A STUDY ON OPPORTUNITIES AND CONSTRAINTS FACED BY WOMEN ENTREPRENEURS IN E-COMMERCE

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ABSTRACT

Women Entrepreneur is a single person or group of persons who take risks to meet their personal goals and are capable of contributing to both their family as well as society. Generally, Women Entrepreneurs has inbuilt quality of being creative and have strong desire to achieve maximum return with their invested capital. Today, Internet has changed the life of women professionally. Number of self-employed women have been increasing rapidly due to advancement in technology. Internet paved the way for evolution of E-Commerce platform for Women Entrepreneurs. Entrepreneurship among women has to be considered as important topic in our society as they act as catalyst for economic prosperity of our nation. The inadequacy of Entrepreneurship among Women may be due to family responsibilities, lack of business knowledge, male domination, self- fear and doubt etc. This paper identifies opportunities available for Women Entrepreneurs in E-Commerce and Challenges faced by Women Entrepreneurs in running their online business. For this, stratified random sample of sixty Women Entrepreneurs who are running their online business has been taken for data collection. Collected data are analysed using Chi-Square test. This research paper reveals that Education qualification of Women Entrepreneurs doing online business has no significant relationship with opportunities faced by Women Entrepreneurs in doing online business and Experience of Women Entrepreneurs in doing online business has no significant relationship with challenges faced by Women Entrepreneurs in doing online business.

Keywords: Women Entrepreneurs, E-Commerce, Online Business, Opportunities, Challenges.

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1. INTRODUCTION

E-Commerce is the place of medium where exchange of goods and services takes place without barriers of time or distance with the use of electronic devices. In recent decades, the usage of E-Commerce has expanded rapidly and it is expected to continue at considerable rate or even accelerate. This is mainly due to high penetration of internet and experience electronic devices. In this modern world, Women Entrepreneurship act as real cause for economic prosperity of our nation which helps in creating employment opportunities, technological advancement, contribution to national income, industrialization, regional development etc.

Women Entrepreneurs represented as Women or group of women who explores idea of starting venture, undertake risks, introduce new innovations, coordinate with others, administrate and control business, make effective decision and problem solving and effective leadership in all aspects of business. E-Commerce has given Women Entrepreneurs to access and opportunity to do business with the capability of technology. Women Entrepreneurs realizes that E-Commerce is an important media for effective advertisement. The benefits of Women Entrepreneurs in using E-Commerce platform for undertaking entrepreneurial activities are ease global reach, lower cost in adoption, ease of identifying and prospecting customers, less time consuming, provides abundant information about products and services to targeted customers and 24/7 working services etc.

2. OBJECTIVE OF THE STUDY

This study aimed to examine demographic characteristics of Women Entrepreneurs who have adopted E-Commerce applications in running their business and aimed to find out major challenges faced by Women Entrepreneurs in E-Commerce and to identify and describe the opportunities available to Women Entrepreneurs in E-Commerce.

3. REVIEW OF LITERATURE

1. Dr. K. Pushpam and Dr. Thirumal (2020)- “Role of Women Entrepreneurs in Digital Commerce”. This study identifies the role of Women Entrepreneurs in E Commerce sector and various challenges faced by them in online industry and E-Commerce sector. Researchers founds the challenges of women entrepreneurs in online business are

- i) Finding suitable market,
- ii) Retaining customers,
- iii) lack of trust,
- iv) Inadequacy of funds and
- v) Good and effective customer service.

The result shows that lack of trust and inadequacy of funds are the most common problem faced by women entrepreneur in E-Commerce sector.

Dr. Sonia Justin Raj, Mr. Anshul Vyas and Mr. Bhanu Pratap Singh Rathore (2018)- “E Commerce vs Women Entrepreneurs”. This study identified the challenges faced by women entrepreneurs in the online e-commerce industry. The challenges are lack of awareness, competition, good supply chain and realisable logistics, Problem in finding suitable market, Finance problem, Problems in retaining customers, Business know-how. It is concluded that Women Entrepreneurs must be educated and have sound technical knowledge.

Mr.B.Manikandan, Dr. N.Kathirvel, D.Kavi priya (2019)- “ Challenges and Opportunities for Women Entrepreneurs”. This study described opportunities available for encouraging Women Entrepreneurs to use an online platform and various challenges faced by Women who wants to use online platform to start, grow and sustain their business. Financial problem,

shortage of raw material, stiff competition, lack of motivation, low risk bearing capacity etc. are the problems faced by Women in E-Commerce platforms.

Akhila Pai H (2018)- “Digital Startups and Women Entrepreneurship: A study on status of Women Entrepreneurs in India”. This study identified the motive factors and major challenges faced by Women Entrepreneurs in digital market. Global reach, flexibility, huge ROI, absence of middlemen, 24/7 business, secured platform etc. are the motive factors that encourage women to setup digital start-ups. Security issues, stiff competition, lack of training the team, finding suitable market etc. are the challenges faced by women in digital market.

4. RESEARCH METHODOLOGY

This study is based on both Primary data and Secondary data. Primary data are collected using Questionnaire. Secondary data are collected through Books, Journals, Websites, and Published articles related to this topic. A sample of sixty women entrepreneurs doing online business has been taken. Sampling is done on the basis of simple and stratified random sampling. Data are analysed by using t Tests for Demographic variables and Chi-Square for Opportunities and challenges faced by women entrepreneurs in doing E Business.

5. ANALYSIS AND FINDINGS

By analysing the raw data which was collected through questionnaire, the following results are interpreted.

5.1. Demographic Profile of Respondents

Hypothesis

Null Hypothesis

H₀₁: μ = Average age of the respondents belong to the age group of 25 years- 30 years

H₀₂: μ = Average Education Qualification of the respondents have SSLC/HSC

H₀₃: μ = Average Martial status of the Respondents are Un Married.

H₀₄: μ = Average years of Experience of the respondent have in E-Business is 1-2 years.

H₀₅: μ = Average Number of respondents are retailers in E-Business

H₀₆: μ = Average Size of the E-Business is Micro level Business

H₀₇: μ = Average kind of E-Business run by Women Entrepreneurs is selling jewellery and cosmetics.

Table 1 Shows general profile of Women Entrepreneurs.

1.. The Distribution of Women Entrepreneurs according to the age at the time of survey is given in the below table.

ndf= 4; The table value at 5% level = 2.776

H₀ is accepted at 5% level since the calculated value of t (0.4922) is less than (<) the table value of t. Hence, Average age of the respondents belong to the age group of 25years-30 years.

2. The respondents under different levels of education are represented in the below Table

ndf 3; The table value at 5% level 3.182

H₀ is accepted at 5% level. Since the calculated value of t (1.0388) is less than (<) the table value of t. Hence, Average Education Qualification of the respondents have SSLC/HSC.

3. The marital status of the respondents is classified into married, Un Married, widow and divorcee showed in the below Table.

ndf 3; The table value at 5% level = 3.182

H_0 is accepted at 5% level. Since the calculated value of t (2.55) is less than ($<$) the table value of t . Hence, Average Marital status of the Respondents are Un Married.

4. The Experience of women entrepreneurs in E-Business is shown in the table 1.1

ndf 3; The table value at 5% level = 3.182

H_0 is accepted at 5% level. Since the calculated value of t (0.53432) is less than ($<$) the table value of t . Hence, Average years of Experience of the respondent have in E-Business is 1-2 years.

5. Ownership Structure of the respondents in doing Online Business has been represented in the table 1.1.

ndf= 3; The table value at 5% level = 3.182

H_0 is accepted at 5% level. Since the calculated value of t (0.3026) is less than $<$ the table value of t . Hence, Average Number of respondents are retailers in E-Business.

6. The Business size of the respondents in E Business is shown in the Table 1.1.

ndf 3; The table value at 5% level = 3.182

H_0 is accepted at 5% level. Since the calculated value of t (0.552345) is less than ($<$) the table value of t . Hence, Average Size of the E-Business is Micro level Business.

7. Different forms of Business is an essential key to determine the economic performance of women entrepreneurs. In recent times, women entrepreneurs are engaging in different types of E-Business, which provides more benefits to them. Line of activity chosen by entrepreneurs is related to factors like skills, education, finances, and convenience. Table 1.7 shows the kinds of E-Business Activities done by the women entrepreneurs.

ndf 8; The table value at 5% level = 2.306

H_0 is Rejected at 5% level since the calculated value of t (2.78004) is greater than ($>$) the table value of t . Hence, Average kind of E-Business run by Women Entrepreneurs is not selling jewellery and cosmetics

Table 1 Demographic Variables of the Respondents

S.No	Demographics factors	Group of Data	No. of Respondents	Mean ($\bar{x}$)	Standard Deviation	Degree of Freedom	Test Statistic t
1	Age	20 years- 25 years	27	12	8.124	4	0.4922
		25 years- 30 years	14				
		30 years- 35 years	8				
		35 years- 40 years	6				
		Above 40 years	5				
2	Education Qualification	SSLC/ HSC	10	15	8.3366	3	1.0388
		Under Graduate	27				
		Post Graduate	18				
		Professional	5				
3	Marital Status	Married	18	15	8.3366	3	1.0388
		Un Married	32				
		Widow	3				
		Divorcee	7				
4	Experience in E-Business	0-1 Year	23	15	6.4807	3	0.53432
		1-2 Years	17				
		2-4 Years	15				
		Above 4 Years	5				
5	Ownership Structure	Sole Proprietor	24	15	5.723	3	0.3026
		Partnership	10				
		Co-operative Business	10				

		Retailers	16				
6	Size of Business	Micro Level Business	12	15	5.723	3	0.3026
		Small Scale Business	31				
		Medium Level Business	7				
		Large Scale Business	10				
7	Kinds of Business	Online Marketing	5	6.667	3.3910028	8	2.78004
		Online Teaching	8				
		Clothing and Accessories	13				
		Online Consultancy	2				
		Online Ticket Bookings	3				
		Catering and Beverages	6				
		Online Health care services	4				
		Jewellery and Cosmetics	10				
		Media and Entertainment	9				

(Source: Primary Data)

Interpretation: From the above table 1.1, shows that

1. Women in the age group of 20 years-25 years are most likely to start their E-business as compared to women in the age group of 25 years- 30 years and 30 years 35 years. Women in the age of 35 years-40 years and above 40 years are less in favour of starting their E-business.

2. Majority of respondents are highly educated in Under Graduate (35%) and Post Graduate (30%) than in high schools(17%) and professional (8%). Thus, respondents have a good knowledge of facilities in E-Business.

3. Most of the women are Un Married (53%). Women are most likely to start their E- business before marriage.

4. Most of the women have less than one year of experience (38%). This shows that Women are most likely to start their E-business recent times.

5. Most of the women Entrepreneurs in E-Business are Sole Proprietor(40%). This shows that Women Entrepreneurs are most likely to be owned and controlled by herself alone.

6. Most of the women Entrepreneurs have Small scale E-Business (52%). This shows that Women Entrepreneurs are most likely to start small scale business because with the idea of minimum investment and maximum profits

7. Majority of women are involved in online clothing business(22%) followed by jewellery and cosmetics (17%), Media and Entertainment(15%), online teaching(13%), catering services(10%), Online Marketing (8%)and less involved in online health care services (6%), Tourism services(5%) and consultancy activities(4%).

5.2. Opportunities and Constraints of E-Commerce on Women Entrepreneurs

5.2.1. Opportunities for Women Entrepreneurs in E-Commerce

E-Commerce is the online market place which gives Women Entrepreneurs flexibility in conducting their business from anywhere and at any time according to their convenience. The main benefit of E-Commerce on Entrepreneurs is that it can be used to spread their product messages to large mass of audience. Another benefit is the Cost effective and convenient medium to connect buyers and suppliers around the world.

- **Expand Business reach:** Products and services are readily available to the customers with the help of internet. One of the greatest benefit of internet is translation. E-Business does not have to make a site for every language. With the right marketing, every consumer around the world can find the website, product information with confirm purchase.
- **Time and cost Saving:** Entrepreneurs can save a lot of costs and time in managing E Business. Instead of running physical store, an online store offers them the option to receive orders online, accept payments, ship product and reach to the customers available all across the world.
- **Increasing customer base:** Customers are the real assets for every business. Women in E Business doesn't need to worry about the global reach of customers, people around the world have access to their products and can come back at any time.
- **Rise in sales:** E- Business will have more sales with high profit margin as compared to Physical store business. Entrepreneurs can redistribute money to make the consumer Shopping experience faster and more efficient.
- **24/7 days:** Even during the natural disasters/ temporary close down of business, online business is open for 24/7 every day of the year that increases their profits.
- **Cash less transaction:** Payments are received with card, it involves instant transactions with out delayed in payments.

Table 2 Opportunities for Women Entrepreneurs in E-Commerce

Benefits of E-Commerce	No. of Respondents	Percentage
Ease Global Reach	12	20%
Greater Flexibility	8	13.33%
Profitability	9	15%
Absence of Middlemen	4	7%
Ease in Communication	5	8%
Faster Processing of transaction	2	3%
Ability to do multitasks	4	7%
24/7 Business	5	8%
Ease access of funds	8	13.33%
Tax Holiday for 3 years	3	5%
Total	60	100%

(source: Primary Data)

Interpretation: From the above table 2.1 it can be seen clearly that Ease Global Reach (20%) is the main reason for the women to start E-business. Next strong is that they have Profitability (15%) followed by Greater Flexibility (13.33%), Ease access of funds (13.33%), Ease in communication (8%), 24/7 Business (8%), Absence of Middlemen (7%), and Ability to do multitasks (7%). Less favourable reasons are they have Tax Holiday for 3 years (5%). And Faster processing of transaction (3%).

5.1.2. Relationship between Education Qualification and Opportunities of Women Entrepreneurs in E-Commerce

Hypothesis

H₀: There is no significant relationship between Education Qualification with Opportunities for women entrepreneurs in E-Commerce.

H₁: There is a significant relationship between Education Qualification with Opportunities for women entrepreneurs in E-Commerce.

Table 3 Showing Observed Frequencies

Education Qualification	Opportunities for Women Entrepreneurs in E-Commerce										
	Ease Global Reach	Greater Flexibility	Profits	No Middlemen	Ease in Communication	Faster Process of Transaction	Ability to do multi task	24/7 Businesses	Ease access of funds	Tax Holiday for 3 years	Total
SSLC/ HSC	3	2	2	0	0	0	0	1	2	0	10
Under Graduate	1	1	1	3	5	2	2	4	6	2	27
Post Graduate	8	4	3	0	0	0	2	0	0	1	18
Professional	0	1	3	1	0	0	0	0	0	0	5
Total	12	8	9	4	5	2	4	5	8	3	60

(source: Primary Data)

Table 4 Showing Expected Frequencies

Education Qualification	Opportunities for Women Entrepreneurs in E-Commerce										
	Ease Global Reach	Greater Flexibility	Profits	No Middlemen	Ease in Communication	Faster Process of Transaction	Ability to do multi task	24/7 Businesses	Ease access of funds	Tax Holiday for 3 years	Total
SSLC/ HSC	2	1.33	1.5	0.67	.83	0.33	0.67	0.83	1.33	0.5	10
Under Graduate	5.4	3.6	4.05	1.8	2.25	0.9	1.8	2.25	3.6	1.35	27
Post Graduate	3.6	2.4	2.7	1.2	1.5	0.6	1.2	1.5	2.4	0.9	18
Professional	1	0.67	0.75	0.33	0.42	0.17	0.33	0.42	0.67	0.25	5
Total	12	8	9	4	5	2	4	5	8	3	60

(source: Primary Data)

Chi-Square (χ^2) = 46.68

ndf = (r-1)(c-1) = 3X9 = 27

Table Value for 27 df at 5% level = 40.113

Interpretation: H₀ is rejected . Since the calculated value is (46.68) is > (greater than) the table value (40.113). Hence, there is significant relationship Education Qualification of Women Entrepreneurs with Opportunities for women entrepreneurs in E-Commerce.

5.3. Challenges Faced by Women Entrepreneurs in E-Commerce sectors

Generally, All Women Entrepreneurs face two category of problems namely Specific problems and General problems. Specific problems includes problem of arrangement of finance, limited mobility, lack of family support, lack of education, less risk bearing capacity etc. General problems includes lack of self-confidence, lack of recognition in society, cut-throat competition, and male dominated society. Here there are some of the problems faced by Women Entrepreneurs in E-Commerce Sector.

- **Lack of Awareness:** Each business has its own system. Likewise, E-Business has its own processes. Coming up with an idea is very difficult, obtaining domain name and website creation is difficult.
- **Competitive Environment:** Survival in E-Commerce Business is very difficult. There is a huge competition in almost all the products categories. High competition with lower profits enables Women Entrepreneurs to quit.
- **Lack of Technologies Expertise:** Starting a E-Business requires special set of skills like setting up websites, marketing products, employ specialised and qualified employees etc.
- **Building credibility and Customer relationship is difficult:** Gaining trust of customers is one of the biggest challenges in starting E-Business. Issues like privacy, security, Quality of products and services and customer buying decision based on Online image and Description.
- **Promotion of Products and services:** Attracting customers is major problem for Women Entrepreneur in E-Business. This includes advertising, articles, blogs, emails, you tube ads, content marketing etc.

Table 5 Challenges Faced by Women Entrepreneurs on E-Commerce

Challenges of E-Commerce	No. of Respondents	Percentage
Difficulty in finding suitable market	10	17%
Security threats	11	18%
Privacy Issues	7	12%
Require huge investment	4	7%
Training the team	5	8%
Lack of technological skills	4	7%
Lack of ability	3	5%
Fear of Competitors	8	13%
Consistent update of websites	2	3%
Problems in retaining existing customers	6	10%
Total	60	100%

(Source: Primary Data)

Interpretation: From the above given table 2.2, it is found that most Women Entrepreneurs faced the problem in doing E-Business in security Threats(18%). The next problem is difficulty in finding suitable market (17%), Fear of Competitors (13%), Privacy Issues (12%), Problems in retaining Existing customers (10%), and Training the team (8%). Less negative reasons are Requirement of huge investment (7%), Lack of technological skills (7%), Lack of ability (3%), and Consistent update of Websites (3%).

5.3.1 Relationship between Experience in E-Business and Challenges faced by Women Entrepreneurs in E-Business.

Hypothesis:

H₀ : There is no significant relationship between Experience and Challenges faced by Women Entrepreneurs in E- Business.

H₁: There is a significant relationship between Experience and Challenges faced by Women Entrepreneurs in E- Business.

Table 6 Showing Observed Frequencies

Experience	Challenges faced by Women Entrepreneurs in doing E-Business										
	Difficulty in finding suitable market	Security threats	Privacy issues	Require huge investment	Training the team	Lack of Technological Skills	Lack of ability	Fear of Competitors	Consistent updation of websites	Problems in retaining Existing customer	Total
0-1 Year	3	6	4	2	1	1	2	2	1	1	23
1 Year- 2 years	4	2	2	1	2	1	1	2	0	2	17
2 years- 4 years	2	1	1	1	2	2	0	3	1	2	15
Above 4 years	1	2	0	0	0	0	0	1	0	1	5
Total	10	11	7	4	5	4	3	8	2	6	60

(source: Primary Data)

Table 7 Showing Expected Frequencies

Experience	Challenges faced by Women Entrepreneurs in doing E-Business										
	Difficulty in finding suitable market	Security threats	Privacy issues	Require huge investment	Training the team	Lack of Technological Skills	Lack of ability	Fear of Competitors	Consistent updation of websites	Problems in retaining Existing customer	Total
0-1 Year	3.83	4.23	2.68	1.53	1.92	1.53	1.15	3.07	0.77	2.3	23
1 Year- 2 years	2.833	3.12	1.98	1.13	1.42	1.13	0.85	2.27	0.57	1.7	17
2 years- 4 years	2.5	2.75	1.75	1	1.25	2	0.75	2	0.5	1.5	15
Above 4 years	0.83	0.92	0.58	0.33	0.42	0.33	0.25	0.67	0.62	0.5	5
Total	10	11	7	4	5	4	3	8	2	6	60

(source: Primary Data)

Chi-Square (χ^2) = 14.949

ndf = (r-1)(c-1) = 3X9 = 27

Table Value for 27 df at 5% level = 40.113

Interpretation: H₀ is accepted. Since, the calculated value is (14.949) is < (less than) the table value (40.113). Hence, there is no significant relationship between Experience and challenges face by Women Entrepreneurs in E-Business.

6. FINDINGS

- From the above analysed data, it shows that, by accepting the null hypothesis (H_0) the Average age of the respondents belong to the age group of 25years- 30 years. Average Education Qualification of the respondents have SSLC/HSC. Average Martial status of the Respondents are Un Married., Average years of Experience of the respondent have in E Business is 1-2 years. Average Number of respondents are retailers in E-Business. Average Size of the E-Business is Micro level Business.

- Most of women (22%) are involved in online clothing business followed by jewellery and cosmetics, Media and Entertainment, online teaching, catering services, Online Marketing and less involved in online health care services, Tourism services and consultancy activities.

By rejecting the null Hypothesis (H_0), Average kind of E-Business run by Women Entrepreneurs is not selling jewellery and cosmetics.

- The major opportunity faced by Women Entrepreneurs in E-Commerce is Ease Global Reach (20%) is the main reason for the women to start E-business. Next strong is that they have Profitability (15%) followed by Greater Flexibility (13.33%), Ease access of funds (13.33%), Ease in communication (8%), 24/7 Business (8%), Absence of Middlemen (7%), and Ability to do multitasks (7%). Less favourable reasons are they have Tax Holiday for 3 years (5%), and Faster processing of transaction (3%). The major challenge faced by Women Entrepreneurs in E-Commerce Business is Security Threats (18%). The next problem is Difficulty in finding suitable market (17%), Fear of competitors (13%). Privacy Issues (12%), Problems in retaining Existing customers (10%) and Training the team (8%). Less negative reasons are Require huge investment (7%), Lack of Technological skills (7%), Lack of ability (3%) and Consistent update of websites (3%).
- The interrelationship between Education Qualification and Opportunities of E-commerce on Women Entrepreneurs clearly indicates that most of the Women Entrepreneurs (45%) are under graduated and has major benefit (20%) as Ease Global Reach. The Chi-Square results indicates that there is a high strength of association between Education Qualification and Opportunities for women entrepreneurs in doing E-Business.
- The interrelationship between Experience and challenges of E-commerce on Women Entrepreneurs clearly indicates that most of Women Entrepreneurs (38%) have less than one year of experience and has major constraint (18%) as Security Threats. The Chi-Square results indicates that there is no significant relationship between Experience and challenges faced by women entrepreneurs in doing E-Business.

7. SUGGESTIONS

For the development of Women Entrepreneurs in E-Commerce requires some efforts. The efforts has to be made to educate, inspire, encourage, motivate and co-operate Women Entrepreneurs in E-Business.

- An Awareness programmes can be conducted with the intention of creating awareness among Women about various opportunities to conduct E-Business.
- Organizing training programmes for developing Women to be professionally competence in E-Business, developing Managerial aspects, profit planning, leadership and other skills which encourage women entrepreneurs to carry out E-Business activities.

- Vocational training can be conducted to enable Women Entrepreneurs to understand production process and production management.
- Academic institutes should be tie up with various Government and Non-Government agencies for Women Entrepreneurship Development.
- Women should be offered soft loans, interest free loans and subsidies for encouraging them to enter into E-Business.
- Encourage Women Entrepreneurs to do E-Business by conducting International and National level conferences, seminars, trade fairs and exhibitions at regular intervals.
- Financial Institutions should offer Working capital assistance for Women to start their own business.
- Women Entrepreneurs should be encouraged to start their business as Joint stock companies rather than sole proprietor and retailers concern to avail advantages of large scale operations.

To overcome challenges faced by Women Entrepreneurs in E-Commerce, various support has to be provided by Government and other private institutions.

Encouragement and motivations should be given to the Women to take the benefits of policy measures introduced by the government for promoting the status and level of Women Entrepreneurs in our society. Women also require support from their family and society. They should be provided ease financial help without putting unrealistic conditions by banks and financial institutions.

Security threats is the first major problem for Women Entrepreneurs in E-Commerce. Hence, Government has to take initiative in creating liaison with law and can start law enforcement agencies to help women to take entrepreneurial activity by understanding threats and trends in E-Commerce.

Fear of competitors and difficult in finding suitable market are the main problems for Women Entrepreneurs. So, Women Co-operative societies can be initiated to procure products from Women Entrepreneurs which help them in selling their products at reasonable price at perfect market.

8. CONCLUSION

In recent days, number of self-employed Women has been increasing rapidly due to advancement in technology. Women run their business not only for their survival but also to satisfy inner urge of creativity and ability to prove their capabilities.

This paper explores the relationship between 1)level of education qualification of Women Entrepreneurs and opportunities for Women Entrepreneurs in E-Commerce 2) Experience of Women Entrepreneurs in E-Business and challenges faced by them in E-Commerce. For this, cross tabulation was performed between the variables. The Chi-Square reveals that 1)Education qualification of Women Entrepreneurs doing online business has significant high strength of relationship with opportunities for Women Entrepreneurs in doing online business. 2) Experience of Women Entrepreneurs in doing online business has no significant relationship with challenges faced by Women Entrepreneurs in doing online business.

This indicates level of education qualification creates opportunities for Women Entrepreneurs in doing E-Commerce business. Education plays an important role in Women Entrepreneurship, as it pays ways to enhance innovative ability and personality and helps them to recognize various commercial opportunities, self-esteem, gains knowledge, and skills. And experience of Women Entrepreneurs in E-Business has no influence on challenges faced by them in E-Commerce

Expand Business reach, Time and cost Saving, Increasing customer base, Rise in sales, 24/7 days, Cash less transaction, etc. are the opportunities faced by Women Entrepreneurs in E-Commerce. Challenges faced by Women Entrepreneurs in E-Commerce are Lack of Awareness, Competitive Environment, Lack of Technologies Expertise, Building credibility and Customer relationship is difficult, Promotion of Products and services, Attracting customers etc. In this modern era, Women Entrepreneurs should sharpen their skills and knowledge according to latest technology. Since, E-Commerce enables Women Entrepreneurs in doing online business to achieve its mission and objectives.

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