural norms faced by the women

entrepreneurs in Tamil Nadu. They also recommended that certain steps should be taken by the government in order to help the women entrepreneurs.

**Akhter, Mehnaz (2017)** conducted a study on “Empowering women through E-Commerce-Conduit for women entrepreneurs in Bangladesh” and expressed that with the help of E-Commerce women are becoming financial independent and can easily perform a dual role of working as an entrepreneur and taking care of her family. She also highlighted that E-Commerce is the great platform for the women entrepreneurs to run business but still they have to face various problems while doing online business-like insufficient knowledge, lack of managerial skills, marketing problems, network problems, competition, lack of self-confidence, financial shortage etc. She emphasized on increasing the awareness amongst women and also training programs and workshops should be conducted to help and encourage women entrepreneurs so that they can also contribute to the social and economic development of the country.

**Priya, G. Lakshmi (2020)** through her study on “A study on online women entrepreneurs” concluded that there are various motivational factors that motivates and inspires women to start online business but they have to face various problems while selling products online. She discovered via her research that "Competitors" is one of the biggest issues faced by female entrepreneurs. She also suggested that the government should make efforts to conduct workshops, training programs to motivate and encourage women entrepreneurs.

**Pushpam, K. (2020)** did research on "The role of women entrepreneurs in digital commerce" and highlighted the difficulties encountered by women business owners in the e-commerce industry. According to the study's findings, women entrepreneurs are mostly in the age range of 31 to 40, and their main issues are lack of trust and lack of funding.

**Pradeepika (2017)** through her study “Women Entrepreneurs in India: Socio-Cultural issues and challenges” stated that women entrepreneurs have to encounter lot of issues and problems in E-Business like lack of funds, managerial expertise, lack of technical skills, family support etc. as they have insufficient knowledge about E-business and they do not get any support or guidance from the government.

**Raj, Sonia Justin (2016)** conducted research on "E-Commerce v/s Women Entrepreneurs" and examined the various difficulties and barriers encountered by women business owners in the e-commerce industry. Through her research, she came to the conclusion that lack of awareness is the most frequent issue faced by many women entrepreneurs when conducting online business. The report also recommended that women business owners be informed of government programs and laws which makes their jobs considerably simpler.

**Parnami, Manisha & Bisawa, Tripti (2015)** through their study “The Rise of Indian Women Entrepreneur in E-commerce” revealed the importance of E-Commerce sector to the women entrepreneurs as it helps them to become financial independent and also, they have the comfort to work from home. But with the advantages there are numerous problems also that the women entrepreneurs have to face like customer acquisition, Lack of trust, insufficient find, and reliable logistics and supply chain. They also suggested that Government and Non -Government agencies must help and encourage women entrepreneurs and workshops and training programs must be conducted to inspire, encourage and motivate women entrepreneurs.

**Akhila, Pai H. (2018)** The author of the study "Digital start-ups and women entrepreneurship" makes an effort to understand the situation of female entrepreneurs and the difficulties they encounter in the e-commerce sector. Women are thriving in the entrepreneurial environment; however, they also have to deal with a number of problems such as gender prejudice, a lack of self-confidence, a lack of resources, etc. Government should work harder and take the lead in assisting women who want to start their own businesses.

**Manikandan, B. (2019)** through his study "Challenges and Opportunities for Women Entrepreneurs", highlighted the various issues experienced by female entrepreneurs starting enterprises on online platforms, including lack of resources, fierce competition, lack of support, financial difficulties, marketing issues, etc. Proper training institutes should be established to enhance the knowledge, skills and capabilities of women and various schemes should be launched to provide financial support.

**Suneetha, K. (2021)** through her study "E-Commerce for Economic Empowerment of women (Challenges and Strategic Interventions)" stated that women entrepreneurs have to face a lot of problems in the E-Commerce sector like finding a proper market, identifying and retaining customers, raising finance, marketing and technical problems, lack of motivation, stress etc.

**Satpal, Rupa Rathee & Rajain, Pallavi (2014)** conducted a study on the "Challenges faced by women entrepreneurs in the present technological era" and explored the various challenges faced by them that includes lack of education, technical skills, gender biasedness, socio-cultural problems, issues with marketing, a lack of confidence, a lack of mobility, a financial limitation etc. They also came to the conclusion that most female entrepreneurs are in the 40-60 age range. They have also suggested that the government should take initiatives and provides subsidies and supportive schemes to the women entrepreneurs.

**Jetwa, Meetha & Mishra, Chhaya (2016)** through their study "A study on status of women entrepreneurs in E-Commerce environment in India" studied the issues and problems experienced by women in the e-commerce business, including lack of trust, difficulty acquiring and keeping customers, lack of funding, difficulty in establishing a market niche, and difficulty in providing good customer service.

### **3. OBJECTIVES OF THE STUDY**

- [i] To understand the concept of E-Commerce.
- [ii] To critically evaluate the demographic traits of female entrepreneurs who have started their business in the e-commerce industry.
- [iii] To investigate the major issues and problems that women entrepreneurs in the e-commerce industry confront.
- [iv] To make recommendations for various actions to help women entrepreneurs.

### **4. HYPOTHESIS OF THE STUDY**

**H<sub>0</sub>:** There is no connection between women entrepreneurs' marital status and the difficulties they confront in running an online business.

**H<sub>1</sub>:** There is a correlation between women entrepreneurs' marital status and the difficulties they confront when operating an online business.

## 5. RESEARCH METHODOLOGY

The study technique is described in the next section:

### 5.1 Research Design

Research design is both analytical and descriptive.

### 5.2 Sampling

A sample of 100 female entrepreneurs who operate online has been collected. Simple and stratified sampling is the foundation for sampling.

### 5.3 Data Source

The research is founded on primary and secondary data. The first-hand information was gathered using a structured questionnaire.

Internet, magazines, printed journals, websites, newspapers, books, literary surveys, other research projects, and publications in the field are used to gather secondary data.

### 5.4 Area of Research

The current study is being undertaken in India, where 100 online women entrepreneurs have been chosen.

### 5.5 Research Tools

Frequency tables and pie charts are used to evaluate data for demographic characteristics, and SPSS techniques like Chi-Square are used to examine the difficulties that female entrepreneurs experience when operating an internet firm.

### 5.6 Variables

#### 5.6.1 Dependent Variable:

Issues and Problems experienced by online women entrepreneurs.

#### 5.6.2 Independent Variable:

Marital Status of Female Entrepreneurs

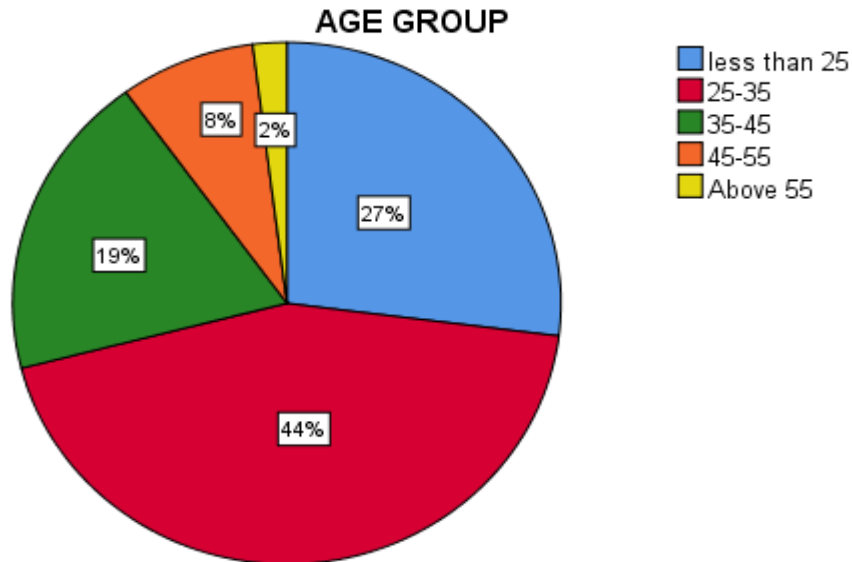
## 6. DATA ANALYSIS

### I. Age of the Respondents

Table 1: Respondent's Age

Age Group				
	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 25	27	27.0	27.0	27.0
25-35	44	44.0	44.0	71.0
35-45	19	19.0	19.0	90.0
45-55	8	8.0	8.0	98.0
Above 55	2	2.0	2.0	100.0
Total	100	100.0	100.0	

**Figure 1: Age of the Respondents**



Age refers to the chronological age of the respondent in years and has a great effect on the development of entrepreneurship. The responders ranged in age from under 25 to over 55. The age ranges of the respondents are classified as follows: under 25, 25-35, 35-45, 45-55, and over 55. In Table 1, the ages of the female business owners are displayed.

Table 1 shows that 44 respondents, or 44% of the 100 respondents, were women entrepreneurs aged 25 to 35. 27 respondents, or 27%, are under the age of 25. Nine respondents are between the ages of 35 and 45, eight respondents are between the ages of 45 and 55, and two respondents are beyond the age of 55.

Table 1 and Figure 1 make it clear that the biggest percentages of respondents, or 44%, are between the ages of 25 and 35. This suggests that women in this age range are more likely than those between the ages of less than 25 and 35 to 45 to launch their own internet businesses. Women who are over 55 and between the ages of 45 and 55 are less likely to start their own online business.

## II. Marital Status of the Respondents

Marital Status				
	Frequency	Percent	Valid percent	Cumulative Percent
Single	42	42.0	42	42
Married	58	58.0	58	100
Divorced	0	0.0	0	100
Widowed	0	0.0	0	100
<b>Total</b>	<b>100</b>	<b>100.0</b>	<b>100.0</b>	



Figure 2: The Respondents' Marital Status

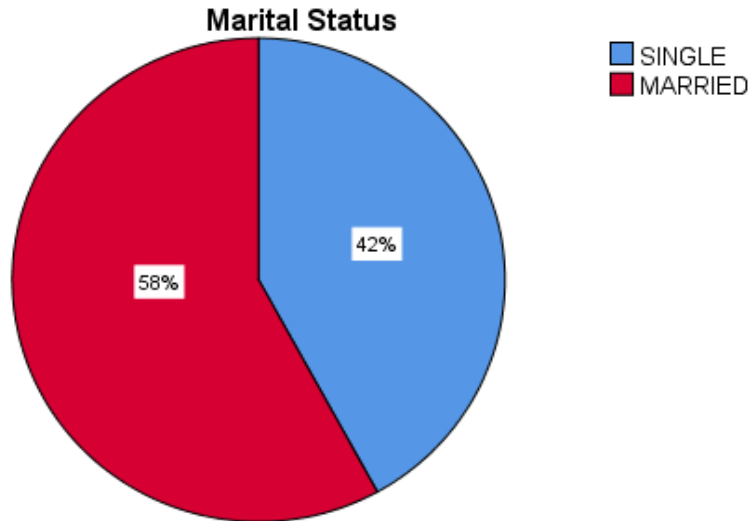


Table 2 shows the information regarding the marital status of the women entrepreneurs doing online business and it was found that out of total 100 respondents 58 are married and 42 are unmarried.

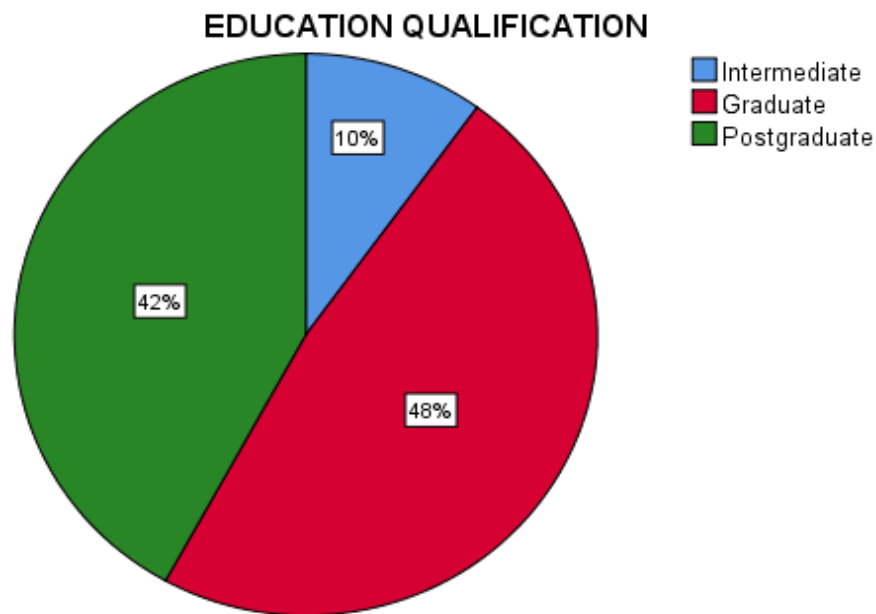
Figure 2 and Table 2 make it very evident that the majority of female entrepreneurs operating online business are married.

### III. Education of the Respondents

Table 3: Respondents' Education

Education				
	Frequency	Percent	Valid Percent	Cumulative Percent
Intermediate	10	10	10	10
Graduate	48	48	48	58
Postgraduate	42	42	42	100
Total	100	100	100	

Figure 3: Educational Qualification of the Respondents



Education is the term used to describe the respondents' formal education, which is significant in the growth of female entrepreneurship in online business. Education level of respondents is shown in Table 3 that clearly shows that out of 100 respondents 48 respondents are graduate, 42 are post-graduate and only 10 respondents are intermediate to start their online business. Table 3 and Figure 3 clearly depicts that majority of the respondents are graduate and post-graduate and have good knowledge to start their business.

#### IV. Income of the Respondents

Table 4: Respondent's Income Level

Income				
	Frequency	Percent	Valid Percent	Cumulative Percent
UptoRs 20,000	29	29	29	29
20,000-40,000	15	15	15	44
40,000-60,000	11	11	11	55
60,000-80,000	25	25	25	80
80,000-1,00,000	2	2	2	82
Above 1,00,000	18	18	18	100
<b>Total</b>	100	100	100	

**Figure 4: Income Level of the Respondents**

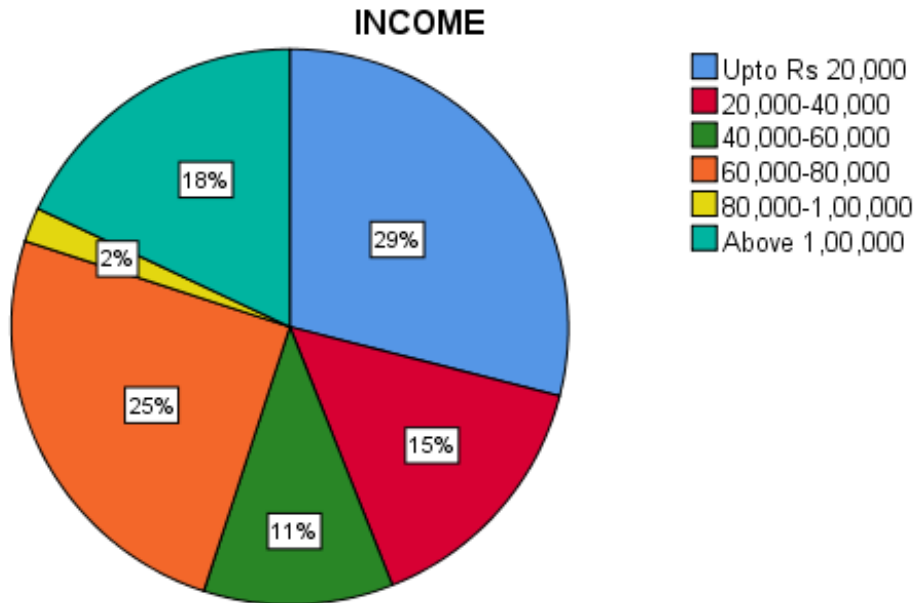


Table 4 shows the distribution of the income level of the women entrepreneurs doing online business and it was founded that out of total 100 respondents, 29 are earning uptoRs 20,000. 15 respondents are earning in between (20,000-40,000). 11 respondents are earning in between (40,000-60,000). 25 respondents are earning in between (60,000-80,000). 18 respondents are earning above 1, 00,000 and only 2 respondents are earning in between 80,000-1, 00,000.

From table 4 and figure 4 it is clearly evicted that the majority of the respondents i.e., 29% are in the income category of up to Rs 20,000.

**V. Experience in Online Business**

**Table 5: Experience of the Respondents**

Experience				
	Frequency	Percent	Valid Percent	Cumulative Percent
1-6 months	32	32	32	32
7 months-1 year	22	22	22	54
1-2 years	25	25	25	79
Over 2 years	21	21	21	100
Total	100	100	100	

Figure 5: Experience of the Respondents

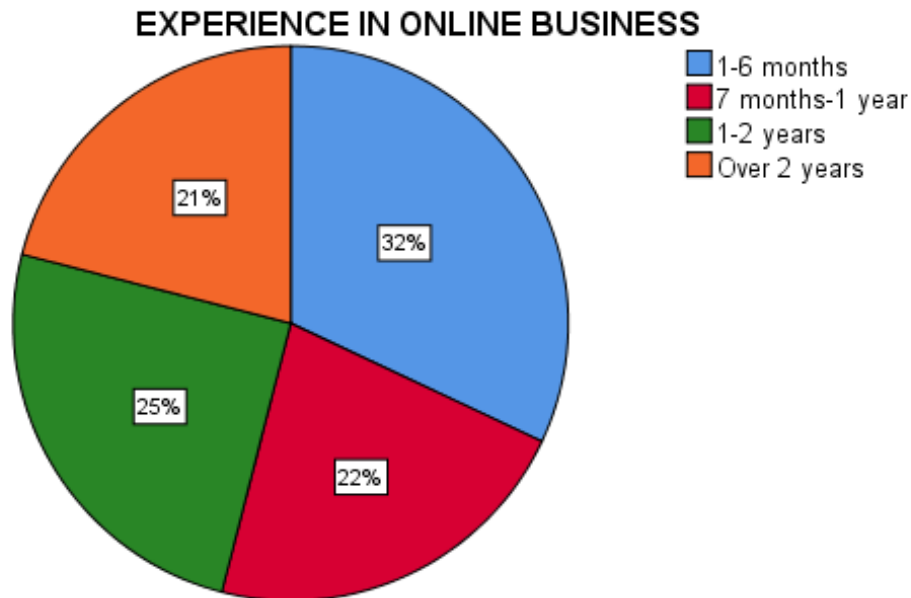


Table 5 highlights the experience of women entrepreneurs in online business and it was founded that out of total 100 respondents, 32 respondents have experience of 1-6 months. 22 respondents have experience of 7months-1 year, 25 respondents have experience of 1-2 years and 21 respondents have experience of over 2 years in doing online business.

From table 5 and figure 5 it is clear that majority of the women entrepreneurs i.e., 32% have the experience of 1-6months which shows that women have interest in starting their online business recent times.

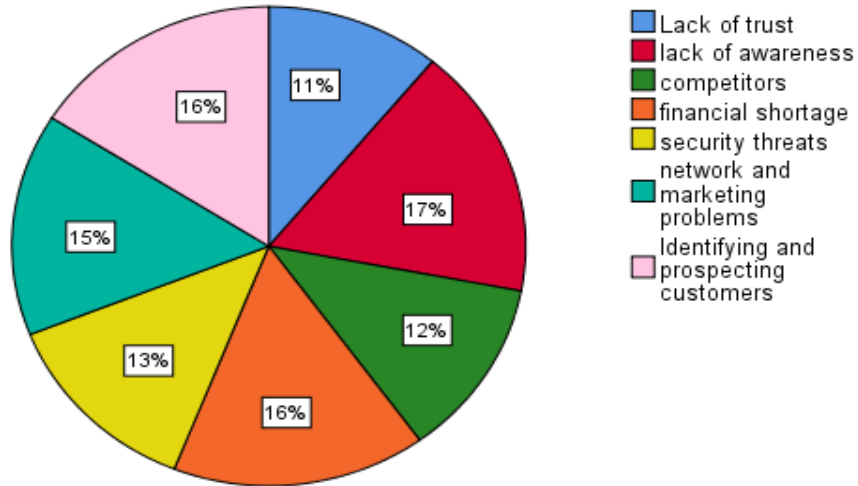
#### VI. Problems and Obstacles Female Entrepreneurs Face in Online Business

Table 6: Obstacles and Issues Faced by Women Entrepreneurs in Online Business

Problems Faced by women entrepreneurs				
	Frequency	Percent	Valid Percent	Cumulative Percent
Lack of Trust	11	11	11	11
Lack of Awareness	17	17	17	28
Competitors	12	12	12	40
Financial Shortage	16	16	16	56
Security Threats	13	13	13	69
Network and Marketing Problems	15	15	15	84
Identifying and Prospecting Customers	16	16	16	100
Total	100	100	100	

Figure 6: Challenges Faced by Women Entrepreneurs in Online Business

**CHALLENGES FACED BY WOMEN ENTEPRENEURS**



The challenges that women entrepreneurs encounter when doing online business are listed in Table 6, and it was discovered that, out of the 100 respondents chosen for the survey, the biggest difficulty that women entrepreneurs encounter is "Lack of Awareness. By analyzing the above table and figure it was clearly highlighted that Lack of Awareness (17%), financial shortage (16%) and Identifying and prospecting customers (16%) are the major issues and problems faced by the women entrepreneurs. Moderate challenges faced by the women entrepreneurs are network and marketing problems (15%) and security threats (13%). Lower challenges are Lack of Trust (11%) and Competitors (12%).

**VII. Interrelationship between Marital Status and the Difficulties Experienced by Female Entrepreneurs in Online Business**

Table 7: The Relationship between the Challenges Faced by the Women Entrepreneurs in Online Business and the Marital Status

Marital Status		Challenges Faced by Women Entrepreneurs							Total
		Lack of trust	Lack of awareness	Competitors	Financial shortage	Security threats	Network and marketing problems	Identifying and prospecting customers	
Single	Count	6	6	5	6	4	7	8	42
	Expected Count	4.6	7.1	5.0	6.7	5.5	6.3	6.7	42
Married	Count	5	11	7	10	9	8	8	58

	Expected Count	6.4	9.9	7.0	9.3	7.5	8.7	9.3	58
<b>Total</b>	Count	11	17	12	16	13	15	16	100
	Expected Count	11.0	17.0	12.0	16.0	13.0	15.0	16.0	100

**Table 8: Summary of Case Processing**

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
<b>Marital Status * Challenges faced by the Women Entrepreneurs</b>	100	100.0%	0	0.0%	100	100.0%

**Table: 9 Chi-Square Analyses**

Chi-Square Analysis			
	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	2.386 <sup>a</sup>	6	0.881
<b>Likelihood Ratio</b>	2.398	6	0.880
<b>Linear-by-Linear Association</b>	0.040	1	0.842
<b>N of Valid Cases</b>	100		

1 cell (7.1%) had anticipated count that is lower than 5. 4.62 is the bare minimum predicted count

Chi-Square data were used to investigate the relationship between marital status and difficulties experienced by women entrepreneurs. Table value is 12.59 for 6 Degrees of Freedom at 5% level. Ho is accepted because the estimated Chi-Square value of 2.386 is smaller than the (<) the table value of Chi-Square. Additionally, the P value of the variable (0.881) is significantly larger than the threshold of 0.005 that is generally accepted; hence the null hypothesis cannot be rejected. Rather we conclude that both Single and Married women face equal challenges while doing online business and there is not enough evidence to suggest an association between marital status and challenges faced by women entrepreneurs.

## 7. FINDINGS

The above study reports that –

- [i] The majority of female entrepreneurs, i.e., 44%, are graduates (48%), and they are mostly between the ages of 25 and 35.
- [ii] The majority of female business owners are married (58%) and have between six and twelve months' worth of experience (32%), as well as earning between (60,000-80,000) (25%).

- [iii] The biggest obstacles facing female entrepreneurs in the e-commerce are Lack of Awareness (17%), Financial Shortage (16%) and Identifying and Prospecting customers (16%). Moderate challenges are network and marketing problems (15%) and security threats (13%). Lower challenges are Lack of Trust (11%) and Competitors (12%).
- [iv] The inter-relationship between marital status and issues and problems faced by the women entrepreneurs in online business. According to chi-square analysis, there is no connection between a woman's marital status and her business challenges.

## **8. SUGGESTIONS**

- [i] In order to promote women entrepreneurship in E-Commerce sector women entrepreneurs should be inspired, encouraged and motivated from time to time. Family support is very important to enhance the confidence of women so that they can come out of their homes and work.
- [ii] Government should organize various training programs to develop professional and entrepreneurial skills among women and provide special incentives and assistance to women.
- [iii] Government financial support and financial incentives provides financial support to women entrepreneurs so that they do not face shortage of funds while setting their business.
- [iv] Legal processes and rules for setting up an enterprise by women entrepreneur should be streamlined, and infrastructure facilities should be provided to them so that they can easily set up their business.
- [v] Government and Educational institutions should make an attempt to provide better educational facilities and should make effective provisions to improve the overall personality standards.
- [vi] Women should be given loan facilities and subsidies to enter into the E-Business and also various National and International Conferences should be conducted to encourage women entrepreneurs.
- [vii] To overcome the difficulties experienced by the women entrepreneurs in E-Commerce sector a grievance cell should be opened to handle their problems.
- [viii] Exhibitions and workshops should be conducted so that women entrepreneurs can connect with each other and share their thoughts and ideas and can also take help and suggestions from each other.
- [ix] Many women are not aware about the entrepreneurial opportunities, incentives and financial assistance provided by the government. To educate women about their business prospects, a program should be launched.
- [x] Security threats, Competitors, Identifying and Prospecting customers are the major problems faced by the women entrepreneurs. Government should take various steps and initiatives to help women to sell their product at reasonable prices by understanding threats and trends in E-Commerce sector.

## 9. CONCLUSION

Because of the tremendous growth in technology, which has given women numerous chances to expand their businesses, female entrepreneurs are increasingly active in the e-commerce sector. E-commerce has aided women in achieving financial independence and is crucial to the advancement and expansion of female businesses. The study investigates the connection between marital status and the difficulties experienced by female business owners in the e-commerce industry. Cross tabulation between the variables was done for this. The chi-square test's findings indicate that there is no association between women entrepreneurs' marital status and the difficulties they encounter when operating an internet firm. Women who are married and single in internet business both confront difficulties.

According to the report, the majority of women business owners are having issues like Lack of Awareness, Financial shortage, Lack of trust, Security threats, networking and marketing problems, Identifying and prospecting customers, Competitors etc.

The Government and other financial institutions should take several steps and introduce various schemes, incentives and subsidies to support and empower women entrepreneurs which create employment opportunities as well as leads to the development of the country. Various awareness programs should be conducted among women in order to create awareness about various entrepreneurial opportunities.

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