



OPPORTUNITIES FOR WOMEN ENTREPRENEURS IN E-COMMERCE INDUSTRY -AN EMPIRICAL STUDY ININDIA

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Abstract

The growth of e-commerce industry helps the women entrepreneur to generate new ideas and work from home. Today e-commerce is providing a desirable environment for highly educated, technically sound and potentially qualified women to inculcate entrepreneurial values and involve greatly to business dealing. There are many online platforms that offer aspiring women entrepreneurs virtual workplaces and digitally mobile lifestyle thereby providing the needed flexibility to achieve their business objectives. The aim to carry present study is to know the fact that there are very few women entrepreneurs involved in e-commerce sector in India so more awareness programmes may be conducted at large with the intention of creating a suitable e-commerce environment to them. It also highlights that women entrepreneurs belonging to urban areas are well educated and professionally qualified but women belonging to rural area are less educated and not professionally sound. This paper analyses the circumstances of women entrepreneurs which are limiting them from growth. The scope of the study is limited to analysis of the status of women entrepreneurs in e-commerce sector covering the period of 2008-2018.

Keywords:

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1.Introduction

With the emergence of E-commerce giants, the retail industry in India is not only benefitting the male entrepreneurs but it is opening up several other doors of entrepreneurship for women. In this fast moving economy, there has always been a choice for women to have a successful career with independency or stay aback due to the society's pull. Since multitasking is a trait women are born with, it is helping them to maintain a balance between their career and responsibilities simultaneously. The idea of "Minimum investment, Maximum profit" in E-commerce business is helping women entrepreneurs to start their businesses while working from the comfort of their homes. Thousands of women are selling products around different categories like jewellery, home furnishing, handicrafts, home utility products, fashion apparel and accessories, etc through E-commerce platforms.

Seizing new opportunities through Technology Nowadays, everyday challenges don't bother women who are passionate towards their career and business goals. The advent of new technologies and ease in communication is opening up new vistas for women in E-commerce market. The high penetration of internet and use of social media is also playing an influential role in driving their business by reducing barriers to work across the boundaries and creating flexibility around their schedule by introducing virtual workplaces and digital lifestyle. With the growing use of social media, women entrepreneurs are finding it easier to identify new business opportunities and finding sales leads online for building a sustainable business. Several women are also taking complete advantage of Social media platforms to boost their sales numbers and build a strong customer base.

Ecommerce provide Work Mobility Many women entrepreneurs serving service sector also enjoy the flexibility to work from home specifically in the field of – content development, sales, recruitment, lead generation and travel packaging, among others that just require a strong internet connection, a laptop and a mobile phone. In addition, industries like wedding planning, interior designing, digital marketing, etc are also helping women entrepreneurs to work according to their flexibility.

According to Khadi and Village Industry Commission (KVIC), "The meaning of rural industry or village industries which is any business or industry located in rural areas, population of which does not exceeding 10,000 or such other figure which produces and provide any goods or services with or without use of power and in which the fixed capital investment per head of a worker or an craftsman does not up to Rs. 1,000 ". The altered description has been given by Government of India in order to increase its scope. Government of India is define, "Any business or industry started in rural area, village or town with a peoples of 20,000 and below and an investment of Rs.3 crore in any plant and machinery is classified as a village industry".

The Government of India defined "An enterprise owned and governed by women having a minimum economic interest of 51% of the investment and giving at least 51% employment created for women in their enterprise" called women entrepreneurs.

Literature Review

Siddiqui (2012) [1] highlighted the problems and challenges faced by women entrepreneur in India and identified some of the major problems such as women's family obligations, gender difference, difficulty of finance and low level risk attitude. The author found that since India is a male dominating society so



women are not treated as equal. Instead of the fact that the Indian Constitution provides for equality among male and female but there is still the evident difference. The main challenges are gender inequality, lack of education, problem of finance, lack of risk bearing capacity, limited managerial expertise, scepticism of financial institution, legal formalities and lack of confidence. Apart from this lack of family support, traditions and societal customs were also some of the reasons for inefficiency of women entrepreneurs. The author concluded that a lot more motivation and encouragement is needed in this area to boost their morale and instilling confidence in them.

Radhakrishnan and Sharma (2018) [10] According to the authors women entrepreneurs are an important factor for overall economic development of any country as they can generate new job opportunities for themselves and others also. Still there is a minority share of women entrepreneurs in India. They can help in contributing to the wellbeing of their families, communities, poverty reduction and thereby contributing to the Millennium Development Goals (MDGs). The various programs for women employment started by state and central government in India. A few among these programs were *Support to Training and Employment Programme for Women (STEP)*, *Self Help Group (SHG)*, *Rashtriya Mahila Kosh (RMK)*, *Trade Related Entrepreneurship Assistance and Development (TREAD) for Women*, *ICT initiative SAKSHAM- Power of SHE*, etc. The various challenges faced by women entrepreneurs which include lack of proper knowledge and skills, family support, financial instability, ineffective policy instruments of government and low presence of women in company boards making it difficult to climb the corporate ladder. The quota for women should be increased in various government schemes for entrepreneurship training and development. And with the support of family, society, government and society at large development of women entrepreneurs can be achieved.

Raju and Bhuvanewari, (2014) [6]: A Study on Rural Entrepreneurship in Sivaganga District is being planned and it deals with problems, functions, needs and how to develop methods in rural entrepreneurship. In this situation researcher focuses on identifying the needs to the rural entrepreneurship, types of rural entrepreneurship, issues and problems faced by rural entrepreneurship and the elements encouraging the rural entrepreneurship. The author limitations those are very difficult to encourage and motivate to rural entrepreneurs and with reduced motivation level, rural entrepreneurs face a lot of problems. Thus it is mandatory for our government to provide entrepreneurial training to women belonging to rural a and urban area. As far as rural development through rural women entrepreneurship is concerned it will stand as vehicle to change quality of life of rural people, sustainable development and growth of economy.

Pharm, and Sritharan, (2013) [7]: The problem faced by women entrepreneurs in rural areas was being measured and initiates that majority of the women entrepreneurs were rated as absence of strong leadership. Their leadership quality was not good as required for being a successful entrepreneur. There are many women entrepreneurs who face the problem related to finance. Second rank was financial insufficiency. The third rank was absence of systematic development No awareness about Government scheme, No repayment of loan by the participants, Lack of education and other problems.

Parveen, 2013 [8]: Development of Rural Women Entrepreneurs by Workshop Training is being planned and it is found that workshops controlled by different NGO's helped rural women to offer financial support, business education and mentorship. The study analyze that trained rural women entrepreneurs have good business skill and abilities. Hence, they can easily entree to the different



markets and start business on sustainable root. As far as untrained rural women are troubled, they have to face a lot of problem in managing their business. Another outcome of this study is that the unmarried rural women entrepreneurs that they can face another problem to take bank loans because there is a possibility of change of their living destination after marriage. So that the unmarried women entrepreneurs when getting married that have more difficulty for the business because they have to bear double responsibilities, at their home and at work. In current scenario the percentage of unemployment among qualified and educated women is increasing in rural areas, it is necessary to support and promote rural entrepreneurship as it will create more opportunities for rural societies.

Senthil kumar, Vasantha and Varadharajan, 2012 [9]: Male dominated society and women are not treated as one and the same partners both inside and outside four walls of the house. A study on women entrepreneurship development is managed and it is found that the Indian women enjoy unfavorable status, literacy rate of the women is low in the society, low work participation rate and our old traditions and limitations arresting to women within four walls of their houses also make their situations for r the unfavorable. These factors combine to serve as non-conductive condition for the development of women entrepreneurship in the country. The entrepreneurship development program of rural women is expectedly low in India. This shows that very limited percentages of women are involved in the total self employed persons in India.

Nehru and Bhardwaj (2013) [2] analyzed the factors which motivate women to start their own venture and the problems faced by them when they ventured out to shape their own position in the competitive world of business environment.

Mellita, D. & Choli, W. (2012) [4] described the aspects and role of ecommerce for gender empowerment in developing country. Empowering women through ecommerce require training, gender analysis, planning, designing, implementation and monitoring assessment and paying attention effect on women's live and their conditions.

2. Objective of the Study

- To explore the factors responsible for encouraging women to become E- entrepreneur.
- To investigate the major issues and challenges faced by women entrepreneurs in E-commerce sector in India.
- To highlight the initiatives taken by the government on women entrepreneurship.

3. Issues and Challenges faced by women in e-commerce Sector

There are lots of problems and obstacles coming their way, but quite successful enough to overcome each one of those. Successful entrepreneurs are found marching ahead no matter what the situation, dedicatedly towards their goal .Though this particular sector is gaining all attention but there are some really big challenges that every entrepreneur need to face. Here are top five challenges that every women entrepreneur needs to overcome:



1. Problem in Finding Suitable Market-Many entrepreneurs believe ecommerce business is all about niche people all willing to transact over internet for any of their desired product. Finding suitable Niche is quite an important task that every ecommerce entrepreneur needs to face. Customer acquisition is another important challenge that every e-commerce business need to face

2. Problem in Retaining Customer – Customer acquisition is another important challenge that every e-commerce business need to face. Ecommerce business requires necessary amount of attention from customers and in order to get that every firm needs to invest huge amount on marketing or other promotional activities. There is huge need of fund and on a constant basis, unless there are reliable investors or fund raising processes it is tough enough for entrepreneurs to run the business successfully. According to market experts this is one big challenge that most startup companies need to face.

3. Lack of Trust –. Reliable logistics as well as supply chain is another important aspect for e-commerce business. Failure in this particular area means detrimental damage to future reputation of the company

4. Problem of Sufficient Funds - Every e-commerce entrepreneur faces lot of trouble in raising sufficient fund for the business. Unless there is constant flow of fund it is really tough to run the business. For women entrepreneurs it is quite a big challenge to keep arranging funds on a regular basis.

5. Good and effective customer service - What's more important for ecommerce business entrepreneur is to maintain the good reputation through constant good services. There are times when goods delivered are not satisfactory. Customer satisfaction is utmost priority in this business, all business entrepreneurs' needs to ensure that. In short it is team effort that needs proper dedication to meet the need of every customer.

Issues, Challenge and Problems of Rural Women Entrepreneurship in India

There are a number of challenges and problems that rural women entrepreneur's faces in their business are family foundations, time balancing between family and work, education and working experience, Problems of raising startup capital, suppliers, and clients are some issues. In order to there are some number of the challenges faced by rural entrepreneurs is as follows:

a) Lack of education: In India literacy among women is very low. Even in 21st century, rural women in India are lagging far late in the field of education. Mostly women of the rural areas are uneducated. Women in rural areas who are educated International Journal of Applied Research provided whichever less or insufficient education than their male equivalent partly due to poverty, early marriage, low socioeconomic status, partially due to son's higher education. Lack of education is one of the biggest problems for rural women who want to start their business. Due to lack of good education, women entrepreneurs not adopt the new technology development, new trend of marketing, new methods of manufacturing and other government schemes which motivate them.

b) Balance between Family and Career: Women in India are emotionally attached with their family. They have very less practical. They are supposed to do all the household work, to look after the children and other family members. They have more family responsibilities for husband, care of children, others of family members and in regulations which take away a lot of their time and energy. In such situations, it will be very challenging task for women to focus and run the business successfully. A married women entrepreneur has to make a respectable balance between home and business activity.

c) Male Dominated Society: In our constitution regulation there are equivalent rights for men and



women but in real equality does not be present in rural areas. Women are not treated equal to men. People in rural areas generally having a prejudice that woman are capable only for household work. Women entry to business needs to approve by the head of the family. Entrepreneurship usually has been seen as a male circle and male dominated. All phase of this type a barrier in the growth of women entrepreneurs. Thus the male entrepreneurs create problem in the success of women entrepreneurs.

d) Shortage of finance: There are rural women entrepreneurs have to face a lot of problems in raising funds and complete the financial needs of the business. Women and small entrepreneurs suffer this type of financial problem because the ignored by financiers, creditors and financial institutes for less credit worth and more chance of business failure. They lack access to outside funds due to absence of solid security and credit in the market. They also face financial problem due to no property on their own names.

e) Low Ability to Bear Risk: In India, generally women are delicate and emotional by nature. Women have comparatively to man a low ability to bear financial and other risks because they have led a secure life. An entrepreneur must have risk bearing capacity for being successful entrepreneur. But women, occasionally fail to bear the amount risk which is needed for running a business. Lack of proper education, training and financial support by outsides also reduce their ability to bear the risk involved in an enterprises.

f) Lack of entrepreneurial Skills: Lack of entrepreneurial skill is a major issue for rural women. They have no entrepreneurial bent of mind. Sometimes even after joining various entrepreneurship training programs, women entrepreneurs fail to tide over the risks and difficulties that may come up in an organizational working.

g) Limited managerial Skills: Management has developed a specific job which performs only capable managers. Due to absence of proper knowledge women entrepreneurs not successes in managerial responsibility like planning, managing, directing, staffing, controlling, coordinating, monitoring, motivating etc. of a business enterprise. Hence, less and limited managerial skills of rural women has become a problem for them to run the business successfully.

h) Lack of Technological Awareness: Rural entrepreneurs face a severe problem of lack of awareness about technology. Lack of training services and wide services crate a difficulty for the development of rural women entrepreneurship.

i) Shortage of Raw Materials: The women entrepreneurs have face more struggles to buy raw materials and other required materials. Women's are facing the problem in searching raw materials from many sources. They use limited or convenient sources of raw materials. The failure of many women cooperatives in 1971 such as those involved in basket making was mainly due to the insufficient availability of forest- raw materials. The prices of many raw materials are quite high.

j) Finding of Raw Materials Finding of raw materials is really a solid task for rural entrepreneurs. They may close up with poor quality of raw materials, may also face the problem of storage and warehousing.

k) Socio Cultural Barriers The civilizations and customs prevalent in Indian cultures towards women sometimes stand as a problem before them to grow and flourish. Castes and religions rule with one extra and hinder women entrepreneurs too. The women entrepreneurs face more social and cultural barriers or restrictions as they are continuously seen with suspicious eyes in rural areas.

l) Social Attitudes: The largest problem of a woman entrepreneur is the social assertiveness and the restrictions in which she has to live and work. Despite beside legal equality, there is women face



discrimination against man. In the cultural tradition of the society, women suffer from male reservations about a woman's role and capacity. In rural regions, women face conflict not only from males but also from elderly females who have accepted gender inequality.

m) Absence of Motivation: Motivation plays an important role in succession of an enterprise. Inherent nature of the women entrepreneurs, sometimes feel less confident which a motivation factor in running an enterprise successfully is basically. This is struggling hard for rural women to strike a balance between managing a family and an enterprise.

n) Legal Formalities: Rural entrepreneurs find it extremely difficult in fulfilling with many legal formalities in obtaining licenses due to illiteracy and unawareness.

Schemes Launched by Indian Government

The Government of India started the Women Entrepreneurship Development (WED), training program for the women. This scheme has many development parts, WED training program content wise are no different from general Entrepreneurships Development training for men. The entire WED package consists of pre promotion activity, promotion & identification of entrepreneurs, selection and training, post training support and follow up. However, special emphasis has to be laid on development of Personal Entrepreneurial Characteristics (PECs) through training as a part of WED.

There are ten schemes launched by Government of India

- a. Annapurna Scheme – offered by State Bank of Mysore for women entrepreneurs in food catering.
- b. Stree Shakti Package for Women Entrepreneur – It is offered by SBI branches to women who have 50% share in the ownership.
- c. Bharatiya Mahila Bank Business Loan – Special support to budding entrepreneurs in retail sector.
- d. Dena Shakti Scheme – Launched by Dena Bank to women in the area of agriculture, manufacturing, micro-credit and retail stores.
- e. Udyogini – The scheme is offered by Punjab and Sind Bank so as to provide loan to women entrepreneur in Agriculture.
- f. Cent Kalyani Scheme – Launched by Central Bank of India with the aim of supporting women in starting a venture or expanding or modifying an existing enterprise.
- g. Mahila Udyam Nidhi Scheme – Launched by PNB and aims at supporting the women entrepreneurs involved in the small scale industries by granting soft loans.
- h. Mudra Yojana Scheme for Women – It was launched by Government of India for individual women wanting to start small new enterprises and businesses.
- i. Orient Mahila Vikas Yojana Scheme – It is initiated by Oriental Bank of Commerce to those women who hold a 51% share capital individually or jointly in a proprietary concern.
- j. Support to Training and Employment Programme for Women (STEP): STEP was launched by the Government of India's Ministry of Women and Child Development to train women with no access to formal skill training facilities, especially in rural India.



The Ministry of Skill Development & Entrepreneurship and NITI Aayog recently redrafted the Guidelines of the 30-year-old initiative to adapt to present-day needs. The initiative reaches out to all Indian women above 16 years of age. The programme imparts skills in several sectors such as agriculture, horticulture, food processing, handlooms, traditional crafts like embroidery, travel and tourism, hospitality, computer and IT services.

The reports of Times of India on women entrepreneurs state that the when women decide to be entrepreneurs in 30.5yrs whereas men is 29.9yrs. Time taken to start a business is 21 months in case of female and 20 months in male. Preferred industries for women are retail, finance, fashion and technology. The latest trends in women entrepreneurship involves many programmes, policies and Support due to such major initiatives taken by Government of India through National Skill Development Corporation (NSDC), women eco system has gained strength. As a result, India has become one of the most active countries for successful female entrepreneurs with 49% as compared to Taiwan and Singapore. Although India has turned out to be world's fastest growing start-up ecosystem, the women participation is as low as 14%. A study by Mastercard India has ranked 52 out of 57 countries judged on the basis gender parity.

Motive Factors that encourage women to become E-entrepreneur in India

India's female entrepreneurship represents statistics of improvement with respect to women finding opportunities to start ventures (60%), validation with respect to skills (52%) and do not feel the imminent end of failure for their startup (57%). With the evolvement of science and technology some unique new e-commerce business are coming up, thanks to all women entrepreneurs for coming up with such unique ideas and concepts. Such e-commerce businesses are changing the whole face of the country, helping economy and several other sectors to bloom. Every year new women leaders are emerging and setting a trend of their own. Their stories and achievements are something that will inspire millions other in the country. The main reasons for choosing online market place are as follows:

- 1. Global Reach-** E-commerce has enhanced the reach of business establishments. Today, women entrepreneur are able to reach out customers in any part of the world to sell their products, through the use of e-commerce. As a result, they have been able to establish newer market for their products
- 2. Less Clerical Work-** E-business is operated with the help of computer system, so there is less clerical work.
- 3. Convenience-** E-commerce operations can be performed at home. The use of password maintains privacy, safety and security of transactions.
- 4. Cost Saving-** E-business makes the fastest processing of business transactions. It saves travelling, mail and other type of time consuming operations.
- 5. Removal of Middlemen-** All transactions are performed with the help of computers without the involvement of middlemen
- 6. Fastest Processing of Transaction-** The computer has unimaginable speed, accuracy and memory, which provides the fastest finalization of transactions.
- 7. Immediate Reply-** She has enabled customers to receive immediate replies to their queries from business firms.



8. Economy of Time and Saving- There has been tremendous saving of time in commercial transactions and dealings as well as in delivery of products.

9. Ease of information- Internet stores varieties of information regarding business. Any women entrepreneur can access internet through e-business route and requisite information about the products, its constituents, specialties, price terms of sale and payment etc. with ease and speed.

Development of Women and Children in Rural Areas

The DWCRA was started by Government of India in 1982- 83 for development program for rural women and providing opportunity to self-employment. There comes several thousands of rural women for attending entrepreneurship development program. The main objective of this scheme is to develop women and children in rural areas. This program also helps to rural women entrepreneurship development. DWCRA promote self-employment among the rural women who are below poverty line, generate the income for rural poor by production of goods and services and establish production improving programs in rural society. Even today only 14% of entrepreneurs are women. According to Sixth Economic Census by National Sample Survey Organisation (NSSO), out of 58.5 million businesses India, only 8.05 million have female bosses. The reason for low existence of women entrepreneur was due to plenty of reasons like low trust of venture capitalists, lack of risk taking ability, social norms, economic factors etc. Only two Indian cities – Bengaluru and Delhi have made to recent ranking of 50 most favourable global places for women entrepreneur.

4. Conclusion

According to online studies conducted earlier this year for ranking on the best place for female entrepreneurship, India rank high list as compare to its position in 2013. About 37% of formal enterprises are owned by women around the globe, whereas 10% of formal enterprises in India are being operated by women. The Indian women have to perform two opposite roles in this developing economy where she has built career and to take care of house hold responsibilities also. With the help of e-commerce, women are getting freedom and comfort to perform both the role excellently from their home. This shows that e-commerce has the potential to provide Indian business women an effective and efficient platform to overcome traditional male-dominated industries and explore business prospects beyond conventional channels. E-commerce has facilitated women entrepreneurs to save time in every step of their business cycle, like identifying business opportunities, raw materials procurement and even finding sales leads online. In such situations, employment opportunity enlarged drastically for rural women also. Entrepreneurship into rural women, no hesitancy develops the wealth of the nation in general and of the family in individual. India being a socially male dominated country, women are assumed to be economically and socially dependent on male members. Women need to backing and support from the family members, government, society, male colleagues etc., with the right assistance from various groups stated above, they can connected to the main stream of national rural economy and thereby contribute to the rural economic development. The Government should make a plan so that the Indian women entrepreneurs can work more on empowerment by training, development and capacity building programs. It is identical truth that rural women entrepreneurs cannot be developed without suitable training. Therefore, it is necessary to provide training to rural women to enhance their



entrepreneurial skill and giving a route of success to rural women. The Government should offer well education services to rural women. The education and awareness programs should be arranged to change the negative social attitudes towards women. The Training programs should be made more structural taking into consideration the socio economic background of the women entrepreneurs. To overcome of psychological problems is that lack of confidence, low risk taking capacity; counseling should be provided to the existing and emerging rural women entrepreneurs with the help of NGOs, psychiatrists, technical persons and management experts. The problems of women entrepreneurs cannot be solved only by government intervention. There should be women entrepreneurs who can give great ideas and be able to translate them into reality, persuade fellow entrepreneurs and policy makers. Self-help mutually aided groups must be formulated for overcoming the common entrepreneurial problems.

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