



**Women Entrepreneurship and Skill Development in Arunachal Pradesh: Challenges,
Opportunities and the Road Ahead.**

Dr. Nowlai Jingdam
Guest Assistant Professor
Wangcha Rakumar
Government College, Deomali
Email ID: sheelanowlai143@gmail.com

Abstract:

Women entrepreneurship and skill development play a vital role in fostering inclusive economic growth, especially in geographically and culturally diverse regions like Arunachal Pradesh. This article provides a comprehensive overview of the status of women entrepreneurs in the state, examining the various initiatives undertaken to enhance their skills and promote self-reliance. It highlights the socio-cultural, infrastructural, and financial challenges that hinder the progress of women in entrepreneurial ventures. Simultaneously, the paper identifies emerging opportunities driven by government schemes, local resource utilization, and digital inclusion. Based on these insights, the article proposes strategic measures to strengthen the ecosystem for women entrepreneurs through targeted skill development, mentorship, access to finance, and supportive policy frameworks. The study underscores the need for a holistic approach to empower women and promote sustainable economic development in Arunachal Pradesh.

Keywords: women Entrepreneurship, skill development, challenges,

1.1 Introduction:

Entrepreneurship is the creation or extraction of economic value in ways that generally entail beyond the minimal amount of risk (assumed by a traditional business), and potentially involving values besides simply economic ones.

An **entrepreneur** is an individual who creates and/or invests in one or more businesses, bearing most of the risks and enjoying most of the rewards. The process of setting up a business is known as "entrepreneurship". The entrepreneur is commonly seen as an innovator, a source of new ideas, goods, services, and business/or procedures.

Hence, the main characteristics of entrepreneur are:-passion to work, innovation of ideas, confidence in himself/herself, management of resources, decision making for future, vision for future, set goals for future, optimism in thoughts, risk taking, adaptability, Leadership, persistence in every situation, etc.

In this 21st century the governments of nation states have tried to promote entrepreneurship, as well as entrepreneur culture, in the hope that it would improve or stimulate economic growth and competition. After the end of supply-side economics, entrepreneurship was supposed to boost the economy. As an academic field, entrepreneurship accommodates different schools of thought. It has been studied within disciplines such as management, economics, sociology, and economic history.

Entrepreneurship development and economic prosperity are interlinked in many phases. Entrepreneurship development boosts up economic growth by introducing innovative technologies, products, and services. Through the increased competition from the entrepreneurs the existing business firms become more competitive. Entrepreneurs create new job opportunities in the economy, helps in formation of capital, improvement in per capita income, enhancement in Living Standards, Economic Independence and Backward and Forward Linkages.

Hence, the development of entrepreneurship is the key for the development process of any society. Whatever be the form of economic and political set-up of a country, entrepreneurship is indispensable for the economic prosperity and the development of standard of living of the people.

A Woman Entrepreneur, in general terms, can be defined as any individual woman or a group of women, who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurship as an enterprise owned and controlled by a woman having a

minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.

1.2 Objective of the studies:

1. To explore the current status of women entrepreneurship and skill development initiatives in Arunachal Pradesh
2. To identify the key challenge faced by women entrepreneurs
3. To analyze the existing opportunities for growth and suggest strategic measures to empower women through skill enhancement and inclusive economic

1.3 Methodology:

This study adopts a qualitative research approach to explore the landscape of women entrepreneurship and skill development in Arunachal Pradesh. Data collection is based on both primary and secondary sources. Primary data is gathered through structured interviews and focus group discussions with women entrepreneurs, local officials, representatives of self-help groups (SHGs), and trainers involved in skill development programs across selected state.

A purposive sampling method is used to select participants who represent diverse socio-economic backgrounds and entrepreneurial experiences.

Secondary data is collected from government reports, academic journals, policy documents, and publications by NGOs and development agencies. The study also reviews key initiatives such as the Skill India Mission, Start-Up India, and state-specific programs targeted at women's empowerment.

The data is analyzed using thematic content analysis to identify recurring patterns, challenges, opportunities, and best practices. This approach enables a contextual understanding of the socio-economic and cultural dynamics influencing women's participation in entrepreneurship and skill development in the region.

1.4 Status of Women Entrepreneurs in India:

Generally, women are known to be strong and confident, resourceful and talented, creative and innovative, all these have made them to succeed despite various obstacles. Women entrepreneurs all over the world play important roles in the domestic, social, economic and political life of a nation. Especially in the developing countries, women entrepreneurs play significant roles in creating jobs, producing wealth, reducing poverty, human development,

education, health and as a whole, development of nation. Women entrepreneurs in both developed and developing nations stimulate economic activities of a country.

Women entrepreneurship is considered as a force to enhance the productivity, develop capacity and increase the size of the economy with the help of creativity and competitiveness in the world. Particularly, in the 21st century, economic literatures pay special attention to the capacity of entrepreneurship in relation with social well-being and the economic development. Women can be considered as the fastest growing entrepreneurs in the world. It is acknowledged in research studies that the growing women entrepreneurship is an important indicator for the development.

However, the scenario of Women Entrepreneurs or Female Owned Enterprises in India as per Annual Report of the Ministry of MSME -2022-23 shows that out of **608.41 lakh** MSMEs only **20.37% (123.933 lakhs)** is owned by female. There was no significant deviation in this pattern in urban and rural areas. It is recorded with 18.42 % in urban areas and 22.24% in rural areas.

In terms of the category of business, the enterprises owned by female entrepreneurs are dominants with 20.44% in Micro enterprise followed by Small enterprises with 5.26%. Hence, there is a male owned enterprise being dominating in the whole scenario.

Table-1: Percentage Distribution of Enterprises owned in rural and urban areas ((Male/ Female ownership) category wise)

Sector	Male	Female	Total
Rural	77.76	22.24	100
Urban	81.58	18.42	100
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
Total	79.63	20.37	100

Source: MSME Annual Report-2022-23, P-34, and website: www.msme.gov.in

In developed nations, there are many reasons for increasing women entrepreneurship such as, self-fulfillment, creative skills, desire to independence, desire for wealth and power, and social status. On the other hand, in developing nations studies show that there are most cases in which self-employed women are pushed by economic and social conditions such as, less income, poverty, widowing, high rate of unemployment and divorce problems, so they start their own business for the fulfillment of their basic needs or to support their families.

1.5 Opportunities for potential women entrepreneurs: Although, women entrepreneurs have great contributions in socio-economic development of a country, but their paths are not free from hurdles. Research shows that the women entrepreneurs face constraints in developing economies. The success rate of women entrepreneurs is very low because of shortage of sufficient skills, relevant experience(s), training and education, and unfavorable national culture especially in low income and middle-income economies.

It is emphasized that they should collaborate with government and financial institutions to overcome these constraints.

Hence, the union and state governments in India have initiated number of programmes for the development of women entrepreneurship in urban and rural areas. Following are few government schemes for development of women entrepreneurs in India.

Table 2: Various government schemes for development of women entrepreneurs in India.

Sl./No.	Name of the scheme	Particulars	Amount of Loan up to
1	The <u>Mudra loan</u> scheme	No collateral, low interest	10 lakhs
2	The <u>Stand-Up India Scheme</u>	Greenfield business	10 lakhs to 1 crore
3	Mahila Coir Yojana (MCY)	Providing spinning equipment at reduced prices for rural women	Up to 75% of the cost of equipment
4	Trade-Related Entrepreneurship Assistance and Development (TREAD)	By providing finance (through NGOs), training, development, and counselling expansion activities linked to trades, goods, and services, among other things.	30% by central government and 70% by financial institutions
5	<i>Annapurna Scheme</i>	This <i>scheme</i> is for women who want to start a food catering business, etc.	Loans of up to Rs 50,000.
6	<i>Dena Shakti Scheme</i>	For financing women entrepreneurs for agriculture, retail trade, education, etc.	Loans of up to Rs. 20,00,000

7	<i>Mahila Udyam Nidhi Scheme</i>	This <i>scheme</i> is launched by Punjab National Bank and aims at supporting the women entrepreneurs involved in the small-scale	up to ₹10 lakhs to small businesses
8	<i>Stree Shakti Yojana</i>	The State Bank of India offers loan to self-employed women and female-led enterprises, etc	credit facilities of up to Rs. 5 lakhs
9	<i>Mudra Yojna scheme with three types</i>	1. Shishu plan 2. Kishore plan 3. Tarun plan	1. Up to 50,000 2. Up to 5 lakhs 3. 3. Up to 50 lakhs
10.	<u>Bhartiya Mahila Bank Business Loan</u>	To start business like Spa, beauty parlour, Day care centre, SMEs	Up to 20 crore

Source: www.schemes for women entrepreneurs

Hence, there are number of schemes specially designed for women folk who want to start a business. Study shows that due to such supportive programmes the impact of women entrepreneurs is gaining recognition intensely as the number of female business owners increase steadily and are making positive impact on the national economy. Women entrepreneurs become major contributors to the economy, as they are making a difference in the socio-economic arena.

1.6 Women Entrepreneurs in Arunachal Pradesh: The concept of women entrepreneurship in Arunachal Pradesh is quite recent and has yet to achieve outstanding success. Their numbers for overall enterprise are still small. However, the potential for developing women entrepreneurs in the state is high due to its rich culture and tradition and the availability of abundance of natural resources (*Biri, Borah, Kay, 2022*).

The road to entrepreneurship is paved with many challenges. Women entrepreneurs often face roadblocks in the form of access to opportunities or unconscious biases. In the North East, women entrepreneurs face barriers when it comes to infrastructure and the supply chain due to the difficult terrain. But despite these limiting factors, a number of them are making a mark in India, and globally, with their creative innovations and products. One such story that of Tage Rita from Arunachal Pradesh, the founder of the Naara Aaba winery whose home is surrounded by fruit-trees, fish ponds, lush vegetable gardens, the rustling of bamboo and pine

trees, and the soothing sound of chirping birds. Her first memory of wine was at a traditional tribal festival called Myoko where she saw a shaman dressed in priestly attire taste a rice millet wine and also offer it to the deity. Once she was convinced that wine from kiwi fruit was a feasible idea, Rita spent close to six years in R&D to start a winery. In 2016, she launched "Naara Aaba ", a range of wines made from kiwi fruit in Arunachal Pradesh's Ziro Valley. A few years ago, she also started making wine from plums, pears and peaches. Rita says while demand for the product is consistent, the erratic distribution network is a major challenge. Rita also received the Nari Shakti Puraskar for excellence in promoting women's entrepreneurship by President Ram Nath Kovind.

There are number of women entrepreneurs who are running their business successfully in different sectors.

Below cited are some of the successful women entrepreneurs:

Table 3: Some of the successful women entrepreneurs of Arunachal Pradesh:

Sl./No.	Name of entrepreneur	Name of the business	Business activities	Brand name
1	Tage Rita Takhe-2016	Organic Kiwi wine	Manufacturing sector- First Organic Wine Brewer	Naara-Aaba
2	Techi Anna	Poma Bamboo Processing Industry	Manufacturing sector - Making of bamboo hats, bamboo baskets, storage boxes and bins., etc.	
3	Kesang Lhamu Khrimy	Arunachal Pradesh Art and Culture Ecotourism Society	Social sector	
4	Nyabom Bagra Lomi	Unitribe Multipurpose Cooperative Society Ltd.	Social sector	
5	Siyang Eko	-	Commercial Mushroom Cultivator	
6	Aitoki Doley	-	Community skill development & training centre	
7	Yade Dujom	Arunachal Pickle House	Pickle making	

Source: <https://sheatwork.com>

Moreover, there are number of women led startup enterprises which became successful business over the years. Some of them are:

Table 4: Some of the women led startup enterprises which became successful business in the state

Sl/No.	Name of the enterprise	Co-Founder	Activity
1	Ayang Advisors	Mum Taggu	Consultancy and advisory services for startups.
2	Dite Asir	Odam Tari	Agriculture and food
3	Green and Organic Collection	Tasso Oniya	Agriculture and food
4	M/S Meadows	Gyamar Nemey	Handicraft
5	Mee Herbal	Kipa Yanu	Agriculture and food
6	Mekailiang Mushroom Farm	Ranimai Ngadong	Agriculture and food
7	Metru	KenlikTangha, Bunnem Tangha	Handicraft
8	Mishmi Products	Nokhem Mepong	Agriculture & Food
9	Nature's Boon	Pil Yoyum	Agriculture & Food
10	Shoppical	Nini Tapak, Atek Bitin	E- commerce/IT
11	YaniaTaji	Basamlu Krisikro	Agriculture & Food
12	Wakro Organic Tea Farm	Basamlu Krisikro	Agriculture & Food
13	Bamboo Straw Production Centre (BSPC)	WangfyakWangsu	Manufacturing Unit (Bamboo Straw and other Bamboo products)
14	Dawnlit Organics	Prem Thongdok	Agriculture & Food
15	Keep It Cool	NokngamWangjen	Cold storage
16	Parshuram Kund Eco Resort	OmansoTayang	Tourism
17	Sokoyaya	Rosy Joram	Handicraft

Source: <https://www.apstartup.in>

Good news is that, to encourage and to promote women entrepreneurs in the state, the Hon'ble Chief Minister of Arunachal Pradesh, Shri Pema Khandu while speaking in the inaugural session of the 'Women Entrepreneurship Platform - NITI Aayog State Workshop

on Women-Led Development through Entrepreneurship, held on 24th November 2023 at Itanagar announced the establishment of a Women Entrepreneurship Cell with initial funding of INR 5 crore to support women entrepreneurs in the state of Arunachal Pradesh. The Cell will conduct specialized programs, including incubation and acceleration, reflecting the Government's commitment to “**SabkaSaath, Sabka Vikas, Sabka Vishwas, SabkaPrayas.**” Hopefully, these budding women entrepreneurs in the state will take advantage of this cell in coming days.

1.7 Role of women entrepreneurs for the socio economic development:

If we look at the roles of women entrepreneurs in the economy, we see that the creation of jobs, wealth and innovation is remarkable both in developed and developing economies. According to Global Entrepreneurship Monitor, women entrepreneurs create jobs, wealth and innovation to their enterprises. Studies by development of Micro and Small Enterprises indicated that women are now starting business at a faster rate, which enables them to make significant contributions to job creation and economic growth. Women employees enhance productivity in the work place given the right employment conditions.

Women's activities, particularly in business, empower them economically and enable them to contribute more and more for the development. Study shows that whether women are involved in Small Scale production activities in the informal or formal sectors, women entrepreneurial activities are not only a means for economic development but also have positive social impacts for the individual, family and their social environment.

Skill development is need of the hour. Government of India gives much emphasis on it by creating Department of Skill Development under Ministry of Sports & Youth Affairs on 31st July 2014. Subsequently, on 19th November 2014 it was upgraded to full fledged ministry called Ministry of Skill Development & Entrepreneurship.

It has been reported that only around 18% students of the technical institutions are skilled for employable. What to talk about conventional institutions. Hence, the New Education Policy-2020 (NEP-2020) comes up giving much emphasis on Skill Enhancement Courses in universities and colleges to improve the skill and employability of the students.

Skill is an ability to do any given task in efficient and effective way. Moreover, skill is the ability of application of the knowledge that one gains from their study, experience, training, etc.

Hence, skill development is the process of improving specific skills to be more efficient and effective when you perform a task. There is no exception to the women entrepreneurs with regards to skill development. They also need to improve their skill in managing their business

for more advance and growth. Some of the common skill is communication, time management, adaptability, creativity, critical thinking, teamwork, etc.

SHGs is yet another development multiplier: Kudumbashree in Kerala, Jeevika in Bihar, Mahila Arthik Vikas Mahamandal in Maharashtra, Looms of Ladakh etc are example of the famous SHGs. 120 SHGs hold immense potential from handlooms to textiles to cultural artifacts to weaving stitching agri food chain and processing to industries, the potential is limitless. Lizzat papad of Gujarat is another glaring example of how small steps materialized into a worldwide business model.

Jasmine SHG Federation in Bordumsa, Changlang, Arunachal Pradesh was formed in 2018 under NERCORMP Project. There are a total of 16 SHGs in the Jasmine SHG Federation. In 2019, the federation received Rs.193,939/- as a revolving fund from the project. With this amount, they started floriculture as an Income Generation Activities (IGA) as there are no nurseries in their locality.

Besides, floriculture, Areca nut nursery is also part of their IGA. Every SHG member is contributing their best for the improvement and growth of their small scale business. In a short span of time, by displaying their nursery in local events, this nursery is well-liked in their locality. Customers started coming from different parts to buy nursery items and plants.

The SHG Federation got the opportunity to take part in displaying their nursery items in the various events viz, Arunachal Pradesh Statehood Day, Rural Haat, Festivals, and Exhibitions etc as a market linkage. Currently, the SHG Federation members are great content on their initiative (Nursery) as their Income Generation Activities (IGA) with the profit from their small investment they started improving this activity by adding more variety of species. This initiative is like a second skin that brings cheers as a lucrative livelihood option to the SHGs.

1.8 Challenges for Women Entrepreneurs in Arunachal Pradesh:

Arunachal Pradesh, Assam, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura are the eight states that make up India's North Eastern region. This region is one of the most bio-diverse in the country. A state in North East India accounts for 7.9% of the country's total geographical area and 3.77 percent of the population. This area is abundant in forest resources, exotic flowers and aromatic plants, other flora and wildlife, mineral resources, hydropower potential, and other factors. The Indian government has been working hard to help the region's socioeconomic development. Despite these efforts, the region is still considered underdeveloped due to a variety of issues. Inadequate infrastructure amenities,

unemployment, poverty, insurgency, and other political concerns are among the issues. Repeated population expansion, primitive agriculture, delayed industrial sector growth, and so on. In such conditions, it is necessary to guarantee that local people are involved in the development process in order for it to be inclusive and long-term. In this regard, women are viewed as traditional experts who can help promote and achieve a more sustainable and prosperous future. As a result, active participation of women in the development process is an important feature of inclusive growth. Women's participation in economic activities benefits not just the economy but also facilitates women's empowerment. Women's Empowerment refers to their ability to make decisions and their economic freedom, both of which contribute to their decision-making power.

The need to improve women's position and promote women's involvement in development is no longer regarded just as a matter of human rights and social fairness. Promoting is now universally acknowledged as essential attaining long-term growth. Women entrepreneurs are identified and highlighted as a potentially emerging human resource in the twenty-first century.

Women nowadays are educated, informed, and imaginative members of society, rather than being a conventional resource confined to the home. As a result, they will feel more empowered and will be able to employ others.

We have talked or we talk much about women entrepreneurship from the business point of view. We know how it is important for a woman to be a business entrepreneur. We know how much they contribute for the development of an economy. We know how they create job opportunities for thousands of people and for their survival.

However, women entrepreneurial ability is not only confined to the management of business and for that matter financial earning but also for the management of family and its members. The women entrepreneurial ability is equally important and much needed for successful management of a family. We do know how our mother or a wife manages her family and its members without any recognition or remuneration. All the traits and attributes of entrepreneurs require for managing business enterprise successfully are equally applicable in managing her domestic enterprises called 'FAMILY' such passion, innovation, confidence, management, decision making, vision, set goals, optimism, risk taking, adaptability, leadership, persistence, etc.

Women entrepreneurs in Arunachal Pradesh face significant challenges including limited access to education, inadequate infrastructure, and societal norms restricting women's

participation in business, lack of financial support, poor connectivity, and difficulty balancing work –life due to traditional gender roles, making it difficult to establish and grow business in the state.

1.9 Key Challenges are-

1. *Limited Education and Skill Development:* lack of access to quality education and business training hinders women's ability to develop necessary skills for entrepreneurship.
2. *Access to Finance:* difficulty in securing loans and other forms of funding due to lack of collateral, credit history and limited knowledge about financial institutions.
3. *Socio-Cultural Barriers:* patriarchal norms and traditional gender roles often discourage women from pursuing business venture, leading to limited family support and societal pressure.
4. *Work-life Balance:* balancing family responsibilities with business demands can be challenging due to societal expectations of women's domestic roles.
5. *Infrastructure Limitation:* poor infrastructure, including transportation networks and communication facilities, restricts market reach and business operation.
6. *Lack of Awareness about Government Schemes:* many women entrepreneurs are not aware of government initiatives designed to support women-led businesses.
7. *Market Access and Competition:* difficulty in accessing the local and regional markets due to limited marketing capabilities and knowledge.

1.10 Potential Solution/Steps:

1. *Skill Development Programs:* Providing targeted business training and entrepreneurship development programs for women
2. *Government Policies and Incentives:* implementing supportive policies like subsidies and more dedicated funding for women-led businesses
3. *Women's Business Network:* establish platforms for women entrepreneurs to connect, share knowledge, about collaborate.
4. *Awareness campaigns:* raising awareness about the potential of women entrepreneurship and challenging societal stereotypes.
5. *Microfinance Initiatives:* enhancing access to microcredit and other financial products specifically tailored for women entrepreneurs
6. *Infrastructure Development:* investing in infrastructure improvements to facilitate easier market access and business operation.

1.11 Conclusion:

Women entrepreneurship and skill development in Arunachal Pradesh represent both a significant opportunity and a pressing developmental need. The study reveals that while there are commendable efforts by the government and civil society to support women entrepreneurs, deep-rooted socio-cultural norms, limited access to finance, inadequate infrastructure, and lack of market linkages continue to hinder progress. However, the potential for growth is substantial, especially with the rise of digital platforms, government schemes, and community-based initiatives.

To truly empower women in the state, there must be a coordinated effort to address these challenges through inclusive policy frameworks, localized training programs, improved access to credit, and sustained mentorship support. Encouraging entrepreneurship among women not only enhances their socio-economic status but also contributes to the broader goal of regional development and gender equity. The road ahead requires a multi-stakeholder approach that places women at the center of development planning and recognizes their critical role in shaping a resilient and self-reliant Arunachal Pradesh.

As women entrepreneurs face a number of challenges within or outside their households, the need of the hour is to spread awareness on entrepreneurship to enable them and provide financial, moral and familial assistance to boost them to be the agents of the change for the future. At the end, we can say that women entrepreneurs can mark their contributions as a significant tool to the economic development, social development, and family development and to the sustainable development of the society. This contribution is in terms of education, better health, better family, obedience children, better societies, and in all other areas where people are able to groom themselves. In fact, successful women entrepreneurs play a role model for the future entrepreneurs of the world in business and domestic enterprises.

1.12 Suggestions:

1. *Strengthen Localized Skill Development Programs:*

Tailor vocational and entrepreneurial training to local needs and resources, incorporating indigenous knowledge, crafts, and marketable skills relevant to Arunachal Pradesh

2. *Enhance Access to Finance:*

Facilitate easier access to microcredit and low-interest loans through partnerships

between government, banks, and microfinance institutions. Special financial literacy programs should also be introduced for women entrepreneurs.

3. *Promote Digital Literacy and E-Commerce:*

Invest in digital infrastructure and training to enable women to use online platforms for marketing, networking, and managing businesses, particularly in remote areas.

4. *Create Mentorship and Support Networks:*

Establish mentorship hubs where experienced women entrepreneurs and professionals can guide and support aspiring entrepreneurs, including peer-to-peer support networks.

5. *Address Socio-Cultural Barriers:*

Conduct awareness campaigns to challenge traditional gender norms and encourage community and family support for women's economic participation.

6. *Ensure Effective Implementation of Government Schemes:*

Monitor and evaluate the impact of existing government programs for women's entrepreneurship and skill development to ensure they reach the intended beneficiaries effectively.

7. *Encourage Public-Private Partnerships (PPPs):*

Foster collaboration between the government, NGOs, and private sector to create sustainable business models and skill development centers tailored to women's needs

8. *Develop Market Linkages and Infrastructure:*

Create rural business hubs, craft markets, and transport networks that connect women-led enterprises to regional and national markets.

9. *Integrate Entrepreneurship Education in Schools and Colleges:*

Introduce entrepreneurship and financial literacy into formal education to encourage early interest among young women.

10. *Support Childcare and Family Services:*

Provide support systems such as community childcare centers to reduce the domestic burden on women and allow them to participate more actively in business activities.

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