



Rural Women Entrepreneurs : Little Steps Scaling New Heights

Seema Rani¹

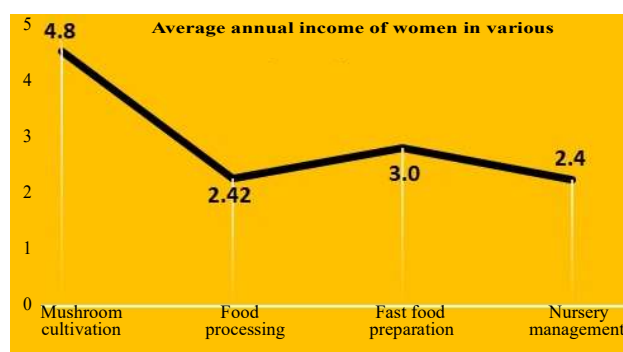
I.Professor & Head (Home Science), M.L.& J.N.K. Girls' College, Saharanpur, U.P., India\

Corresponding author's email: seemasingh7621@gmail.com

HIGHLIGHTS

- This paper comprises case studies enlightening the success stories of budding rural women entrepreneurs engaged in agro-based enterprises.
- The research focuses on the entrepreneurs' management of their small establishments with minimal training & scarce funds, fuelled by burning motivational desires.
- The study acts as a leading benchmark, showing the path for economically hurdled women searching for an escape to emerge out of their situations

GRAPHICAL ABSTRACT



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ABSTRACT

Introduction : Empowerment and self-dependency of women is necessary for the sustainable and economic development of the country. Women agripreneurs require landholding, technical support and skill development to enrich their enterprise and to achieve sustainable growth. In this direction, Government has initiated various schemes and policies for women, specially belonging to rural areas.

Context: Many capacity building programs, easy accessible financial schemes and mentorship units are launched for mainstreaming rural women workforce. There is a dire need to know the status and opportunities of agripreneurship in Saharanpur district.

Objective: The study aims to highlight the success stories of different entrepreneurs who have established their own agro-based enterprises with the help of SHG Groups. It also seeks to thoroughly assess the obstacles and challenges faced by these women entrepreneurs in their journey to self-employment.

Method: Using purposive sampling, 48 trainees from KVK and 57 from PNB RSETI, Saharanpur, of the year 2021 were approached. Out of which, 9 successful rural women entrepreneurs engaged in agro-based enterprises and had working experience of at least 2 years, were randomly selected and deeply interviewed with the help of structured interview schedule.

Results & Discussion: The result implies that most entrepreneurs showcase a strong urge to access a robust platform to exhibit their products and a dire need to enhance capacity building programme. More attention and recognition need to be paid for the development of women entrepreneurship in food processing, preserving and packaging of the products. Promoting and rewarding programmes that work for women entrepreneurs should be enhanced.

Empowered women visionaries play a significant role in the international tussle for long-term growth of the economy in today's highly competitive society. Women entrepreneurs are the world's fastest growing business component and they have steamed the attention of many scholars in recent decades. Emerging literature shows women add considerably to venture creation and sustainable growth (Noguera *et al.*, 2013); by making new job opportunities (Bahmani-Oskooee *et al.*, 2013) which has a favorable influence on alleviating poverty (Langowitz & Minniti, 2007). Being good decision-makers and managers, women entrepreneurs are good at organizing and managing the resources of their enterprises and also, they tackle all the risks to increase profits (Coughlin & Thomas, 2002). Some opportunity-driven women entrepreneurs take initiative to pursue business and there are necessity-driven entrepreneurs who are forced to start a business due to their challenging situations (Dhameja, 2002).

Worldwide many women are entrepreneurs as they are hard worker, courageous, self-determined and are willing to take rise in establishing new enterprises (Saikia, 2017). Growth of women business owners and their needs cannot be unnoticed. There is a large breadth for entrepreneurial engagement as it provides job opportunities, generates income, and work as a key force for economic growth of a region. So, it is required to motivate women to enter in the gainful occupation of entrepreneurship, because entrepreneurship plays an important role in creating an employment opportunity for rural communities (Chauhan and Saikia, 2022). Entrepreneurship has contributed not only making the people economically independent but also increase in their self- confidence, self- reliance and independence (Channal and Natikar, 2022).

India is ranked 5th in world's GDP ranking in 2023. India's economy claims diversity and swift growth, raised by key sectors such as information technology, agriculture and its allied areas, services and manufacturing. As per the Indian Economic Survey 2020-21, agricultural sector employed more than 50 per cent of the Indian workforce, contributing 20.2 per cent in country's GDP. According to a report by National Sample Survey Office (NSSO), in India, about 46.0 per cent of the agricultural workforce is female, still only 13.0 per cent of rural women are involved in entrepreneurship. Agriculture sector employs 80.0 per cent of all economically active women; they

comprise 33.0 per cent of the agricultural labour force and 48.0 per cent of self- employed farmers. Charitha, S, Kumari, V. and Shukla, P., (2023) stated that 85.0 per cent of rural women are engaged in agriculture in India, yet only about 13.0 per cent have their own land.

Entrepreneurship emerges from an individual's creative spirit into long-term business ownership, job creation and economic security (Acharya, 2018). "Women Agri- entrepreneurs" have been examples for other local women for adopting new technologies to improve cultivation. Women entrepreneurs have worked hard, accepted all challenges from working in the kitchen to fields and leading to market opening doors for vast opportunities in employment, becoming self- sufficient, adopting innovation techniques. These steps increase the women's role in the economics of the country and provide economic strength and higher position in society (Singh, Sukhjinder, *et al.*, 2022). World over 1/3rd of the entrepreneurial ventures are run by women entrepreneurs. Women comprise as much as 13.76 per cent of the total entrepreneurs in India. This figure indicates that now women are coming forward to create something of their own – building enterprises and empires (Spandana, B. *et al.*, 2023). Women are equally endowed with motivation and managerial capabilities in starting and running small enterprises when located in their own homes or community (Rajula Shanthi, 2010). In spite of lack of adequate knowledge, high competition, delayed payment from wires and lack of storage and transport facilities, the rural women had developed significantly through SHG (Sita Devi, K. *et al.*, 2021).

Thus, entrepreneurship as an empowering mechanism needs to be strengthened, taking into consideration the opportunities that it provides to secure financial independence. It guides one to decide how to spend money for personal uses and for the enterprise, thus giving control over the assets leading to financial freedom. It also plays a remarkable role in economic growth and poverty depletion in the society. In spite of many attempts by the government and various policies promoting women entrepreneurship, the women's entrepreneurial role has not been adequately tapped. Although a lot of success stories can be heard from the women folk in recent years, yet, this is a bitter truth that in most of the cases, men are dominating the business. Keeping the above facts in view, the present study has been formulated with the following specific objectives-

- To highlight the successful women entrepreneurs of Saharanpur district engaged in agriculture related ventures.
- To critically examine the challenges/barriers faced by the respondents.

METHODS

The present investigation was carried out in Saharanpur District of Uttar Pradesh (Latitude: 29° 58' 12.00" N and Longitude: 77° 32' 60.00" E) which is situated in the fertile doab region lying between Ganga and Yamuna rivers and their distributaries. The land hosts variety of crops such as sugarcane, wheat, rice, pulses etc. in addition to a wide range of diversified horticulture like mangoes, guavas, litchis, peach and bananas. Therefore, for promoting agriprenurship, Krishi Vigyan Kendra (KVK) & PNB Rural Self Employment Training Centre (PNB RSETI), Saharanpur frequently organize various training programmes centered around agro-based enterprises like food processing, preservation, mushroom cultivation, nursery management etc. Using purposive sampling, a list of 48 trainees from KVK and 57 from RUDSETI, trained in food- processing, preservation and nursery management of the year 2021 was obtained, out of which only 9 successful rural women entrepreneurs were randomly selected, who engaged in and established their own agro-based enterprises having a working experience of at least 2 years. An open-ended interview schedule was applied to draw out conclusions for the proposed case study, and after long interview process and observation, deep information related to their career, struggle, motivation, problem faced and future aspiration was collected.

RESULTS

Case studies highlighting the success stories of women agripreneuers :

Entrepreneurship with food processing : No obstacles or hurdles can hinder the dreams of a woman, if she decides to achieve something. *Mrs. Ritu Chauhan*, is one of the budding entrepreneurs who leads a Self-Help Group, named Sangharsh Self-Help Group inspired by Mr. Sudhir of Khushhalpur. She became self-dependent with the help of his training & motivation. After getting the training in food processing (pickle making & Murabba preparation) from PNB RSETI, Saharanpur, Ritu established her own business by preparing Red Chilli Pickle at the initial stage. Then, she tried her



Location of study area district Saharanpur

hands on lemon and mixed pickle making. In spite of the responsibility of her two daughters and setbacks caused by the society at large, she was determined to achieve success in her field. Slowly and steadily with the help and encouragement of her family and the group members, the group started production and the initial produce of one quintal was purchased by Mr. Sudhir. These days she has customers from Saharanpur and New Delhi. In this small journey, starting from scratch with a loan amount of one lakh ten thousand from government, her annual turnover has reached 2.5 Lakhs. After doing the business, her confidence and awareness has witnessed a multifold increase. Now, she even encourages others to be self-dependent by opening new avenues in their related interests.

In this journey to success, many memorable moments came her way including award from Hon'ble UP Governor Mrs. Anandiben Patel, recognition from DM and CDO, Saharanpur and Hon'ble Vice Chancellor of SVBPUA&T., Meerut.

Ritu mobile no. – 7618607790, 9759758911



A journey from home maker to pickle maker : Mrs. Seema w/o Vikas Kumar from Umahikalan, Rampur Maniharan, Saharanpur was only a home maker, but after getting training in food processing, her life completely changed. Now, she is operating a Self-Help Group, named Gayatri SHG. Her trainer motivated her to start a small business, for which he guided her throughout. She is making pickles under brand name-Radhakrishna Pickles. In her journey of pickle making, hot water got spilled on her feet. She couldn't move for three months during that period; everybody suggested her not to make pickles again. But she didn't give up and with her husband's help, she again started her business. One of the hurdles of her difficult life is that her son is handicapped with hearing defects, but the pleasant moment he also cooperates and motivates her in her task. This is a beautiful part of her hard life. Her monthly saving is ₹15-20 thousand. Before joining this, only farming was their earning source, but now, she is also supporting her family by her own income. She is selling her product in Saharanpur (UP) and Haryana. The demand is increasing day by day.

Mrs. Seema Phone no. 8630269235



Nursery – Source of earning and living : Mrs. Sushma, belonging to Mandora had started her earning with Maahi SHG, Saraswati SHG, Meera SHG, Laxmi SHG and Shakti SHG. In the beginning years, she was inspired by Smt. Salelta Kashyap, group leader and started to prepare broom with the help of revolving fund of 15,000/-. After a few years due to certain disputes within group members, she moved out of it

and started her own business by initiating a nursery on her own small land with a loan of one lakh from block Muzaffarabad. She is cultivating vegetables like bitter gourd, bottle gourd, capsicum, potato and side by side nursery of popular also. Her annual earning falls in lakhs (monthly income approximately 15-20 thousand). The vendors procure the production directly from the site. Her message to women across the nation is to pursue self-dependency, in order to gain recognition from the society. Her suggestions include establishing farming businesses like mushroom cultivation, orchard etc. for the land holding women.

Mrs. Sushma mobile no. - 9760364248



Namkeen and potato chips manufacturing : Mrs. Soniya Saini, 42 years of Islamnagar, Block Nakur, Saharanpur believes in

“Where there is a will, there is a way.”

She moved towards her own venture when she faced economic crisis in family. Her family income was not sufficient to meet the expenditure of their children. With the inspiration of Hon'ble Prime Minister Shri Narendra Modi ji and the motivation by the women of her village, she got training from PNB RSETI, Matki Jharoli, Saharanpur. At the beginning, the revolving fund of SHG, became the source of purchasing raw material. With this small amount, she started making namkeen, potato chips etc. and tried to sell these products to her neighbours. Everybody liked the taste following which she had to increase production to meet the demand. Now, she has established good venture of namkeen and chips, and seasonally produces papad, pickle, chutney, murabba etc as well. Now a days Soniya is earning approximately 15-20 thousand monthly with their

home made products. B.D.O., Nakur recognized and praised her for hard work. These were the memorable moments of her life. She suggested all talented women not to suppress their ability, be confident, and excel in their abilities to become benchmark for the society.

Mrs. Soniya mobile no. - 9520514013



Food processing with organic substances : Mrs. Deepika, a budding entrepreneur in the sector of food processing, says that “Women are constructive. They can achieve anything and everything they want.” She proved it by starting a set-up of making pickles,

chutney, murabba etc. with the help of an initial amount of 50,000/- given by her parents to make her dream come true. Now, she earns about 50,000/- annual income of her own and has become self-dependent. Deepika had good formal education and had cleared M.A., B.T.C., T.E.T. and C.T.E.T. She has established herself as an example in front of her daughter. She started selling her products online on Meesho and presently all her products nurturing under the brand name of Ojas Nature are available for sale, both online and offline. Her products are purely organic, made by using homemade spices, oil etc. When we asked her about any urgent business requirement, she expressed a dire need of mango pickle cutting machines so that production may be increased. Her dream is to carry her set up on heights and to connect more women with it, so that she can be an employment generator for the needy.

Mrs. Deepika mobile no. - 8755052184

Pickle production by Suman : Mrs. Suman Devi of Sherpur village, age 40, 8th pass had decided to initiate her own startup of making pickles, murrabbas when her husband’s income couldn’t meet her family’s expenditure. She was motivated by the anganwadi worker of her village and was supported by her parental family. Marketing of manufactured products was too difficult for her because of insufficient education. Starting with green and red chilli pickles, she is now



preparing Navratra Namkeen, potato chips also. When we talked about the sale, she replied that in the starting, she sent the samples of pickles to her knowns of Rampur Maniharan block. Everybody liked the taste and started ordering, which she use to prepare and deliver timely. Her jackfruit pickle was first ordered by a restaurant owner of Rampur Maniharan, Saharanpur. She felt that her business has boosted her standard of living as well as increased her self-confidence and awareness. With an annual income of ₹70,000 approximate, her dream is to establish her own pickle company in future.

Mrs. Suman Devi mobile no. - 8800832126

Fast food preparation in a healthy way : Mrs. Neeta from Kukevi village of Nagal block is operating several SHGs like- Santoshi SHG, Shiv Shakti SHG, Sadhana SHG, Radha SHG, Devguru SHG, Muskan SHG and Ekta SHG of food processing. Initially, she started her own startup of fast- food preparation with the help of SHG revolving fund of Rs. 50,000/-. Now, she is earning approximately 20-25,000/- per month from her fast-food corner, Abhiraj Fast Food. As a budding entrepreneur, she did very hard work from morning to night as street vendor in spite of heavy rain or extreme hot climate. She prepares spring rolls, burger, momoz, chowmin, tomato soup and chutney at home. Her suggestion related to fast food manufacturing is that all these items can be prepared in a healthier way by using rice and wheat



flour along with maintaining hygiene. Her food stuffs were relished by everyone who eats it once in a while. Her dream is to open her own restaurant and give employment to needy woman. She says,” Where there is a will, there is a way. Do your own work, whatever it may be. So that you can gain your hidden confidence. If you step outside, you can reach your destination.”

Mrs. Neeta mobile no. - 6398994984

Organic mushroom farming and its processing : Mrs. Pooja belonging to Murtzapur village, age 28, had never dreamt to having her own business, but these days she is operating Samarpan SHG and her venture of mushroom cultivation. She was motivated by Prof. I.K. Kushwaha of KVK, Saharanpur and Mr. Anuj Kumar of NRLM office, Saharanpur respectively. She started the SHG with the starting amount of 15,000/- and then the loan fund of 01 lakh 10,000/- received from NRLM. Under the technical guidance of Prof. Kushwaha, initially, she started mushroom cultivation in one room, but after some time she expand the production. For marketing, she sells her products at different hotels, malls, vegetable shops. She does this work with the help of her husband and family members. She claims that their set up named “Naksh organic mushroom farming and food processing” is purely organic and is processing various items like- pickles, biscuits, papad, badiyan along with protein powder, etc. Medicinal mushroom is also cultivated. Their monthly production is 20-25 quintals and earnings amount to 3.50 to 4 lakh per month during season. The production decreases during June and July because of overheating.

Some mesmerizing moments of their self- dependent journey were when they displayed their stalls in Orissa with the help of NRLM and in “Noida Haat” with the help of NABARD along with Company Garden, Saharanpur. The most memorable moment was when she was awarded by the “President of India”.

She shared that traditional farming involves a lot of hard work which is usually not followed by a satisfactory income. But by innovating and incorporating new ideas in farming, their income increased multifold. Pooja’s special achievements include-

- Rs. 7,000/- cash prize by Shri Dharam Singh Saini of KVK.
- Rs. 5,000/- cash prize by Shri Jaswant Singh Saini from Dept. of Agriculture

- Dept. of ORHM, Govt. of Orissa awarded with Certificate of Appreciation for best work.
Pooja mobile no.886590097



A bench mark of food processing : Mrs. Kavita, a bench mark for budding entrepreneur, never thought that Covid will bring a drastic change in her life. Before covid, she used to live in Delhi, depending on her husband. During covid she had to move to her village. Owing to financial crunch, she started her entrepreneurial venture with the help and support from Block Office of Rampur Maniharan and was made aware of the government financial schemes of initiating small units. She met Shri Anil Chobe, PNB, Maatki Jharoli who gave her entire information required in preparing business products, sale and profit etc. After that, she made a SHG of 10 females, named Kavita SHG and got training for 6 days. She started the business of preparing masala and pickles. In the beginning, she invested 7,000/- to purchase raw material and 22,000/- in purchasing masala grinding machine.

She named her masalas KD Masala and installed her first stall in Pine Wood School, Saharanpur where the Governor of UP, Mrs. Anandiben Patel, appreciated and purchased her products.

She was also appreciated by NRLM, Saharanpur and honored at Jan Manch, Saharanpur by CDO and SDM Saharanpur. Now, she's operating a big production

house- KD Masala for which, various procedures like-drying raw material, canning, packaging, marking is done at a large scale. She has her own license, GST no., Udyam Aadhar Registration etc. Her message for the needy women coming forward, is simply an assurance that all can surely achieve success. She earned 50,000/- monthly after deducting all expenses. She is also providing employment to 250 rural women by joining them with her production units. Her advice is to, "Do hard work and become a successful entrepreneur."

Kavita mobile no.- 9990489887



DISCUSSION

Mushroom cultivation as a subsidiary occupation in rural area constitute an important and crucial segment which provide extra income to the grower (Yadav ad Sharma, 2005). One of the successful women entrepreneurs of these case studies proved herself a benchmark of mushroom cultivation. The stories of these budding entrepreneurs show that proper motivation and skill development of farm women in some entrepreneurial ventures may significantly help in uplifting the family economic condition. Lack of proper supply chain may hinder the process of mushroom cultivation technology for summer mushroom needs to be developed by the research system so that mushrooms can be grown around the year (Barman *et. al*, 2024). The study also revealed that proper government policies and land holding support

to farm women may encourage them for cultivation of mushrooms in business mode (Singh *et. al*, 2008 & Gogoi *et.al*, 2018). Most of women entrepreneurs are from lower and middle-income families and they run service-oriented businesses (Gupta, 2013). Women's entrepreneurship has extended their businesses from preparing pickles, papads and spices powder to advance technological sectors like engineering (Munshi *et. al*, 2011). Majority of the sample size under present study were involved in food processing industry, be it masala making, pickle and murabba making and other food products. Animal husbandry and dairy based, agri-based and food-based enterprises were most preferred income generating sources for farm women (Thakur and Ahlawat, 2012). Due to the wide range of fruits, flowers and crops in Himalayan region, agroforestry models have been applied differently in each geographic location and poor marketing strategies, lack of knowledge about-funding agencies and less technology invention through R & D institutions have to be overturned for sustainable growth (Pradeep Kumar *et. al*, 2021). Only one case involved in nursery management reveals the poor income flow, reason may be the gender biased as majority of the nurseries are managed by male members of the society. Women are laborious, fast learner, keen observer and best team workers; they should be encouraged to enter in the gainful profession of entrepreneurship to develop socially, economically and technologically and to stand in society on their own with confidence (Saikia, 2022; Singh *et al.*, 2023). Trainings and capacity building of women can improve their work flow, work efficiency and product quality and income (Singh *et al.*, 2020a; Marbaniang *et al.*, 2021), but their training part is on the willingness of the household head (Gupta *et al.*, 2016). Lack of economic motivation and poor economic empowerment are the factors that only fourteen percent of women comprised of the total entrepreneurs in India (Ministry of Statistics and Programme Implementation, 2020).

In spite of having minimal education, less exposure, lack of family support, social challenges and economic hindrances, these entrepreneurs proved themselves as a torch bearer for the coming aspirants. Therefore, with proper training in processing (production/packaging/publicity/marketing etc.) added with their potential and talent, definitely they can prove themselves a successful identity of Atma Nirbhar Bharat.

The challenges/ barriers faced by the respondents :

Having huge potential and prospects in agripreneurship, a lot of challenges and barriers are simultaneously faced by the budding entrepreneurs in India which need to be taken care of very seriously and timely.

They are as follows-

Insufficient infrastructure – Infrastructural facilities like- transportation, communication, power and marketing networks in rural India are poor and inadequate, which are primary requirements for any enterprise. Women entrepreneur confront some external obstacles that impede their progress include gender discrimination, lack of access to information, training opportunities and infrastructure etc. (Bhardwaj *et al.*, 2012).

Lack of entrepreneurial knowledge and culture – Approximately, all of the respondents stated that they faced a dire need of entrepreneurial knowledge and awareness of new tools to start with.

Lack of finance – Female entrepreneurs faced a strong challenge of inadequate finance, as in most of the cases they are not well off and the society does not accept women as self- dependent which adversely impacts the development of agripreneurship. Claudia, S.L., Dias *et al.*, 2018 has also proposed a requirement of marketing training, vocational skills and microfinance interventions for easy access to credit and loans for researchers, farmers and young women in the agricultural sector.

Problems of product marketing – If the production is not sold and consumed timely, it has no value. So, it is of paramount importance to provide proper facilities of transportation, warehousing to the producers, besides market information and proper pricing of the products.

Managerial challenges – 1. Lack of risk- taking abilities specially among female entrepreneurs, 2. Lack of legal awareness and guidelines, 3. Quality control, 4. Low talent degree, 5. Lack of motivation 6. Social stigma.

Following are some important suggestions made by the respondents :

- Promoting proper and established platforms so that they can exhibit their products publicly which in turn would give them recognition.
- There is an urgent need for promoting entrepreneurial culture among rural folk and to create a lively environment for rural development. Spandana, B.*et al.*(2022) similarly revealed that

most of the entrepreneurs needed technical and managerial information and required information support services.

- Establishing adequate financial fund for start-up process of agripreneurship
- Promoting capacity building programmes for the entrepreneurs to enhance their skills
- Mass media has the capacity to mobilize people across the globe. Hence, its promotion should be focused upon, to create and convey new ideas among the budding entrepreneurs. Similar suggestions were obtained by Charitha, Kumari, V, and Shukla, P, (2023) that women entrepreneurs in rural area need capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills.

CONCLUSION

Agripreneurship is not only a possibility but also a prerequisite for enhancing the creation and profitability in agriculture sector. It is obvious that agriculture sector is full of huge prospects along with employment and income. But it can only become beneficial if we have a dire need of gaining knowledge of this field along with risk taking capacities. Considering that two-third of the Indian youth is engaged in agriculture directly or indirectly, providing feasible and sustainable business opportunities in agribusiness is crucial for generating employment in the country. The New Education Policy 2020 will also catalyze this mission by transmitting vocational education to millions of youths through short term certificate courses in various skills. The newly launched PMKVY 3.0 which focusses on 'Vocal for Local' is India's plan to lead towards self-sufficiency (Atma Nirbhar) and transform India into the skill capital of the world. In this way, women entrepreneurship, if promoted properly, can prove itself a big contributor in national economy.

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