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START-UP INDIA STAND-UP INDIA CAMPAIGN: SCOPE FOR WOMEN ENTREPRENEURSHIP DEVELOPMENT IN THE INDIAN MSME LANDSCAPE

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ABSTRACT

Entrepreneurship development has been taken up as the key factor for achievement of inclusive growth and all round development in India. Due emphasis has been given on introduction and adoption of various policy initiatives by the Indian government in the Micro Small and Medium Enterprises (MSMEs) sector. The sector's contribution to the entire Indian economy is very valuable due to its contribution towards GDP and employment generation. One aspect of the sector is also taking a front role over the period, and that is women enterprises. Off late various schemes and campaigns have been launched to increase the share of women entrepreneurs in the total contribution of the MSME sector. This part of the sector becomes even more important keeping in mind that women are the integral part of holistic development of a society and the economy. The paper seeks to analyze the scope for the development of women entrepreneurship as seen through the introduction of a much applauded campaign of Start-Up India Stand-Up India, against the backdrop of the current scenario of women entrepreneurship in the country.

KEYWORDS

empowerment, entrepreneurs, growth, MSME, women entrepreneurship.

INTRODUCTION

Year 2015 has been a year of a number of revolutionary initiatives and developmental campaigns announced by the Government of India. One of such promising campaign is the "Start-Up India- Stand-Up India" campaign launched by the Prime Minister of India, Mr. Narendra Modi.

Entrepreneurship development has been at the forefront of governmental agenda since long, against the backdrop of the World Bank's "Ease of Doing Business Report", wherein India ranked at 130th position, much behind its BRICS counterparts, namely Russia (51st rank), South Africa (73rd rank), China (84th rank), and Brazil (116th rank). On the other hand, the country's performance on the Global Entrepreneurship and Development Index has also not been satisfactory; with India ranking at 98th position, against South Africa at 52nd rank, China at 60th rank, Russia at 68th rank, and Brazil at 92nd position.

When talking about entrepreneurship activities in India, Micro Small and Medium Enterprises (MSMEs) are the front runners in the arena. They contribute about 7 per cent of India's GDP, approximately 38 percent of the manufacturing output and 40 per cent of the exports. They are the largest employment generators in the economy, after agriculture sector. They are widely dispersed throughout the country, offering a wide range of products and services to various segments of the market. These enterprises are regarded as growth engines of the economy due to their wide geographic spread, diverse product range and potential for innovation and employment generation. However, these enterprises suffer from various bottlenecks. Among the various challenges that the MSME sector faces, access to finance and the lack of robust linkages remain the most critical. The institutional finance gap for the sector is high, with most enterprises struggling to access funds when they need it. The government has been encouraging Small Industries Development Bank of India (SIDBI) and other financial institutions to make easy credit available to the MSME sector. However, more needs to be done to help businesses get funds for increasing capacity and expanding across geographies. (Grant Thornton, 2013). Apart from financial constraints, these units are also affected by marketing bottlenecks, obsolete technology, scarcity of skilled professionals and inadequate infrastructure.

OBJECTIVES/AIMS OF THE STUDY

The aims of the study are as per following:

1. Highlight the role played by Micro Small and Medium Enterprises (MSMEs) in the overall development of the nation like India
2. Study the present status of women entrepreneurship in the country and highlight the major problems faced by such entrepreneurs
3. Highlight the various initiatives taken by the government to promote women entrepreneurship in the country
4. Evaluate the scope for women entrepreneurship development through the newly launched 'Start-up India' campaign

RESEARCH METHODOLOGY

The study entailed an analysis of published data from the Ministry of Micro, Small and Medium Enterprises (MSMEs) through its various annual reports and census reports, specifically to gather information on the current status of MSMEs in the country as well as the status of women entrepreneurship in the country. The research also involved the study of various published data sources in order to study the socio-economic standing and position of female entrepreneurs in the country. It also involves an analysis of various policies adopted by Indian government with respect to female entrepreneurship development. The special impetus has been made on the various aspects of 'Stand Up India-Start Up India' Campaign launched by the Government of India to find out the scope and applicability of the campaign for development of women entrepreneurship in India.

RESULTS AND DISCUSSIONS

ROLE OF MSMEs IN INDIA'S GROWTH PATH

The micro, small and medium enterprises have been defined in the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, in terms of their investment in Plant and Machinery, as under:

FOR THE MANUFACTURING SECTOR

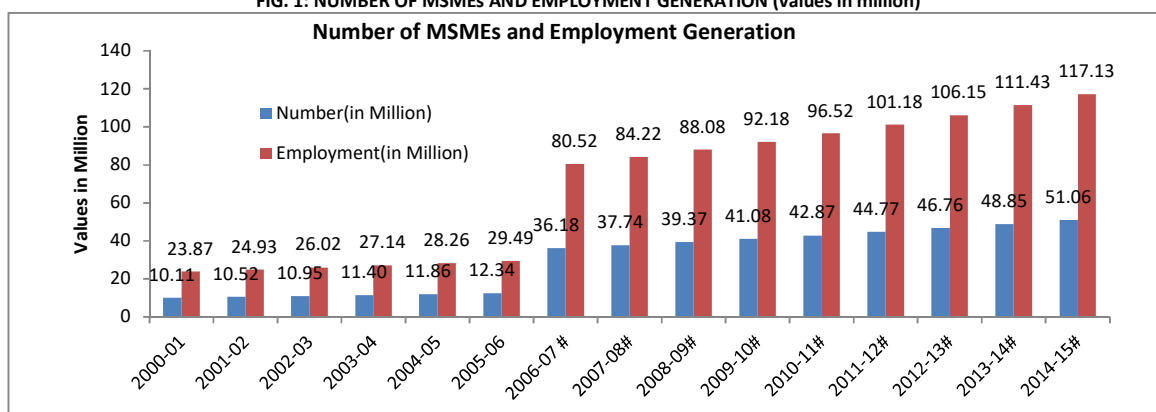
TABLE 1

Enterprises	Investment in Plant & Machinery
Micro Enterprises	Does not exceed Rs. 25 lakh
Small Enterprises	More than Rs. 25 lakh but does not exceed Rs. 5 crore
Medium Enterprises	More than Rs. 5 crore but does not exceed Rs. 10 crore
For the Service Sector	
Enterprises	Investment in Equipment's
Micro Enterprises	Does not exceed Rs. 10 lakh
Small Enterprises	More than Rs. 10 lakh but does not exceed Rs. 2 crore
Medium Enterprises	More than Rs. 2 crore but does not exceed Rs. 5 crore

The role played by the MSME sector in the overall development and growth of the country is clearly depicted through its enormous employment potential coupled with its growth prospects.

As depicted in Fig. 1., in 2014-15, the total number of MSMEs in India increased by 5.11 percent to reach 117.13 million, against 111.43 million in 2013-14. During the same period, the sector provided employment to 51.06 million people in the country, against 48.85 million in 2013-14, registering a growth of 5.63 percent. The decadal growth path of the MSME sector has been tremendous, registering a compound annual growth of 15.72 percent during the period 2004-05 to 2014-15. The sector's employment potential has also grown remarkably at a CAGR of 15.28 percent during the decade.

FIG. 1: NUMBER OF MSMEs AND EMPLOYMENT GENERATION (values in million)

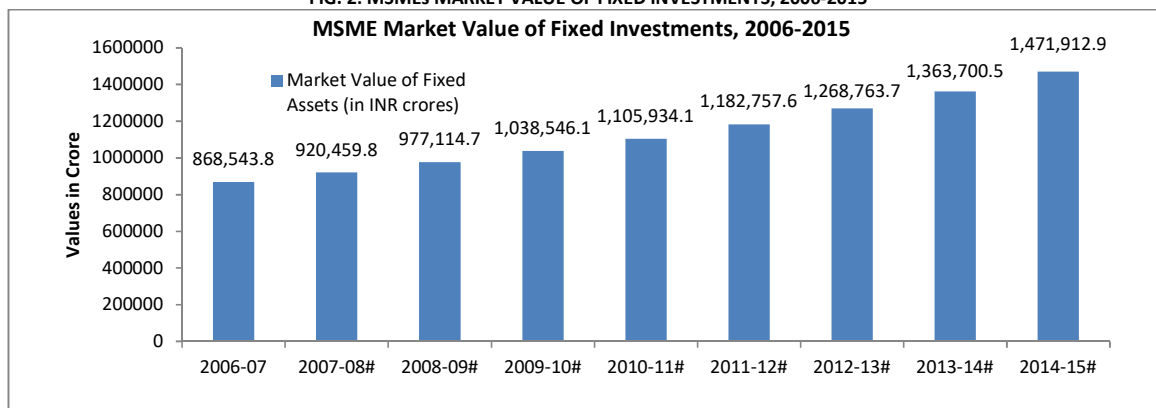


Source: MSME Annual Report 2015-16

Note: # projected data

The sector has grown not only in terms of number of units, but has also registered a staggering increase of 69.47 percent in the market value of fixed investments, which increased from INR 868,543.8 crore in 2006-07 to INR 1,471,912.9 crore in 2014-15.

FIG. 2: MSMEs MARKET VALUE OF FIXED INVESTMENTS, 2006-2015



Source: MSME Annual Report 2015-16

Note: # projected data

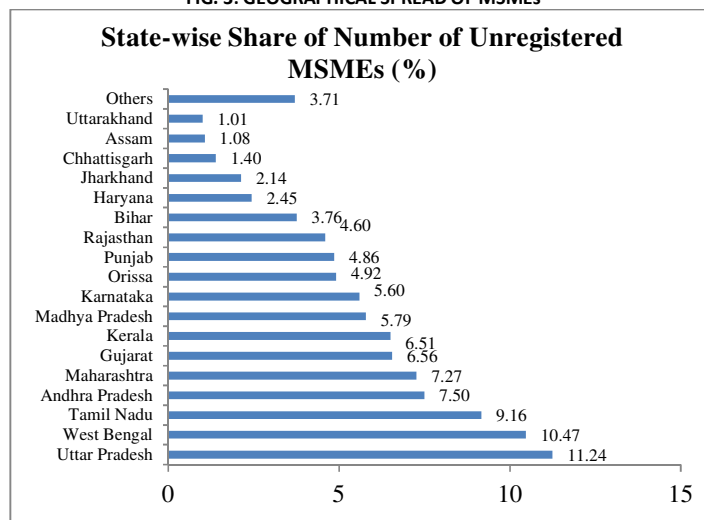
As per the data compiled by the 4th All India Census of MSME in India and presented in Table 2 given below, the overall sector's contribution to the country's GDP increased from 35.13 percent in 2006-07 to 37.33 percent in 2012-13. The sector's major contribution towards the country's GDP flows majorly from the service sector, which contributed 37.54 percent towards India's GDP in 2012-13. Contribution of the manufacturing sector stood at 7.04 percent during the same period. However, the manufacturing sector MSME contribution to the country's overall manufacturing output has registered a decreasing trend since 2006-07 to 2012-13. During the period, its contribution decreased by around 460 basis points from 42.02 percent to 37.33 percent.

TABLE 2: CONTRIBUTION OF MSME SECTOR IN GDP AND OUTPUT (AT 2004-05 PRICES)

Year	Gross value of output of MSME manufacturing sector	Share of MSME sector in total GDP (%)			Share of MSME manufacturing output in total manufacturing output (%)
		Manufacturing sector MSME	Service sector MSME	Total	
2006-07	1198818	7.73	27.40	35.13	42.02
2007-08	1322777	7.81	27.60	35.41	41.98
2008-09	1375589	7.52	28.60	36.12	40.79
2009-10	1488352	7.45	28.60	36.05	39.63
2010-11	1653622	7.39	29.30	36.69	38.50
2011-12	1788584	7.27	30.70	37.97	37.47
2012-13	1809976	7.04	30.50	37.54	37.33

Source: Fourth All India Census of MSME 2006-07; National Accounts Statistics (2014), CSO MoSPI; Annual Survey of Industries, CSO, MoSPI

FIG. 3: GEOGRAPHICAL SPREAD OF MSMEs



Source: Fourth All India Census of MSME 2006-07

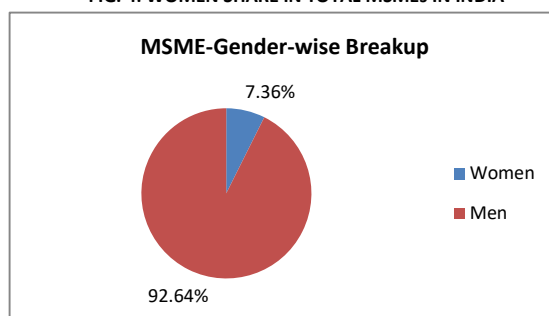
As per the census, Uttar Pradesh houses the largest number of MSME units in the country (approximately 11.24 percent of total units), followed by West Bengal (10.47 percent), Tamil Nadu (9.16 percent) and Andhra Pradesh (7.50 percent). Four Union Territories, namely, Andaman and Nicobar Islands, Dadar and Nagar Haveli, Daman and Diu, and Lakshadweep lagged far behind in terms of housing of MSME units in the country.

Most of the MSMEs in India are congregated together to form a cluster, characterized by the units which are geographically concentrated to face common opportunities and challenges to growth. As per the 4th Census of MSME Sector, there are a total of 2,443 clusters covering 321 products in India. The state of Gujarat houses the largest number of such clusters, totaling 369 clusters. It is followed by Uttar Pradesh with 359 clusters, Tamil Nadu with 350 clusters, Madhya Pradesh with 228 clusters, and Kerala with 255 clusters (Grant Thornton, 2013)

ROLE OF MSMEs IN THE INDIAN WOMEN ENTREPRENEURSHIP ARENA

The MSME landscape is supposed to be the frontrunner of women entrepreneurship in India. Despite the fact that women economic empowerment is inevitable for the development of a healthy society, still the condition of women entrepreneurial activity in India is far from good. Women-owned enterprises represent about 7.36% of all MSMEs in India, which comes to around 26.6 lakh units. These units' employ over 8 million people and contribute collectively around 3.09 percent of industrial output. Service sector is the major operating area for women enterprises in India. Approximately 78 percent of women enterprises belong to the sector. Approximately, 98 percent of women enterprises are micro enterprises and majority of them operating in the informal sector.

FIG. 4: WOMEN SHARE IN TOTAL MSMEs IN INDIA



Source: 4th All India MSME Census

FIG. 5: WOMEN SHARE IN REGISTERED MSMEs IN INDIA

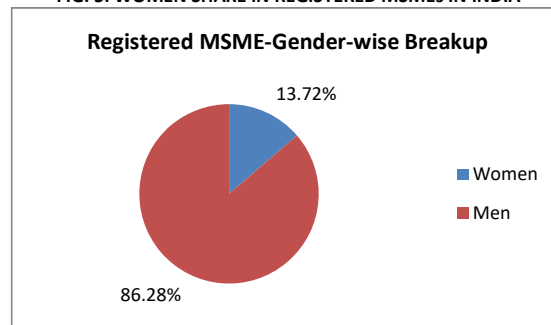
Source: 4th All India MSME Census

FIG. 6: WOMEN SHARE IN UNREGISTERED MSMEs IN INDIA

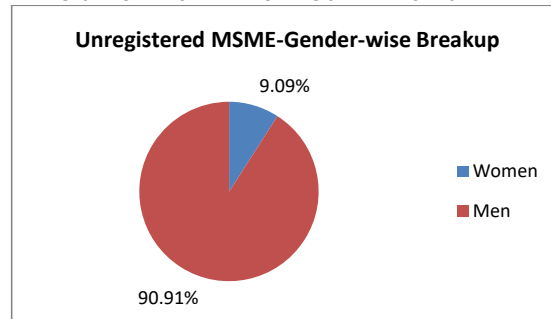
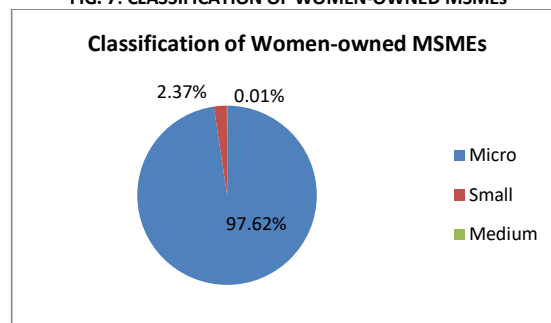
Source: 4th All India MSME Census

FIG. 7: CLASSIFICATION OF WOMEN-OWNED MSMEs

Source: 4th All India MSME Census

An analysis of gender-wise break-up of MSME units in the country brings out the fact that the states which boast of housing largest percentage of such enterprises in the country fail severely on the grounds of gender equality in ownership. Four out of the top five states housing a majority of such units, namely, Uttar Pradesh, West Bengal, Andhra Pradesh and Maharashtra account for less than 10% share each of such units to women entrepreneurs. However, the situation of female entrepreneurship is comparatively better in the north eastern states of Meghalaya, Nagaland, Sikkim, and Mizoram, each giving more than 10 percent ownership to women entrepreneurs in the respective states.

TABLE 3: GENDER-WISE BREAK-UP OF MSME UNITS ACROSS INDIAN STATES, UNREGISTERED SECTOR

State/UT	Female (Numbers in Lakh)	Percentage	Male (Numbers in Lakh)	Percentage	Total (Numbers in Lakh)
Meghalaya	0.16	34.04	0.31	65.96	0.47
Nagaland	0.04	25.00	0.12	75.00	0.16
Arunachal Pradesh	0.06	24.00	0.19	76.00	0.25
Chandigarh	0.06	21.43	0.22	78.57	0.28
Goa	0.1	17.86	0.46	82.14	0.56
Kerala	2.31	17.85	10.63	82.15	12.94
Karnataka	1.86	16.73	9.26	83.27	11.12
Sikkim	0.01	16.67	0.05	83.33	0.06
Tamil Nadu	3.03	16.64	15.15	83.20	18.21
Puducherry	0.02	15.38	0.1	76.92	0.13
Delhi	0.19	10.86	1.49	85.14	1.75
Jammu and Kashmir	0.12	10.17	1.06	89.83	1.18
Mizoram	0.01	10.00	0.08	80.00	0.1
West Bengal	2.05	9.86	18.27	87.84	20.8
Assam	0.2	9.35	1.93	90.19	2.14
Madhya Pradesh	1.06	9.22	10.42	90.61	11.5
Orissa	0.9	9.21	8.86	90.69	9.77
Punjab	0.78	8.07	8.84	91.51	9.66
Tripura	0.02	7.69	0.24	92.31	0.26
Uttarakhand	0.15	7.50	1.84	92.00	2
Andhra Pradesh	1.11	7.45	13.69	91.88	14.9
Himachal Pradesh	0.11	6.88	1.48	92.50	1.6
Bihar	0.47	6.28	6.98	93.32	7.48
Rajasthan	0.55	6.02	8.57	93.76	9.14
Maharashtra	0.85	5.88	13.57	93.91	14.45
Jharkhand	0.24	5.65	4.01	94.35	4.25
Gujarat	0.57	4.37	12.46	95.63	13.03
Chhattisgarh	0.12	4.32	2.66	95.68	2.78
Uttar Pradesh	0.75	3.36	21.56	96.51	22.34
Haryana	0.16	3.29	4.67	95.89	4.87
Manipur	0.01	2.27	0.42	95.45	0.44
Daman & Diu	0	0.00	0.01	100.00	0.01
Dadar and Nagar Haveli	0	0.00	0.04	100.00	0.04
Lakshadweep	0	0.00	0.01	100.00	0.01
Andaman and Nicobar Islands	0	0.00	0.06	85.71	0.07
All India	18.06	9.08725	179.74	90.43977	198.74

Source: 4th Census of MSME Sector

TABLE 4: GEOGRAPHICAL DISTRIBUTION OF WOMEN-OWNED MSMEs

Prevalence of women-owned business	State-wise share (per-cent)	Number of States/UTs	States/UTs	Combined Contribution %
High	> 10.00	13	Meghalaya, Nagaland, Arunachal Pradesh, Chandigarh, Goa, Kerala, Karnataka, Sikkim, Tamil Nadu, Puducherry, J&K, Delhi and Mizoram	44 percent
Medium	5.00 – 10.00	13	West Bengal, Assam, Madhya Pradesh, Orissa, Punjab, Tripura, Uttarakhand, Andhra Pradesh, Himachal Pradesh, Bihar, Rajasthan, Maharashtra, and Jharkhand	47 percent
Low	2.00 – 4.99	5	Gujarat, Chhattisgarh, Uttar Pradesh, Haryana, and Manipur	8.9 percent
Very Low	< 1.99	4	Daman & Diu, Dadar & Nagar Haveli, Lakshadweep, and Andaman and Nicobar Islands	0.1 percent

Women entrepreneurs face a number of hurdles in their way to establish new undertaking as well as growing the existing one. The majority of these hurdles are the result of typically male dominated and socially orthodox society. People do not show confidence in the women's capacity to take up entrepreneurial assignments, leading to biased attitudes of banking and financial sector towards the gender. The situation is further aggravated due to absence of property ownership amongst women in the country, leading to their limited recourse to external finance sources. Over the years, the women have been taking up all the societal and family related responsibilities on themselves and till now they have not been able to break through the shackles, leading to ever increasing demand to create a balance between their professional and personal lives. The typicality of the Indian social norms makes it the absolute responsibility of the mother to raise her child and create a super citizen. But, the society fails to realize the fact that if the mother herself is not independent; financially, emotionally, as well as socially; then how can she be expected to raise a strong generation. Another heart breaking fact in today's transforming society is that women face dual challenge of creating a niche at her workplace, which is already flooded with stiff competition, and also proving her worth as a good homemaker and a mother. This results in her half-hearted participation in both the areas thereby, reducing her efficiency as she is always filled with guilt of not giving her hundred percent in either of the fields. The very fact makes the role of family and society still strong as family support is the thing which once provided wholeheartedly, could solve the emotional and social hurdles in the progression of women entrepreneurship in the country.

The very fact is clearly depicted by India's poor performance in Female Entrepreneurial Index (FEI) prepared by Global Entrepreneurship Development Institute (GEDI). As per the FEI Index 2015, India ranked at 70th position with 23.2 points, which is far behind its other BRICS counterparts, namely South Africa at 36th position, China at 48th, Russia at 56th and Brazil at 60th position. The index highlighted the lack of labour force parity and lack of ready availability of tier 1 financing options to be the major bottlenecks in the country's poor performance in terms of women entrepreneurship (FEI, 2015).

Lack of investor confidence in the business ventures promoted by women entrepreneurs creates a difficult situation for women entrepreneurs in India. Getting proper financing opportunities has always been the basic problem faced by the MSMEs in the country, but the problem gets worsened due to gender-related factors like lack of availability of collaterals with women, discriminatory regulations, laws, and customs, and weak property rights for women in the country. The situation is further worsened by the concentration of women entrepreneurship in high competitive and low profitable businesses predominantly in the informal sector. The very fact forces them to rely on financial support from family and friends and other informal sources. Operating on small scale makes it difficult for women to have gainful access to sufficient market information about prices, competitors, inputs, and availability of various support services.

Lack of sufficient educational, vocational and technical skills also represent additional bottlenecks in development of female entrepreneurship in India.

GOVERNMENT INITIATIVES FOR PROMOTION OF WOMEN ENTREPRENEURSHIP IN INDIA

Over the years, several initiatives have been taken by the Government of India to improve the participation of women entrepreneurs in the main stream entrepreneurship activities in the country. Some of those worth noticing schemes have been highlighted below.

1. **Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women:** The scheme provides for trade related training, information and counseling extension activities related to trade, products, services, etc., in order to empower women entrepreneurs. It also provides a grant of a maximum of Rs.1 lakh per program to the various training organizations, like Entrepreneurship Development Institutes (EDIs), NISIE and the NGOs for conducting training programs for empowerment of women entrepreneurs. The scheme provides for easy credit access to women entrepreneurs in the non-farm sector through NGOs.
2. **Mahila Coir Yojana:** It is the first women oriented self-employment scheme in the coir industry which provides self-employment opportunities to the rural women artisans in regions producing coir fibre. The scheme provides for distribution of motorised ratts to women artisans after giving training for spinning coir yarn. One artisan per household is eligible to receive assistance under the scheme. The women spinners are trained for two months in spinning coir yarn on motorized ratt at the Board's Training Centres. During the training period, the women artisans are given stipend amounting to Rs.1000 per month. The trained women are given motorised ratt/motorised traditional ratt and other coir processing equipments which can be operated by women at 75 % subsidy subject to a maximum of Rs. 7500.
3. **Credit Guarantee Fund Scheme for Micro and Small Enterprises:** The Scheme covers collateral free credit facility (term loan and/ or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 100 lakh per borrowing unit. The guarantee cover provided is up to 75% of the credit facility up to Rs. 50 lakh (85% for loans up to Rs.5 lakh provided to micro enterprises, 80% for MSEs owned/ operated by women and all loans to NER) with a uniform guarantee at 50% of the credit exposure above Rs.50 lakh and up to Rs.100 lakh.
4. **Micro and Small Enterprises Cluster Development Programme (MSE-CDP):** The Ministry of Micro, Small and Medium Enterprises (MSME), Government of India (GoI) has adopted the cluster development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country.
5. **Prime Minister's Employment Generation Programme:** Relaxation is provided to women beneficiaries under Prime Minister's Employment Generation Programme (PMEGP) launched in 2008-09, such as:
 - a. For urban women beneficiaries, margin money subsidy is provided at the rate of 25 per cent of the project cost while it is 35 per cent for women in rural areas.
 - b. In case of women entrepreneurs, beneficiary's contribution is 5 per cent of the project cost while in the case of others; it is 10 per cent of the project cost.
 - c. Bank finance in the form of loan is 95 per cent of the project cost in case of women and other weaker section borrowers and 90 per cent of the project cost in case of others.

Since inception i.e 2008-09 to January 31, 2016, 84,296 projects have been assisted to women entrepreneurs under PMEGP.

Though, these steps have been vital and are helping immensely in improving the number of women entrepreneurs in the country, yet the women are not able to make the use of these schemes, due to lack of awareness about the applicability and availability of such schemes

Undoubtedly, an entrepreneur friendly policy ecosystem is very much needed in India; there is also an urgent need to make it more gender-inclusive. The right blend of suitable policies, empowering ecosystem, provision of infrastructure, access to finance and incubation are required to energize women-owned business and reduce the gap between men and women. One major break-through campaign introduced by the India government is the Start-Up India Stand-Up India campaign, launched in August 2016. This campaign has all the ingredients for a holistic development of women entrepreneurs in the country. The key features of the campaign are enumerated below.

START-UP-STAND-UP INDIA CAMPAIGN

The Prime Minister also aims to build systems for enabling startups and wants to make the country as a number one destination for startups. In August 2015, he announced a new campaign "Standup India" to help startups with bank funding and encourage entrepreneurship among the young Indians. He also requested all 1.25 lakh bank branches to fund at least one startup founded by tribals, dalits and women. The Standup India campaign was formally launched on January 6th, 2016, with the aim of promoting entrepreneurship among women and scheduled castes and tribes. Its key features include:

- Loans under the scheme would be given for greenfield projects in the non-farm sector
- Intention of the scheme is to facilitate at least two such projects per bank branch
- The scheme is expected to benefit at least 250,000 borrowers in 36 months from the launch of the Scheme
- It also plans to ease out the existing regulatory regime for startups and is considering extending tax incentives to them.

The scheme primarily aims to promote entrepreneurship among women, SCs and STs by providing finance to them to the tune of Rs.10 lakh to Rs.100 lakh for establishment of new business. The scheme is in line with the broad objective of the government to establish India as a developed nation by 2022. The scheme applies to businesses of less than 5 years of age, and whose turnover does not exceed Rs.25 crores. Under the schemes the beneficiary entrepreneurs would receive a RuPay debit card to withdraw their working capital finance. The entrepreneurs are also eligible to receive, besides financial support, other support services like training and marketing. Additionally, the business earnings of such entrepreneurs would also enjoy tax holiday for the initial period of 3 years.

CONCLUSION AND RECOMMENDATIONS

There is no scope for any argument against the role played by the MSME sector in the social and economic empowerment and upliftment of women in the country. The sector provides not only employment opportunities but also ownership opportunities to the women in the conservative society like India. Women-owned MSMEs are perhaps the majorly ignored segments in terms of financing opportunities. These enterprises present a huge potential for growth as they majorly operate in the service sector, wherein the women entrepreneurs have traditionally an upper hand in providing services, whether as home makers or professional service providers. The financial institutions have more or less ignored this segment due to lack of segment specific strategy. As per the survey conducted by International Finance Corporation (IFC), majority of financial institutions dealing with women borrowers admitted the fact that they possess a stronger repayment track record as compared to their male counterparts. To quote the IFC study conducted in 2013, "Gender disaggregated data from banks indicates that non-performing loans are 30 to 50 percent lower in women-owned businesses. Also, women-owned MSMEs present greater potential for cross sales.

The Indian Government has been taking substantial steps to uplift the levels of women entrepreneurship in the country through its various women-specific or focuses schemes. These schemes have so far played a very positive role in achieving the goal of inclusive growth as envisioned by the Indian policy makers. In line with the previous initiatives, the recent initiative of Stand-Up India Start-Up India, would undoubtedly uplift the position of women entrepreneurs in the Indian MSME landscape. However, it worth mentioning here that the impetus needed by the women entrepreneurs from the government side is not enough till it is equally matched with the social back-up. The women entrepreneurship in a country like India can reach to really high levels if we actually start giving our timely and wholehearted support to every woman of our society. We need to start taking women to be at equal footings with men and regard them as equally capable in handling critical matters like finance and business planning.

There is no denying the fact that if women get enough social and financial back-up they will come up to take up new ventures with more confidence and would definitely flare as good entrepreneurs. Citing the data from a report titled as 'Startups India: An Overview' (2016), published by Grant Thornton, presently India is the third largest start up hub of the world, with the early years start-up founders dominating the show. During 1993-2013, approximately 60% of the jobs have been created by SMEs in the country. Women entrepreneurs constitute 9% share in the total start-up ventures initiated in India. The country has witnessed a growth of 50% in share of women entrepreneurs in the last 12 months. The report applauds the government's initiatives like Make-in-India, Start-Up India, Stand-Up India, and Digital India for such a great achievement.

To quote DS Rawat, Secretary General, ASSOCHAM, *"The numbers on startups speak volumes about the emergence of startups — it is projected that by 2020 there will be 11,500 firms from 3,100 startups in 2014. The trend is revolutionary! And it's going to change the way the markets are working today in India."*

LIMITATION OF THE STUDY

The study majorly covers the theoretical aspects of the issue, concentrating mainly on the secondary data available on the issue due to time and financial crunch.

SCOPE FOR FURTHER RESEARCH

There is an enormous scope for further research in this area. A more detailed primary research can be conducted to gauge the effectiveness of the above mentioned campaigns in addressing the issue of women entrepreneurship in India.

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