

Women Participation in Economic Development

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Abstract

Women have the capability to accelerate the economic growth of the country, if their participation in the workforce is increased. Census (2011) data has revealed that there has been a continuing fall in labour force participation rate of women from 33.3 per cent to 26.5 per cent in rural areas. Mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision.

Rural women are key agents for achieving the transformational economic, environmental and social changes required for sustainable development. Empowering them is crucial not only to the well-being of individual families & rural communities, but also to overall economic productivity given women's large presence in the agricultural work force. To restore their rightful & dignified status, the present government has initiated empowerment programmes for rural women that provide a solid foundation to nurture the inner strength & self-esteem for the rural women.

Keywords : Women Participation, Rural women, Economic Productivity, Sustainable Development.

Classification-JEL : J 16, O 12

1. INTRODUCTION

The women in India lives in common milieu, she owns nothing, not even herself. Without any income or possession of property, they are more marginalized and oppressed than any other sections. This year on the occasion of International Women's Day, the same concern was reflected in the speech of former President. He said, "Government is equally concerned at the rising rate of violent crimes against women. It is inexcusable that women in India do not feel as secure and safe as they should. A greater

emphasis on early sensitization of children and youth in schools and institutions of higher learning would help inculcate due respect for the female gender. This should be taken up through appropriate measures in our rural and urban populations and through well-conceived and coherent Government programs". Further, he focussed on the full government commitment to ensure the participation of women in democracy and development. On the same occasion, Prime Minister also appreciated indomitable spirit, determination and dedication of Nari Shakti (Women Power). PM further

stated that the progress of civilization is “incomplete without the empowerment of women” and the issue is no longer women development but “women-led development”. In a verdict, Supreme Court said “It is now realized that real empowerment would be achieved by women, which would lead to their well-being facilitating enjoyment of rights guaranteed to them, only if there is an economic empowerment of women as well. Public employment...would naturally lead to empowerment of women, which is the need of the hour”. Empowered women can make a strong contribution to the economic well-being of the family and communities, thus contributing to the Sustainable Development Goals.

Majority of our population lives in the rural areas (71.2 per cent). The challenges for women living in rural India are more severe as compared to their urban counterparts. In rural societies, gender discrimination reduces economic opportunities for girls and young women. Deprivation and bias, cultural norms force many girls from poor families into early

marriage and childbearing, where they are extremely vulnerable to HIV, sexual violence and physical exploitation. The burden of domestic tasks – such as caring for siblings or the elderly, tending to livestock and collecting water and firewood – also restricts girls' access to educational, social and economic opportunities. Poverty compels many young women to seek employment in the informal sector, where they find themselves limited to low-skilled jobs with minimal income potential, long hours and unequal power relations that often lead to exploitation. Opportunities for women in rural areas are limited in rural areas, due to restricted mobility and access to education.

The NSSO 68th Round Report table-1 reflects the huge gap between the participation of women in care economy, situation is worse in rural areas. It shows that during 2011-12, an estimated 57 per cent of the rural women of age 5 years and above engaged in domestic duties pursued any activity under specified activities while the corresponding figure for Urban India is only 13 percent.

Table 1.
Number of females (per 1000 females of age 5 years and above usually engaged in domestic duties in the usual principal status) who carried out specified activities

S. No.	Specified Activities	Rural			Urban		
		With SS Works	Without SS works	All	With SS Works	Without SS works	All
1.	Maintenance of kitchen garden, etc.	239	232	233	95	77	78
2.	Work in hh. poultry, dairy, etc.	378	183	215	141	19	24
3.	Free collection of fish, etc.	221	182	188	51	16	18
4.	Free collection of fire wood, etc	580	407	435	175	48	53
5.	Husking of paddy (own produce)	71	51	54	12	2	3
6.	Grinding food grain (own produce)	45	41	41	9	5	3
7.	Preparation of gur (own produce)	0	2	2	0	0	0
8.	Preservation of meat (own produce)	6	8	7	0	1	1
9.	Making basket, etc. (own produce)	22	16	17	8	2	2
10.	Husking of paddy (acquired)	26	41	39	15	14	14

11.	Grinding foodgrain (acquired)	44	47	46	30	23	23
12.	Preparation of gur (acquired)	17	28	27	10	10	10
13.	Preservation of meat etc. (acquired)	25	34	32	16	13	13
14.	Making basket, etc. (acquired)	23	34	32	16	14	14
15.	Preparing cowdung cakes	558	379	409	204	40	46
16.	Sewing, tailoring, etc	280	272	273	378	229	235
17.	Free tutoring of own/others' children	51	72	68	123	120	120
18	Bringing water from outside hh. premises	402	287	306	191	92	96
19	Bringing water from outside village						
	(a) distance up to 1 km	6	6	2			
	(b) distance 2-5 km.	3	2	2			
	(c) distance 6 km & above	0	0	0			
	(d) all	Q	9	9			

Source : NSS Report No. 559 : Participation of Women in Specified Activities along with Domestic Duties.

For lack of education or specific skill, for most of the rural women, manual work is still the easily available work. As depicted in table-2, the women above the age 15 years who had any skill/experience to undertake the desired work was the highest for the work 'dairy' (74 per cent).

Table 2.

Proportion of women having Skill/Experience to Accept Specified Work

Type of work acceptable	Rural	Urban
Dairy	735	645
Poultry	529	557
Other animal husbandry	655	711
Food processing	543	514
Spinning	546	612
Manufacturing in wood and cane product	483	239
Tailoring	465	574
Leather goods manufacturing	400	433
Others	358	449
All	536	544

Source : NSSO 68th round.

2. SKILL DEVELOPMENT AND ENTREPRENEURSHIP

Women have the capability to accelerate the economic growth of the country, if their participation in the workforce is increased. Census (2011) data has revealed that there has been a continuing fall in labour force participation rate of women from 33.3 per cent to 26.5 per cent in rural areas. Mainstreaming gender roles by skilling women in non-traditional roles and increasing gender sensitivity in the workplace will have a catalytic effect on productivity and be a smart economic decision.

The National Policy on Skill Development and Entrepreneurship 2015 focused on improving the productivity of the economy through participation of women in the labour force. The aims and objective of this mission is to ensure skill development of women by creating more seats in the vocational training institutions. In order to bridge the gender gap, the policy identifies the need for special delivery mechanisms such as mobile training units, flexible afternoon batches along with local needs based training. The policy also deals with issues of safe and gender sensitive training

environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism. Skilled women get an internet or mobile based platform to keep regular touch with the employers.

Therefore, empowerment of women that will have lasting impacts must involve consciousness raising before the social construction of gender, which subordinates women in the family, class, caste, religion or society can be changed. Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources - material, human and intellectual, like knowledge information, ideas and financial resources like money – and access to money and control over decision making in the home, community, society and nation and to gain “power”.

To restore their rightful and dignified status, the present government has initiated empowerment programmes for rural women that provide a solid foundation to nurture the inner strength and self-esteem for the rural women.

3. Government Empowerment Programmes for Women

Deen Dayal Upadhyay Antyodaya Yojana (DAY-NRLM) : Ajeevika is a major project of Ministry of Rural Development. It focuses on rural women and aims to achieve universal social mobilization by involving rural women. At least one woman member from each identified poor rural household, is to be brought under the Self Help Group (SHG) network in a time bound manner NRLM has devised special strategies to reach out to all these vulnerable communities and help them graduate out of poverty.

There are other two important components of Ajeevika, relevant for improvement of livelihoods of rural women. Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY) aims to skill rural youth who

are poor and provide them with jobs having regular monthly wages or above the minimum wages. It is one of the clusters of initiatives and full social inclusion of the candidates is ensured by the mandatory coverage of socially disadvantaged group, where-one third of the persons covered should be women. Mahila Kisan Sashaktikaran Pariyojana (MKSP) is another component that aims to improve the present status of women in Agriculture and to enhance the opportunities for empowerment.

Empowering Elected Women Representatives (EWRs) : Ministry of Women & Child Development has launched an extensive training programme with an objective of empowering Elected Women Representative (EWRs) and to help them assume the leadership roles expected of them and guide their villages for a more prosperous future. Past experience at the grassroots level has led to the realization that capacity building of EWRs is critical to empower women to participate effectively in governance processes. An empowered EWRs can ensure that the same can be translated among women in her community. This percolation of knowledge, awareness and legal empowerment will help safeguard their basic rights and entitlements. Women's representation in local governments can actually make a difference with her prime focus on development issues like health, education and livelihood which are mostly overlooked by male members.

Rastriya Mahila Kosh (RMK) : Rastriya Mahila Kosh (RMK), of Ministry of Women and Child Development, extends micro-credit to the women in the informal sector through a client friendly, without collateral and in a hassle-free manner for income generation activities. RMK has taken a number of promotional measures to popularize the concept of micro financing, enterprise development, thrift and credit, formation and strengthening of Women-SHG's through intermediary organizations. Education of credit management has been integrated with

the provision of credit, along with literary and skill training for individual women, leadership training among groups for self management.

Mahila Shakti Kendra (MSK) : In order to support rural women and provide them with convergent support, Ministry of Women and Child Development, Government of India approved a new scheme namely Mahila Shakti Kendra (MSK) as a sub scheme under the Umbrella Scheme of Mission for Protection and Empowerment for Women for implementation during 2017-18 upto 2019-20 to empower rural women through community participation. MSK Scheme is envisaged to provide an interface for rural women to approach the government for availing their entitlement and for empowering them through training and capacity building. Convergent support is being proposed for equal access to healthcare, quality education, career and vocational guidance, employment, health and safety, social security and digital literacy at Gram Panchayats level in selected districts/blocks across the country with a view to create an environment in which women realize their full potential. The scheme is committed to play an important role for empowerment of rural women especially in the most backward 115 districts of the country.

Community engagement through College Students Volunteers is envisioned in 115 most backward districts as part of the MSK Block level initiatives. Student volunteers will play an instrumental role in awareness generation regarding various important government schemes/ programmes as well as social issue and association with NSS/NCC cadre students will also be an option. The scheme at the block level will provide an opportunity to Student Volunteers to participate in the development process by bringing change in their own communities and ensuring that women are not left behind and are equal partners in India's progress. At the national, state, block level, websites. IT tools will be made available for monitoring and feedback. Web based/online

feedback mechanism will be developed for submission of queries, feedback and grievance redressal.

National Repository of Information for Women (NARI) : Ministry of Women & Child Development, has also prepared a portal namely National Repository of Information for Women (NARI) that will provide citizen easy access to information on government schemes and initiative for women. Rural women can access these schemes on their own or with the help of various frontline workers associated with government schemes at the ground level. The portal summarizes over 350 government schemes and other important information for the benefit of women, with more being added every day. Portal also provides information to women on issues affecting their lives - for example, there are tips on good nutrition, suggestions for health check-ups, information on major diseases, tips for job search and interview, investment and savings advice, information on crimes against women and reporting procedures, contacts of legal aid cells and much more. All the information on various schemes / programmes relevant for women will be updated on a regular basis This will be used by MSK staff to improve access and utilization of government schemes by rural women at the ground level.

Beti Bachao Beti Padhao (BBBP) : Beti Bachao Beti Padhao (BBBP), the flagship scheme was launched initially to address the declining Child Sex Ratio. As it graduated, it broadened and took under its ambit other concerns such as strict enforcement of PC & PNDT Act, provisions to motivate higher education for girls and related issues of disempowerment of women on a life-cycle continuum. Since its inception in 2015, it has been independently growing widely in local domains as well.

All India expansion of BBBP to cover all 640 districts was launched by the Prime Minister on 08.03.2018 for deeper positive impact on CSR with an outlay of Rs. 1133 crore during

2017-18 to 2019-20 which will include multi-sectoral intervention in 244 districts in addition to existing 161, where physical implementation of the scheme will happen while 235 districts, will be covered through Alert District Media, Advocacy and Outreach.

National Nutrition Mission (NNM) : To deal with the problem of malnutrition, government has set-up the National Nutrition Mission (NNM) with a budget of Rs. 9046 Crore. The aim is to achieve an improvement in the nutritional status of children of 0-6 years and pregnant and lactating women in a time bound manner, during the coming three years beginning 2017-18, with defined targets. Some of them are to prevent and reduce stunting in children (0-6 years) by 6% @ 2% p.a., prevent and reduce under nutrition in children (0-6 years) by 6% @ 2% p.a., reduce the prevalence of Anaemia among young children (6-59 months) by 9% @ 3% p.a.; reduce the prevalence of Anaemia among women and adolescent girls in the age group of 15-49 years by 9% @ 3% p.a.; reduce low birth weight by 6% @ 2% p.a.

Pradhan Mantri Matru Vandana Yojana (PMMVY) : The Pradhan Mantri Matru Vandana Yojana (PMMVY) is a maternity benefit programme that has been made a pan-India phenomenon since 31st December, 2016. The beneficiaries would receive cash incentive of Rs. 6000/- during pregnancy and after institutional delivery. The scheme implementation guidelines, the software for its roll out i.e. PMMVY - CAS and its user manual were launched on 01.09.2017. Under PMMVY, Rs. 2016.37 crores to all 36 states/UTs had been sanctioned during 2017-18 with a release of Rs. 1991.72 crores.

- In 2017, government notified Supplementary, Nutrition (ICDS) Rules, 2017 to regulate entitlement of 'nutrient dense food' for every pregnant and lactating woman till 6 months to 6 years for 300 days in a year.
- In 2015, Swadhar Grah scheme was

launched to cater to primary needs of women in difficult circumstances. Setting up of shelter, food, clothing, medical treatment and care are exclusively provided, meanwhile, they are provided with legal guidance to enable their readjustment in family/society. Rehabilitation for their emotional and economic state is rendered to enable them to start life afresh. Presently, 561 Swadhar Greh are functioning in the country benefiting 17,291 women. In addition, one widow home with 1000 inmates capacity, has been constructed at Sunrakh Bangar, Vrindavan.

Manila Shakti Kendra scheme was launched in 2017 to address women's issues at the rural level wherein over 3 lakh student volunteers would be engaged in 115 most backward districts for three years. These volunteers, mobilized from local colleges, NCC, NSS, NYK etc. will work with local women to help them access government schemes for their benefit and to provide 'one stop convergent support services for their skill development, employment, digital literacy, health and nutrition.

Mahila Police Volunteers (MPVs) will prove to be an effective alternative against the local police for women. MPVs were launched in all States and UTs to serve as a public-police interface and facilitate women in distress. The MPVs report incidences of domestic violence, child marriage, dowry harassment, and violence faced by women in public spaces, initiated in 2016, the MPVs is operational in 5 States.

Mahila e-Haat is an initiative to economically empower women through financial inclusion. The government launched a bilingual portal Mahila e-Haat, a direct online digital marketing platform for women entrepreneurs/SHGs/NGOs in March 2016. It received over 1450 lakh visitors. Women entrepreneurs/SHGs/NGOs from 22 states showcased approximately 1800 products/services. It has 23000 registered SHGs with 3

lakh beneficiaries. In 6 months, women entrepreneurs/SHGs/NGOs have transacted business of over Rs. 20 lakh.

Pradhan Mantri Ujjwaia Yojana, is an effective scheme to aid poor section of Indian society. The programme is anticipated to be implemented over a period of three years till fiscal 2018-19. The intent of this scheme is to make cooking gas (LPG) available to women from families that are financially backward. It is estimated that the P.M. Ujjwaia Yojana will assist approximately 1 crore 50 lakh households that presently live below the poverty line. The programme is also expected to cover five crore such households in all.

The main objectives of P. M. Ujjwaia Yojana are the following :

- (a) Enhance the status of women and caring for their health.
- (b) Help to decrease air pollution due to use of fossil fuel.
- (c) Lessening the serious health risks related with cooking based on fossil fuels.
- (d) Reducing the number of deaths due to unclean cooking fuels, which is almost 5 lakh every year in India.
- (e) Preventing young children from acute respiratory illness caused due to indoor air pollution by burning the fossil fuels.

This Yojana is basically a social welfare scheme to help the poor rural women. For holistic empowerment of rural women to happen, an effective convergence of all aspects impacting a women's life is needed - be it social, economic or political. The process of empowering rural women is a continuous process. The need of the hour is to make women realize their potential, make them aware of the bright future that awaits them, guide them and nurture them. Growth is never merely by chance; it is the result of forces working together. And in India, the forces are marching in the right direction to take the nation to new horizons.

Support to Training and Programme for Women (STEP) : The STEP program is a Central Sector Scheme of Ministry of Women and Child Development under which, training is provided to poor and marginalized women in traditional trades to improve employability. The scheme is intended to benefit/v women who are in the age group 16 and above. Under the programme, grants-in-aid are provided by the central government to societies, voluntary organizations, and cooperatives providing skills in sectors ranging from agriculture to hospitality.

Pradhan Mantri MUDRA Yojana (PMMY): The MUDRA loan has the objective of 'funding the unfunded' that has twin purposes of seeding new enterprises and expanding existing units, with special focus on providing financial support to women entrepreneurs, for both financial inclusion and empowerment. Out of a total of 3.49 crore enterprises supported under PMMY during 2015-16, nearly 36 per cent (1.25 crore accounts) were for first time borrowers (new entrepreneurs), a whopping 79 per cent (2.76 crore women) were funded under PMMY. Almost 99 per cent of the PMMY loans extended by MFIs were for women borrowers, which contributed significantly for the share of women borrowers under this program.

Stand Up India : 'Stand Up India' scheme has special provisions for women. In this scheme, each bank branch will provide loans of up to Rs 1 crore to at least two such projects per bank branch on an average, one for each category of entrepreneur (SC/ST and Women), in case of firm 51 per cent of shareholding and controlling stake held either by SC/ST or women entrepreneurs to ensure financial availability to set up big industries and turn into big entrepreneurs. The portal of Stand Up India, assist the beneficiaries with the information through the network of 17000 Help Centres across India and collect the information of more than 1.25 lakh bank branches. The Union Cabinet had approved the refinance window of Rs. 10,000 crore that Small Industries

Development Bank of India (SIDBI) will disburse for the Stand-Up India scheme.

Currently at national level, this scheme provides subsidy to Mahila Coir Yojana run by MSME, Govt. of India. It is the first women oriented self employment scheme being implemented by the Coir Board for the empowerment of rural women artisans in the coir sector. The scheme imparts skills among the artisans through the training programs in collaboration with co-operatives, NGOs and other recognized training institutions.

National Rural Livelihoods Mission (NRLM) : NRLM is, perhaps, the largest poverty reduction initiative, the largest program for women, in the world with its goal of reaching nearly 70 million rural households. NRLM provides platform to mobilize the poor households (women) in to Self Help Groups of the poor that provide them with voice, space and resources. These platforms 'of the poor' and 'for the poor' would partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor. While agriculture is a critical source of food and income for the rural poor, it alone cannot raise most families out of poverty, so the SHG members are trained to manage their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness etc.

NRLM fund is managed by the Government of India and the World Bank. As per the World Bank Project Report (No. P104164, 8th August 2017), the project has already achieved the targets related to social mobilization, institution building and mobilization of community savings. Currently, the project is being implemented in 571 blocks from 161 districts, across all thirteen participating states. The program is intensively

working with more than 7.5 million households, mobilized into 6.5 Lakh SHGs. These SHGs have been federated into 41000 Village Organization (VO) of which 4.08 Lakh SHGs are part of these VO network.

4. CONCLUSION

Empowerment means having control one's life as an individual. To women, it means freedom from gender-based discrimination. Women are the most important tool to ensure any nation's development. In the words of Prime Minister Narendra Modi "Empowering women tantamounts to empowering the entire family." In India however, for women especially rural women, the struggle for empowerment starts from birth, from the fact that the girl child has to fight even for her right to be born. Realising this, the government has taken many initiatives to make women empowerment the prime focus of the government.

Therefore, the role of rural women outside the home has become an important feature of the social and economic life of the country and in the years to come this will become still more significant. From this point of view, greater attention will have to be paid to the problems of training and development of rural women. The education of rural girls, therefore, should be emphasized not only on grounds of social justice, but also because it accelerates social transformation. In addition, the government programmes promoting women education and skill development should be pursued more vigorously. It is a challenging task and it requires multipronged efforts. With a strong determination commitment and involvement of people and organisations with philanthropic motive and a rational outlook, this problem can be solved and hurdle be overcome for promoting empowerment of rural women.

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