



JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)

An International Scholarly Open Access, Peer-reviewed, Refereed Journal

Literature Review Study on Marketing Problems Faced By Women Entrepreneurs

Gandhali Divekar,

Dr Pandit Mali

Student, Indira Institute of Management PGRC, Pune, Maharashtra, India

Gandhali.div@gmail.com

Director Indira Institute of Management PGRC, Pune, Maharashtra, India

pgrc.iimp@indiraedu.com

Abstract

This paper examines problems faced by women entrepreneurs specifically, the marketing problems of women entrepreneurs for women owned Micro and Small enterprises (MSEs). It explores and studies various aspects of marketing problems. Along these lines, an analysis of the relevant literature based on a systematic review of articles were conducted on marketing strategy problems and challenges for women entrepreneurs over the last decade in India. These articles have been taken from the leading Entrepreneurship and Strategic Management journals. Women MSEs face many problems of which business finance, education, family pressure, access to resources, male dominance are widely discussed. From the business skills view point Marketing Function poses important challenge to women entrepreneurs. This paper attempts to structure current research reviews of the various literature to understand the description of the problems in marketing strategy designing documented in the research studies.

This paper derives an agenda for future research, thereby extending the knowledge on women entrepreneurs.

Key words: women entrepreneurs, marketing problems, strategy

I. INTRODUCTION

There are over 400 million women entrepreneurs in the world today. While these encouraging women entrepreneurs' statistics show great development, there are significant issues that women entrepreneurs continue to face on their way to success. In general women entrepreneurship is still at the growing stage in developing nations, including India. In 2010 percentage of women entrepreneurs in MSME sector was 11.5%, which was 18.5% in 2020 as per Government of India's MSME data reports. Also the average age of women owned business is between 12 months to 4 year. The closure rate amongst women owned MSEs is very high. It is important to study the various reasons impacting the performance of women owned business. During the decade various studies have been conducted documenting the various challenges women entrepreneurs faced. During the literature review it was observed that marketing function is repetitively listed amongst the important challenge they face, which is linked to lack of access to education, training, mentoring opportunities. Adopting a strategic marketing model is important today to survive in a global economic crisis. Do the women entrepreneurs lack in the skills of marketing their product? Do they lack in getting the assistance required for same? Marketing is a serious impediment for women entrepreneurs as it is one of the male dominated areas. Women entrepreneurs mostly depend on the middlemen. At small and micro scale enterprises, women find it very difficult to capture the market and make their products popular due to lack of market knowledge, further not achieving the business growth. These are the few observations checked during the chronological review of literature to understand the scope of marketing problems faced by women entrepreneurs.

II. OBJECTIVE

This paper presents the structured review on the documentation of the marketing problem faced by women entrepreneurs owning MSE in the research papers and reports. This paper is developed on the literature reviewed selected chronologically. It is primarily to understand the prevalence of the marketing problems through its documentation in the research papers and reports.

III. METHODOLOGY

This paper is exploratory in nature. It conceptually tries to understand the cognizance in the research studies of the marketing problems faced by women entrepreneurs in MSE sector. The chronologically selected research papers, reports published by government, advocacy bodies, research institutions and academic scholars are selected and studied.

IV. Introduction to MSME and Women Entrepreneurship

Inter-Ministerial Committee, Government of India for Accelerating Manufacturing in Micro, Small & Medium Enterprises Sector presented a report stated that the Micro, Small and Medium Enterprises (MSMEs) contribute about 7-8 per cent of India's GDP, 45 per cent of the manufacturing output and 40 per cent of the exports. They are recognised as the engine of growth for the economy. After agriculture, MSME sector employs the largest number of persons. MSMEs are widely dispersed throughout the country and produce a diverse range of products catering to various segments of the market. The geographic spread, diverse product range and potential for innovation and employment generation make them extremely important in the context of economic growth with equity and regional balance (Ministry of Micro, Small and Medium Enterprises & Lal, 2013). MSMEs are complementary to large industries as ancillary units and this sector contributes immensely to the socio-economic development of the country (Government of Tamil Nadu, z.d.)¹.

As per all India census of MSME the size of this sector both in registered and unregistered pattern is 361.76 lacs. The leading industrial sector in MSME are personal and house hold goods, apparel, pressing and dyeing of fur, food and beverages, service activities, hotel and restaurants, sale, R&M, vehicle and Motor cycles. Automotive fuel, furniture manufacturing, fabricated metal products, machineries and equipment, textiles (Razor pay learn, 2021).

The basic success rule for any business venture is their responsiveness to the environment around. Entrepreneurship is a key to economic development of a country. History is full of instances of individual entrepreneurs whose creativity had led to the industrialization of many nations. It is considered as an important means for checking concentration of economic power in the few hands and bringing about economic dispersal and more equitable distribution of national income. Entrepreneurs are considered as the important agents of economic development through active resource mobilization. Entrepreneurship is considered as an essential ingredient of economic development. Entrepreneurial Ventures are important economy drivers as new employment opportunities are generated.

KPMG 2016 MSME Report (KPMG India, 2016) commented that, MSME sector provides larger employment opportunities at lower capital cost especially in the rural and remote areas compared to large enterprises, by becoming part of the industrial ecosystem and act as ancillary units for large enterprises to support the system in growth.

Specifically for women entrepreneurs SME sector is proved to be the most benefitting as it gives them access to enter into the economic activity, irrespective of their educational qualification and industry experience. There is significant presence amongst the women owned businesses, of the skill based business units. Which primarily include food & catering. SME sector is facilitating equitable distribution of economic opportunity to genders to participate in the economy.

Women constitute almost half of the total population of world. Similarly in India total population is 116.6million out of which women constitute 45 percent of the total population. They contribute to the 50% of the active human resource, considering involvement in organized and unorganized sectors. The women in entrepreneurship has been largely discussed as global phenomenon, attracting economists, policy makers and politicians and social workers. Despite the consistent efforts women have lower participation rates in entrepreneurship process. Mastercard Index of Women Entrepreneurs (Mastercard & Prokop, 2022) stated that out of 100 entrepreneurs in India, only 7 are female. The Google-Bain report (Google and Bain & Company, 2018) recorded that only 20% of businesses in the country are owned by women, while the 2021 report by the World Economic Forum also pointed out the existence of massive gender gap of 72% in India's labour market.

Marketing strategy is operational or functional strategy of any business to achieve the business goal in terms of value or volume of sales, profit or new geography coverage, mostly quantifiable in terms of increased sales volumes. It sets the choices that define what actions a business is going to take and which actions a business will not adopt. These clear selection of actions form a clear strategic direction for marketing function of the business.

The Concept of Marketing Strategy is a significant driving force that distinguishes the success of many organizations not only by well-developed marketing strategies outlining where, when, and how the firm will compete but also by their ability to execute the marketing strategy decision options chosen. The appropriate and effectively implemented marketing strategies are required to productively guide the deployment of the limited available resources via the firm's marketing capabilities in pursuit of desired goals and objectives (Degoma Durie, 2016).

In other words a Marketing Strategy is an integrated set of choices about how the business will create and capture value, over long periods of time. It the long-term, forward-looking approach to planning with the fundamental goal of achieving a sustainable competitive advantage. It is Strategic planning, which involves a scrutiny of the company's strategic initial situation prior to the formulation, evaluation and selection of market-oriented competitive position that contributes to the company's goals and marketing objectives.

The primary focus of marketing strategy is the effective allocation and coordination of marketing resources & activities to realize the firm's objectives within a specific product-market. It highlights the role of marketing as a link between the organization and its customers. At it's the most basic level, it addresses three deceptively simple questions: (1) Where are we now? (2) Where are we going? And (3) how are we going to get there?

V. LITERATURE REVIEW

Dr. C. K. Patel and P.K. Desai, (Patel et al., 2016), discussed about the marketing problems faced by women entrepreneurs in their research study, "women entrepreneurship development, constraints & problems of women entrepreneurs in India". They said that Women entrepreneur have to face severe competition from organized industries. Due to stiff competition in the market and lack of mobility of women, women entrepreneurs are facing marketing challenges. The confronts are in the form of competition from cheaper substitute product, innovation, delayed payment and liberal credit terms. In their study they found that the women entrepreneurs lack knowledge

¹ <https://www.msmetamilnadu.tn.gov.in/what-msme.php>

about and access to proper market. So as per their study they mentioned that there is strong practice of selling products through the middle man. We may find variations in urban areas but in semi urban areas there is strong dependency on middle man. They also mentioned that women entrepreneur find it difficult to capture the market and make their product popular. Women entrepreneur are unaware of the changing trend of market and they lack in using technology and internet.

Shivalika Vipul Patel (Patel et al., 2016), in her research study on, “Women entrepreneurship in India-challenges & prospects” expressed that lack of Marketing skills and support is one of the most important problem faced by women entrepreneurs. She stated that Women entrepreneurs usually have a problem in availing the access to markets and marketing skills which are weak as compared to male entrepreneurs. Maintaining the current business and to attain fresh business opportunities requires strategic marketing skills.” In analysis Patel said that lack of strategic lookout towards handling marketing activity impacts their business growth.

Report published by Swaniti, (swaniti.com, 2015), stated that Access to Markets and Networks became the important challenge for women entrepreneurs. It is the ability to tap into new markets requires expertise, knowledge and contacts. Women entrepreneurs often lack access to training and experience and are unable to market the goods and services effectively. Since majority of women entrepreneurs function on a small scale, they also lack access to sufficient market information about prices, inputs and competitors, as well as support services they can leverage.

Deepa Vinay , Divya Singh (Vinay & Singh, 2015) presented a research study on, “Status and Scope of Women Entrepreneurship”. In their research they studied various impediments to Women Entrepreneurship. They mentioned Marketing and access to market is one of the most important obstruction to the growth. They explained it as Access to markets, i.e. the ability to tap into new markets, market expertise, knowledge and contacts. Women lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts.

Meenakshi and Dr. S.N. Mahapatra, (Meenakshi & Mahapatra, 2018), Explained in their research on, “Constraints faced by women entrepreneurs” that Marketing and finance are two important problems faced by women entrepreneurs. Government should present financial help to women entrepreneurs so that they can get into business setting up process and not hold back. They suggested to have separate infrastructural facilities for women in establishing their enterprise easily and quickly. Training Programmes should be directed at women entrepreneurs and must focus on enhancing their entrepreneurial skills, Financial and Marketing understanding with the knowledge of day to day functioning of business. They made important observation as, marketing channels are dominated by middle men and there are many incidences sited with the police complaint records of financial cheating. Hence they insisted on making provision for marketing and sales assistance so that women entrepreneurs are not cheated by middle men.

V Krishnamoorthy and R Balasubramani (Krishnamoorthy & Balasubramani, 2014) recognized the significant women entrepreneurial motivation aspects and its impact on entrepreneurial accomplishments. The study acknowledged ambition, skills and knowledge, family support, market opening, independence, government subsidy and commitment fulfilment are the vital entrepreneurial motivational factors. The learning also concluded that ambition, skill are independent dimensions of entrepreneurial motivation having significant impact on entrepreneurial success.

Satpal A, Rupa Rathee and Pallavi Rajain (Satpal et al., 2014) said in their research study on “ Women Entrepreneurship: Challenges in the Present Technological Era” that women entrepreneurs face problem in managing marketing activity of the business as they lack training and strategic understanding of the function. They also pointed out that Marketing is male dominated domain. Most of the women entrepreneurs do not understand marketing function and cannot run around for marketing, distribution and money collection. For these activities they have to depend on middle men. They also remarked that the middle men tend to exploit them in the appearance of helping. They work in order to add their own profit margin which result in less sales and lesser profit for women entrepreneurs, staking the business growth.

Hemantkumar P. Bulsara, Jyoti Chandwani and Shailesh Gandhi (P. Bulsara et al., 2014)², 2014, presented a research case on , “Women Entrepreneurship in India: A Case Study of Rink’s Creation of Rinku Lakdawala”. This was research case presented on fashion designing business. In their research studies the pointed out that the said business face sever Marketing Problems. They commented that because of the lack in conducting business activity professionally there is hesitation and suspicions to accept women entrepreneurs in business and industry. They also observed because of lack of marketing planning new client phobia hampers the growth of business. This manifests in slowdown in the business cycle; difficulty is faced in recovering funds & product promotion.

A report published in 2013, by Economic and Social Commission for Asia and the Pacific (ESCAP) (South-West Asia Office (SSWA) & Kumar, 2013) titled as Creating an Enabling Environment For Women’s Entrepreneurship In India, recorded the observation as, women entrepreneurs faced many challenges, specifically in marketing their products. After the challenges related to accessing finance, marketing their products/services is yet another common problem. Maintaining an existing business or accessing fresh business opportunities requires strategic marketing skills. Women entrepreneurs may not be as comfortable as male entrepreneurs in areas where they interact mostly with men. They face challenges due to socio-cultural and psychological factors which makes them less assertive, less communicative and less able to negotiate and garner support for their decisions.

K. Swarnalatha and Anuradha R. K. (Swarnalatha & Anuradha, 2015) presented research study on, “Women Entrepreneurship in India-Problems and Prospects”. In their study they commented on Marketing skills and ability of women entrepreneurs. They said that women entrepreneurs do not pay attention on planning the marketing activity of the business. They face problem due to lack of marketing

² <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.680.789&rep=rep1&type=pdf>

knowledge and orientation. As per their research conclusion for marketing the merchandise women entrepreneurs have to be at the mercy of middlemen who pocket the large portion of profit and also find it difficult to capture the market and make their products popular.

G. Palaniappan, C. S. Ramanigopal, A. Mani (Ramanigopal, et al., 2011) in their research work they have said that women are not trained in starting business venture so it hampers their internal spirit to start business. In their study they commented that Finance and Market reach other most important factors hurdling women's business. They insisted on early training to women to get into entrepreneurial activity which is largely lacking today.

Sweta Saurabh (Saurabh, 2011) presented a research study on, "Issues and challenges faced by women entrepreneurs and their training needs". In her study she highlighted the relationship between problems faced and training requirements of women entrepreneurs. In her analysis she pointed out that from the total sample she had selected for the study 68% of women entrepreneurs took only below one month time for planning the business and 32% of women entrepreneurs took more than one month time for planning the business. 70% women entrepreneurs mentioned marketing function as a challenge and it was not included in their total business plan. The responses showed that women entrepreneurs prefer to outsource the marketing activity. She also mentioned that Skill in planning is influenced by factors like entrepreneurial personality traits, formal managerial training etc., In the absence of formal training, the quality of planning is seen to be affected.

Cohoon, Wadhwa and Mitchell (Cohoon et al., 2010) presented a detail research study on, "Understanding of the entrepreneurship - gender based phenomenon". One of the important findings they have presented is women entrepreneurs is understudied group. While explaining the comparative study they presented they suggested that efforts to promote women's entrepreneurship should ensure that women have access to the mentoring and support networks, with the orientation of market connect which as per their analysis is vital to their success.

Shefali Verma Thakral (Verma Thakral, 2010) In her research study on "Challenges faced by women entrepreneurs in a developing economy" highlighted constraints faced by women entrepreneurs. She stated that the marketing problems women faced are of location and lack of transport facility. In her research she pointed out the need of training and orientation with policy support to encourage women entrepreneurs.

G. Jayammal (Jayammal, 2009) presented research study on, "problems of women entrepreneurs in Coimbatore". Based on his research he stated that Marketing Problem is the most unaddressed in the district. He explained that, women entrepreneurs face difficulty in marketing the products due to lack of enough knowledge of how to market their products and also relaying on local markets.

Sairabell Kurbah, (KURBAH, 2013) presented research study on, "Role of women entrepreneurs in the economic development of Meghalaya: a north eastern state, India" pointed out that women entrepreneurs face challenges due to lack of understanding of competition though are at par in innovativeness with male counterparts. He suggested that higher level of education and employable skills for women entrepreneurs can help in improving their levels of activity of risk-taking and innovativeness, productivity.

Observation and Analysis

From the above literature review it is evident that with many other factors listed as the challenge to women entrepreneurs, marketing function is also posing important challenge. The literature review has documented following points which are part of marketing strategy designing exercise. It is evident from literature review that women entrepreneurs face challenges in designing marketing strategy. The problems identified are as, they lack basic marketing skill and understanding of the marketing function. Researchers have also pointed out that lack of marketing function understanding could be due to lack of education and training. Researchers feel that women entrepreneurs are not having equal access to training, mentoring and networking because of many reasons which in turn reflects on their handling of marketing activity.

Researchers have pointed out that women entrepreneurs lack in business planning, perhaps this also could be linked to marketing performance of these entrepreneurs.

The table below discusses the challenges faced by women entrepreneurs documented in literature review and category they fall in for marketing strategy component.

Table 1 : The Component of marketing strategy and challenges faced by women entrepreneurs recorded in the literature reviewed

Marketing strategy components	Marketing strategy Sub activity	Observations documented in Literature Reviewed
What to sell	Product and service planning	They know their product and service very well.
How much to sell	Production and distribution planning , resource planning	Lack of planning, knowledge (Meenakshi & Mahapatra, 2018) (Satpal et al., 2014) (Swarnalatha & Anuradha, 2015)
At what price to sell	Profit goals, growth goals, pricing	lack skill and training (swaniti.com, 2015) (Krishnamoorthy & Balasubramani, 2014) (Satpal et al., 2014)
How to sell	Mode of selling – online, offline, B2B, B2C , Advertising, market awareness, customer connect	lack planning , business skill and training, (swaniti.com, 2015), (Meenakshi & Mahapatra, 2018) (Satpal et al., 2014) (P. Bulsara et al., 2014) (Swarnalatha & Anuradha, 2015) (Ramanigopal, et al., 2011)
Where to sell	Distribution planning	Face male dominance, outsource, lack skill, limited mobility

		(Patel et al., 2016) (Krishnamoorthy & Balasubramani, 2014) (Swarnalatha & Anuradha, 2015) (Saurabh, 2011)
To whom to sell	Customer connect, Segmenting, positioning and targeting the market	lack planning, business skills, training, and networking, (swaniti.com, 2015) (Ramanigopal, et al., 2011) (Krishnamoorthy & Balasubramani, 2014) (Satpal et al., 2014) (P. Bulsara et al., 2014) (Saurabh, 2011)
How to compete	How business will handle the market competition? Strengths and challenges	lack understanding (Krishnamoorthy & Balasubramani, 2014) (P. Bulsara et al., 2014)
Where to compete	Which are the business areas/ grounds where business can face the competition other than geography as one parameter	lack planning and training, networking, (swaniti.com, 2015) (Satpal et al., 2014) (P. Bulsara et al., 2014)

Conclusion

Various studies on women entrepreneurship have documented different problems faced by women entrepreneurs' operative in MSE segment. Planning the marketing function is amongst the challenges which has not given the serious attention. Lack of training and access to mentoring are seen as important reasons which hurdles the marketing planning function. Various socio economic factors limiting the mobility of women entrepreneurs, added with male dominance in the distribution logistics is another challenge women entrepreneurs need to face. These problems are persistent, evident from the chorological analysis of the literature review. There is huge scope for the research to gather deeper insights into the reasons of marketing function challenges to women entrepreneurs.

References

- [1] Cohoon, J. M., Wadhwa, V., & Mitchell, L. (2010). Are Successful Women Entrepreneurs Different from Men? SSRN Electronic Journal. <https://doi.org/10.2139/ssrn.1604653>
- [2] Degoma Durie, A. (2016). The Nexus among Resource Based Theory, Marketing Strategy, and Firm Performance: An Integrated Framework. *Management Studies and Economic Systems (MSES)*, 02(Autumn), 121–125. http://www.msae.org/article_44800_a26986a3716bd4de794a7187e96916d0.pdf
- [3] Google and Bain & Company. (2018, februari). Powering the Economy with Her: Women Entrepreneurship in India (Nr. 2018). <https://www.bain.com/insights/powering-the-economy-with-her-women-entrepreneurship-in-india/>
- [4] Government of Tamil Nadu. (z.d.). What is MSME. <https://www.msmetamilnadu.tn.gov.in>. Geraadpleegd op 20 april 2022, van <https://www.msmetamilnadu.tn.gov.in>
- [5] Jayammal, G. (2009, oktober). PROBLEMS OF WOMEN ENTREPRENEURS IN COIMBATUR. In S. Ahn (Red.), CAED 2009 (pp. 1–13). <https://gcoe.ier.hit-u.ac.jp/CAED/participants.html>
- [6] KPMG India. (2016, maart). The new wave Indian MSME (Nr. 2016). <https://assets.kpmg/content/dam/kpmg/pdf/2016/03/The-new-wave-Indian-MSME.pdf>
- [7] Krishnamoorthy, V., & Balasubramani, R. (2014). MOTIVATIONAL FACTORS AMONG WOMEN ENTREPRENEURS AND THEIR ENTREPRENEURIAL SUCCESS: A STUDY. *Int. J. Mgmt Res. & Bus. Strat.* 2014, Vol. 3,(No. 2), 8–17. <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.741.7477&rep=rep1&type=pdf>
- [8] KURBAH, S. (2013). ROLE OF WOMEN ENTREPRENEURS IN THE ECONOMIC DEVELOPMENT OF MEGHALAYA: A NORTH EASTERN STATE, INDIA. *International Journal of Engineering, Business and Enterprise Applications (IJEBA)*, 4(2), 175–183. <http://iasir.net/IJEBApapers/IJEBA13-156.pdf>
- [9] Mastercard, & Prokop, J., global segment lead for SMEs at Mastercard. (2022, maart). MASTERCARD INDEX OF WOMEN ENTREPRENEURS Unlocking sustainable, inclusive growth (Nr. 2021). Mastercard Newsroom. <https://www.mastercard.com/news/insights/2022/mastercard-index-of-women-entrepreneurs-2021/>
- [10] Meenakshi, N., & Mahapatra, S. N. (2018). Constraints faced by women entrepreneurs. *International Journal of Management*, 26(02), 8–17. http://www.rseeudaipur.org/wp-content/uploads/2019/02/RSEE_2018.pdf
- [11] Ministry of Micro, Small and Medium Enterprises, & Lal, M. (2013, 1 september). Recommendations of the Inter-Ministerial Committee for Accelerating Manufacturing in Micro, Small & Medium Enterprises Sector. <https://msme.gov.in/>. Geraadpleegd op 20 april 2022, van <https://msme.gov.in>
- [12] P. Bulsara, H., Chandwani, J., & Gandhi, S. (2014). Women Entrepreneurship in India: A Case Study of Rink's Creation of Rinku Lakdawala. *European Journal of Business and Management*, 06(34). <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.680.789&rep=rep1&type=pdf>
- [13] Patel, C. K., hri S.G.Patel Arts & Commerce College,Nizar-Tapi, Gujarat-India, & Desai, P. K. (2016, februari). Women entrepreneurship development, constrains and problems of women entrepreneurs in India. (ICWSTCSC-2016), 01–11. <https://jigneshvidani.files.wordpress.com/2016/06/theme-3-women-and-entrepreneurship.pdf>
- [14] Ramanigopal, C. S., Palaniappan, G., Mani, A., & Faculty, VMKV Engineering College, Vinayaka. (2011). A STUDY ON PROBLEM AND PROSPECTS OF WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO ERODE DISTRICT. *Asian Journal of Business and Economics*, 1(2), 1–13. <http://www.onlineresearchjournals.com/ajbe/art/60.pdf>
- [15] Razor pay learn. (2021, 13 september). MSME Definition- MSME Full-form and Meaning 2021. <https://razorpay.com>. Geraadpleegd op 20 april 2022, van <https://razorpay.com/learn/new-msme-definition-turnover-2020/>
- [16] Satpal, A., Rathee, R., & Rajain, P. (2014). Women Entrepreneurship: Challenges in the Present Technological Era. *International Journal of Advance Industrial Engineering*, 02(02), 54–57. <https://inpressco.com/wp-content/uploads/2014/07/Paper254-57.pdf>

- [17] Saurabh, S. (2011). ISSUES AND CHALLENGES FACED BY WOMEN ENTREPRENEURS AND THEIR TRAINING NEEDS. International Journal of in Multidisciplinary and Academic Research (SSIJMAR), 1(2), 2–8. <http://ssijmar.in/Vol.%201%20No.%202%20PDF%20for%20Website/Sweta%20Saurabh.pdf>
- [18] South-West Asia Office (SSWA), & Kumar, D. N. (2013, mei). CREATING AN ENABLING ENVIRONMENT FOR WOMEN'S ENTREPRENEURSHIP IN INDIA. ESCAP SOUTH AND SOUTH-WEST ASIA OFFICE. https://www.unescap.org/sites/default/files/ESCAP-SSWA-Development-Paper_1304_1.pdf
- [19] DEVELOPMENT PAPERS 1304
- [20] swaniti.com. (2015, december). Women Entrepreneurship in India (Nr. 2015). Swaniti Initiatives. <http://www.swaniti.com/wp-content/uploads/2015/12/Women-and-Entrepreneurship-in-India-1.pdf>
- [21] Swarnalatha, K., & Anuradha, R. K. (2015). Women Entrepreneurship in India-Problems and Prospects. International Journal of Science and Research (IJSR), 05(03), 1289–1291. <https://www.ijsr.net/>
- [22] Verma Thakral, S. (2010). CONSTRAINTS FACED BY WOMEN ENTREPRENEURS. International Journal of Management (IJM), 6(5), 2–8. <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.695.4959&rep=rep1&type=pdf>
- [23] Vinay, D., & Singh, D. (2015). Status and Scope of Women Entrepreneurship. Universal Journal of Management, 3(2), 43–51. <https://doi.org/10.13189/ujm.2015.030201>

