

## REVIEW ARTICLE

# A Review of the Role of Women Entrepreneurs and their need towards economic development in the State of Jharkhand –case study

**Bipin Bihari<sup>1</sup>, Anusha Priya<sup>2</sup>, Basant Kumar Jha<sup>3</sup> and Avinash Kumar<sup>4</sup>**

<sup>1</sup>Bipin Bihari, Research Scholar, Department of Management, Jharkhand Rai University, Jharkhand (835222), India.

<sup>2</sup>Anusha Priya, Assistant Professor, Department of Management, Jharkhand Rai University, Jharkhand (835222), India.

<sup>3</sup>Basant Kumar Jha Assistant Professor Cum Junior Scientist, Department of Agricultural Extension Education, Birsa Agricultural University, Kanke, Jharkhand (834006), India.

<sup>4</sup>Avinash Kumar, Dr. Rajendra Prasad central agricultural university, Pusa, Samastipur, Bihar (848125), India.

**Corresponding author: [bipinbihari99@gmail.com](mailto:bipinbihari99@gmail.com)**

### ABSTRACT

*A woman cannot see herself as empowered enough to become an entrepreneur when women live in a society where men dominate women's aspirations and fortunes. Women entrepreneurs do not have an equal opportunity playfield with available benefits from the government and the system. It is important that they decide which choices will best serve them and their families, and be involved in the process. Taking power and participating in both public and private realms entail transitioning from being powerless to being powerful. Having access to economic opportunities empowers many rural and tribal women. Women in rural India will be more likely to join or continue in the labor force if they can control their wages through bank accounts, and receive hands-on training to handle them. This study focuses on their status, the existing gap in society towards the improvement of women entrepreneurs, and the business and financial provisions towards their development. The current study is based on purposive sample interviews of 40 respondent women entrepreneurs from the Districts of Khunti, Saraikela Kharsawan, and East Singhbhum of Jharkhand. The interviews have unstructured questions based on the local geographic situation. This contains two case studies of women entrepreneurs who have shown success in rural areas. The active participation of the rural women entrepreneur is very important to develop the country and the next generation. It has been noticed that women entrepreneurs do not get all the benefits provided by government departments, information, business benefits, and proper training regarding business planning and implementation. This concludes a need to empower rural women to make them play the role of entrepreneur. The conclusions have been derived from the qualitative data due to the limitations of the respondents at the time of the study. Most of the data for the present study was gathered from secondary sources such as articles, books, and discussions with experts in the field.*

**Keywords:** Rural Development, Women entrepreneurs, Agripreneurs, Empowerment, Jharkhand

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### INTRODUCTION

The term “entrepreneurship” had been Inferred etymologically from French words “entre” which means ‘between’ and “prendre” which means “to take” [1]; and “go between or a taker” [2]. The “agripreneur” is described as a “farmer entrepreneur” who derives income through optimum resource utilization in agriculture and allied activities [3]. The rural youth are aware of the marketing situations in their respective environments so they are key to steering marketing & trade [4].

## GLOBAL SCENARIO

Women's economic empowerment [5] is an important Agenda for Sustainable Development. Entrepreneurship performed by women is widely recognized as an important contributor to economic development. Economic slowdowns and financial crises are less likely to affect economies with high levels of women entrepreneurship [6, 7-9].

The role of women in socio-economic development and generating a sustainable environment can also be stated across various global platforms. The 1995 Beijing Platform for Action was one of the cornerstones in recognizing women's rights in entrepreneurship and it plays an important role in achieving gender equality, productive employment, and decent work for all through the realization of the 2030 Agenda for Sustainable Development. There is no doubt that women entrepreneurs play a significant role in reducing poverty and increasing economic growth around the world. Among developing countries, entrepreneurship by women has also been growing and approximately 8 million to 10 million formal small and medium enterprises (SMEs) have emerged at least one of which is owned or controlled by a woman. This is due to the increasing number of women-owned businesses, the rising level of education among women, and the increasing access to finance and other resources. Additionally, governments have been implementing supportive policies, such as providing training, mentoring, and access to finance, to encourage women's entrepreneurship [11].

Several gender-based barriers hinder women entrepreneurs from establishing and growing their businesses, such as unequal property rights, matrimonial and testamentary laws, and/or sociocultural practices; limited access to formal financing mechanisms; restricted freedom of movement and exposure to knowledge and business opportunities; etc. which ultimately hampers their ability to grow. These constraints also differ across the globe depending upon the societal and economic scenario and are widely prevalent in developing countries like India. It is therefore to understand the Indian perspective of the socio-economic growth of women entrepreneurship and understand the need gaps and ecosystem of growth for women in the country. Globally, women's entrepreneurship is on the rise, as several nations aim to facilitate women's entrepreneurship development (WED) as a means to strengthen economies. Indeed, economic growth and prosperity can be directly attributed to women's full participation in society and the economy. Nowadays several solo firms are under the ownership of women which gives a sense of satisfaction. Globally, 37% of formal enterprises are owned by women, a market worthy of the attention of both businesses and policymakers [6]. Approximately 126 million women have started or run businesses in 67 countries out of 188, and approximately 98 million operate businesses that have been established for over three and a half years [6]. This implies that about 224 million women are impacting the global economy by owning various enterprises. The study has been recognized by the World Bank.

### Indian Scenario:

In India, 65.2% of the total population is in rural areas and the majorities of them (56.6%) are engaged in agriculture and allied activities as their main livelihood source. Various programs by the central and state governments have been in place for promoting entrepreneurship by rural women. One such program is the National Rural Livelihoods Mission (NRLM), an initiative to alleviate poverty in the country by the Ministry of Rural Development and promoted by the World Bank. NRLM is aiming to curb rural poverty by promoting self-employment and skilled wage employment among poor households which is expected to result in sustainable improvement in their livelihoods. The program has engaged women from rural households through forming and strengthening collectives like Self Help Groups (SHG), facilitating access to financial markets, improving farm livelihoods infrastructure, and providing training to foster self-employment and entrepreneurs, mainly agripreneurs initiatives (Knowledge Partnership Program, 2014). The participation of women in the workforce is closely correlated with their participation in self-employment and entrepreneurship. MSMEs (Micro, Small, and Medium Enterprises) contribute substantially to employment generation. According to studies, women-led businesses hire more women, creating a multiplier effect that creates employment in the wider community. Women entrepreneurs in India are making significant contributions to the transformation of the country through their leadership in fields that have traditionally been controlled by men. The creation of an enabling and supportive ecosystem is essential in order for women to achieve their economic goals and contribute to the welfare of society as a whole. This ecosystem must be one that encourages and incentivizes female entrepreneurship and rewards the meaningful contributions that women make [12].

## Gender-wise Participation of Entrepreneurs in India

Category	Male (%)	Female (%)
Micro	79.56	20.44
Small	94.74	5.26
Medium	97.33	2.67
<b>Total</b>	<b>79.63</b>	<b>20.37</b>

Source: Annual Report, 2018-19 Ministry of Micro Small and Medium Enterprises, Government of India (2020-21).<sup>7</sup>

Entrepreneurship provides a key pathway for achieving prosperity in rural India. Women's entrepreneurial activities can contribute to the economic development of India with the right kind of support, and can also lead to significant improvement in their lives. In order to achieve women's entrepreneurial ambitions, a robust skill development ecosystem is essential.

### Jharkhand

Jharkhand state has an agriculture-dominated economy where more than 80% of people are dependent on it (Source: PHD Research Bureau, Compiled from Economic Survey of Jharkhand, 2017-18)<sup>8</sup>, and that too is mainly managed by women working in the field or market place. An in-depth understanding of entrepreneurial ability especially from the agripreneurial segments would be crucial to gain the solutions to accelerate agripreneurship for women in Jharkhand. Rural agripreneurs are a distinct segment, which can be a critical catalyst for promoting women's entrepreneurship under agriculture and allied activities (agripreneurs) in the rural ecosystem.

The State of Jharkhand is known for its rich flora-fauna as well as its mineral resources. The State has a total geographical area of 79,719 sq. km. and about 33.21% of the total geographical area is under forest and tea cover (Jharkhand, 2021). It is the land of various ethnic groups such as Munda, Oraon, Ho, Santhal, Paharia, Chero, Birjea, Asura, and others which have high very high forest dependence over the years. As per the census of 2011, about 76% of its total population resides in rural areas of Jharkhand out of which 31% are in the age group of 20-39 years whereas, 16.3% are in the age group of 40-59 years. Thus, more than 47% of the rural population falls in the age group of working individuals. The estimates on internal migration suggest that 43.6% of rural males migrate from rural areas to urban areas in Jharkhand. The proportion of rural to urban migration is 7.9% for females and the overall migration is 12.1%. Thus, a large population of women held in rural areas either run their petty livelihood activities or engaged in non-revenue-based household activities [13].

#### Women Entrepreneurship Environment in the State:

The status of development of any civilized society can be gauged by the status of women in the social and economic affairs of society. The fact that women constitute around 50 % of the state's population and 10.3 percent of its total workforce makes it imperative that there be sufficient schemes for their upliftment. As a result, institutional mechanisms and activities must be designed so that socially inclusive economic empowerment and environmental sustainability can be promoted. It is achieved by developing their knowledge and skills as a means of restoring value-based enterprise development and capacitating women entrepreneurs in the State.

Women do not have equal opportunities in the agriculture sector due to the socio-cultural customs of our society from ancient times. They have a limited role to play and contribute most to household-level activities. This limited role exists in the decision-making and commercialization of the agriproduct at the marketing level too.

#### REVIEW OF LITERATURE:

Entrepreneurs are dynamic change agents who transform physical, natural, and human resources into value-added products and services [10]. A successful entrepreneur introduces new methods of production, new products, and new markets, finds new sources of supply, and establishes new organizational structures [11]. Entrepreneurs are people who are willing to take risks or exploit market opportunities in order to eliminate supply and demand disequilibrium. In India, from ancient times, women were involved in agriculture and allied activities. The agricultural sector contributes 18 % contribution to the GDP of the Indian Economy [9] and has been giving employment to more than 50% workforce of India which consists of 63.1 % of women [8]. Approximately half of the world's farmers are women, whereas 70 percent of Indian farmers are women [12]. The majority (more than half) of food produced in the world is produced by women (FAO, 2011). So, the feminization of the agriculture sector led to women empowerment and

women agripreneurs. A woman or group of women who starts their small business with innovation and financial risk in their strategic way is particularly grouped under “women agripreneurs”. The dependence on agriculture as the main livelihood source in the country is slowly declining with the growth of smaller towns and opportunities in the non-farm sector [13]. One of the reasons for the non-farm sector to gain importance as a main livelihood source has been due to enterprise development.

The stakeholders engaged in rural development have acknowledged the potential of rural entrepreneurship for generating immense employment opportunities and as a major factor in improving the quality of life including women and children [14]. In value terms, the Micro, Small, and Medium Enterprises (MSME) in rural areas contributed 51% of the total share and 99% of the contribution in this has been made by the micro-enterprises [7]. Jharkhand state in India has 2.52% of MSMEs and employs 2.24% of the rural population. Only 0.68% of the total rural enterprises in the country are owned by women in Jharkhand [7] and labour force participation by women from Jharkhand is 10.9% [15]. According to Sidhu and Kaur [16] women in rural communities are being benefited from entrepreneurship as it creates employment and enhances their ability to earn an income while taking care of their farms, homes, and livestock. The authors believe a rural woman is capable of undertaking both production-oriented businesses and processing-oriented businesses. Mujuru [17] emphasized providing people with inputs to start their own agricultural business can ease stress and burden on governments as entrepreneurs can both harvest irrigation and dryland crops for themselves, which eventually reduces government strain and burden. Joshi and Kapur (1973) describe a farm entrepreneur as a person or group of people who organize and operate a business and are accountable for its success or failure. Haredero (1979) defined agricultural entrepreneurs are those who introduce changes that result in increased agricultural production directly or indirectly.

Women entrepreneurship across the country is affected by barriers like lack of education, lack of experience, lack of desired skills, pressing household responsibilities, shortage of finance, low-risk ability, less access to technology and information, and sociocultural barriers [18]. The women entrepreneurs in the country have the potential and can contribute much more. In rural areas, 65.12% of businesses are being operated by women entrepreneurs [3]. Various literature from nationally and internationally published scientific journals, reports, and surveys have been reviewed which is focused on its wide sense of definitions of entrepreneur, agripreneur [16, 17] as well as their education level, experience level, skill level, technical knowledge, livelihood options, and income generations at national and international level [2]. The literature also revealed the status of women’s participation as labour forces in agriculture sectors as food producers in the world [19]. More than 20 pieces of literature have been reviewed based on entrepreneurs and businesses led by women in the agri-sector which are listed in the reference section.

#### **Objectives of the study:**

The main objectives of the study are;

- Understanding the current status, and challenges faced by the progressive rural women entrepreneurs.
- To find out the role of Rural Women in Jharkhand as agripreneurs in agriculture and allied activities under the livelihood programs.
- Availability of financial tools such as credit by banks and NBFCs
- To understand the gap in information flow about business

## **DISCUSSION**

### **Women Entrepreneurship- Key Challenges:**

Over the past decade, Mahila e-Haats and Stand-up India have made a significant contribution to making women functionally part of India's entrepreneurial ecosystem by providing them access to funds, markets, and mentorship. As a consequence, highly established sociocultural norms act as obstacles, restricting to lesser representation by women entrepreneurs. Some of the major challenges include:

**Domestic Responsibilities:** Women spend more than 5 hours each day working unpaid, while men contribute less than an hour (52 minutes). Managing a domestic enterprise on one's own is not always feasible; hence women are skeptical about entering the field because of the time and energy needed.

**Access to Credit:** Without adequate collateral, it is difficult to get credit. A lack of sufficient savings and gender differences in asset ownership disqualify women from taking out loans. Some studies found that the rejection rate of female loan applications is 5%-15% higher than that of male applications, which causes women business owners to be anxious to apply for business credit. The lack of confidence and expectation of discrimination reduces women's chances of securing external financing more than men's.

**Table1: Lending to Women Entrepreneurs by Major Credit Providers  
(Amount in Rs crore)**

Institution	2019-20		2020-21		2021-22	
	No of Women Entrepreneurs#	Amount	No of Women Entrepreneurs#	Amount	No of Women Entrepreneurs#	Amount
Samunnati*	98	104.38	165	242.67	379	216.19
NABKISAN	162	55.99	262	78.40	410	96.54
FWWB **	29	22.07	16	18.81	20	10.50
Caspian Debt	3	7	1	3.00	1	5.00
Arya Dhan	-	-	-	-	157	75.00
<b>Total</b>	<b>292</b>	<b>189.44</b>	<b>444</b>	<b>342.88</b>	<b>919</b>	<b>403.23</b>

(Source: As reported by respective institutions)

\*Samunnati number of Women Entrepreneurs (#) indicates the number of Women Entrepreneur engagements

\*\*Data of FWWB includes Women entrepreneurs, co-operatives, and companies

#### Lending institutions faced the following barriers while lending,

- **High Risk-** In the early stages of their business growth, most Women Entrepreneurs cannot provide lenders with any form of collateral security. The lender is therefore exposed to a high level of risk when providing debt.
- **Lack of standard grading and assessment tools-** As far as credit ratings are concerned, women entrepreneurs do not have any standardized tools at their disposal. Measurement of progress over time, assessing risk, and providing funding can often be challenging to identify.

#### Information Asymmetry

Limited exposure to the business environment with poor access to information makes women vulnerable to losing entrepreneurial ambitions. Inadequate skill sets and lack of formal training make this situation worse. Women entrepreneurs face a serious problem of limited business knowledge, accompanied by a lack of mentors and advisors.

Women entrepreneurs and resources in a study found, 48% of Women founders complained that their professional growth was hindered by a lack of quality advisors (Oxfam, 2019). Indian government initiatives to support and encourage women entrepreneurs across the country have recently been launched in recognition of some of these systemic roadblocks. In addition, the National Skill Development Program's 'Enabling Women Entrepreneurs' skilling initiatives, along with the special provision of 3% public procurement for women-owned MSMEs, are a few of the initiatives that are geared towards promoting the entrepreneurial spirit of women.

#### Sector-wise Enterprise Assessment of the State

To understand the entrepreneurship development among women, it becomes imperative to assess the ecosystem of enterprises across various farm and non-farm sectors in the State. A holistic view of sector-wise potential opportunities would help in capitalizing on the available opportunities for generating sustainable livelihoods for women in State. The sectors can be broadly classified into two domains:

(1) Farm Sector, (2) Non-Farm Sector.

(2)

##### 1. Farm Sector:

In addition to contributing significantly to the agricultural economy in the State, agriculture and its allied activities form a major source of livelihood for a large proportion of the population. The state has immense potential in areas like horticulture, fishery, and animal husbandry (fowl and pig rearing). The state's soil and climatic conditions bring good opportunities for the cultivation of ornamental plants, mushrooms, spices, and tea.

However, they share less than 22% of the total farm income than their male counterpart and largely in the form of casual labour. There are ample opportunities for various value-added activities such as milling, processing, etc. in which women have a larger share but this area has not been capitalized yet. Furthermore,

various post-harvest management activities are largely performed by women of the household for whom they hardly earn any income.

#### **Agro-based Industries:**

The agro-based industry can be regarded as an extended arm of agriculture that focuses largely upon value-addition-based activities such as milling, processing, etc. which are more lucrative and employment-generative sub-sector at both- production and marketing stages. Commercial cultivation, processing, and marketing of processed fruits, vegetables, flowers, and medicinal and aromatic plants can be highly revenue-generative enterprises in the State.

Tribal societies generally cultivate paddy and vegetables as their main crops, but may occasionally plant double crops and a third crop. Over the past few years, paddy cultivation has increased considerably; vegetables are grown almost all year round, which ultimately increased overall food security to five to seven months. Access to the market is generally available year-round in most communities.

### **ROLE OF WOMEN ENTREPRENEURS ROLE, SCALE AND SUSTAINABILITY**

#### **Non-Farm Sector:**

The non-farm sector has a wide array of opportunities for women. This includes areas such as Sericulture-Handloom-Handicraft Sector, Service Sector, and MSME Sector. Handloom has both forward and backward linkages with the other sectors. The Handloom sector has immense employment potential. The handloom sector is largely household-based, carried out with labour contributed by the entire family mainly by the women which directly addresses the issue of women's empowerment. Overall, the number of female handloom household workers accounts for 51.6% of the total workers within which 77.8% of female household workers reside in rural areas.

Under promoting handicrafts, the State envisages boosting the manufacture of sophisticated and intricate handicrafts in cane and bamboo work, wood carving, stoneware, brassware, lac-based handicrafts, terracotta, etc. providing a platform, especially for the female participants, and providing an additional source of income to women entrepreneurs and artisans. This may be better managed by following steps: identifying opportunities for technology-based solutions for the gap is a critical point of exploration for researching the local economy and markets as under:

Source: Discussion with PWC India office

#### **Business Planning**

As part of its capacity-building program, the SIDBI PSIG program taught women micro-entrepreneurs how to plan their businesses in terms of revenues, profits, future costs, and investment. Women entrepreneurs were provided with Business Planning Cards to assist them with planning their businesses and keeping track of their accomplishments relative to their goals. Keeping track of the support provided on a monthly basis is made possible by the business plan cards, which serve as auditable evidence. Women micro-entrepreneurs were assisted with business planning and tracking by the enterprise team during this time. The following are a few successful cases in Jharkhand,

#### **Case Study 1:**

##### **A success story in scientific papaya growing for livelihood enhancement:**

In Jharkhand, Papaya is a backyard fruit plant and is grown everywhere. They are used for consumption as well as used for sale. As part of ICAR's All India Coordinated Research Project (AICRP) on Fruits, ICAR has established the Agricultural System Research Centre for Hill and Plateau Regions in Ranchi, Gumla and Lohardaga districts of Jharkhand. The project conducted several training programs to the tribal farmers. PRADAN (Professional Assistance for Development Action), an NGO working in the field of farm livelihood mobilized the farmers to do collective farming of Papaya and a training program was undertaken. More than 500 tribal Women farmers were trained in propagating Red Lady, NSC 902, and Ranchi Local variety. In the village of Dubang of Lohardaga district, Mrs. Roopvanti Didi planted 45 papaya trees of the variety Ranchi Local on an area of approximately 200 square meters. As soon as the plants reached 5-7 months of age, she began selling vegetable-purpose papaya from the 38 fruiting plants. Following 10-13 months of planting, she sold around 65% of her produce as vegetable papaya for Rs. 8550/- and the remainder as ripe fruits for Rs. 7400/-. The papaya variety Ranchi Local provided her with a total income of Rs 15950/-. This initiative boosted the income manifold. This developed entrepreneurship among them and they started using and growing good quality nursery material. They received further training on technological aspects and started doing scientific farming.

## Case Study 2:

### **Jharkhand Women's Self-Supporting Poultry Cooperative Federation Ltd. (JWSSPCF):**

JWSSPCF was promoted by PRADAN in the KURU block of Lohardaga districts by collaborating with several SHG women members who were involved in poultry activities. This was more of a backyard poultry activity where about 500 women are involved in production as well as marketing activities.

It was a self-sustaining and profitable institution till the time of the COVID-19 outbreak when the profitability and the financial support environment started looking bleak. It was funded by the RABO Bank but future requirements could not be funded. The organization had to depend on members' savings and some government support. With this support, they could start the purchase of the day-old chicks, rear them till egg production, and take them to the market fulfilling their market obligations. This is an incremental income of Rs 3000 per month for these 500 SHG groups or more than 6000 poor families. JWSSPCF, thus showed a resilient and continuous business activity that protected its members by earning audited revenue of Rs 90 Cr in FY 2022 compared to Rs 70 Cr in FY 2021 achieving a growth of 28.57%.

## CONCLUSIONS

It may be summarized as the "Rural women are the crop producers, knowledge disseminators, innovators, entrepreneurs and managers of the farms and now growing more effectively to meet the food & nutritional security by generating income through various livelihood options which are either available as a traditional way or modern way". The rural woman agripreneur is now emerging as a new paradigm across the country in the livelihood sectors [8, 14]. Women entrepreneurs' development should be a focus of the action plan to alleviate poverty by implementing livelihood options in agriculture and allied activities. This will also be a torch-bearer concept among the rural women in rural areas of Jharkhand as well as across the country. It incorporates the upliftment of the socio-economic and cultural status of the rural business model which may also be fruitful towards the "Atmanirbhar Bharat" concept projected by the Govt. of India.

There should be the provision or help by both Private sector enterprises and the Government sector for the upliftment of women entrepreneurs. They should be trained properly in associating themselves towards the business, learn the business planning and annual action plan activities true a good and planned training process provided by the professionals from the business industries and market traders.

This will provide a boost to the agrarian economy by utilizing the social capital which was not so organized and utilized till now. The development of the rural economy will be multifold with the development of women entrepreneurs. This calls for social and legal reform toward the upliftment of women entrepreneurs in rural society.

Certainly, the research findings bring the "modern era of economic upliftment in rural Jharkhand led by rural women agripreneurs".

## SUGGESTIONS

Rural agripreneurs are a distinct segment, which can be a critical catalyst for promoting women's entrepreneurship in agriculture and the rural ecosystem. The State has vast potential for developing enterprise-led livelihood opportunities in farm and non-farm sectors. There is a vast population of working class, particularly women who devote more than 90% of their daily hours to the co-creation of such livelihood activities on a non-revenue basis. This further suggests deep diving into sector-wise entrepreneurial opportunities, particularly under women, assessing the ecosystem of support, and developing a comprehensive and inclusive framework for the promotion of entrepreneurship among women in the State.

## Conflict of interest

None

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