

## **Impact Study of Covid-19 on Rural Women Micro-Entrepreneurs of West Singhbhum**

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### **Abstract**

During the Covid-19 pandemic, most of the population in the country has lost their livelihood. A lack of income sources and the closing of industries led to hardship. Unpredictable natural crises had a significant impact on business growth and profitability, and simultaneously it has led to a rise in insolvencies and unemployment. Entrepreneurs have emerged as the primary contributors in generating sustainable livelihood in the post-Covid-19 pandemic with their practical innovations, techniques and creating income opportunities for others. It is essential to support MSMEs (micro, small, and medium-sized firms) in India because of their importance to the country's economic growth, job creation, and ability to manufacture globally competitive goods. The majority of women populations are involved in the development of micro-level enterprises. Rural women entrepreneurs have emerged as a comparatively prosperous occurrence and becoming increasingly relevant in India. This paper is based on the West Singhbhum district of Jharkhand state and grounded on the study population's primary and secondary data.

The report aims to identify the impact of covid-19 on small entrepreneurs and describe various available income opportunities that can be generated through micro-entrepreneurial activity among rural women. The expected concluding remark of this paper would be suggesting the necessity of micro-entrepreneurship options as an integral part of the source of income among women in the rural scenario.

**Keywords:** Women entrepreneurs, Micro-entrepreneurship, Covid-19, Inclusive development

### **1. Introduction**

In India, the rural economy depends upon agriculture-based industries and labour forces. The majority of labour forces in India are working in agriculture-based or related sectors, and most of them are working in an unorganised manner. Whereas, women top with a higher majority in the labour force, and surprisingly, women don't get the actual value of wages of their work compared with the men labour force. So, women are trying to be self-reliant, and they are actively engaged in micro, small and medium enterprises. Women are the backbone of the economy in a society where they are appropriately empowered, especially in rural areas. They are the prime contributors in small-scale industries and become active participants as 'women entrepreneurs' towards the growth of the Indian economy. Nowadays, rural woman entrepreneurs are proving themselves as effective catalysts in

entrepreneurship in India. These women-based entrepreneurial organisations are offering jobs directly or indirectly to about 22 to 27 million individuals. This growth in potential among a majority of women-owned enterprises is progressively contributing towards employment generation in India.

The covid-19 pandemic has a catastrophic impact on global markets and supply chains since its emergence. The crisis has negatively affected the labour market and the economy, both on-demand and supply side. Moreover, the nationwide lockdown due to Covid-19 has impacted the livelihood of the rural economic atmosphere and disproportionately disrupted women. In a short time, women became unemployed, and their social life started worsening, leading to social injustice. At the same time, to tackle this crisis and balance the economic scenario, the rural women entrepreneurs during Covid-19 have implemented several catalytic improvements such as embracing remote models, accelerating the use of both demand and supply digital platforms, and moving towards digital from physical contact to better their livelihood sustainably. Their potential to resolve the various consequences quickly and medium-term design interventions have enabled these women to be self-reliant and effective catalysts to tackle such a crisis.

## 2. Literature Review

During the Covid-19 times, the downturn has been much more dramatic on enterprises predominantly focused on offline manufacturing or distribution than digital platforms. **Roomi and Parrot (2008)** <sup>[1]</sup> noticed that, in most circumstances, women entrepreneurs do not receive equal opportunities as men entrepreneurs, owing to a male-dominated society in which men are perceived to be superior. As a result, the profits of women-owned enterprises have decreased significantly. **Raghuvanshi et al. (2017)** <sup>[2]</sup> experienced barriers that women entrepreneurs face while developing their enterprises. These are work-life balance with the family, male control society, lack of motivation, lack of academic knowledge, environmental barriers from society, Issues in availing financial assistance, lack of procedural information, lack of skill-based expertise, and absence of managerial capabilities. **Anupam et al. (2019)** <sup>[3]</sup> experienced that women entrepreneurs initially face problems related to marketing their products. They are unaware of the market situations due to lack of experience and exposure to business; due to a male-dominated society, women face ignorance. Thus, the Covid-19 pandemic adversely impacted women entrepreneurs both economically and socially. These women entrepreneurs have substantially decreased, and their income from MSMEs-based livelihood has suddenly reduced; thus, inclusive development remains reasonably silent.

**Agarwal et al. (2020)** <sup>[4]</sup> observed that female entrepreneurs had remarkable competencies and efficiencies in creations, innovations, modernisations, adaptation, influential qualities, self-awareness, knowledge of finding opportunities, risk handling capacities, and maximising production value goods. Women entrepreneurs usually start their enterprises in the beginning based on the available resources they have with them. They try to maximise those resources to fulfil the target of the opportunities. A women entrepreneur facilitates new job creations; innovations set an example for other women in their society and become self-reliant both socially and economically. During the nationwide lockdown, enterprise growth was around one-third of what it had been before Covid-19. The majority of entrepreneurs fear they will not be able to withstand the current economic downturn. Few entrepreneurs started feeling that Covid-19 necessitates significant changes in their business model and value proposition. Only a few entrepreneurs were able to save their business during the extended

Covid-19 lockdown. Meanwhile, a small number of entrepreneurs backed out. Women entrepreneurs evolved themselves during covid-19 times by adding new necessary products or services, accessing digital platforms of distribution goods and services, and reoriented supply chain and sales process. Entrepreneurs have continued to accept this transformation by reskilling themselves and their employees to learn new techniques and abilities.

**Sohns and Revilla (2017)** <sup>[5]</sup> observed that women-owned entrepreneurship in rural areas impacted many related factors, including knowledge and education related to entrepreneurship, exposure to start an enterprise, and self-reliance in taking unconditional risks. Insufficient knowledge to predict demand patterns and a lack of financial resources were the biggest impediments to adopting a new business model. Rural women were quick to change their business models to become more relevant. In response to Covid-19, they changed their business model, focusing on the essential requirements during these covid-19 months. So, they started focusing on the pre-existing small business, which was disappeared from the globalised market. Thus, during the Covid-19, to increased sales for their livelihood, these rural women entrepreneurs became motivated by two factors: the growing importance of essential particular commodities & services and accelerating their business model realignment to meet urgent requirements.

### ***2.1 Women entrepreneurship in the rural scenario***

According to the Government of India, women entrepreneurship is defined as an enterprise owned and controlled by a woman with a minimum financial interest of 51 percent of the capital or providing at least 51 percent of the employment created to women (**Asharani & Sriramappa, 2014**) <sup>[6]</sup>. In comparison, the report from the International Labour Organization claims that women constitute 50% of the world's population, two-thirds of all employment, earn 10% of the world's revenue and possess 1% of the world's property. Women entrepreneurs who develop a positive attitude towards starting a business entity deal with various uncertainties, risks associated with business, search for business opportunities, and potential customers for their business (**Bori et al., 2017**) <sup>[7]</sup>. In the world today, rural women are finding independence by using their entities. The face of globalisation and economic liberalisation will likely have a significant impact on rural women in India. Hence, these women need to be a crucial part of rural India's future. Rural development could greatly benefit from women's entrepreneurship.

**Tiwari et al. (2017)** <sup>[8]</sup> explained women entrepreneurs as risk-taking economic change agents having expectations of maximum output outputs by generating incomes and product outputs. Women are of various rural areas, whether social or economic, but most women belong to lower-middle-class families. Entrepreneurship in rural areas provides rural women with a new source of income while also contributing to inclusive development and poverty alleviation. It also provides an excellent incentive for people from rural or semi-rural areas to relocate to urban areas. Despite the prevalence of rural women entrepreneurs, the sector cannot afford to ignore them. Women rural entrepreneurs contribute to developing rural areas, but women entrepreneurs in rural areas are the least because rural women face more difficulties and problems.

### ***2.3 Micro-entrepreneurship development: Relevance to Jharkhand***

Jharkhand's rises are all prevalent. The last five years have seen remarkable growth in all industries and most of the subsections of the economy. Jharkhand's performance was higher than the country's average performance in the last five years. Likewise, Jharkhand has also seen higher growth in per person wages, both at present and at constant rates, than in India. Contrary to other prosperous states, Jharkhand has prepared for fast development and strengthened economic growth and youth employment in that country. In contrast to the large corporations, micro, small, and medium-sized enterprises contribute to significant economic growth and create jobs for entrepreneurs.

Presently, Jharkhand lacks a low figure of MSMEs as compared to other states. According to the Annual Report 2019-20 of MSME <sup>[9]</sup>, In Jharkhand, the estimated number of MSMEs is 15.88 lakh. This figure is only 5.09 per cent of the whole country, consisting of 2.51% female-dominated and 2.58% are male-dominated enterprises in the MSME sectors. The no. of Micro-level enterprises is 15.78 lakh, and small level enterprises are 0.10 lakh. The no. of medium level enterprises is 5.57 lakh (women), and 19.34 (male) who are working in MSME (2020). The MSME Development Institute has provided Jharkhand with 30 clusters for industrial growth. As far as employment is concerned, these MSME will carry ten lakh enterprises to sixty lakh youth by 2022.

Entrepreneurship is an effective tool in generating incomes for the long term that empowers women group members to become self-reliant, leading to socio-economically independence (Soni, 2015) <sup>[10]</sup>. Entrepreneurship represents each activity that forces an individual to start an enterprise and generate sustainable income sources (Toli et al., 2018) <sup>[11]</sup>. Micro-level enterprise development turned to be an impactful tool in developing the social and economic conditions of the people, and it is the only solution to fight unemployment. It helps create employment for the women within their society that ultimately helps generate financial resources for their families. Regular participation of SHG group members in the group activities develops entrepreneurial attitudes, creating enterprises (Singh et al., 2013) <sup>[12]</sup>.

### **3. Objectives of the Study**

The researcher in this study has investigated the impact, obstacles, and opportunities that Covid-19 has brought to the forefront for women entrepreneurs and the barriers they face in the west singhbhum district of Jharkhand state in India.

### **4. Research Methodology**

#### ***4.1 Sample identification and Data collection***

West Singhbhum District, the Southern District of Jharkhand, is counted as one of the state's largest districts and industrial belts. According to the 2011 Official Census of West Singhbhum published by the Census Operations Directorate in Jharkhand, West Singhbhum was 1,502,338, of which 749,385 and 752,953 were male and female. In the 2001 census, West Singhbhum had 1,233,945, of which 619,302 were male, and 614,643 were female. Geologically, the district is one of the largest mineral reserves in the world.

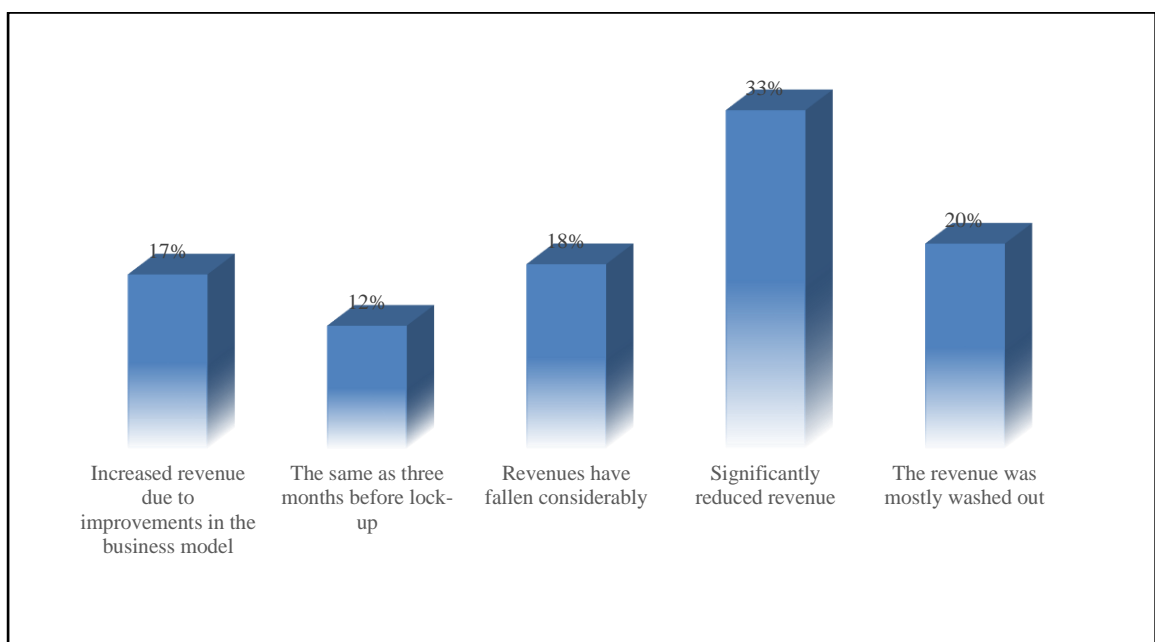
The district was chosen for the research study survey after consulting with state government officials' resources and secondary sources. The study was done during the period covid-19, which was carried out in the rural villages of West Singhbhum. Data collection took place in two stages, depending on

the researcher convenience. The anticipated outcomes will track the pandemic's impact and growth of micro-entrepreneurship among rural women. For justification of the following topic, experimentations and MS-Excel data analysis are used. Convenient sampling techniques used by researchers and conveniently 30 female solopreneurs and small business owners in the rural West Singhbhum district of Jharkhand state, conducted in-depth interviews.

## 4.2 Data Analysis and Interpretation

### 4.2.1 The impact of the Covid-19 epidemic on women-owned enterprises' revenue

The Covid-19 pandemic has a severe impact on the revenue and growth of women entrepreneurs in Jharkhand's West Singhbhum area. The following figure specified the exact data on the loss of income due to the pandemic.



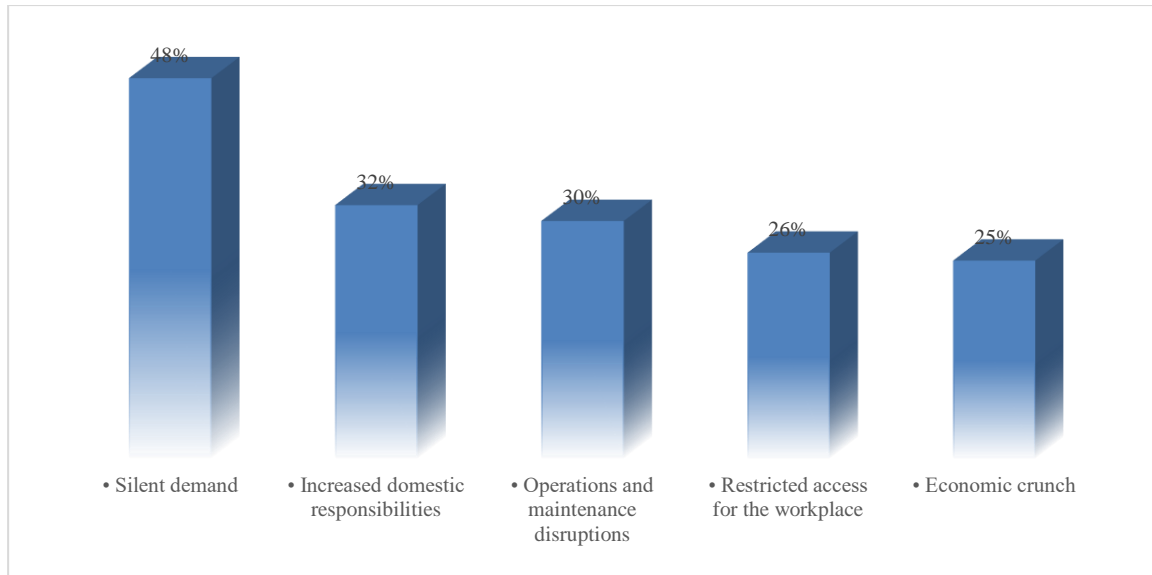
**Figure 1: Impact on revenue of the women-based entrepreneurs due to Covid-19 pandemic**

In the above figure 1, the researcher plotted the revenue impact of women entrepreneurs during Covid-19 and observed few underlying causes that impacted the revenue of women entrepreneurs.

- i. Increased revenue due to improvements in the business model:** Women based enterprises have witnessed a 17 per cent increase in revenue due to improved ways of doing business as per the demand of the situation. They applied modern and digital methods to function their enterprises.
- ii. No change in revenue:** Women respondents composed of 12 per cent have reported neither any growth nor any loss in business in terms of income due to lack of infrastructure
- iii. Revenue has fallen considerably:** Entrepreneurs have witnessed a fall in their revenue. A total of 18 per cent of women respondents have noticed a decrease in their income.
- iv. Significantly reduced revenue:** A total of 33 per cent of women have reported a significant reduction in income due to the crisis.

v. **Revenue vanished:** 20 per cent of women reported their revenue has wholly disappeared, and enterprises have lost their identity in

#### 4.2.2 Reasons behind fall in women-led enterprises:



**Fig 2: Reasons that lead to the fall of women-led enterprises**

The above figure 2 indicates the failure of new developing enterprises' functioning during the Covid-19 pandemic.

**i. Silent demand:** 48 women of women pointed to consumer failure as the main difficulty. Such market models were more at risk because lockdowns generated new consumer trends and made others redundant. There was a substantial decline in sales for communication providers like salons, restaurants and gyms. Reassessing and reprioritising consumer costs, apparel, craft, and other production industries impacted market trends with a lower order volume and scale.

**ii. Increased domestic responsibilities:** 32% of women referred to personal problems as a significant barrier to managing their home, including dramatically higher responsibility for household care. Factors such as family home confinement, school closures and disturbances to vital help, including household support and childcare, have contributed to an excessive proportion of women's household obligations. On the other hand, around 40% of respondents listed the decline in domestic deficit because of the increased incidence of nuclear families.

**iii. Operations and maintenance disruptions:** As a significant obstacle, 30 per cent of respondents said operational problems have also hindered access to and efficiency for the workers. They also cited interruptions in their supply chain. The functional logistics networks for enterprises have been greatly affected by restricted movement during the nationwide lockdown. The following entities, such as agri-processing, grocery, and the personal protective equipment (PPE) manufacturing channel, have disturbed the restricted and low-potential of these sectors. Despite rising demand, they were unable to adapt within the regulatory framework.

**iv. *Restricted access for the workplace:*** Although industries with remote work compliant models transitioned rapidly. But the nationwide labourer migration resulted in 26% of respondent's enterprises facing challenges due to limited workforce.

**v. *Economic crunch:*** 25% of women said the lack of funds was an immense obstacle. Nearly 70% of those interviewed did not apply for loans and finances, likely because of development limitations during the pandemic. As a result, enterprises revenues and overdue contracts have undergone an acute cash-flow crunch. The need to invest in safety at work (sanitary, protection equipment) and remote communications compounded those problems with the need for extra investments in the welfare of workers' health. However, while entrepreneurs have rejected their cash flow control in the short run, our interviews show that finance is likely to become an increased obstacle as demand grows.

## **5. Results and Discussions**

### ***5.1 Financial problems faced by rural women entrepreneurs***

Access to sufficient capital is the necessary prerequisite to develop an enterprise, which they cannot get due to a lack of adequate collateral. Most of the time, women finance their enterprises with the help of their family, friends, relatives and other available social relations (UNESCAP, 2014) [13]. The Covid-19 pandemic deeply hits women-based enterprises functioning in tourism due to associated with personal involvement. Women enterprises are in danger in any crisis due to low margins (Sangem et al., 2020) [14]. Roy et al. (2020) [15] observed that the nationwide announcement of lockdown has severely affected the MSME sector of the Indian market. The majority of the firms get shut down permanently due to a lack of future planning and lack of resources, and workers return to their homes due to job losses. At least 50 per cent of SMEs faced a loss of around 20 to 30 per cent due to COVID 19 pandemic as they could not transport their products due to the absence of transportation. Omar et al. (2012) [16] characterised operational challenges during the pandemic such as disruption in transportation, supply chain, and financial-based problems are access to cash or monetary shortages. SMEs should have some solid and flexible resources that will be mobilised during any immediate crisis, stabilising the enterprises.

### ***5.2. Role of women entrepreneurs towards promoting micro-entrepreneurship***

Women from rural areas of Jharkhand play a vital role as the state plans to tackle the threat of the novel coronavirus. Ozsungur et al. (2019) [17] observed some motivating factors for women to start their enterprises: self-motivation towards entrepreneurship, dream of getting identity in their locality, and balancing both lives and work having innovations skills, family support. Education and knowledge related to entrepreneurship are crucial in developing an enterprise as these are the primary thing to do. Besides, skill-based training plays a vital role in entrepreneurship development (Toli et al., 2018) [18]. Entrepreneurship development represents each activity that forces an individual to start an enterprise and generate sustainable income sources. Micro-entrepreneurship can be developed in various areas of enterprise based on livestock sectors includes poultry, dairy, vermin compost, waste products, and raw materials collected from crop fields. Likewise, livestock provides relatively sustainable income and develops small scale enterprises.

From manufacturing hand wash, hand sanitisers, and facemasks, several rural women entrepreneurs in the West Singhbhum district played an essential part in ensuring the community's safety. These women

were also part of the numerous self-help groups run by state livelihood promotion societies like JSLPS, JHAMCOFED, and JOHAR. They have been operating around the clock during the covid-19 lockdown was enforced. They began making masks and alcohol-based sanitisers. With the cooperation of the respective district administrations by providing them with space and facilities, the neighbouring academic institutions have also given them their chemical formula to manufacture sanitisers—these rural women entrepreneurs created covid-19 vital products distributed by several district collectors of the locations. In addition to supplying them at the collector's grounds, they deliver shipments to discounted medical stores for greater outreach. With becoming micro-scale productions of covid-19 essential products, these rural women became entrepreneurs and proved beneficial.

## 7. Conclusion

In addition to greater cooperation around the environment, it is to capitalise on such systemic changes posed by the pandemic. As like bringing women actively into the development of opportunities, the Governments must play a vital role in identifying and enhancing entrepreneurship among women to start a business in such a pandemic. **Ghosh and Cheruvalath (2007)** <sup>[19]</sup> observed that women who belong to a particular locality face difficulty moving away from their local cultures; thus, the government should motivate them towards entrepreneurship through various awareness programmes. **Kumar and Raj (2019)** <sup>[20]</sup> observed that unlike developed countries with 60 to 90 per cent of their total workforce, they are skilled. Still, India has only 4.69 per cent of the crew who have relevant vocational skills and training. Priority measures such as a call for action for women support targeted digital government programs to attract and empower women-owned enterprises to participate directly in economic recovery. Several Digital India initiatives such as the MSMEs and the Aatmanirbhar-Bharat Challenge, including small and medium enterprises, need to be modified to promote women's involvement and enhance their abilities to pursue their goals. Promoting the participation of women in sectors of high growth, such as making of sanitiser, mask, and PPE kit (personal protective equipment), remote learning, child care, and health education must be the primary focus of all relevant sector-based benefits and policies as well as services and programmes. Using simplified protocols technologies with a reactionary hotline to guarantee payments to extend incubator and accelerator coverage must be adapted. Covid-19 has allowed enterprises to digitally pivot their projects for a stable state and develop its scope to many women entrepreneurs by introducing interactive interaction models. Globally, policymakers have started programmes to help start-ups and increase the potential for start-ups in partnership with the private sector. Additionally, existing mentorship programmes must extend their digital focus across platforms and concentrate on specific expertise. Employers or other entrepreneurs in the same or surrounding industry must set up virtual and real-time mentorship systems to help link them together.

Additional knowledge and resources that will assist in the recovery and transition to the post-Covid-19 climates must be made readily available as soon as possible. **Hazarika and Goswami (2018)** <sup>[21]</sup> observed the capability of the micro-level entrepreneurs to deal with financially based issues provides an essential advantage to face uncertainty in business conditions. The majority of women-based entrepreneurs' feel skill-based training is a crucial component to tackle the current challenges in entrepreneurship. Organisations like incubators and accelerators have to change their formats to cover subjects that become important after the pandemic. Government programs like EdTech, B2B trade, health and nutrition could be paired with state administrations to allow women entrepreneurs in areas.



Capacity development, data monitoring & technology supporting women-focused rehabilitation projects can collaborate with private organisations and NGOs. Covid-19 has ended the working capital crisis with its investment, which has widened the large gender gap in financial access. When the businesswomen continue to prepare for their rehabilitation, they will be favoured (or hampered) by financing. Micro-level enterprise development will become an impactful tool in developing the social and economic conditions of the people, and it is the only solution to fight unemployment. It helps create employment for the women within their society, which ultimately helps generate financial resources (Singh et al., 2013) [22]. Adequate and swift finance is essential to re-engineer enterprises to meet emerging market trends that can access financing and personal loans, as well as more focused lending criteria for small- and micro-businesses, including women and owners of small businesses. Growing venture funds for women entrepreneurs' must be promoted by clarifying availability, qualifications, and procedures for secure requests. It will quicken the women borrowers by engaging in fast approval products during such covid-19 pandemics. It is the priority to adjust societal mentalities to benefit women. Senapati and Ojha (2019) [23] observed self-sufficient finance as the main success factor for any enterprise. It provides the business structure by making various available resources compared to other factors such as infrastructure facilities and family support, self-motivation, etc. Covid-19 has worked to lessen the gender disparity in business by ameliorating decades-long market trends that have been unfair to women in India. It is also critical that the social ecology of India supports this transition in the following ways to make good use of this potential. Celebrating women's involvement in the workforce's schooling, health, and economic performance will create role models. Official and informal networks to establish interactive and physical engagement inclusiveness will develop Gender sensitivity in the financial ecosystem. Significant external disruptions have a strong social influence. In this crisis, there is a proverbial possibility. Women from diverse industries and sectors of the economy react with great company, agility, and optimism to this incredible shock. It will assist in unlocking inclusive development and growth in India. So, government policy must promote rural women micro-entrepreneurs as essential economic participants and integral players in a progressive nation.

## 8. Limitations

The Covid-19 pandemic has emerged as a national emergency. Unfortunately, due to limited outreach and a limited financial budget, the researcher could not collect many samples from the respondents. As a result, the global research community has to find a new way of researching the view of the crisis. The Covid-19 pandemic and its socio-economic impact on society need to be further understood by academicians and researchers.

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