



Women-owned Very Small Businesses in South Dum Dum, Kolkata – Observations From the Field

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Abstract

This paper studies the increasing female participation in small businesses, which is believed to fuel India's economy. Women, are emerging as the new business managers or small-scale entrepreneurs as 'visible wives'. I have coined this term in the context of Indian society where women are expected to be invisible in the public space. The purpose of using the word 'visible wives' is because millions of business women still use the end of their sarees to cover their heads to balance their tradition of veils and modernity (making videos) amidst rising costs in Indian society. Data has been gathered over a period of eight months in Dum Dum, Twenty-four parganas, West Bengal. This picture of the women micro entrepreneurs, 'visible wives' is from a perspective which is a mix of scholarship and lived experiences and gives us an additional insight into the gender-based complexities evolving towards women empowerment as a spin off from the necessity of doing business.

This paper presents a unique perspective towards all the 'lack' have not been enough to cause an impediment on the way of the emergence of "visible wives", who own very small businesses, because there are other crucial parameters behind an individual's success. In other words, this research finds that collaboration, partnership and family support are important for women to succeed in their businesses.

1. Introduction

This paper covers the transition of housewives to full time business women in the context of small businesses in India. With the scarcity of jobs and difficulty in managing home and jobs in private sector, millions of women have emerged as businesswomen and their number is unknown because a large majority are unregistered. The dividing line between homes and home-based shops is almost unclear if not the walls separating the house from

the shop. This paper covers the observations from the field of this transition from home to shops and from housewives/ homemakers to businesswomen in detail.

As per a report, “Powering the Economy with Her: Women Entrepreneurship in India”, women’s entrepreneurship is expected to be a catalyst for the change needed in women’s role (Chawla et al. 2020, p.7). The stories of glamorous women entrepreneurs make the cover stories of newspapers, major show stoppers in events and catches eyeballs in TV shows, which kindle the flame of desire in the readers and viewers. There are also stories of small or home-based entrepreneurs in social media circulating with maddening speed called ‘viral’ news about ‘house wives’ or home makers in academic language.

With glistening hair, gorgeous garments, and oozing confidence the elite women entrepreneurs on the podium are worth watching. Waqar Azmi, the CEO of Sutra Services Pvt Ltd. gives us a list of more than 35 successful women entrepreneurs in his blog (Azmi, 2021). But not all women entrepreneurs make headlines, some run small family businesses to bring the family out of poverty. Since the pandemic, we have witnessed a new group of entrepreneurs who I choose to call the ‘visible wives’.

1.1 Who are ‘visible wives’? Are wives invisible?

Yes, ‘house wives’ from the vast sections of common people were invisible before the pandemic. Wives are the spouses who run the family and other economic activities from home and numerous poems are dedicated to them for their role as mothers, caregivers, a ‘bhabhi’ (meaning brother’s wife) and so on. The businesses run by the house wives are primarily known through word of mouth for the products they create and sell, or just procure and sell. The gender norms akin to women’s life and activity behind the purdah within the domestic arena serves as a major constraint to women’s mobility (Jalota 2023, p.101).

These women are known as somebody’s mom, somebody’s wife and so on. In this essay, we are focusing on the house wives who are ambitious and asserting their role of business women and are tearing apart from the tag ‘stay-at-home-moms’ (term used in common parlance). We have noticed that aspiring and new female entrepreneurs look at other women or members within the family for inspiration, so this can be called as both direct and indirect role models (Bloemen-Bekx et al, 2019). So, entrepreneurship of married women belonging to low to middle income families begins at home as business support members, or observers.

1.2 Small Business Location

To start a business, size and location matters. Though small businesses need small budget, it has taken decades for women to start a business in public. The barriers that block women from starting either a service oriented or product-based business with low investment and small space are specifically called gender barriers. Gender barriers are social norms that prevent women’s mobility, and access to networks (Choudhary 2021, 4).

1.3 Small Businesses

For this study on women-owned small businesses, I have used the definition, “Small Business is an independently owned and operated enterprise that is not dominant in its field or industry and has fewer resources than other companies in the market.” (Street & Cameron, 2007). According to a news article, nobody knows how big the informal market is (Mohanty, 2019). So, it is quite evident that nobody knows the exact percentage of women serving as unregistered business owners.

According to an article published by International Growth Centre, 84.17 per cent of the unincorporated businesses are the owner-managed/self-employed firms which means we will meet frequently women who are very small business owners. We can also call this sector “necessity-driven” sector or necessity entrepreneurship. Necessity activities are those that require low capital, has low barriers to entry, caters to local communities and may require fewer work hours so that they can take care of the family too (Strawser, 2021).

1.4 South Dum Dum – A Place with Burgeoning Business

For my research, I took the task of visiting the common people in the North 24 Parganas. The objective was to understand women entrepreneurship. According to Barhate et.al (2021), women make up less than 20% of India’s workforce and married women are especially underrepresented in the workforce. There are various reasons why married women are found in less numbers in wage-related jobs. During this field trip in studying women entrepreneurship, I witnessed that ever since multi storeyed buildings came up, the ground floor is filled with shops and this is very common in Dum Dum.

Dum Dum is a busy area with the railway junction bringing in people from various locations. It also provided circular rail, metro and the international airport. Apart from these communication facilities, you have various schools and colleges and therefore making Dum Dum Road the busiest part in North Kolkata.

It was primarily a low middle class area with lots of shops lining the main road and, in the past, there used to be heavy traffic jams due to petty businessmen hawking their products on the road side almost choking the road in collaboration with buyers, office goers, common people, buses, rickshaws, pull carts etc. Over the years, the crowd has diminished with shifting bus services.

The definitions of women entrepreneurship come with a bagful of labels and understanding these labels was the first thing I had to do. The theoretical framework that I developed after my literature review gave me an idea about preparing the questionnaire. I started the field work as a visitor with lots of curiosity. My curiosity put my physical stamina to test. I walked not less than ten kilometres a day in search of women shop keepers and building a rapport with them.

Reading is a daunting task for majority of the people. People are comfortable talking than writing. When I gave them the questionnaire they refused to fill in and instead they chose to chat with me and most of them did not like the idea of recording them. So, my respondents and I agreed that they would speak and I would jot down the notes. I also promised them that their names would not surface anywhere and asked them to provide me with some fictitious names which they did.

Therefore, this research presents material collected through interview using an unstructured questionnaire which helped me to understand how women are making space in the deeply traditional Indian society as self-employed or very small business women. I was lucky enough to find 86 women to talk to before the monsoon started.

2. Methodology or Design of This Paper

This paper is based on both secondary and primary research. To build this paper theoretically we used the secondary resources in the form of research articles, reports, and newspapers. The theoretical part of this paper is supported by the observations from the field. The paper covers Introduction, Methodology, Discussion, and Conclusion.

3. Discussion

3.1 WOMEN OWNED SMALL BUSINESSES BRING SOCIAL CHANGE

Though the access to internet has been predicted to be the door for immense opportunities, it was not in use at ordinary household level until the pandemic happened. Since 2014, various states in India have emphasized that small and medium businesses are going to fuel the economic growth both at state and national level. Many reports suggested that keeping women outside income generation activities means stalling economic growth, so there is a need to bring women into the economic zone. Women have been recognized as ‘agents for sustained economic growth’ (Hoque, 2020) and policies have been made to include women to speed up economic growth. As wives, widows and divorced women entered the market due to economic pressure they became visible as “business women”, their new identity.

4.1.1 Pandemic – the Havoc that Unleashed Opportunities for Women

As I have noted the visible wives are not always the lone bread winners in the family rather they support or bring in additional income or provide the financial support in case the primary male member or the bread winner has fallen sick or unable to bring home sufficient money or has another job to manage.

Just like the mushrooming multi-storeyed buildings in the residential areas of Kolkata, the number of wives came out to make a livelihood as a business woman or shopkeepers. Many of them are widows who never thought of coming out of the comforts of the home and sit in shops.

Not that there were no wives in shops before but there was miniscule. The pandemic literally expedited a growth that would have taken more time for the women to come out of their homes. The fear of poverty drives mobility,

change and the pandemic that took away the jobs of many had also opened the doorway for new business opportunities and other activities through the internet.

When I asked them why they did not go back to work or look for jobs after the pandemic, they said, there are replacements at a lower cost and after working so many hours, the income was very less, therefore their own businesses are better options. What they were doing for their employers, they are earning money on the same skills at their own set-up.

So, business from homes and rented places is a better option for these wives. Thus, we witnessed the rise of the very small entrepreneurs from the homes or rented places near homes whom we can rightly call visible wives. By the term visible wives, it is clear that the wives who were engaged with household tasks are now the new age home based entrepreneurs.

Most of these visible wives come from families where the father or the spouse holds a government job. These wives are taking up business for various reasons. Some state that it gives them a sense of independence, an identity, an opportunity to interact with various kinds of people and also a source of income to support their rising living costs with grown up children at homes.

These wives also think that they are doing “something different” from what their family members are doing and by taking up businesses instead of being just housewives there is a clear feeling of satisfaction in their expressions.

4.1.2 Choosing to do Business

Why did the visible wives choose to do business rather than taking up any other profession? According to their own statements, they wanted to balance home and family needs; and business facilitates this balance of their interests and the usual term is “work-life balance” (Elting, 2021). Many also said that doing business enables them do something useful rather than just sitting idle at home and wasting time on their mobile phones.

Business is an economic activity which requires procuring raw materials and may or may not involve in production with the purpose of selling for a profit. Thus, to start a business does not necessarily require any minimum qualification. In my study of 86 women, in the month of July to October, there were a small number of women who had already left their jobs or lost their jobs during the pandemic and had taken up business for survival.

This tag of doing-business gives them some identity and pride that they are earning for themselves and supporting their families at the same time. Unsurprisingly, the level of education in the informal sector is quite low.

4.1.3 Low Level Education and Fewer Options

Education is very important because it opens doors for critical thinking by providing access to vast information and information is very important in business. Since these wives work out of their homes and also from shops near their rented or own homes, many are likely to dismiss them as just housewives but these are business owning housewives.

Most interestingly, when I used a standard term in Bengali *mohila bybosayi* (meaning business women), the women were uncomfortable because they felt it sounds like a word *deho byabosayi*, (flesh trader, or sex worker). So, when I used the word “business”, they felt better and was ready to talk. This also shows poor grasp of Bengali, which is their mother tongue and most of them could not even type a message in Bengali except in roman alphabets which meant different if read phonetically.

4.1.4 Caste Impact on Choosing an Economic Activity

India has a complex social structure with an underlying caste system that gives one the notion that “humans are created as unequal groups”. This inequality is manifested by “arbitrarily assigning different hierarchy, rights and privileges, including the right to practice certain sets of occupations” (Bapuji et al, 2023). According to the shastras that Indians hold so close to their hearts, creates a barrier for the women in choosing a business of their choice. As a result, doing business becomes possible after a certain age.

Most of these women have relatives who have government jobs and belong to castes such as artisans, merchant, land owning, Kayastha, and Brahmin who come with social networks and access to financial institutions. They primarily do business in garments, fast food, confectionary, printing and photocopying, grocery, women’s accessories and so on and are not back breaking ones like making papads, or food items. A large majority of the successful women entrepreneurs also come from the elite castes and the dominant castes families.

Most of the women in small businesses are women who do not hold high educational qualifications, are married outside their own castes through “love”, acquaintance or family friends. The large number of women from the middle-income business families belong to the castes that fall under Brahmin, Kayastha and Other Backward Castes. A very small number belong to Scheduled castes. Note that the most back breaking work is done by the women belonging to the OBC and SC categories like selling vegetables, flowers and festival items required for endless Hindu festivals which are an integral part of the lives of the Indians.

3.2 CHALLENGES IN ENTREPRENEURSHIP

Umpteen literature abounds with findings that the challenges that women mostly face in entrepreneurship are lack of: funds and skills (Majumdar et al., 2023). According to the report published by Kumar & Singh (2021), women, who run very small-scale businesses that require low budget face gender-based challenges in the context of market and finance. They have also found that male domination within the family and society has also served as a bottleneck for women-owned start-ups. Different stages in life influenced the decisions of the women and their entrepreneurial growth is an evolutionary process through different life stages such as childhood, adolescence, marriage and motherhood (Khattar and Agarwal, 2023).

During the interview, the visible wives have said that they did not face any hindrance from their families though many authors still attribute that the social system or the “pardah” system is hindering women’s progress

(Rajvanshi, 2017). When I asked the respondents the reason for not hiring hands. The wives said, “As a part owner of the shop we take the responsibility of running the shop, and we also get a share of the income that would have otherwise gone outside the family. We are also facing tremendous competition from online business.”

Most of the challenges that women face is lack of education, lack of confidence, lack of network, lack of adequate finance, lack of skills, and lack of government support (Amlathe, 2017, Colaco & Hans, 2018). The list can go on but these problems are also faced by men and women from marginalized sections along with caste restrictions. This area again needs a lot of research.

Since Indian society is a dynamic society evolving through a combination of caste, class, gender, constitutional policies and changes in economy we cannot ascribe a particular gender-based problem in Delhi to another location in this vast country. Had this study been done through the gendered lens, this study might have failed to hear the things that also happen and all success stories do not have the same parameters. Success also has no definite parameters. It is also a thing that individuals perceive or how their patrons view like the proverb “beauty is in the eye of the beholder”, in the play, Love’s Labor’s Lost by William Shakespeare.

When I asked them how they get finance to start their business, they explained that the investment is small, and savings are enough, until you want to scale up but they are happy with what they have. There are women’s groups in certain localities from whom the women have been able to avail the loans. Many women have relatives and acquaintances in government jobs who enable them securing funds through banks.

4.2.1 Bank Loan – a Word of Terror

Many women from marginalized sections have not been able to avail the loans provided by the government for reasons they did not explain much, except that taking loan is a headache, loans take away sleep, and so on and this area allows scope for research to help policy makers close the gap. The loans that come through private banks have sent a terror in the minds of the women; the moment I asked them if they took loans for setting up the business, they did not show interest in talking to me thinking I was a loan agent. So, I had to re-word my questions to assure them that I am not a loan agent and I am here to learn their difficulties in starting a business.

3.3 THE IMPACT OF MONEY AND MEDIA

During the field study, women brought to my notice how education played a significant role in women’s lives. Women who had high school education were confident and ready to speak. Women who had very less education were suspicious about my intention. Since interviewing business people has become a common affair through the vloggers, educated women were open to speaking. They were also smart in persuading me to buy their products which I politely refused. Within a span of seven months after my first visit, I noticed they have changed quite a lot in terms of grooming and attitude.

4.3.1 Grooming – Presenting their best

Whether women like to dress up for themselves or it's a social pressure is a different arena to discuss. However, the advertisements on youtubes, and televisions often hammer the use of make-up as women's expression of themselves. The advertisers bring hair colour, lipstick and skin care to the women as natural to one's self. In my first trip to the field, most of the business women didn't wear any make up. But in my second trip, I saw the same women wearing matching artificial jewellery, lipstick, face makeup and new hair-cut across age groups. Within a gap of three months their appearances have changed.

4.3.2 Marital Signs

Married women wear signs like using vermilion in their heads, a dot on the forehead and a red and white set of bangles in the northern and eastern India. During the interview, when I introduced myself, they were surprised that I did not wear a ring, or bangles, a dot or vermilion in my head. They asked me if I were married and divorced because I did not wear any signs to indicate my marital status. A lot of widows, divorcees and separated women told me they were using red dot on their foreheads to avoid harassment from indecent passers-by.

4.3.3 Self-Perception

During my study, women discussed more in absence of their spouses. This discussion brought to light the gender roles persisting in households. The women said that the businesses were in their names as there were loans available for women and that they also contributed financially to the business with money from their savings.

Since a lot of visual content around women's success is generated, every woman feels she must express herself or present herself at par with other women. Many even expressed their actual wish to make a name in dance but their poverty cut short their dreams. We cannot overlook the dance and other musical programmes on Television which stokes their suppressed desire for performance.

As most of the women in small businesses started business as business partners with their friends or husbands, and with low education (a majority did not even pass Matriculation exams), they understand the basic principles of business which they learn through their spouses, friends, television, Youtube etc. They have thanked their husbands and in-laws openly for supporting them in running their businesses by taking care of their children, and this acknowledgement of spousal support contradicts the statement, 'very small business women face gender bias within the family' Kumar & Singh (2021).

3.4 PARTNERSHIP AND COLLABORATION – BEYOND CONFLICT

Just as women play a significant role in helping men achieve their dreams, men and in-laws provide women with the necessary support to run their businesses as they are earning for their families. Reputed women entrepreneurs or women holding high offices in India are mostly married and enjoy the support from their spouses and family. From articles and interviews, we find one of the most successful women in India is India-born Indra Nooyi, whose

family and spouse supported whole heartedly for her success (Johnson, 2022). Other successful women are Naina Lal Kidwai, Kiran Mazumdar Shaw and so on.

4.4.1 Family Support

Business means investment and money comes from banks, one's own spouse, or friends. Similarly, women have started doing things by seeking support from their parents and spouses. All the respondents that I interviewed are married and have family support in their business enterprise. Interestingly, this challenges the predominant idea that women shift from parental home to marital home causes challenges to women's career growth.

Almost all the women entrepreneurs I interviewed are enjoying family support. They are partners in the family business by not only providing labour but also providing the financial support that is needed to run the business. Except three out of 86 women, other women are enjoying spousal support in the business and they have proudly stated that without their husband's support they could not have been in the business.

The three women who did not get direct spousal support got support from their parents and siblings. However, the money to start the business came from the money received for separation from their spouses.

4. Conclusion

Now were these wives not visible before? The answer is we did not see them sitting in shops for hours before. Usually, before the pandemic, we saw men as usual sitting in the shops throughout the day except on weekends or holidays which had shutters down.

Namita Saha (name changed), a woman with BSc degree works in a shop owned by a Chartered Accountant's childless daughter-in-law. She says, "you see a lot of wives in shops these days because since the pandemic income had been very less in the shops so hiring hands would only increase the cost of business." Namita's husband also has a business of his own and Namita used to run a tutorial home before the pandemic.

Pandemic has facilitated the entry of women in business and after the pandemic there is no more going back. They are there, visible as new business managers and a majority of these women are in their second profession and are above 40.

According to the World Bank in module 1 named "Why Gender Matters" (2024) in its Female Entrepreneurship Resource Point, it is stated that though the number of women operating their own business is increasing globally, women continue to face huge obstacles such as lack of capital, strict social constraints, and limited time and skill. Though the female-run enterprises are steadily contributing to household incomes, women still face social constraints or structural subordination that limit their ability to grow their businesses particularly because banks don't entertain them when they are not accompanied by men. To seek support and advice to address issues such as: 'low levels of self-esteem, risk aversity, lack of financial knowledge', women need to adopt self-reflective critiques (Ahl & Marlow, 2019)

The ‘visible wives’ in this essay refer to the widows, mothers, daughters-in-law, separated or divorcees running an economic activity with the support of in-laws, parents, friends, siblings and spouses. Finally, what drives these women owned small businesses is the desire to earn for themselves. Though the disruption of income through loss of an earning member, an illness of a family member, or a loss of a job act as push factors for self-employment or small businesses and we can call this as “context” factor in entrepreneurship (Radovic-Markovic, 2013). Significantly, women bring commitment and integrity to work because they care about economic empowerment.

According to the report, “Powering the Economy with Her”, by 2030, India’s working-age population will surpass an unprecedented one billion. In future, if we fail to see more married women in the workforce, it is estimated that “up to 400 million women’s economic potential may be left unaddressed” (Chawla et al., 2019). We should remember that women’s employment contributes to children’s health and education which is beneficial for future generations. After all entrepreneurship is related to economic development (Rajaiah, 2021, p 890).

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