

Role of Women Entrepreneurship in social and Economic Development of India

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Abstract

This study looks into how women entrepreneurs contribute to India's social and economic advancement. Using a deductive methodology and an interpretivist research philosophy, the study addresses four thematic areas: creativity and diversity, governmental and institutional support, hurdles and challenges, and empowerment and economic impact. By utilizing a descriptive methodology and gathering secondary data, the study illuminates the revolutionary roles played by women-owned enterprises. Innovation functions as an instrument or a catalyst for entrepreneurship. Indian women are respected for their accomplishments in their fields and stand out from the crowd in spite of all the societal obstacles they face. Indian women's lifestyles have to alter due to the shift in women's educational standing and their different ambitions for better lives. This essay aims to investigate research on women's innovation and entrepreneurship in light of their unique personal and professional traits. The paper acknowledges the limitations, which include potential regional differences and reliance on historical data, but it also acknowledges their major influence. The results highlight the necessity of creating an ecosystem that supports women entrepreneurs in India and is guided by specific laws and institutional assistance in order to fully realize the potential of this sector.

Keywords: Women, Entrepreneurship, social, Development, Economic, India, society.

Introduction

Women entrepreneurship has emerged as a powerful factor which is driving the social and economic development in India, a nation which is known for its vibrant diversity and complicated challenges. Over the last few years, the woman in India have broken through the societal barriers and accepted entrepreneurship as a means to not only achieve financial independence but also to contribute in a huge manner towards the nation's growth and development. This kind of transformational shift in the dynamics of gender within the field of landscape has created a spark and interest in exploding the multidimensional role of woman entrepreneurs in structuring India's social and economic future.

Over the past 20 years, there has been a profound shift in the way that women's entrepreneurship is perceived throughout the world. National economic policy makers, international development organisations, and civil society have all shown a growing amount of interest in and support for the growth of women's enterprises (Agarwal, 2019). Women's empowerment is now more often seen through the lenses of social justice and economic development; it is often seen as guaranteeing equality of opportunity rather than merely correcting inequality of situation. More and more decision-makers are coming to the conclusion that increasing the number of women in business ownership makes financial sense since they are an underutilised economic resource. It has been acknowledged that women entrepreneurs contribute significantly to the economy. In addition to creating new jobs for themselves and others, women entrepreneurs provide society with a wide range of unique solutions to issues related to management, organisation, and business. They still make up a small percentage of all entrepreneurs, though (Jain, & Pandey, 2019). Women entrepreneurs typically

encounter gender-based obstacles when starting and expanding their firms, such as restrictive mobility, limited access to information and networks, discriminatory property, marital status, and inheritance laws and/or cultural practises, etc., in addition to a lack of institutional financing options (Gopinath, & Chitra, 2020). Women's entrepreneurship has the potential to significantly impact women's empowerment, poverty alleviation, and the financial health of families and communities. Therefore, governments everywhere are actively working to promote women entrepreneurs through a variety of programmes, incentives, and promotional measures, as well as many developmental organisations.

As per study, Verma (2010), "Difficulties faced by female entrepreneurs in developing nations." Verma (2010), discovered that women business owners had obstacles related to money, marketing, production, workspace amenities, and other issues. The inability to get long-term financing and the ongoing requirement for working cash were the financial issues. One of the issues with marketing is the lack of transit options and location. Lack of raw material availability was a manufacturing issue. These business owners also struggled with issues including headaches, stress, and exhaustion. They also struggle with a lack of room and water. Governmental and non-governmental organisations can assist female entrepreneurs in efficiently addressing these issues (Jain, & Pandey, 2019). India has historically seen some remarkable resilience and resourcefulness of women in several aspects of life. However, the participation of women in the entrepreneurial field has always been limited due to some cultural norms, lack of access to resources and some gender-based biases. But in the recent times women entrepreneurs in India r now breaking the glass ceiling and are venturing into several sectors and also driving innovation and job creation. The role of women entrepreneurship in the social and economic development of India is a topic of utmost importance and compelling for several reasons (Bullough *et al.* 2022). Firstly it has started to contribute to the economic growth by first studying a more inclusive and diversified entrepreneurial ecosystem. Women entrepreneurs sometimes prioritize the social impact in their respective ventures and they are also interested in addressing some issues like education, healthcare women empowerment end sustainable development. Thirdly they are actively participating in the field of business world, which is challenging the traditional gender roles and also is promoting gender equality and that is how shifting the societal perceptions about the capabilities of the feminine gender.

Problem Statement

The insufficient number of women in the business world presents a serious obstacle to India's socioeconomic advancement. Women-owned businesses continue to confront several obstacles despite significant advancements in many areas, such as restricted access to money, societal and cultural prejudices, and inadequate support systems. This imbalance maintains gender inequities and stifles possibilities for economic growth. Furthermore, this problem is made worse by the absence of appropriate legislation and focused actions (Chhabra *et al.* 2020). Unlocking women's potential, promoting economic success, and attaining more equal treatment for women in India's business landscape require addressing these issues and creating an atmosphere that supports women's entrepreneurship.

- ❖ The aim of the study is to evaluate how women's entrepreneurship has impacted India's social and economic advancement and to pinpoint methods for creating an atmosphere that is supportive of women-owned enterprises.
- ❖ This research tries to thoroughly assess the crucial contribution made by female entrepreneurs to India's economic growth and employment creation. It aims to look into the numerous difficulties as well as hurdles Indian women encounter as they set out on the path of starting and growing their businesses.
- ❖ The study also aims to evaluate the efficiency of government support programs and policies as well as prospective areas for development with regard to the engagement of women in entrepreneurship. This research intends to synthesize these observations in order to provide a set of beneficial suggestions and tactics for promoting and upholding women's entrepreneurship in India, with the overriding objective of accelerating long-term socioeconomic progress and empowerment.

Literature Review

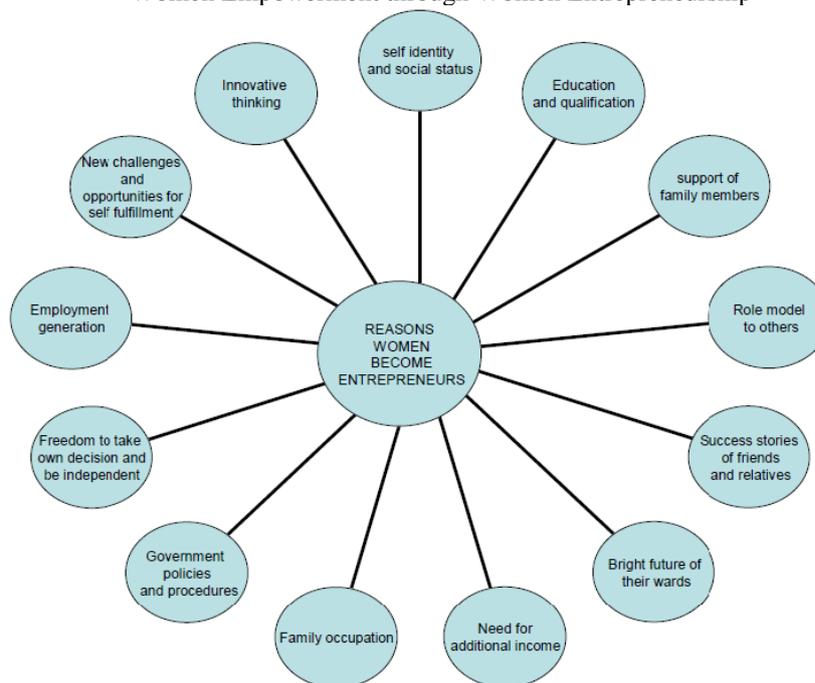
The role of women entrepreneurship in the social and economic development of India has gathered some increasing amount of attention in the last few years. Women in India are breaking the societal class of norms and are venturing into entrepreneurship. This is making a significant amount of contribution to the growth of the nation. This literature review will explorer the multidimensional impact of women entrepreneurs in India, and also will consider both the economic contributions and also the role of women in fostering social development. It also will discuss the challenges and opportunities which the women entrepreneurs are encountering on their journey.

Economic contributions of women entrepreneurs:

Women entrepreneurs are playing a pivotal role in the field of fostering economic growth in India. They are also contributing in the field of creating jobs across several sectors which includes manufacturing, services and also sum of the informal sectors. A recent study which is done by national sample survey organization showed that the number of women who are entrepreneurs in India Today are increasing significantly over the years end which indicates that their contributions towards employment generation are also increasing. Women entrepreneurs are very much actively engaged in the field of micro small and medium enterprises which can be considered as the backbone of the Indian economy

(Rosca Agarwal & Brem, 2020). Their participation in this field has created an increase in the fields of innovation, diversification and exports. The government of India also introduced several schemes and incentives to support the MSMEs which are owned by women to recognize their economic potential. Women entrepreneurs in India have also ventured into several export-oriented businesses and that is how they are also contributing to foreign exchange earnings. This kind of involvement in the sectors for example handicrafts, textiles and agri-business has also helped India to expand the export market (Jain et al., 2019). Women entrepreneurs are also driving some innovation and technology adoption-based organizations in several industries. These start-ups are also sometimes at the forefront of innovation and creating new products, providing services and business models which are also contributing to the economic health of this country. Despite all these, access to finance still remains a crucial challenge for women entrepreneurs in India. While there are several efforts to improve the financial inclusion through schemes like the Stand-up India initiative women are still facing several kinds of hurdles to obtain loans and venture capital.

Figure: 1
Women Empowerment through Women Entrepreneurship



(Source: insightssikhiri.wordpress.com, 2021)

Social Development through Women Entrepreneurship:

Women entrepreneurship is a very powerful tool for not only woman's empowerment but also for gender equality. Through becoming economically independent, the feminine gender gains greater decision-making power within themselves and also within the households and communities. They are success sometimes challenges the stereotypical traditional gender roles. Women entrepreneurs sometimes invest in education and skill developmental initiatives. They also establish organizations which provide training and employment opportunities to the underprivileged women particularly in the rural areas. This has a relatable effect on the improvement of the female literacy rates and skill sets. The women entrepreneurs are also good in creating businesses which provide to the unique needs and challenges which are faced everyday by the women in India. This type of ventures includes healthcare menstrual hygiene products, products related to child care, a woman's safety and these organizations also address some critical social issues. Many women entrepreneurs also engage in some activities which are directly related to the community development. The invest hugely in the social infrastructure for example schools and healthcare facilities and also contribute to overall community well-being (Panwar et al., 2021). In the rural areas, the women entrepreneurs focus on agricultural and Agri business ventures. This kind of efforts lead to rural development and also increases agricultural productivity and indirectly impacts poverty alleviation.

Women entrepreneurs who are successful often serve as the role models and advocates for the rights, empowerment and entrepreneurship of women. Women who have succeeded in the field of entrepreneurship becomes the visible symbol of what a woman can achieve in the sector of business. They inspire and motivate other women to pursue the same stream. This is particularly impactful in a society where the woman may have some limited amount of access to female role models in the business sector. Women entrepreneurs also challenge the traditional stereotypes and norms of gender and their success demonstrates that women are equally capable of performing significantly well in the fields of

entrepreneurship and leadership. This kind of success challenges the deeply rooted biases which restricts woman's participation in any kind of economic activities. These women entrepreneurs also play a significant role in the creation of support networks for the upcoming and aspiring women entrepreneurs. These networks offer mentorship, guidance and also resources to help the other woman overcome the challenges in front of them way more easily. Many of the successful women also become the advocates of gender equality. They use their respective positions to influence and push for policies and practices that will promote gender equality for example equal pay maternity leave and flexible work timings. Women entrepreneurs are more frequent to engage with their community and participate in the community development initiatives. They use this kind of influence and resources to address the typical social issues and also for the upliftment of the marginalized groups. Some women entrepreneurs also gain recognition on some of the biggest international platforms where they represent their own country and that is how they inspire the feminine gender of the world. This not only shows their achievements but also portrays the potential of women from several backgrounds. By interacting with other females and sharing their own success stories these women entrepreneurs are also able to encourage the investors and also the venture capitalists to invest in women-oriented start-ups and businesses (Ingalagiet al. 2021). This also increases funding opportunities for other fellow women entrepreneurs. The role modelling and advocacy efforts of the women entrepreneurs are a very significant component of the social development. Their ability and influence go beyond their individual businesses and success. They serve as the catalyst for gender equality, cultural shift and for a more increased opportunities for women in the field of entrepreneurship and leadership roles. These kinds of efforts will not only empower the women but also will contribute to a broader amount of societal change through the promotion of gender equality and through the creation of a more inclusive society.

Challenges and Opportunities:

There are some challenges and opportunities for the women entrepreneurs in the context of India. There are some deep-rooted gender biases and stereotypes which are still in persistent in India and it affects the woman and their access to resources, opportunities and support in entrepreneurship. There is a societal expectation which is to prioritize woman's role as only the caregivers and homemakers and that is how making it more challenging for the woman to pursue any kind of entrepreneurial ambitions. Women entrepreneurs sometimes also faces difficulties in accessing any kind of capital and alone as it is considered as high-risk borrowers. Traditional lending institutions sometimes need collateral which the woman does not possess and that is how it becomes harder for the feminine gender to secure any kind of loans. Balancing the family responsibilities with entrepreneurial ambition can be demanding and specifically in some cultures where women are expected to prioritize only family, starting and entrepreneurship venture is almost next to impossible. A lack of family support which includes child care facilities can also hinder woman's ability to focus on their businesses. There are several women who till now lack the formal education and training and exposure to business management and skills which are required for entrepreneurship. Limited access to networks and mentorship also hinders their business growth. In the rural areas there is not enough infrastructure and limited amount of access to technology also prohibits women to dive into any kind of business.

The Indian government has introduced several schemes and programme for example Start-up India to support the women entrepreneurship with some financial assistance, training and mentorship. Skill development programs and training initiatives which includes the developmental programs which are required to set up a business r presently available to equip women with the necessary kind of skill sets and knowledge. There are some specialized women centric banks like the Bharatiya Mahila Bank, which provides financial products and services to the woman who are into business. There are some micro financing institutions also who focuses on only the women borrowers and that is how promotes financial inclusion. Business incubators and accelerators for example the Atal Incubation Centers are also offering mentorship and resources and also funding opportunities for women entrepreneurs. The growth of e-commerce platform also created some opportunities for the women to start and scale businesses online and that is how they are able to bypass the traditional barriers. Initiatives are also being taken to promote digital literacy which will help the women to leverage online markets in an effective manner. There are many educational institutions and organizations which are establishing women on entrepreneurship cells to help and create a supportive ecosystem for the women who wants to start a business. There are some women focused networking events and conferences also being organized for providing opportunities for women entrepreneurs to connect and collaborate.

In India, women's entrepreneurship has been a major force behind both social and economic advancement. It acts as a catalyst for community development, gender equality, and empowerment in addition to economic metrics. Women entrepreneurs are inspiring change, transforming sectors, and creating jobs through their creative pursuits. This essay explores the critical role that women entrepreneurs have played in India's transition to holistic development, providing actual case studies of businesses that best demonstrate this revolutionary influence.

- ***Empowerment and Gender Equality***

The powerful force of empowerment is at the core of women's entrepreneurship. It gives women a chance to take advantage of their abilities, potential, and goals, which eventually results in financial independence and the ability to make decisions. Kiran Mazumdar-Shaw's Biocon Limited is a noteworthy example. Since its founding in 1978, Biocon

has expanded to become one of the biggest biopharmaceutical firms in India. In addition to bringing the business to praise on a global scale, Kiran Mazumdar-Shaw's leadership and vision broke down barriers within the predominately male pharmaceutical sector. Her story serves as an example of how female entrepreneurs may defy expectations and open doors for others.

- **Employment Generation and Poverty Alleviation**

Businesses run by women are powerful sources of new jobs. They provide the whole community with job options in addition to those for women. An example would be Falguni Nayar's creation Nykaa. Since its founding in 2012, Nykaa has emerged as a major force in the Indian market for cosmetics and other beauty items. Beyond its financial success, Nykaa has made a substantial contribution to the creation of jobs in the e-commerce and retail industries (Chhabra, Raghunathan & Rao. 2020). This is a perfect example of the critical role that female entrepreneurs can play in lowering unemployment rates and rescuing underprivileged areas.

- **Innovation and Diversity of Perspectives**

The involvement of women in entrepreneurship infuses industries with new ideas and inventive methods. This intellectual diversity promotes a culture of constant improvement and raises competition. One such example is the online job platform for women called SHEROES. SHEROES, an organization started by Sairee Chahal, gives women a place to look at job options, meet mentors, and get resources for developing their careers. SHEROES focuses on the special requirements of women in employment to show how female entrepreneurs can lead innovation and provide customized solutions.

Table 1
Policy and Support Ecosystem

Company	Founder	Industry	Impact
Biocon Limited	Kiran Mazumdar-Shaw	Biopharmaceuticals	Empowerment, Economic Growth, Breaking Industry Norms
Nykaa	Falguni Nayar	Cosmetics	Employment Generation, Retail Sector Growth
SHEROES	Sairee Chahal	Online Platform	Innovation, Career Opportunities for Women
Rangсутra	Sumita Ghose	Social Enterprise	Community Development, Rural Artisan Empowerment

- **Community Development and Social Impact**

The populations they serve are frequently greatly impacted by women entrepreneurs. Their prosperity is reinvested in ways that improve healthcare, education, and infrastructure. This idea is best illustrated by the social enterprise Rangсутra, which is run by Sumita Ghose (Rosca, Agarwal & Brem, 2020). By giving them access to marketplaces, Rangсутra empowers rural artisans who are primarily women. Rangсутra does this in a way that benefits these craftsmen' financial circumstances as well as the general advancement of their local communities.

- **Policy and Support Ecosystem**

Although the accomplishments of Indian women entrepreneurs are praiseworthy, an ecosystem of support must also be recognized. Policies and programs from the government are essential in fostering an atmosphere that supports women-owned enterprises. Financial assistance, skill development courses, and loan availability are a few examples of policies that can greatly support the expansion and long-term viability of women-owned businesses.

Methodology

The interpretivism research philosophy is employed in this study with the goal of comprehending the individualized experiences and viewpoints of Indian women entrepreneurs. Interpretivism, which is in line with the complex social and cultural subtleties surrounding entrepreneurship, places a strong emphasis on context and individual viewpoints. We'll use a logical approach, starting with well-known theories and frameworks on women in entrepreneurship. This methodology facilitates the examination of extant theories within the particular context of India, yielding significant insights into the distinct obstacles and prospects encountered by female entrepreneurs. The primary goal of the descriptive research approach would be to present a thorough picture of the state and significance of women-owned business in India. The goals of the study are best served by this design since it makes it possible to collect and analyze data in a methodical way that will produce an accurate and comprehensive picture of the phenomena. The main technique that will be used is secondary data collection (Korreck, 2019). A comprehensive examination of extant literature, papers, and research about women entrepreneurs in India will be carried out. Academic journals, official government publications, industrial reports, and reliable internet sources will all fall under this category. By using secondary data to support the research findings, a wide and thorough viewpoint is ensured, drawing from a variety of sources.

Analysis

Empowerment and Economic Impact

Women's entrepreneurship is a potent tool for empowering women because it gives them financial independence and a stage on which to express their autonomy in the business sector. Women who start and run their own businesses have a sense of accomplishment and self-determination in addition to financial independence. This empowerment penetrates communities and families in addition to the individual entrepreneur, resulting in a more significant positive impact on society as a whole. Women-led enterprises not only empower but also have significant economic effect. They serve as essential engines of creating employment and provide a substantial contribution to job creation. These businesses are essential in lowering unemployment rates because they give men and women equal chances to enter the workforce. Businesses like as Kiran Mazumdar-Shaw's Biocon Limited, for example, show how economic influence and empowerment may coexist. In addition to making Biocon a major participant on the international stage, Kiran Mazumdar-Shaw's innovative work in the biopharmaceutical industry served as an example for other women who aspired to be entrepreneurs (Goel & Madan, 2019). The business's development trajectory demonstrates the enormous potential for economic growth that women-owned businesses have. Furthermore, Falguni Nayar's enterprises, such as Nykaa, have not only upended the health and beauty goods market but have also played a significant role in the development of jobs in the retailing and online shopping sectors. These businesses have a real impact on India's economy and have significant economic knock-on consequences.

Barriers and Challenges in Women Entrepreneurship

Even with the notable advancements in the field of gender equality, women entrepreneurs in India still confront numerous difficult obstacles and difficulties. These obstacles, which have their roots in structural, sociological, and cultural issues, may prevent them from reaching their full potential as entrepreneurs.

Access to Finance: A major obstacle for female entrepreneurs is their restricted ability to obtain financing. It's possible that conventional financial institutions won't want to lend money or make investments in women-owned companies. Their potential for expansion may be limited by this lack of funding, which may make it difficult for them to launch or build their businesses.

Social and Cultural Biases: Pervasive social and cultural conventions can provide significant obstacles for women wishing to pursue entrepreneurship. Preconceived beliefs about the duties and skills of women in the workplace might breed discrimination or distrust. It will take coordinated efforts to dispel myths and advance an inclusive entrepreneurial environment in order to overcome these biases.

Work-Life Balance: Women may find it especially difficult to juggle the demands of being entrepreneurs with their family obligations (Cho, Li & Chaudhuri, 2020). The prevailing social norm that women ought to shoulder the majority of domestic and caregiving duties may restrict their capacity to allocate time and resources towards their enterprises.

Figure: 2
 Social Entrepreneur



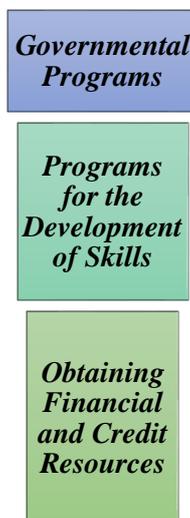
(Source: wallstreetmojo.com, 2021)

Policy and Institutional Support

Policy and institutional assistance are essential for creating a favorable climate for women-led firms in India, given the important part that women entrepreneur plays in the economy and gender equality. These actions play a crucial role in breaking down barriers and giving women entrepreneurs the tools and chances, they need to succeed.

- **Governmental Programs:** The number of government-led programs in India that support women entrepreneurs has increased. Programs like the "MUDRA Yojana," making credit more accessible, and the "Stand up India" initiative, which provides financial support and advice to female entrepreneurs, have been essential in enabling women to launch and grow their own enterprises.
- **Programs for the Development of Skills:** Women entrepreneurs need specific programs for the development of their skills in order to increase their competitiveness and capacities. These courses give women the tools they need to succeed as entrepreneurs by covering topics including financial literacy, business management, and technology expertise.
- **Obtaining Financial and Credit Resources:** One of the biggest obstacles facing women entrepreneurs can be lessened by creating financial institutions or programs designed especially for them: financing. Growth and innovation can be promoted by offering venture capital, microfinance choices, and collateral-free loans specifically designed for women-owned businesses.

Figure: 3
 Different Policy and Institutional Support programs



(Source: self-developed)

Innovation and Diversity in Women-Led Businesses

Businesses run by women are becoming more and more acknowledged as centers of innovation and forces behind industry diversity. Their distinct viewpoints and methods push new concepts and remedies to the fore, boosting competition and upending established markets.

Novel Product Offerings	Women business owners frequently identify untapped consumer demands and markets, which inspires the development of novel goods and services. Companies in the cosmetics sector, such as Nykaa, have revolutionized the skincare and cosmetics market by introducing innovative ideas and goods that cater to a wide variety of consumers (Ingalagiet <i>al.</i> 2021).
Technology & Digital creativity	Women-led tech companies are advancing the use of technology for a range of purposes. These businesses are at the cutting-edge of creating innovative solutions in industries including fintech, e-commerce, and artificial intelligence. In addition to advancing technology, their contributions question gender norms in fields that have historically been controlled by males.
Societal and Environmental Innovation	A lot of female business owners place a high value on profitability as well as the social and environmental effects. They present social firms that tackle urgent global issues and sustainable practices (Bullough <i>et al.</i> 2022). Through market access, Sumita Ghose's social company Rangсутra benefits rural craftsmen, who are primarily women. This project promotes ethical and sustainable business practices in addition to aiding in economic development.

Future Scope and Limitations

The groundwork for more investigation into women's entrepreneurship in India is laid by this study. Subsequent research endeavors may undertake in-depth analyses of certain sectors, areas, or legislative measures that affect women-owned enterprises. Furthermore, longitudinal research may monitor the changing terrain of female entrepreneurship through time, offering insightful data on trends and patterns. There are some restrictions on this research. First of all, it mostly depends on secondary data sources, which could be biased or have limited access to data. Furthermore, it is possible that real-time dynamics are not included in the study (Deng *et al.* 2020). Moreover, it is possible that some subsectors or regions of India may not have been fully covered by the research, which could result in an incomplete portrayal of the overall landscape of women entrepreneurs.

Conclusion

The role of women entrepreneurship in the social and economic development of India cannot be denied. The women entrepreneurs in India have transcended they are social barriers and emerged as powerful influencers of change and progress. They also have created substantial contributions to economic growth job creations and some innovations across several sectors which varies from small scale enterprises to export oriented businesses. Moreover, some women entrepreneurs also have championed the social development through their efforts to empower other women, and their efforts to improve the education system and healthcare and also to address some critical social issues which are prevalent in India today. Their efforts extend way beyond making profit for their organizations only, with many women entrepreneurs also focusing on creating a business which will prioritize the social impact and environmental sustainability. Despite the challenges which are still in this country today and despite there are several gender biases and limited accesses to finance and several kinds of struggle to balance the entrepreneurial pursuits with family responsibility, the opportunities for women entrepreneurs in India are growing. Thanks to the supportive Government of India initiatives and skill development programs, through which they are trying their best to create an ecosystem of support for the feminine gender. As India is continuing to harness the potential of the feminine entrepreneurs it is day by day becoming more inclusive, equitable and prosperous where the multidimensional role of women in the field of entrepreneurship will propel the nation forward not only socially and economically but also culturally.

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