

**A Study on the Challenges Faced By Micro and Small Women  
Entrepreneurs with Special Reference to Chennai City**

**Ms.V.Sudha\***

Associate Professor,

M.O.P. Vaishnav College for Women (Autonomous)

Chennai 600 034,

**Dr. Lalitha Balakrishnan**

**Principal & Research Head**

M.O.P. Vaishnav College for Women (Autonomous)

**Abstract**

Entrepreneurs are a driving force and provide a foundation for the economic development of every national economy. Women entrepreneurs have mainly played a pivotal role in the economic progress of the country for the past two decades. In the context of globalization, women entrepreneurs across the county have identified opportunities for further growth and made a considerable impact in all segments such as banks, information technology, politics industry, etc. by positioning themselves in a male-dominated workplace. Female entrepreneurship can reduce poverty, empower women to be financially independent, and generate significant contributions to the economic well-being of the society. The role of women in business is gradually increasing, and empowering women through entrepreneurship has become an integral part of our development efforts in India. Female entrepreneurs also enhance the standard of living of their family, which in turn contribute to economic development. Female entrepreneurship is seen as an essential but unexploited source of economic growth. It is, therefore, essential to understand the methods to enhance their role not only in MSMEs but in the economy to ensure that India's economic progress is complete. The present paper focuses on the problems and challenges faced by micro and small enterprise entrepreneurs in developing their business. A Sample of 100 micro and small enterprise women entrepreneurs were selected for the study using the convenience sampling method.

Keywords: Female entrepreneurship, Micro and Small women entrepreneurs, women empowerment, economic development

## **Introduction**

Micro, Small, and Medium Enterprise (MSME) sector plays a significant role in fostering entrepreneurial talent and distribution of income & wealth at a grassroots level. It contributes immensely to manufacturing output, exports, generation of employment, and gross domestic product. MSMEs provide the most innovative jobs and generate creativity that brings economic progress. State Small Industries Development Corporations, the Nationalised banks, and even NGOs are organizing various programs, including Entrepreneurship Development Programmes (EDPs), to accommodate the requirements of potential women entrepreneurs, who do not possess adequate educational background and technical skills. The Office of DC (MSME) has also started a Women Cell to assist women entrepreneurs.

Pandit Jawaharlal Nehru has said, "When women move forward, the family moves, the village moves and ultimately the Nation moves forward." Empowering women through entrepreneurship has become an essential part of Indian development. Due to the significance of new business creation for economic growth, female entrepreneurship is gaining attention and importance. Improvement in the economic conditions of women is crucial for the economic development of any country, especially a country like India. Entrepreneurship refers to the act of establishing a new business in order to take advantage of new opportunities. Female entrepreneurship is a growing concept as women compete equally with men for several opportunities. Today women across the country are showing more interest in being economically independent. Female entrepreneurship can reduce poverty, empower women to be financially independent, and generate significant contributions to the economic well-being of the society. Thus, Governments across the world, as well as various developmental organizations, are actively engaged in promoting women entrepreneurs through various schemes, incentives, and promotional measures. Various schemes were announced by the Government at the central and state level, to support needy women by setting up training-cum-income generating activities to make them independent. Small

Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs.

## **Need and Significance of the study**

Lack of Entrepreneurship amongst women is the cause of concern for any country. The hidden entrepreneurial capabilities of women have gradually been changing with the growing compassion to their role and economic status in the society. Women's skill, their talents, and abilities in business are some of the motives for the women entrepreneurs to start a business. Economic independence for all women with an equal opportunity against men brings out their fullest potential. Entrepreneurship has been considered as the seedbed of an economic system, an essential place for developing new products and new technologies that play a vital role in any country like India. It has been increasingly realized that enterprising women have enormous skills which could be nurtured, to convert them from the position of 'Jobseekers' to that of 'job givers. Chennai City is a model for entrepreneurship development. It has been experiencing rapid commercial and industrial growth in recent years. It is gifted with more facilities for the favorable growth of women entrepreneurs. Hence, it is felt that Chennai city is ideally suited for this research study.

## **Review of literature**

Saud Ilahi (2018) focuses on the obstacles faced by women entrepreneurs and the initiatives taken for their growth and development. The researcher reveals in his study that proper training and awareness programs must be organized for women entrepreneurs. This would make women more conscious about their strengths like their distinctive identity, respect and their role in the development of the economy. To better prepare women entrepreneurs, the author suggests devising more business-relevant courses and instituting more holistic policies. Such measures can help women reach their full potential as female entrepreneurs.

S. Sweety Gupta & Aanchal Aggarwal (2017) disclosed that proper training should be given by establishing training centres to enhance the level of knowledge, risk-taking abilities, enhancing their capabilities., There should be continuous monitoring and improvement in the training program so that quality entrepreneurs can be produced in the country. Undoubtedly the women's participation rate in the field of entrepreneurship is increasing rapidly. However,

efforts need to be taken at a larger scale to give them the position in the field of entrepreneurship that they deserve. The actions & steps that have been taken by the government-sponsored development activities have benefited only a small section of society, and more needs to be done in this area. Active steps need to be taken to have entrepreneurial awareness and skill development for women.

Stanzin Mantok (2016) discusses the growth of women entrepreneurship and states that the interest subsidy scheme needs to be launched by the Government to convince young women entrepreneurs to avail loan facilities from financial institutions.

Ponsindhu and S.Nirmala(2014) throw light on the various schemes and benefits available for both existing and budding entrepreneurs.

Priyanka Sharma (2013) reveals that women must be trained appropriately with entrepreneurial traits and skills to meet the changes in trends, challenges faced in international markets, and be proficient enough to maintain and strive for excellence in the entrepreneurial area.

Vijaya Kumar and Jayachitra (2013) discusses the challenges of women entrepreneurs in India and measures to overcome them. The researchers also explored the various policies and programs framed by the Government of India to strengthen and enhance female entrepreneurship.

Das (2000) observed that nearly 50 percent of the women used their own money or funds borrowed from their spouse or family to start their business.

Mangai et al., 1992 have conducted a study and stated that financial obstacle is the main hindrance faced by the women entrepreneur.

## **Objectives of the study**

**To identify the challenges faced by the women entrepreneurs in developing business and offer suggestions based on the study.**

## Research Methodology

### Sample description

A Sample of 100 women entrepreneurs across Chennai were selected in order to analyze the factors that influence women to take entrepreneurship as their career and the obstacles faced by them while running the business. The study concentrated only on the women entrepreneurs as the focus is only on female entrepreneurship. The variables identified were the age of respondents, education levels, form of business, category of business, type of business.

### Data collection

The survey method was a purely quantitative research, and primary data were collected relating to the hindrances faced by them while undertaking business. The secondary data was collected from literature reviews and journals, textbooks of related topics, leading journals, published documents, records, reports, and booklets issued by District Industries Centre, Chennai. The questionnaires were distributed to 100 women entrepreneurs to gather the required information by way of responses.

**Convenience sampling was used for the research study.**

## Descriptive Analysis

**Table .1 Sample Description**

<b>Socio economic profile of the respondents</b>	<b>Respondents details</b>	<b>Frequency</b>	<b>Percentage</b>
Age group in years	21-30	60	60
	31-40	16	16
	Above 40	24	24
Educational Qualification	Up to SSLC	16	16
	Higher Secondary	71	71
	Graduate	13	13

Socio economic profile of the respondents	Respondents details	Frequency	Percentage
Marital Status	Single	57	57
	Married	43	43
Structure of the family	Nuclear	60	60
	Joint	40	40
Form of business	Sole proprietorship	54	54
	Partnership	26	26
	Family Business	20	20
Support from family	Yes	91	91
	No	9	9
Type of support	No support	9	9
	Emotional	28	28
	Finance	47	47
	Counselling	16	16
Category of business	First generation entrepreneurs	63	63
	Parents as entrepreneurs	27	27
	In laws as entrepreneurs	10	10
Kind of Business	Beauty parlor	15	15
	Cooking and catering	12	12
	Herbal products	5	5
	Stationary	9	9
	Tuition center	8	8
	Corporate training programs	3	3
	Tailoring	27	27
	Fruits and vegetables	21	21

**Source: Primary Data**

- 60% of the respondents were in the age group of 20-30 years, 16% between 31-40 years and 24% were above 40 years.

- The Educational Qualification of the respondents shows that 16% have studied up to SSLC, 71% have higher secondary qualification and 13% are graduates.
- The table reveals that Majority i.e. 57% of the respondents, were single and 43% are married.
- In the present study, 60% of the respondents are from the Nuclear family, and 40% reside in the Joint family.
- 26% percent of sample respondents are running partnership business, 20% are engaged in the family business, and 54% of the respondents are running Sole proprietorship
- 91% of the respondents have family support, while 9% of them do not have support from the family.
- The above table reveals that a majority i.e., 47% of the respondents, get support from the family financially, while 28% and 16% of them get emotional and counselling support, respectively.
- 63% of the respondents running the business are first-generation entrepreneurs, 27% have taken over parents' business, and 10% have joined with in-laws in doing business.
- 27% of the respondents are running tailoring business, 15% are running beauty parlours, 12% are engaged in cooking business and 21% are doing fruit and vegetable business.

**Table .2Mean and SD on challenges faced by Micro and Small Enterprise Women Entrepreneurs**

<b>Challenges faced by Micro and Small enterprise Women entrepreneurs</b>	<b>Mean</b>	<b>SD</b>
Lack of computer illiteracy	2.84	1.354
Lack of family support	2.37	1.098
Lack of self confidence	2.68	1.100
Fear of failure	3.12	1.233
Work life balance	3.21	1.140
Lack of awareness of Government schemes	3.36	1.168

Lack of Marketing skills	3.28	1.155
Lack of communication skills	2.93	1.208
Lack of leadership skills	2.99	1.291
Gender issues	2.63	1.125
Shortage of finance	3.15	1.290
Cutthroat competition	3.30	1.106
Reluctance of financial institutions for granting credit facilities	3.02	1.137
Unable to handle situations during crisis	2.98	1.247
Lack of infrastructural facilities	2.97	1.087
High cost of advertisement and sales promotions	3.02	1.239

**Source: Primary data**

It is evident from the mean scores with regard to challenges faced by women entrepreneurs stronger opinion is expressed towards 'lack of awareness of Government Schemes' (3.36) followed by Lack of Marketing skills (3.28), Work-life balance(3.21), shortage of finance(3.15) and so on. The last factor is 'Lack of family support' (3.37) while studying the challenges faced by Micro and Small enterprise Entrepreneurs.

**Null Hypothesis: There is no significant difference among mean ranks towards challenges faced by Small and Medium women entrepreneurs**

**Table.3 Friedman test for significant difference among mean ranks towards challenges faced by Micro and Small Women entrepreneurs**

Challenges faced by MSME customers	Mean Rank	Chi-Square Value	P value
Lack of computer literacy	7.86		
Lack of family support	5.73		
Lack of self confidence	7.30		
Fear of failure	9.48		



Work life balance	9.91	124.761	<0.001**
Lack of awareness of Government schemes	9.92		
Lack of Marketing skills	9.72		
Lack of communication skills	8.25		
Lack of leadership skills	8.34		
Gender issues	6.85		
Shortage of finance	9.14		
Cutthroat competition	9.37		
Reluctance of financial institutions for granting credit facilities	8.34		
Unable to handle situations during crisis	8.79		
Lack of infrastructural facilities	8.22		
High cost of advertisement and sales promotion	8.81		

**Source: Primary data**

The above table depicts that Chi-Square value is 124.761; Pvalue is less than 0.01, the null hypothesis is rejected at 1% level of significance. Hence, it is concluded that there is significant difference among mean ranks towards challenges faced by micro and small enterprise women entrepreneurs. Based on mean rank it is clear that the majority of micro and small entrepreneurs have shown favourable opinion towards **Lack of awareness of Government schemes**(9.92) followed by Work-life balance(9.91) Lack of marketing skills (9.72) Fear of failure (9.48) Cutthroat competition(9.37) shortage of finance(9.14)High cost of advertisement and sales promotion(8.81)Unable to handle situations during crisis(8.79)Lack of leadership skills(8.34) Reluctance of financial institutions for granting credit facilities (8.34)Lack of communication skills(8.25) Lack of infrastructural facilities (8.22) Lack of computer literacy(7.86)Lack of self-confidence(7.30)Gender issues (6.85)and Lack of family support(5.73).

**Factor Analysis:** Factor Analysis is applied to a group of variables having similar characteristics. It reduces a greater number of variables to a small number of variables, which can explain the observed variance in a large number of variables.

**Table.4 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		<b>0.763</b>
Bartlett's Test of Sphericity	Approx. Chi-Square	1120.705
	df	120
	Sig.	<b>&lt;0.001**</b>

**Note: \*\* Denotes significant at 1% level**

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy is a statistic that indicates the proportion of variance in variables that might be caused by underlying factors. The Kaiser-Meyer-Olkin value of 0.763 is greater than 0.50 for a satisfactory factor analysis to proceed further. In the case of Bartlett's Test of Sphericity, the observed significance level is <0.001\*\*, which means the relationship among variables is strong. Hence, the data set conforms with the requirements of the factor analysis.

**Table .5 Kaiser's MSA Values and Interpretation**

<b>Below 0.50</b>	<b>Unacceptable</b>
<b>0.50-0.59</b>	<b>Miserable</b>
<b>0.60-0.69</b>	<b>Mediocre</b>
<b>0.70-0.79</b>	<b>Middling</b>
<b>0.80-0.89</b>	<b>Meritorious</b>
<b>Over 0.90</b>	<b>Marvelous</b>

Source: Kaiser (1970)

As the MSA of the present study is 0.763 (Middling), the factor analysis is appropriate. Bartlett's test of sphericity tests whether the factor model is appropriate. Here the approximate Chi-square value of 1120.705 is statistically significant. This implies that the number of statements to ascertain the challenges faced by micro and small enterprise women

entrepreneurs is adequate, and responses perfectly satisfy the normal distribution. The individual variables for all the 16 variables are presented in the following communality table.

**Table .6Communalities-Challenges faced by Women Micro and Small Enterprise Customers**

Variables	Initial	Extraction
Lack of computer illiteracy	1.000	<b>0.744</b>
Lack of family support	1.000	<b>0.773</b>
Lack of self confidence	1.000	<b>0.750</b>
Fear of failure	1.000	<b>0.637</b>
Work life balance	1.000	<b>0.750</b>
Lack of awareness of Government schemes	1.000	<b>0.565</b>
Lack of Marketing skills	1.000	<b>0.696</b>
Lack of communication skills	1.000	<b>0.854</b>
Lack of leadership skills	1.000	<b>0.850</b>
Gender issues	1.000	<b>0.782</b>
Shortage of finance	1.000	<b>0.734</b>
Cutthroat competition	1.000	<b>0.538</b>
Reluctance of financial institutions for granting credit facilities	1.000	<b>0.798</b>
Unable to handle situations during crisis	1.000	<b>0.775</b>
Lack of infrastructural facilities	1.000	<b>0.622</b>
High cost of advertisement and sales promotions	1.000	<b>0.765</b>

### **Extraction Method: Principal Component Analysis**

From the above table, it is found that all the 16 variables of challenges faced by micro and small enterprise women entrepreneurs vary from 0.538 to 0.854. This indicates that the variance is from 54% to 85% for all the 16 variables. The upper limit is 50%; therefore, the percentage variance is appropriate for the data reduction process. This leads to the computation of total variance explained by all the 16 variables.

**Table . 7Factor extraction of challenges faced by micro and small enterprise women entrepreneurs**

**Total variance explained**

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.729	42.059	42.059	3.429	21.429	21.429
2	2.301	14.379	56.438	3.150	19.690	41.119
3	1.469	9.180	65.618	3.018	18.861	59.980
4	1.134	7.090	72.707	2.036	12.727	72.707
5	.876	5.474	78.182			
6	.685	4.280	82.461			
7	.633	3.957	86.418			
8	.551	3.444	89.862			
9	.378	2.360	92.222			
10	.334	2.085	94.307			
11	.228	1.427	95.734			
12	.202	1.262	96.996			
13	.170	1.064	98.060			
14	.120	.752	98.811			
15	.106	.665	99.477			
16	.084	.523	100.000			

Extraction Method: Principal Component Analysis

From the above table it is observed that the 16 variables of the challenges are reduced into 4 predominant factors with cumulative variance 72.707% and individual variances for the 4 factors are 21.429,19.690,18.861 and 12.727 respectively. This shows that the factor segregation is significant in explaining the strategies devised and implemented by bank managers to the data reduction process.

**Table.8DETAILS OF FACTOR LOADINGS**

<b>Variable Description</b>	<b>Factor Loading</b>	<b>Factor</b>
Lack of Communication skills	0.880	Managerial Challenge
Lack of leadership skills	0.806	
Lack of self-confidence	0.775	
Lack of Marketing skills	0.647	
Reluctance of financial institutions for granting credit facilities	0.857	Business Challenge
Cutthroat Competition	0.717	
Shortage of Finance	0.703	
Lack of awareness of Government schemes	0.600	
Lack of infrastructural facilities	0.535	
Gender issues	0.820	Operational Challenge
Unable to handle situations during crisis	0.735	
Fear of failure	0.706	
Work life balance	0.703	
High cost of advertisement and sales promotion	0.681	
Lack of computer literacy	0.840	Personal Challenge
Lack of family support	0.743	

The 16 statements on challenges are chosen are based on prior research. It helps in finding out the training programs that need to be conducted to enable the women entrepreneurs to meet the obstacles faced by them. The details of the nine factors that have emerged are given above. Brief depictions of these factors are given below

**All sixteen variables have been developed into four major factors namely  
Managerial Challenge**

## **Business Challenge**

## **Operational Challenge**

## **Personal Challenge**

## **Managerial Challenge**

The table mentioned above signifies that factor 1 to 4 variables, which can be categorized as Managerial Challenges. The variables loaded on this factor are lack of communication skills, lack of leadership skills, Lack of self-confidence, and Lack of marketing skills. **Sonu Garg & Dr. Parul Agarwal (2017)** in their study, discloses that good managerial skill enables the women entrepreneur to exploit better business opportunities. However, women entrepreneurs in India do not have enough time to develop their skill-related ability by attending entrepreneurial training programs due to several social barriers. The inability to attend such training programs and workshops hinders the managerial capabilities of the women entrepreneurs. The researcher states that suitable support from family, society and government can solve many of the issues faced by women entrepreneurs. **Satpal, Rupa Rathee, and Pallavi Rajain (2014)** in their study, depicts that lack of self- confidence is a vital factor in running a business successfully.

## **Business Challenge**

There are five variables loaded in this factor. The variables loaded in this factor are lack of infrastructural facilities, lack of awareness of government schemes, shortage of finance, cutthroat competition, and the reluctance of financial institutions to grant credit. **Ranjana Singh (2017)**, in her thesis, emphasized that lack of knowledge of Government support schemes and limited knowledge of financial management are the obstacles faced by the women entrepreneurs in doing their business.

## **Operational Challenge**

Gender issues, Unable to handle situations during crisis, Fear of failure, work-life balance, and High cost of advertisement and sales promotion are the five variables loaded in this operational Challenge. **Satpal, Rupa Rathee, and Pallavi Rajain(2014)** in their study state that women are loaded with family responsibilities and hence finds it difficult to run an organization effectively.

## **Personal Challenge**

Lack of computer literacy and lack of family support are the two variables loaded in this factor. Sumaira Aslam, Madiha Latif, and Muhammad Wasim Aslam (2013), in their study, states that lack of Education along with lack of family support are the major issues faced by women entrepreneurs.

## **Findings**

- Majority of respondents 60% are in the age group of 21-30 years.
- 57% of the respondents are single.
- 60% of the respondents are from Nuclear family.
- Majority of the respondents 91% have got adequate support and cooperation from the family members irrespective of whether they belong to the Nuclear family or Joint family.
- 27% have opted for tailoring business.
- It is found from the study that the mean scores with regard to challenges faced by women entrepreneurs, stronger opinion is expressed towards '**lack of awareness of Government Schemes**' (3.36).
- Friedman test reveals that the majority of micro and small women entrepreneurs have shown favorable opinion towards **Lack of awareness of Government schemes**.
- Factor analysis is used to analyze the challenges faced by MSME customers, 16 variables are reduced into 4 factors namely Managerial factor, Business factor, operational factor and personal factor. The Eigen values and total variance explained is obtained from the above data. The data which is reduced to four factors showed a total variance of 72.707%

## **Suggestions**

It is obvious from the study that several initiatives are required to harness greater participation of women entrepreneurial activities which will lead to development of women entrepreneurs. Accordingly, the following recommendations have been made

- Appropriate efforts need to be taken by the Government to increase awareness amongst women regarding women friendly initiatives including funding

sources/financial incentives available for women entrepreneurs.

- The Government should increase the quantum as well as frequency of programs for women entrepreneurs such as Entrepreneurship Development programs (EDP)/ Workshops for targeted groups which will help in increasing their interest and harnessing their entrepreneurial abilities.
- Proper training can be given to women entrepreneurs with regard to Marketing and promotional activities in order to improve their marketing skills
- Counselling centers should be set up by the Government to give guidance to women entrepreneurs regarding various avenues available for marketing their products and provide market related information.
- In order to encourage women to start small business ventures the Government can provide interest free loan in the initial stages.
- Social awareness should be created so that family members are enthused to provide encouragement and necessary support to women to overcome the difficulties faced by them both in the business as well as in the home front.
- It is essential that the Government should create necessary infrastructure in the E-commerce space especially for the use of micro and small entrepreneurs.

## **Conclusion**

Various studies have brought out several challenges faced by women entrepreneurs such as lack of leadership skill, poor risk taking ability, lack of communication skills, combining work and family life, fear of failure, shortage of finance, heavy work schedule, lack of self-confidence, dearth of financial incentives, lack of proper training etc. It is evident from the present study that lack of awareness regarding Government schemes is a major limitation for women entrepreneurs. Hence, Government can increase the frequency of conducting training programmes to create awareness, motivate and increase the capability/efficiency of women entrepreneurs. Though the women participation rate in the field of entrepreneurship is growing recently, efforts need to be taken by the Government to highlight the importance of women entrepreneurship and recognise their role in economic development. Issues relating to Female entrepreneurship should be



addressed appropriately to integrate them fully into the economy. They should be capable enough to sustain, improve and develop economically.

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