

# STUDY ON WOMEN ENTREPRENEURSHIP DEVELOPMENT PROGRAM WITH REFERENCE TO STATE OF CHHATTISGARH

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## Abstract

*With economic liberalization and globalization, women entrepreneurs are growing worldwide. Women entrepreneurs are recognising the demanding task to meet their personal requirements and become economically independent. It promotes capital formation and creates affluence in the country. It has the thrill of threat, adjust, courageous and growth. However women entrepreneurs are facing a mixture of trouble, such as monetary problems, marketing, manufacturing and labour problems. Moreover, most of the women entrepreneurs had not taken any formal training in their respective areas before or after starting the business enterprise which leads to letdown of unit. Keeping in view the importance and impediments faced by women entrepreneurs the present paper is endeavours to explore the several development initiatives and instituted policy measures taken by the Government of India to foster a culture of innovation and entrepreneurship in the country. Women's contribution to national development is crucial. The process of development would be incomplete and lopsided unless women are fully involved in it. It requires identifying intelligent people for entrepreneurship out of all castes, rural and urban, men and women etc, and should be expectant with proper training and feedback programmes.*

**Key words,** Chhattisgarh, Economic Development, Innovation, Women entrepreneurs

## 1. INTRODUCTION

Entrepreneurs identify a wide variety of entrepreneurial opportunities and convert these opportunities into successful dealings. These avenues commonly range from self employment, franchising, technopreneurs, multiple businesses (the entrepreneurs who have been pragmatic involving in more than one business, one after the other, over the years are called serial entrepreneurs) so on and so forth (Kariv, 2011). Women entrepreneurs have been elected as the new engines for enlargement and the rising stars of the economies in developing countries to bring wealth and welfare. A number of stakeholders have pointed out that the women entrepreneurs are significant untapped source of economic augmentation and development (Minniti and Naudé, 2010). According to Rubenstein, (2000), women entrepreneurship has been accepted wide-reaching as an important way of integrating more people into the economic environment. To promote balanced growth of the country, there is need for sustainable growth of women entrepreneurs. Women entrepreneurs occupy an important position in the industrial economy of the country for the reason that of

low investment requirement, high impeding for lucrative employment creation and wider dispersal of industries in rural and urban areas. The economic advancement of well developed countries of the world has been credited to the growth of women entrepreneurs. In advanced countries the middle-of-the-road of small enterprises have been managed by women. There are over five million women entrepreneurs constituting one fourth of all entrepreneurs in China. Keeping the familiarity of western economies in mind, the Government of India has set up various institutions to uphold women entrepreneurial activities. (Rathirane Y, Semasinghe DM 2014). They offer a wide range of incentives measures to women entrepreneur for providing an impetus to industrialization. This study focus on various factors needed for the growth of women entrepreneurs in India. What India needs is a well planned, structured holistic approach where equal responsibility is taken by the society and government in fostering the growth of women entrepreneurs.

## 2. REVIEW OF LITERATURE

Hina Shah and Punit Saurabh (2015) in their study on women entrepreneurship in developing countries conclude that even though there have been some well drafted strategies towards the development of women entrepreneurship, there needs to be done more towards this so that such ventures can help in poverty alleviation of South Asian region. G.Malyadri (2014) in her study on Role of women Entrepreneurs in the Economic Development of India indicates that women entrepreneurs are establish to be working in tricky situations when compared to their male counterparts and factors like political instability, poor infrastructure, high production costs and nonconductive business environment are upsetting women entrepreneurs more than men.

Jain and Jain (2014) found that all entrepreneurs face certain challenges, but women often have supplementary challenges and bottlenecks because of their gender. By creating a burly business network, learning new tactics to preserve balance work and life, getting encouragement from other flourishing women entrepreneurs, and, by keeping them rationalized, women entrepreneurs can accomplish new heights of success. Krishnamoorthy and R Balasubramani (2014) identified the important women entrepreneurial enthusiasm factors and its impact on entrepreneurial success. The study also concluded that ‘ambition, knowledge and skill’, has significant impact on entrepreneurial success.

Kumbhar (2013) revealed that absence of definite agenda of life, absence of balance between family and career obligations of women, absence of direct ownership of the property, poor degree of financial freedom for women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India. Anita Tripathy Lal's(2012) main objective of his research was to study the significant rise of women entrepreneurs in India and how it has evolved since the pre-independence days. The study finally concluded to what extent the various support systems in India can further foster a conducive ecosystem for the women entrepreneurs in India

Syed Shah Alam, Mohd Fauzi Mohd Jani, Nor Asiah Omar (2011) investigated the key factors which affect the success of women entrepreneurs in Southern region in Malaysia. The results suggested that family support, social ties and internal motivation affect positively and significantly to the success of women entrepreneurs in the small business. Cohoon, Wadhwa and Mitchell (2010) study concluded that the women are very much anxious about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

Tambunan, Tulus (2009) study also depicted the fact that illustration of women entrepreneurs in this region is fairly low due to factors like low level of education, lack of capital and cultural or religious constraints, and most of the women entrepreneurs in SMEs are from the category of forced entrepreneurs seeking for better family incomes. Sairabell Kurbah, Martin Luther (2007) in their article investigated the multi-factorial nature of women's role in economic development in the East Khasi Hills area of Meghalaya state. A higher level of education and employable skills for women entrepreneurs can assist in getting better their levels of yield, and promote risk-taking and innovativeness.

From the literature it is clear that the numerous study have done on different dimensions of women entrepreneurs but there are only few studies which have highlighted the various entrepreneurs development programmes taken by the Government of India to foster a culture of innovation and entrepreneurship in the country. The present study has been undertaken to discuss it in detail

### **3. METHODOLOGY & OBJECTIVES OF THE STUDY**

The purpose of this paper is to provide insight of women entrepreneurship in general and particular tries to find out the various development programmes which enhance the entrepreneurial capacity with reference to state of Chhattisgarh. The paper aims at to find out the financial institutional at central, state and non-government level for boosting women entrepreneurship.

This study is an attempt to create awareness and spotlight the various challenges faced by women entrepreneur and the government assistance to achieve sustainable growth and progress of women entrepreneurs. The study is based on secondary data collected from research

### **4. DISCUSSION AND ANALYSIS**

#### **4.1 Growth of Women Entrepreneurship in India**

India is the second most populated country in the world having about seven lakh villages, in which more than 70 per cent of its population lives. The labour force in the rural sector is formed by 56 per cent of the male and 33 per cent of the female. Women comprise a small proportion of the total entrepreneurs and are belligerent in India for entrepreneurial freedom. They still face various socio-economic problems due to the lack of technical knowledge and information gap. Many of the woman's don't have idea about the benefits they can get from government to become the entrepreneur but from the recent past the growth of women entrepreneurs in the country has been accelerated by several government agencies and voluntary

organization like Mahila Mandals and so on. Indian women have become more career-minded, economically independent and more achievement-oriented. They would like to widen their scope of work and taste the fruit of achievement.

The government of India is uplifting the entrepreneurship, thereby to achieve a good economic state, eradication of poverty by providing employment. Government, banks are providing financial assistance to the youths, women's through its programs like Start-up India, Mudra Yojana scheme for women, Annapurna scheme, Stree Shakti package for women entrepreneurs, Bharatiya Mahila Bank business loan, Mahila udyami nidhi scheme etc. Banks have also abridged their interest rates on the benefits taken up by the women, and many micro finance institutions are also helping the women's through SHG (self help groups) many of them are lacking in to acquire such facilities.

The government has undertaken several initiatives to provide financial assistance as well as training to the women to become a entrepreneur which directly contribute to India's economy and also help to reduce the unemployment level. So government has to appoint committees related to women entrepreneurship and also it should create awareness in micro level. Several institutional arrangements have been made to protect and develop women entrepreneurship in India. The nationalized banks and state financial corporation's advance loans to women entrepreneurs on a preferential basis. State industrial development corporations and district industries centers give loans, subsidies and grants to small-scale women entrepreneurs. State level agencies help women entrepreneurs in preparing project reports, purchasing machinery and building and training and hiring staff. The federation of Indian chambers of commerce and industry (FICCI), National alliance of young entrepreneurs (NAYE) and other voluntary agencies lend assistance to women entrepreneurs. Government of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, networks, markets and trainings. Some of the development programmes at center level are mentioned in below table 1

**Table 1. Entrepreneurship Development Programs and Innovation at Central Level**

S.No.	Name of Scheme	S.No.	Name of Scheme
1	Department of Science and Technology (DST)	7	Make in India
2	Stand-Up India	8	Atal Innovation Mission (AIM)
3	Trade related Entrepreneurship Assistance and Development (TREAD)	9	Support to Training and Employment Programme for Women (STEP)
4	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	10	Jan Dhan- Aadhaar- Mobile (JAM)
5	National Skill Development Mission	11	Digital India

6	Science for Equity Empowerment and Development (SEED)	12	Biotechnology Industry Research Assistance Council (BIRAC))
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Women are now geared up to do all business and enter all professions like trade, industry, engineering etc. The role and participation of women are recognized and steps are being taken for the promotion of women entrepreneurship, women must be shaped up properly with other entrepreneurial traits and skills to face the challenges of world markets, meet the changes in the trends, be competent enough to sustain and strive for excellence in the entrepreneurial field

#### 4.2 Chhattisgarh development programs for women Entrepreneurs

Chhattisgarh was carved out of Madhya Pradesh On 1st November, 2000, this 21st century state is fortunate to have a low population density. The State consists of 27 districts, 149 Tehsils, 146 Development Blocks, 85 Tribal Development blocks, 97 Towns, and 20306 villages. Nearly, 80 % population of the state is reliant on agriculture. In the state out of 37.46 Lakhs farmer households, 76% comes under small & marginal class. Chhattisgarh is munificently bestowed with natural resources like forests, minerals and surface water. The State has undergone a radical revolutionize and is thriving with industrial activities. Chhattisgarh produces 100 per cent of Tin and 15 per cent of the Cement in the country

Chhattisgarh was at fourth position in the “Ease of Doing Business” ranking by the World Bank and Department of Industrial Policy and Promotion (DIPP). Government policies are not only drawing the business investments but also promoting the start-ups on the lines of “Startup India”, the Department of Commerce and Industries, Government of Chhattisgarh planned out “Startup Chhattisgarh” programme. Former Chhattisgarh Chief Minister Dr Raman Singh launched the programme in last September in Raipur. The “Startup Chhattisgarh” programme has been designed to fulfil honourable Prime Minister Narendra Modi’s vision. The programme’s main aim is to create an eco for promoting innovation and entrepreneurship in the State

The State government’s hub is on innovation as a driver of social change leveraging technology. The government is venturing into fields as diverse as agriculture, health, education, skill development, mining and tribal development. Therefore, the State government took following major policy level initiatives for the promotion of the same. Some of the development programmes for enhancing and fostering women entrepreneurs in Chhattisgarh are highlighted in table 2

**Table 2. Chhattisgarh state development programs for women Entrepreneurs**

S.No.	Name of Scheme	S.No.	Name of Scheme
1	Startup Chhattisgarh Package–2016	8	Chhattisgarh Innovation and Entrepreneurship Development Policy
2	Chhattisgarh State Industrial Development Corporation (CSIDC)	9	Khadi And Village Industries Commission (KVIC)

3	State Investment Promotion Board	10	Central Silk Board, Bilaspur
4	Chhattisgarh Khadi And Village Industries Board:	11	Marketing & Service Extension Centre, Jagdalpur
5	National Small Industries Corporation (NSIC)	12	Technology Centre, Borai
6	Small Industries Development Bank Of India (SIDBI)	13	Centre For Entrepreneurship Development (CED)
7	Mudra Bank	14	Chhattisgarh Industrial & Technical Consultancy Centre (CITCON)

**I. Startup Chhattisgarh Package 2016:** Notified in November 2016, the package includes special incentives and subsidies for the Startups under Industrial Policy 2014-19. The Start-up Chhattisgarh initiative was announced last year as part of the state's start-up policy. Commenting on the need for a stronger start-up ecosystem in the state it is the platform where Youths need to be fearless to bring their ideas into commercial products. This initiative 'Start-up Chhattisgarh' can provide wings to a lot of young talented people for becoming tomorrow's entrepreneurial leaders. Startup Chhattisgarh has been initiated by the government to create an ecosystem that is conducive for nurturing start-ups in Chhattisgarh itself, according to an official. In the ideation phase of Start-up Chhattisgarh, the government conducted startup boot camps in all 27 districts to collect ideas from young entrepreneurs. Following are salient features of the Startup India Action Plan

- Compliance Regime based on Self-certification
- Startup India Hub as a single point of contact for the entire Startup ecosystem
- A single platform for Startups for interacting with Government and Regulatory Institutions for all business needs and information exchange among various stakeholders
- Relaxed Norms of Public Procurement for Startups
- Faster Exit for Startups
- Providing Funding Support through a Fund of Funds
- Building Innovation Centres at National Institutes

This Policy is an endeavour to create a conducive environment in the State for innovation and entrepreneurship, leveraging its strengths which lies in its natural resources (i.e. minerals, forests, agriculture) and human resources particularly the tribal who have got high level of indigenous skill sets but are technology deprived; as well as new developments like Naya Raipur

**II. Chhattisgarh State Industrial Development Corporation (CSIDC):** Chhattisgarh State Industrial Development Corporation Ltd. (CSIDC) has been established by transforming MP Industrial Centre Development Corporation, Raipur in the year 2001 after formation of the State. Work of various industrial

promotion activities in the State, viz. publicity, development of infrastructure facilities, setting up of industrial areas, supply of raw material, operation of Govt. industries, recovery of loans of erstwhile MP Finance Corporation, participation in organization of State festival every year in the capital of the State and participation in India-International Trade Fair in New Delhi on behalf of the State is undertaken by CSIDC.

**State Investment Promotion Board :** The State Investment Promotion Board, constituted under Chhattisgarh Audyogik Protsahan Adhiniyam (Act) 2002, The State Investment Promotion Board of Chhattisgarh aims to promote industrial investments in the State of Chhattisgarh, by vesting certain rights specified herein, in a person or persons including bodies, corporate, intending to make investments in various economic sectors for furthering industrial and economic growth; and to empower an agency or agencies designated by the State for facilitating such investments by making processes and procedures transparent and mutually beneficial, in the best interests of the investors and the State of Chhattisgarh and further, to cast certain obligations and responsibilities on such agencies to perform functions entrusted to them within specified period. A number of MoUs have been signed to facilitate investments in the State. The focus has been on the core sector. Global Investors Meet 2012 at new Raipur to establish the state as better place for capital investment, to embrand the state, to build awareness and to encourage national and international investors regarding the scope of investing in the state, to properly utilize natural resources and to build environment for development for human resources in which more than 500 investors from India & outside participated. Investors are motivated for investing in different value additions sectors such as product processing, forest product, urban infrastructure, herbal/medicinal production, new and renewable energy, IT and ITES, handloom handicrafts, pharmaceutical and medical tourism. The organisation of such meet in the state is found fruitful for the industrial development of the state. From this, the citizens of the state will be definitely benefited, scope of employment will be enhanced and will be economically development.

**III Chhattisgarh Khadi and Village Industries Board:** The main objective of Chhattisgarh Khadi and Village Industries Board is to accelerate mass opportunities of employment for trained artisans and yarn spinning women with the help of advanced technology by development of khadi and village industries in rural areas. The Scheme is implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the Scheme will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.

**IV. National Small Industries Corporation (NSIC):** The NSIC is concerned in Hire Purchase and Leasing Schemes and offers assistance to interested parties. These schemes benefited first generation entrepreneurs to set up enterprises with minimum investment. NSIC assist small enterprises to improve the quality of the end products through creation of testing facilities. NSIC has set up Technology Dissemination Centres to provide latest information in connection with the technology upgradation / dissemination amongst the other

Small and Large Scale enterprises spread all over India and abroad. Keeping in view the potential in the areas of software exports and to create facility for the promotion of small scale unit and also provide place to negotiate with the units from abroad, NSIC has set up a NSIC, STP Complex under Software Technology Parks of India (STPI).

**V. Small Industries Development Bank of India (SIDBI):** SIDBI was established in April, 1990 to serve as the Principal Financial Institution for promotion, financing and development of industry“ in the small scale sector and co-coordinating the function of other institutions engaged in similar activities. SIDBI provides assistance to the small scale sector through indirect assistance, direct assistance and development and support services.

**VI. Micro Units Development and Refinance Agency Bank (MUDRA)** Mudra, was launched April, 2015, which stands for Micro Units Development & Refinery Agency Ltd., started as a subsidiary of SIDBI for refinancing activities relating to micro units. Mudra is a public sector financial institution in India. It provides loans at low rates to micro-finance institutions and non-banking financial institutions which then provide credit to MSMEs. The bank will nurture small business through different stages of growth and development of business termed as Shishu, Kishor and Tarun.

Shishu is the first stage where the loan cover will be up to Rs. 50,000/-, Kishor is the next higher stage where the loan cover will be from Rs. 50,000/- to Rs. 5 lakhs, and the last stage is Tarun, where loan cover will be from Rs. 5 lakhs to Rs. 10 lakhs.

**VII. Khadi And Village Industries Commission (KVIC):** The Khadi and Village Industries Commission (KVIC) is a statutory body established by an Act of Parliament (No. 61 of 1956, as amended by act no. 12 of 1987 and Act No.10 of 2006. The broad objectives that the KVIC has set before it are:

- The social objective of providing employment.
- The economic objective of produce saleable articles.
- The wider objective of creating self-reliance in the middle of the poor and building up of a strong rural community spirit.

**VIII. Central Silk Board, Bilaspur:-** in Bilaspur district of Chhattisgarh the Central Silk Board, Bilaspur is one of the Zonal Offices of Central Silk Board, Ministry of Textile, Government of India and having three institutes viz. Basic Tasar Silk Worm Seed Station (BTSSO), Central Tasar Silk Worm Seed Station (CTSSS) and Basic Seed Multiplication and Training Centres (BSM & TC), Bilaspur, involved in technical services, research, design, training etc. relating to silk.

**IX. Marketing & Service Extension Centre, Jagdalpur:-** Marketing & Service Extension Centre, Jagdalpur under Office of DC(Handicraft), Govt. of India, involved in the Marketing and related service of Handicraft products.

**X. Technology Centre, Borai:-** Technology Centre, Borai, Dist:- Durg is being set up by Ministry of MSME, Govt. of India towards, testing, calibration, CNC programming, product design, training etc. for MSME sector

**XI. Centre for Entrepreneurship Development (CED):-** Centre for Entrepreneurship Development was set up in 1988, and promoted by Government of Madhya Pradesh and Central Financial Institutions. It functions in Madhya Pradesh and Chhattisgarh states and involved in the activities related to Entrepreneurship Development.

**XII. Chhattisgarh Industrial & Technical Consultancy Centre (CITCON)** is a division of MPCON Ltd., a Govt. Company, having subsidiary status of Industrial Finance Corporation of India (IFCI), and jointly sponsored by SIDBI, ICICI Ltd, Nationalised Banks and State Level Corporations. This Organisation imparts training for the promotion of Self-employment / Entrepreneurship / Skill Development and provide Consultancy services on different Socio-Techno-Economic fields.

In many developing countries, including India, women have much less opportunities of education, jobs and income than men. Empowering women entrepreneurs is necessary for accomplishing the objectives of sustainable development and the gridlocks obstructing their growth must be removed to ensure their full involvement in the business. Ministry of Micro, Small and Medium Enterprises (MSME) has a wide range of schemes that specifically target to help the women entrepreneur. As more and more motivation and support are provided to them, it will definitely enhance their socio-economic status, which is a pre-requisite for the growth and development of women entrepreneurs.

## V CONCLUSION

In India the business scenario is changing day by day due to the development of Information and communication technology, industrialisation, spread of education and development programs initiated by the government. In such conditions, employment opportunity for women has increased significantly. Lack of access to finance, environmental and societal issues, technological constraints, insufficient and bewildered policies are providing a restrictive environment in which women entrepreneurs are finding it difficult to succeed, despite having clear motivations and goals. Moreover, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 45% of the Indian population. At this juncture, effective steps are obligatory to provide entrepreneurial consciousness, orientation and skill development programs to women. Government should try to impart better and quality education to the women community. Women community is requisite to be appropriately trained to get better their management skills. Vocational training should be imparted to them that can help them to healthier identify with the production process. Existing women entrepreneurs need large scale training and counselling to remove psychological barriers like fear of success and lack of self-confidence. The above mentioned training programmes should be incessantly

monitored and upgraded. Government is vital to take active measures by initiation more schemes which can encourage women.

To build the culture of innovation and entrepreneurship, the Chhattisgarh state should focus on strengthening the foundation which is laid at an early stage. For promoting sustainable women entrepreneurship, they must be molded properly with entrepreneurial traits and skills needed to meet the changes in trends, global market challenges and also to be competent enough to sustain and strive for excellence in the entrepreneurial arena. This requires a holistic approach adopted by the regulators and the society as a whole.

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