

Women Entrepreneurship and Innovation in Higher Education: Opportunities and Challenges in India -A Review

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Abstract : In the recent years, Entrepreneurship and Innovation have taken new dimension due to increase in the globalization and liberalization. Women Entrepreneurs are the ones who start a venture or a business activity generating jobs for others. The three major factors that are playing important role in women entrepreneurship are : Firstly, internal factors such as individual's attitude towards risk taking or family encouragement, secondly external factors such as government support or reward system and finally the third factor is education & competencies.

According to 2016 report of Small Industry Development Bank of India (SIDBI), following southern Indian states such as Karnataka, Tamil Nadu, Kerala, Andhra Pradesh and Maharashtra have witnessed more than 50% of all women led small scale industrial units in India. The GDP of a nation increases as the women of the country progress in the field of entrepreneurship and innovation. Women have to be given equal chance as men in the field of entrepreneurship as most of the talented women end up with responsibilities at home. Despite facing a lot of socio-economic problems, women entrepreneurs and innovators have become successful. With a little more encouragement from the government , a change can be brought in how higher education institutions

fosters entrepreneurship and innovation in women students and hence more and more women entrepreneurs are developed. To build the confidence and to promote innovation in women, a separate category of ranking for women institutions were included in Atal Ranking of Institutions on Innovation and Achievement (ARIIA) 2020, where a total of 674 institutions participated. The Indian higher education system has expanded at a fast pace by adding more than 20,000 colleges and more than 8 million students in the last decade and as of today, India has more than 800 universities. According to the AICTE 2016 report, there are over 10,500 engineering colleges and polytechnics in the country with an intake capacity of about 22,00,000 students. The conversion rate of women entrepreneurs are still very low, in spite of these many educational institutions. There are a lot of challenges with women entrepreneurship in India such as social obstacles , patriarchal society, lack of exposure, lack of confidence, lack of education facilities, no agenda in life, degree of financial freedom, risk taking abilities, lack of professional education, lack of interaction with successful entrepreneurship, lack of balance between family and career, lack of skills and finance in economically rich and poor women, no awareness about the capacities, problems working with male workers and so forth. This paper focuses on literature review of women entrepreneurship and Innovation in Higher Education in India and the key findings are highlighted.

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1. Introduction:

Entrepreneurs are the change agents. The key recipe for new ventures is to demonstrate focus, passion and perseverance to keep progressing. Entrepreneurs are the ones who bring reform in the production through producing an old commodity in a new way or actually producing a new commodity. (Schumpeter. J.A, 1976)

Technological entrepreneurship means to use science and engineering to develop better products and services to delight the customers. It is believed that some geographical regions advance more than others due to their successful fostering of technological entrepreneurship leading to economic progress. (Schumpeter 1976, Venkataraman 2004) Globalization and industrialization took a new dimension when actually the development of the knowledge-based economy started since 1980s. This actually led to increase in the technological entrepreneurship. (Porter 1990) Etzkowitz in 1998 coined the term entrepreneurial university. In a study, MIT start-up companies have generated more than \$240 billion worth of sales per year and also adding 1.1 million of new jobs for the US economy.

It is believed that engineers are technically very sound to create amazing products but lack the necessary business skills and entrepreneurial mentality. (Dorf and Byers, 2005) To bridge the gap of lack of entrepreneurial skills to the engineers all technical universities should include entrepreneurial courses that focuses on leadership skills, adjusting to constant change, contributing to innovation and being passionate about it.

Young females are more adjusting, accommodative and accept situations faster which makes them better entrepreneurs. It is believed that women generally are more patient and have perseverance which helps in dealing with labour and therefore labour troubles are rare in enterprises managed by women. Women are not less capable of men but their circumstances are different of those compared to men. Akancha explains in her work how women entrepreneurship has brought women from kitchen to boardroom table. (Akancha, 2018)

Rural development becomes the most important contributors towards nation strengthening. Women in rural areas are more focused on farming and household activities. (Qureshi, Khan, Uprit, 2016)

Women in techno-entrepreneurship is a relatively unexplored area in India. Women entrepreneurs can contribute heavily towards the economic development of a nation hence it is imperative that technical institutions should provide entrepreneurship education to women or female students in particular. (Prodan, I., 2007)

There has to be a close collaboration between research centers, universities and companies. An entrepreneurship program should focus on the key factors of success that are Speed, adaptation, skill, knowledge and organizational approaches.

Technological parks help in development of entrepreneurial ideas and together with university, government will help fostering entrepreneurial ecosystem. These technological parks are an amalgamation of research and business interests. Some of the functions carried out by these technological parks are not just limited to consulting, entrepreneurial training, raising funds but also Co-financing and building networks. (Prodan, I., 2007)

Entrepreneurship education is to be imbibed into the potential entrepreneurs during their adulthood and period of their degree pursuits. Some Entrepreneurs are born (Family business entrepreneurs) most others are created for the society through the systems instituted in the higher educational institutions. Currently, as part of NAAC (National Accreditation and Assessment Council) criteria 6, Governance, leadership and Management, the faculties are required to be trained on Entrepreneurship to handle subjects related to it. The institutions are expected to define the program specific outcome, which is as per the specific criteria provided by the lead professional institute (Institute of Industrial Engineers, USA) as given in the ABET criteria for engineering education. The Program Specific outcomes are framed by incorporating the feedback of all the stakeholders' including faculty members from inside and outside the institution, industry representatives, alumni and other higher education institutions.

A report published in 2019 by London business school indicates that the Total Entrepreneur Activity rate (between 18-64 age) for women in India is 12% and 17% for men. According to AICTE start-up policy 2016, "An analysis of Indian entrepreneur profiles reveals that 32 years is the average age of entrepreneurs and that only 6 percent of them are women".

Ganesamurthy. V. S in his book on “Economic empowerment of women”, defines women entrepreneurs are those who are economically independent individuals generating employment opportunities to others by being confident, innovative and creative along with balancing family dynamics and social life. (Ganesamurthy. V. S, 2007)

Kulkarni, N., et al (2016) in their work have mentioned about the Triple Helix model which is a framework in which there is emphasis on the role of university, industry and government interacting dynamically to create innovation for knowledge-based society. In a knowledge based society, innovation in university plays an important role. Innovation centres in universities can be established based on the structure discussed below.

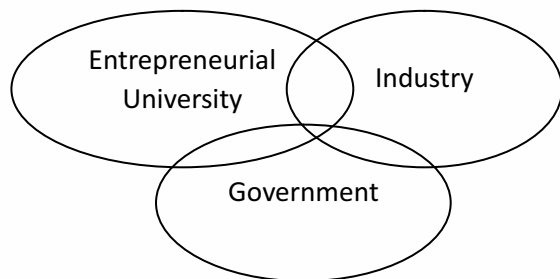


Fig. 1: Triple Helix Model [11]

Magadi, A. and Elshennawy, A.,(2004) in their work have highlighted four types of talent management systems in operation at university level namely 1.Strategy Management establishing the mission, vision, deployment infrastructure, 2. Process Management- focusing on all key processes to achieve operational effectiveness, 3. Project Management – helps in effective planning, organizing, implementing, controlling of all resources for successful completion of the innovative project and finally, 4. Individual Activity Management-provides a method of implementing continuous improvement of processes by flowcharting key processes to students.

Objective of this paper is to identify the various challenges and opportunities of Women Entrepreneurship in India and also to identify various reforms in higher education fostering women entrepreneurship in India.

2. Opportunities for Women Entrepreneurship in India:

According to 2001 Indian Census report, out of

402 million workers, 275 million are males and 127million females which equates to 51.7% of the total males and 25.6% of the total females are workers. The total female workers are half of male workers and out of this 87.3%most of the female workers are from rural areas. (Source: <https://censusindia.gov.in>)

In India, entrepreneurship is in the limelight in recent days and hence the entrepreneurship education has gained a lot of importance. Education system should focus on skill development and passing on relevant knowledge that encourages innovation, fosters job creation and combined together will lead to global competitiveness.

One can gauge the country's ability and its growth by looking at the size of the youth population. Recent reports on Indian age distribution indicates that India's youth population accounts for 67% of the overall population.(H.Plecher, 2020) What this means is that , if the right amount of entrepreneurial education is given to our youths in their early days ,India could become a Self Sufficient country (Aatma Nirbhar Bharat initiative by Sri. Narendra Modi Prime minister of India).The Indian higher education system has expanded at a fast pace by adding more than1000 universities and over 50,000 colleges. There are over 10,500 engineering colleges and polytechnics in the country with an intake capacity of about 22,00,000 students.(AICTE policy 2016)

To encourage entrepreneurship, many programs have been initiated such as Atal Ranking of Institutions on Innovation and Achievement (ARIIA), Startup India, Standup India, Digital India, Niti Aayog, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) etc. (Kumar. S., Patrick. H., 2018)

At the university level, there are many initiatives taken to encourage students in their entrepreneurial journey by providing support such as Entrepreneurship Development Cell, Incubation Center, Venture capitalist involvement, design thinking lab etc.

Archana. M . S , et al (2019) in their work have depicted a progressive wheel that is simple to be adopted by institutions that are setting up the entrepreneurial eco system as shown in Figure 2 below.

As the popular saying goes “where there is a will there is a way”, might apply to male students but for

female students , the saying goes as “Where there is a will there is a way in a suitable ecosystem”. What this means is that women entrepreneurs in India would need a suitable environment around them that is conducive for exploring their entrepreneurial abilities. There are many small enterprises in India that are led by women entrepreneurs which are trying to mark their existence in the global market and the key to their success is the dedication, involvement along with hard working temperament making Indian women entrepreneurs unique. Many such women led firms are aspiring to become big money spinner even though at the moment they are small.

A classic example of this would be Lijjat papad that is a revolutionary case that showed how business with social responsibility can be combined to produce brilliant results. This company was started by 7 women in 1959 with Rs.80 in Mumbai and is now worth around Rs.650 crores and they export to many countries like USA, UK, Middle East countries, Thailand, Singapore, Hongkong, Holland, Japan, Australia, and other countries. Their success can be attributed to their core concepts on business, family and devotion. These concepts are understood and uniformly followed by their member “sisters” through affection, trust and concern. Lijjat papad encourages the education of the children of their sister members by providing scholarships. This feeling of

belongingness, unity, strong will power of achieving higher standards helps in achieving success. (<http://www.lijjat.com>)

Time after time it has been observed that women can form the center of economic reforms, through their hardwork building strong, vital organizations that are relevant to every other women, providing solutions through their experience that are viable and make an impact to the society.

Recently, the National Education Policy 2020 has been rolled out in India by the honourable Prime Minister Narendra Modi that talks about empowering youths with right skills for upcoming challenges and opportunities by making every human being intellectual, aesthetic, social, physical, emotional and morally strong. This New education policy will make the youths ready for changes throughout their career and not be confined to one domain .

The fundamental principle of the policy is based on Multidisciplinary and holistic education, Synergy in curriculum, flexibility to the learners to choose their own paths, Ethics , human and constitutional values, creativity and critical thinking, Life skills such as communication, cooperation, team work and resilience, focus on regular formative assessment for learning, outstanding research, use of technology, and most importantly regulatory frameworks.

The aim of the Nation Education Policy(NEP) 2020 is to increase the gross enrolment ratio from 26.3% to 50% by 2035. In order to maintain the quality of the education system, certain regulatory bodies are set up under Higher Education Commission of India(HECI). National Accreditation council (NAC) will be acting as a robust graded accreditation system. The new NEP will be helping in building necessary potentials, skills competencies for 21st century techno entrepreneurs who will be job creators.

Such government policies on education would drive some of the innovations and bring the collaborations between industry and universities. Industries interact with institutions and bring in the technology transfer through collaborations. (Kulkarni N., Shettar A., Atre M., 2016)

Financial security can be achieved by financial literacy to the women entrepreneurs and this can happen only through early education. Many financial

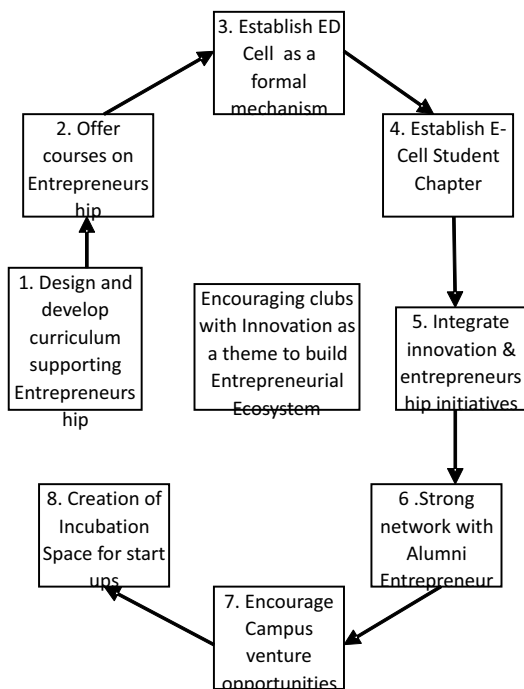


Fig. 2: Wheel of progress for Innovation and Entrepreneurship in Technical Institution [26]

institutions like RBI, IRDA, NABARD educate rural women entrepreneurs on financial knowledge. About 3628 self-help groups have received financial assistance that have helped rural women become micro entrepreneurs. (Prabhu, 2004) Empowerment of these women entrepreneurs has to start at the institutional level.

Soni highlights how even today in the twentieth century , women sacrifices in India are glorified and hence many talented women get caught up with the family responsibilities ignoring their own growth. Many measures are taken to decrease the unemployment ratio of female workers that are more welfare oriented than development oriented which are not translating into self-employment. Soni states in her work that every Rs.1lakh of investment can generate jobs for 5-27 people. Further, she talks about some training programs for women self-employment such as small industries development organization(SIDO) and its chain of Small Industries Services Institute(SISI), National Extension Training Institute, the khadi & Village industries commission, the All India handlooms & Handicrafts Board, the Central Silk Board, the Coir Board etc. (Soni Kumari, 2012)

Other state level organizations such as Directorates of industries in the state governments, the state small Industries development corporation, state financial corporations and the district industries centers are actively involved.

In addition to these, there are also National programs such as the integrated rural development programs for husbandry, fishery, rural, cottage industries, commercial etc. Some National Scheme such as TRYSEM-Training of Rural Youth For Self-Employment. There are national banks that provide loans at lower interest rates for women entrepreneurs.

Further, women entrepreneurship schemes that supports and encourages women to explore innovation in Karnataka are Karnataka Mahila Abhivrudhi yojane (KMAY), Scheme for assisting women to take up training for job oriented program, Skill Development, 40 Stree Shakthi program, etc KSFC – Karnataka State Finance corporation supports women through its various programmes in terms of financial assistance. Many women's associations such as Ubuntu which comprises of AWAKE (Association of Women Entrepreneurs of Karnataka), COWE, EMERGE, KASSIA (Karnataka

Small Scale Industries Association), WISE (Women's Initiative for Self-Empowerment), FKCCI (Federation of Karnataka Chambers of Commerce and Industry), and WEKAS(Women Entrepreneurs Karnataka Association) exists. The idea behind these women network is to encourage women in Tier II and Tier III cities in getting more business, facilitate marketing and vendor development. (Ratna Prabha, Chief Secretary to Government of Karnataka, 2017).

Many educated women take to medium and large scale industries where as some women who do not have formal training or education but have developed skills stick to small scale industries such as garments, weaving, pickles, dolls and handicrafts. Some women who are technically good venture into engineering, electronics, chemicals and pharmaceuticals, surgical instruments, furniture and poultry.

Many programs where Indian companies tie up with US universities such as “Upaya and MIT D Lab” to provide a hands on social business accelerators for early-Stage women entrepreneurs exist. Such programs are equipped with knowledge and connections to grow the business. Many technical training are combined with one on one consulting support with experienced team which helps in tackling the unique challenges female founders would face. These will open the opportunity for network with experts, investors and peer entrepreneurs. Some of these programs also provide seed money to make incremental improvements. These programs are focused on removal of unique barriers that women entrepreneurs face. Most important take backs from such programs are fundraising, investment readiness and leadership skills.

Singh in his work has identified some of the critical traits of women entrepreneurs such as assertive, persuasive, risk takers, hard work, diligence and perseverance. (Singh 2014) Bori in his work has explained how women groups have been very helpful in generating income through mutual helping attitudes. (Bori, 2017) Sharma et.al have highlighted that Self Help Groups (SHGs) have helped rural women to become financially independent. Sharma, Dua, & Hatwal, 2012) 2015 Mckinsey report states that India's GDP will increase by \$700 billion in 2025 ,if at all more than 68million more women enter into non-farm labour force. Based on sixth economic census (EC) the 34.3% belong to agricultural activities, 31.6% belong to livestock, 29.8% and 17.8% belong to manufacturing and retail trade.

3. Challenges for Women Entrepreneurship in India:

It is said that about 87% of young women and men face challenges on unequal resources, education, healthcare, training and employment opportunities. For young women, these challenges are even more in spite of significant improvements in increase in primary school enrolments, not many have transitioned into secondary education, vocational training, non-formal education or entry into the labour market. (UNDP Youth Strategy 2014-17).

Government should accelerate the women based firms and help in stimulating the growth of small and medium sized firms. It should provide an environment that are friendly for the woman entrepreneur. Lack of Women Study Centers in Technical colleges has led to lower turnaround of women students taking entrepreneurial route. The government should provide support to women entrepreneurs at various levels. Most importantly, policies should be favorable to women entrepreneurs and institutions should encourage women entrepreneurship by providing the right education and mentorship.

Many entrepreneurship educational programs in the nation currently lack training women students on communication skills, problem solving skills, Team work, self-management and planning, Reputation, Productivity and Organization development. Educating about specific situations by women who have been successful would greatly help in the areas such as market positioning of the product , getting orders from retailers, village politics, religion and caste issues, fluctuating market conditions. (Pathak & Varshney, 2017)

It has been noticed that many women entrepreneur encounter issues on low self-confidence due to lack of education, lack of competence, finance related issues, family issues, societal issues and security. Further there are many other challenges for a women entrepreneur such as patriarchal society, lack of exposure, lack of role models, no agenda in life, degree of financial freedom, risk taking abilities, lack of interaction with successful entrepreneurs, lack of balance between family and career, lack of skills and finance in economically rich and poor women, no awareness about the capacities, problems working with male workers and so forth.

Entrepreneurship education is important for the

following reasons : ideas and innovation creation, business ideas and innovation, entrepreneurship education program. (Cooperetal, 2004) Many entrepreneurship programs that are currently running in the country are missing the following aspects such as imagination, creativity and risk acceptance in business on the contrary, traditional views such as quantitative techniques are emphasized.

BM Naik (2019) in his work highlights about Indian universities where it falls short of achieving the world class ranking compared to foreign universities. Many Indian universities lack infrastructure facilities like research park, incubation center, start-up centers, research labs etc. Many foreign universities such as Stanford university has raised more than 3000 firms from ideation to a full fledge running firms and in turn universities receive royalty in millions of dollars back. This kind of an ecosystem is missing in Indian higher education system. Innovation and creativity has been ignored and not encouraged.

A paradigm shift in women entrepreneurship education is the need of the hour. It is said that by having proper research and innovation, most nations flourish. It is also said that India is spending 0.45% of GDP on research versus other countries who are spending 5%. Niti Ayog is trying hard to increase the funding for research. US stands as world's No.1 in power because of the good universities. USA universities year on year gets the higher score for patenting the ideas versus rest of the country. There needs a fundamental change in how Indian universities work. Only IIT Chennai has a research park associated with the university. Vakili. F, et al 2016 in their work have mentioned that there is an average and upward trend between entrepreneurship education and entrepreneurship development process. It is a challenge to define needs, gaps opportunities and education of active entrepreneurs. (Moghini & Ahmadpour Darayani, 2002).

A lot can be achieved by having a right mentorship program to encourage women students to take up entrepreneurial route while they are in campus and such mentor programs along with entrepreneurial ecosystem are currently not in place in the universities. Most of the problems of women entrepreneurs can be eradicated by proper education facilities to women, appropriate training, incentives, encouragement and social recognition.

4. Conclusion:

Women entrepreneurs play a critical role in synthesizing social progress with economic development of a nation . There is a lot of push from Government on the entrepreneurial education but nothing particular to women in higher education. The GDP of a nation increases as the women of the country progress in the field of entrepreneurship and innovation.

Women have to be given equal chance as men in the field of entrepreneurship as most of the talented women end up with responsibilities at home. Despite facing a lot of socio-economic problems, women entrepreneurs and innovators have become successful . With a little more encouragement from the government , a change can be brought in how higher education institutions fosters entrepreneurship and innovation in women students and therefore more and more women entrepreneurs are developed.Momentum is picked up with innovation as catalyst in the field of women entrepreneurship.

Transformation is seen when the education status of women is improved. Establishment of Women Study Centers in Technical colleges will be a strategic move to encourage women entrepreneurs. Some of the techniques these women study centers in higher education should adopt mentoring the young women students in entrepreneurship area such as:

1. Women who have taken up entrepreneurial route should be brought into university for workshops, conference, seminars to encourage the women students. Sharing their own entrepreneurial journey might motivate other women students.
2. Logical thinking in women should be encouraged in addition to skills in managing finance, risk taking, communication etc.
3. Case study based entrepreneurial courses should be launched that would provide clear guidelines that help women students to handle business situations. Example: Lijjat would be a good example on case study where a new member would learn from other sister members to understand the business aspects.

This calls for further study of Women Entrepreneurship framework in higher educational institutions in India.

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