

A Study on the Relationship Between Entrepreneurial Ecosystem Development and Women's Empowerment in Kamrup, Assam

¹Biswajyoty Roy, ²(Prof) Dr. Anurag Shakya

¹Research Scholar, Institute of Business Management and Commerce

²Supervisor, Institute of Business Management and Commerce
Mangalayatan University, Aligarh, (U.P.)

Received: 16th Dec, 2025; Revised: 8th Feb 2026; Accepted: 12th Feb, 2026; Available Online: 28th Feb, 2026

ABSTRACT

Microfinance and governance schemes for women entrepreneurs have been quoted as being the main strength to initiate a formal SME. Over the years women have been empowered in Kamrup, Assam due to access to private and government institutions. Available schemes, such as NITI Aayog, MSDE, PMMY and others are meeting the financial needs of women entrepreneurs to start their own business. But complexity in documentations, higher interest rate, issues regarding awareness and collateral are posing problems for women entrepreneurs to avail the required amount. Compared to men women have limited access to resources to start their own business. In this aspect, Women entrepreneurs require comparatively high amount of funds. With respect of understanding the importance of MFIs and other government funds in the growth of women entrepreneurs in setting up their own formal SME, this study has adopted primary quantitative method. The information about the support for MFIs and MFIs governance schemes was collected from 111 men and women participants through an online survey. This research has concluded that a simple and easily accessible funding option for the women entrepreneurs are more significant to provide support in starting the formal SMEs.

Keywords: Women Entrepreneurs, Microfinance, SME government schemes, PMMY, Banks, Kamrup, Assam.

How to cite this article: Roy B, Shakya A. A Study on the Relationship Between Entrepreneurial Ecosystem Development and Women's Empowerment in Kamrup, Assam. *Int J Drug Deliv Technol.* 2026;16(57s): 1371-1380. DOI: 10.25258/ijddt.16.57s.136

Source of support: Nil.

Conflict of interest: None

Introduction

Governance and microfinance schemes in both rural and urban areas of India are giving women opportunities for growth in establishing their own businesses. Financial support from private and government institutions in Kamrup district (both rural and urban areas) are supporting the women entrepreneurs in starting formal SMEs from home-based enterprises. Based on the report of 2025 around 13.5 lakh women entrepreneurs were recorded only in Assam which accounted for 12.6% of the total entrepreneurs in Assam (Roy and Shakya, 2025). Due to the support of microfinance institutional and government schemes, the number of women involved in the entrepreneurship practices are rising rapidly. In both the urban and rural areas of Kamrup access to several tailored schemes are boosting their scope in financial independence. The Assam government is providing schemes of "Swavalambini Women Entrepreneurship Programme and Ministry of Skill Development and Entrepreneurship (MSDE)" with the collaboration of NITI Aayog for empowering female students of the district (Iie, 2026). Under the Government scheme of entrepreneurship, the women students of "Gauhati University, Handique College and Dispur College" are assisted in the north eastern zone of Assam. Recently Assam government's multi-layered strategy on women empowerment and beneficiary schemes

are ensuring financial independence of women on a large scale. The expenses of the launch of Orunodoi scheme are valued at the level of around ₹ 467 crore per month from the State Government in 2025. Under this scheme women from 37.2 lakh families of Assam with less ₹2 lakh of annual income are going to get ₹1,250 monthly (The Hindu, 2025). This state is offering economic and social assistance so that the micro-level entrepreneurship plan can be realized for making them economically self-reliant. Most of the women are formalising their business with the help of these schemes. But the women entrepreneurs are facing difficulties in accessing these funds and other governmental scheme due to the complexity in accessing the funds and create a formal organisation of the SMEs. In this context, there is a strong demand for simplification of the access process and awareness about its availability among both women entrepreneurs, rural and urban Kamrup.

*Author for Correspondence: Biswajyoty Roy

| Scheme/Institution | Type | Key Benefits for Women Entrepreneurs |
|--|---|--|
| ASRLM/NRLM SHG Bank Linkage | Government-supported SHG revolving fund and bank credit | <ol style="list-style-type: none"> Offers low interest rates with 7% p.a. in Assam and subvention support for non-priority districts such as Kamrup Provides loans of up to ₹20 lakhs in graded form (CIF/RIF). Support financial literacy by providing access to finance of about ₹1 lakh per member over 5–6 years Promotes economic independence and decision-making capacity |
| Pradhan Mantri Mudra Yojana (PMMY) | Government micro-loan scheme through banks and NBFCs | <ol style="list-style-type: none"> Provides collateral-free loans of up to ₹10 lakhs Supports flexible repayment and improve household income Contributes to broader social and economic change |
| Assam Co-operative Bank Ltd. (and branches) | Cooperative banking support for SHGs | <ol style="list-style-type: none"> Get access through more than one branch across Assam Provide SHG-based credit for rural women Offers affordable financing for business start-ups and expansion |

Table 1: Available micro finances in Kamrup, Assam

(Source: Multiple sources)

Literature Review

A major obstacle experienced by women entrepreneurs in establishing a business is related to financial constraints. Lower- and middle-class family groups, primarily woman are struggling with their access to necessary economic means and social assistance in remote areas of Kamrup. The women entrepreneurs from informal home-based businesses are being empowered to formal SMEs through the microfinance and governance schemes (Kivalya and Caballero-Montes 2024). These schemes are economic support given to the women entrepreneurs to capacity building and financial literacy. Different microfinance institutions of Assam, such as PMMY, MFIs, NEFDi and others are benefiting women to get proper economic support in starting their own business. Rather, private and government financed microfinance institutions in both cases make a disciplined financial system to enable the operational capacity of the women entrepreneurs. The MFIs provide training to the women entrepreneurs on financial literacy, and business management and vocational skills for improving their operational efficiency in starting their own business both in rural and metropolitan area of Kamrup (Khan *et al.*, 2022). Government and private institutions both need to maintain accountability in sharing the details about entrepreneurship schemes and financial access for encouraging women to become successful entrepreneurs.

There are complexities in accessing financial services and lack of awareness about the financial institutions of Kamrup, Assam which is creating challenges for women entrepreneurs to start up their own SMEs. Knowledge about the availability of the MFIs, various government schemes and entrepreneurship programs is limited in the rural areas of Kamrup, which pose challenges to starting their own SMEs (Adhyapak and Panda, 2023). Complex documentation and gender bias issues in accessing the financial services prevents women from starting their own business in accessing funds for business. In the rural area and metropolitan of Kamrup, most of the females are not able to access the fund and successfully start their business plan.

The Fintech integration and digitalisation with the MFIs enables the loans to be accessible on a simpler process and with less documentation. Mobile-first apps for fund access empower the entrepreneurs to obtain the essential information concerning the funds prior to applying for it (Arinze, 2024). Women entrepreneurs of Kamrup can reap the benefits of digital visualisation and simplified procedure in accessing MFIs to get adequate funds for their successful home business to become a successful SME. Therefore, the Assam government should also raise awareness about these

schemes and programs to empower the women of Kamrup district to strengthen the socio-economic structure, along with the private MFIs.

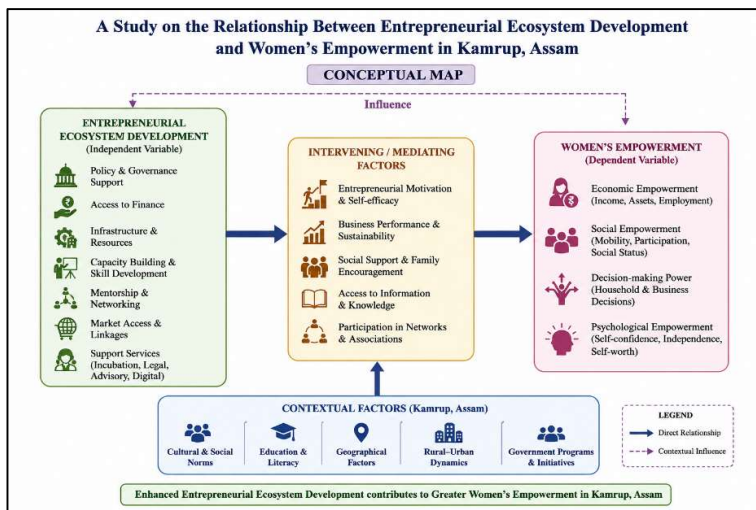


Figure 1: Conceptual framework on the relationship between entrepreneurial ecosystem development and women's empowerment

(Source: Self-created)

Contribution of entrepreneurs in the current market of Kamrup is getting seen through economic growth and availability of different innovative product/service ranges. Consistent with the Innovation theory, a role of entrepreneurs is to be an innovator and disrupt the market by providing new products or services. Most of the women entrepreneurs are involved in the creation and art work activities in small scale in rural and metropolitan area of Kamrup district (Sarmah *et al.*, 2022). These women can be empowered if they are given proper guidance and funding to make their home-based small scale business a SME. Rather, the Life Cycle theory implies that financial assistance is needed in different stages of the entrepreneur's life cycle in different quantities.

The theory of Life Cycle theory developed by Franco Modigliani and Richard Brumberg deals with the ratio of consumption and saving over the life cycle of individuals to maintain a given standard of living. The main objective of the MFIs and various governance models is to provide empowerment to the women from backward class and poor economic background by establishing their earning sources. Most of the women entrepreneurs in Kamrup district have opted for business as a means of emancipation in the realm of meeting consumption needs through the MFIs. Hence, based on the consumption level of the women entrepreneurs in starting their own business, MFIs and governments should supply funds to support them in establishing their own SMEs in the long-run.

Research Methodology

In this research primary quantitative method has been followed to collect data on the women entrepreneurs of Kamrup, Assam. For identifying the significance of entrepreneurial ecosystem, this research has highlighted the

role of MFIs and its impact in the business empowerment of Kamrup' women. This study has conducted an online survey among the male and female target population for better clarity on the women empowerment. In the rural and urban areas of Kamrup women has limited information about the available MFIs and its relevance. This research also has included some male participants in this survey to understand their perspectives also in the empowerment journey of women. Primary quantitative method is significant to gather real-time information on research background based on the selected participants (Wallwey and Kajfez, 2023). In the place of qualitative information primary quantitative is more reliable for gathering research specific information to maintain credibility in the overall findings. While collecting quantitative data from both the male and female population, this research has focused on the gap between the women empowerment and entrepreneurial ecosystem in Kamrup. Implementation of close-ended questionnaire set in this study has maintained credibility and transparency in the research findings.

Consideration of non-probability sampling method in this research has selected entrepreneurs of Kamrup, Assam. It has selected total 111 participants for this survey from Kamrup rural and metropolitan areas. Selection of non-probability sampling methods in the primary research conduct in-depth findings based on the subjective criteria (Rahman, 2023). A structured questionnaire has been developed for this research to gather information about the available MFIs in Kamrup for the women entrepreneurs. Followed by the statistical analysis method this research has transformed the raw data gathered through survey process into a meaningful insight for the purpose of study reliability. In the primary findings on women entrepreneurship regression and correlation models has been followed for

data interpretation identify the data patterns, trends and its relationships. Using Ms Excel this research has maintained statistical analysis on the selected quantitative information. Therefore, the selection of statistical analysis followed by

the primary data findings it has enabled evidence-based decision-making for exploring women entrepreneurship and entrepreneurship ecosystem.

Results and Discussion

Results

| Options | Values | |
|--------------------|-------------|----------------|
| | Respondents | Percentage |
| 18-25 | 15 | 13.51% |
| 26-35 | 32 | 28.83% |
| 36-45 | 38 | 34.23% |
| 46-55 | 22 | 19.82% |
| 56+ | 4 | 3.60% |
| Grand Total | 111 | 100.00% |

Table 2: Age

(Source: Excel)

This survey has selected Kamrup entrepreneurs between the age group of 18 to above 56 years. Majorly selected participant group are 36-to-45-year range with a value of 34.23% followed by the age group of 26 to 35 with the value of 28.83%. Therefore, most of the entrepreneurs are above

26 years which indicates early entrepreneurship promotion approaches among the women of Kamrup.

| Options | Values | |
|--------------------|-------------|----------------|
| | Respondents | Percentage |
| Female | 77 | 69.37% |
| Male | 34 | 30.63% |
| Grand Total | 111 | 100.00% |

Table 3: Gender

(Source: Excel)

Around 69.37% respondents in this survey are women which helped to explore the issues of women entrepreneurs in Kamrup. Around 34 respondents in this survey are male

who have observed the current issues of women entrepreneurs in Kamrup.

| Options | Values | |
|---------------------|-------------|----------------|
| | Respondents | Percentage |
| Kamrup Metropolitan | 53 | 47.75% |
| Kamrup Rural | 58 | 52.25% |
| Grand Total | 111 | 100.00% |

Table 4: Region

(Source: Excel)

In this survey around 52.25% are from Kamrup Rural while 47.75% respondents or entrepreneurs belong to the Kamrup

metropolitan areas. The current findings has highlighted entrepreneurship concept and eco system for exploring the entrepreneurial concept of Kamrup in recent times.

| Options | Values | |
|--|-------------|------------|
| | Respondents | Percentage |
| Still home-based (2+ years) | 48 | 43.24% |
| Still home-based (less than 2 years) | 16 | 14.41% |
| Transitioned to formal SME (2+ years ago) | 12 | 10.81% |
| Transitioned to formal SME (less than 2 years ago) | 35 | 31.53% |
| Grand Total | 111 | 100.00% |

Table 5: Current business status and duration

(Source: Excel)

43.24% entrepreneurs of Kamrup are doing home based business for more than 2 years while 31.53% have transformed their business into SMEs in less than 2 years. On the other hand, only 12 entrepreneurs have mentioned that they have transformed their business into a complete SME for more than 2 years. Comparative evaluation

highlights that most of the women entrepreneurs of Kamrup are running a home based business or trying to transform their home based business to a SME.

| Options | Values | |
|---|-------------|------------|
| | Respondents | Percentage |
| Assam Gramin Vikash Bank | 16 | 14.41% |
| Mahila Samridhi Yojana | 20 | 18.02% |
| Mudra Loan | 26 | 23.42% |
| Mukhya Mantri Mahila Udyamita Abhiyan (MMAUA) | 16 | 14.41% |
| NEDFi Loan | 28 | 25.23% |
| Self-Help Groups | 5 | 4.50% |
| Grand Total | 111 | 100.00% |

Table 6: Knowledge about Microfinance sources among entrepreneurs

(Source: Excel)

25.3% of the entrepreneurs of Kamrup know about NEDFi Loan while 23.42% know about Mudra Loan. However, only 4.50% get prior idea about Self-Help Groups. It shows that women entrepreneurs of Kamrup have very little understanding of micro finance but few are aware of self-

help group which exacerbates financial constraint for the development of entrepreneurship.

| Options | Values | |
|-------------------------|-------------|------------|
| | Respondents | Percentage |
| Collateral requirements | 4 | 3.60% |
| Documentation issues | 47 | 42.34% |

| | | |
|---------------------|-----|---------|
| High interest rates | 41 | 36.94% |
| Lack of awareness | 19 | 17.12% |
| Grand Total | 111 | 100.00% |

Table 7: Most occurred challenges for women in accessing financial schemes

(Source: Excel)

One in every five entrepreneurs in Kamrup (42.34%) had problems with documentation and one in every three (36.94 %) had problems due to high interest rates. This is especially so because of the complicated rules and

regulations associated with the documentation and high interest rates imposed on the Kamrups women entrepreneurs before they could avail loans for the expansion of their businesses.

| | <i>financial shortage</i> | <i>Micro finances supports</i> | <i>satisfied with the terms of the microfinance</i> | <i>microfinance and governance schemes facilitated your transition</i> |
|--|---------------------------|--------------------------------|---|--|
| <i>financial shortage</i> | 1 | | | |
| <i>Micro finances supports</i> | 0.3904 | 1 | | |
| <i>satisfied with the terms of the microfinance</i> | 0.46276 | 0.33977 | 1 | |
| <i>microfinance and governance schemes facilitated your transition</i> | 0.41358 | 0.42161 | 0.47034 | 1 |

Table 8: Correlation analysis

(Source: Excel)

Based on the appendix 1 it has been understood that 41.44% are satisfied with terms and conditions of microfinance. On the other hand, the above-mentioned correlation analysis has highlighted that “satisfied with the terms of the microfinance” has a positive correlation with “financial shortage” indicating a value of 0.46276. As a result, Microfinance has contributed significantly to the women entrepreneurs of Kamrup to control the challenges well.

Similarly, “microfinance and governance schemes facilitated your transition” has a positive correlation with “satisfied with the terms of the microfinance” with a value of 0.47034. The synergistic effect of microfinance, improvement of interest rates and other condition and government's schemes would suggest favourable effect on the growth dynamics of women entrepreneurship at Kamrup.

| SUMMARY OUTPUT | | | | | | | | |
|------------------------------|---------------------|-----------------------|---------------|----------------|-----------------------|------------------|--------------------|--------------------|
| <i>Regression Statistics</i> | | | | | | | | |
| Multiple R | 0.171880074 | | | | | | | |
| R Square | 0.02954276 | | | | | | | |
| Adjusted R Square | 0.002333678 | | | | | | | |
| Standard Error | 0.462508422 | | | | | | | |
| Observations | 111 | | | | | | | |
| <i>ANOVA</i> | | | | | | | | |
| | <i>df</i> | <i>SS</i> | <i>MS</i> | <i>F</i> | <i>Significance F</i> | | | |
| Regression | 3 | 0.696783288 | 0.232261 | 1.085768 | 0.358417 | | | |
| Residual | 107 | 22.8888023 | 0.213914 | | | | | |
| Total | 110 | 23.58558559 | | | | | | |
| | <i>Coefficients</i> | <i>Standard Error</i> | <i>t Stat</i> | <i>P-value</i> | <i>Lower 95%</i> | <i>Upper 95%</i> | <i>Lower 95.0%</i> | <i>Upper 95.0%</i> |
| Intercept | 1.307975836 | 0.12639267 | 10.34851 | 8.27E-18 | 1.057417 | 1.558535 | 1.057417 | 1.558535 |
| financial shortage | 0.006375144 | 0.044568291 | 0.143042 | 0.886526 | -0.08198 | 0.094727 | -0.08198 | 0.094727 |
| Micro finances sup | -0.061239114 | 0.039114529 | -1.56564 | 0.120387 | -0.13878 | 0.016301 | -0.13878 | 0.016301 |
| satisfied with the t | 0.052001961 | 0.044138222 | 1.178162 | 0.241346 | -0.0355 | 0.139501 | -0.0355 | 0.139501 |

Figure 2: Regression analysis between the variables of financial shortage, support and satisfied terms

(Source: Excel)

The above mentioned regression analysis has shown that there is a quite weak explanatory power ($R^2 = 0.0295$) and the overall F statistics value is 1.086. The Coefficients of Micro finance support is -0.061 and p value is 0.120 which has indicated a meaningful Directional Effect and highlights the important trends to support further investigation and refinement of the policy; the Coefficients of Satisfaction from microfinance is 0.052 and p value is 0.241 which indicated a meaningful Directional Effect and highlights the important trends to support further investigation and refinement of the policy. More

sacrificially, satisfaction gained as a result of microfinance has enhanced the utilization of microfinance among the women entrepreneurs of Kamrup and the refinement of the policies would increase the acceptance of microfinance among the women entrepreneurship which would strengthen their business network.

Discussion

Regional differences of participants

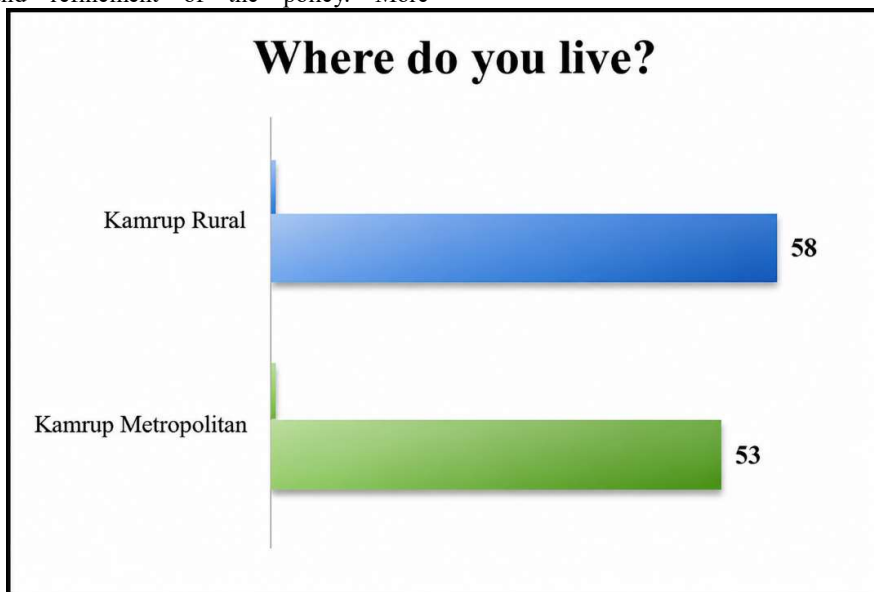


Figure 3: Demographic areas of participants

(Source: Excel)

*Author for Correspondence: Biswajyoty Roy

The economically active age group has shown that women entrepreneurship is mainly driven by this age group in Kamrup as 34.23% of respondents were between the age of 36 to 45 and 28.83% were between 26 to 35 years. Regional representation is the balanced, but slightly greater, rural representation of respondents pointing to the growth of the entrepreneurial ecosystem beyond the urban boundaries. Demographic assessment identifies the women entrepreneurs particularly women from rural areas in their productive age who are now actively involved in enterprise development. These qualities have helped to drive the inclusivity or entrepreneurial opportunities for women entrepreneurs in Kamrup which has resulted in the speedy empowerment of entrepreneurial ecosystem in rural and urban area of Kamrup.

Transition Dynamics from home-based entrepreneurs to SMEs

It has been established that 43.24% women entrepreneurs are engaged in home-based business for more than 2 years

and 31.53% are trying to change their business to SMEs for the last 2 years. A gradual shift towards formalisation of business among the women entrepreneurs of Kamrup can be seen which has boosted the economic agility in the competitive market. 59.46% of the respondent’s avail schemes provided by the government and 63.06% receive training and mentorship to enhance their entrepreneurial skills. Such a superior mechanism has helped 45.95% entrepreneurs to expand their business while 29.73% get the opportunity of starting their own business. On-going comparative evaluation of the findings has shown that financial resources, institutional supports and capacity building efforts have proven to be helpful in the transition of home businesses to become a SME.

Accessibility and challenges regarding microfinance utilisation

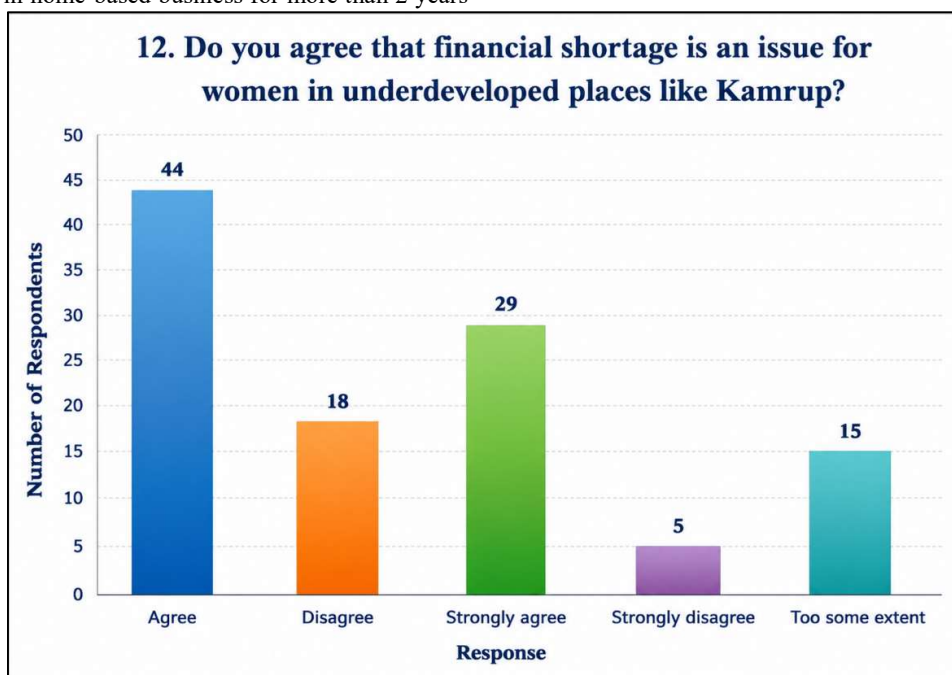


Figure 4: Financial shortage as a prior issue

(Source: Excel)

Although MFIs have played a role in the development of women entrepreneurs, most of the applicants are facing difficulties in getting loans from private institutions or government schemes. In this survey findings, the majority of the participants mentioned that they are facing issues to access required funds due to lack of awareness, complexities and documentation issues. 42.3% of the individuals (111) who participated have mentioned documentation issues as a previous challenge when accessing such schemes. Other than this, 36.9% said that higher interest rates of such schemes become barriers for

the women entrepreneurs with limited economic capacity. In the underdeveloped region, for example, Kamrup – the majority of women are experiencing economic shortage. This high interest rate of government loans or private loans pose problems for women entrepreneurs in achieving financial stability through the establishment of SMEs from home-based businesses. Only this unawareness and collateral are the other issues for accessing the financial resources that are mostly observed among the women entrepreneurs.

Impact of Microfinance and Governance on business growth

*Author for Correspondence: Biswajyoty Roy

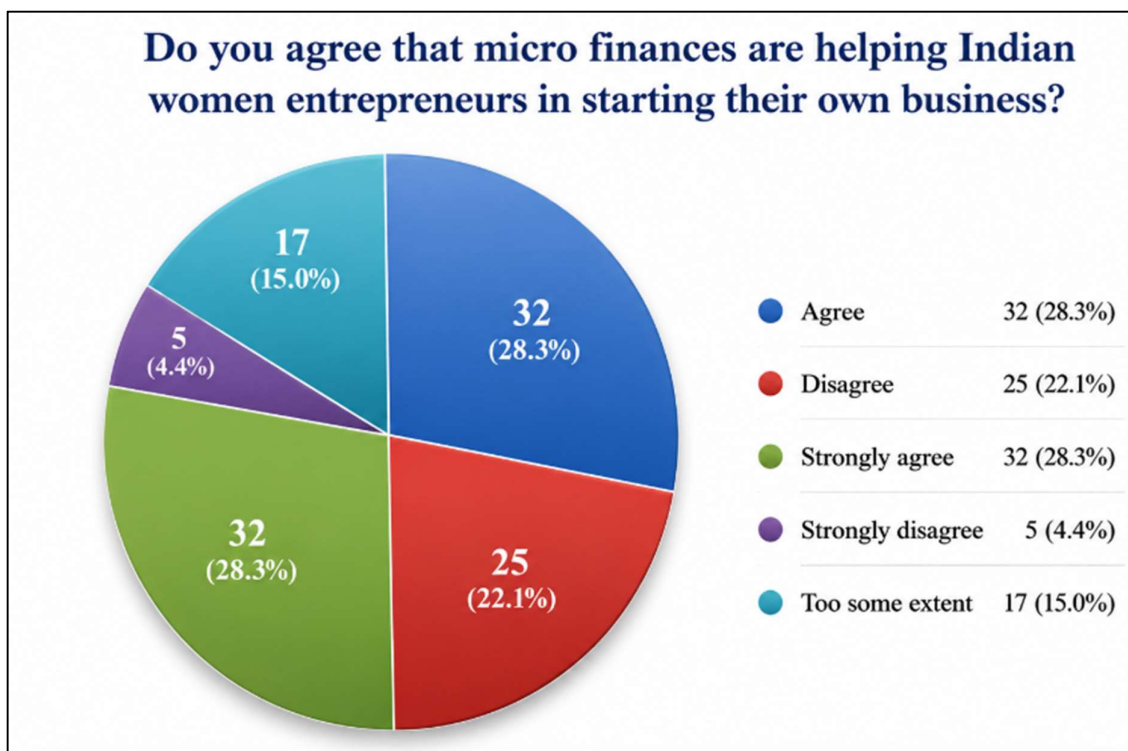


Figure 5: Support of Micro finance to women entrepreneurs

(Source: Excel)

Microfinance combined with governance schemes showed positive impact on the entrepreneurial development concept in Kamrup. 46.85% agrees on the credibility of microfinance while 42.34% has confirmed about the effectiveness of microfinance and government schemes in terms of facilitating the growth dynamics of women entrepreneurship. 41.44% of the respondents are satisfied and 16.22% participants of the survey are highly satisfied with the terms and conditions of microfinance that have helped them take the assistance of the microfinance schemes and expand their businesses in the competitive marketplace. The results of the correlation analysis have also confirmed this, as the value of r from the correlation analysis results was obtained: $r = 0.46276$, which shows a positive correlation between satisfaction and financial management. Another significant direction of correlation has been proposed by Positive coefficient between microfinance credibility and growth of the dynamics of women entrepreneurship. All these variables highlighted the significance of integrated financial services and policy support approaches to build the entrepreneurial ecosystem for women.

Conclusion

The results of this study indicate that the socio-economic and demographic factors have a significant influence on the entrepreneurial approach of women entrepreneurs in Kamrup. For example, most of the respondents are in productive age group, showing the growth of women entrepreneurs in the development of approaches in business world. The greater presence of women entrepreneurs from

rural areas indicates a new trend in inclusiveness and successful rural entrepreneurship development. These attributes suggest that women entrepreneurs, particularly from the rural area, are more involved in economic activity supported by institutional frameworks and approaches of social acceptance. Transformation from the home-based business to SMEs are gradual in Kamrup but it is evident that women entrepreneurs are now leading a massive business chain in the Kamrup region. In some ways, availability of government schemes, microfinance and training support is important to the transition. Business expansion and new venture creation will stimulate entrepreneurial intention of women in Kamrup if it could be encouraged using prior determiner or motivation approach. However, despite the growth approaches, issues from prior documentation and high interest rates enhance the barriers of accessing prior resources like utilisation of financial services. The entrepreneurial development in Kamrup has been found to be positively affected by overall government schemes and microfinance. Majority of the respondents have identified the validity of microfinance and it has already played a role in the dynamics of women entrepreneurs in the growth of their business at Kamrup. Based on the evaluation of correlation analysis, higher satisfaction level from microfinance and government schemes validates the effectiveness of women entrepreneurship is improved by the microfinance approaches. This would help in raising the awareness of women entrepreneurs on various government schemes and other development methods relating to the empowerment of women entrepreneurs.

References

- Adhyapak, N. and Panda, B., (2023). 7 Impact of COVID-19 on Apparel Enterprises in India: An Analysis of Sustainability. *Fashion and Environmental Sustainability*, p.69. https://www.researchgate.net/profile/Ebere-Kalu/publication/375090760_Evolution_Innovation_and_Sustainable_Entrepreneurship_in_Africa's_Fashion_Industry/links/658e7f8f0bb2c7472b1d0e4b/Evolution-Innovation-and-Sustainable-Entrepreneurship-in-Africas-Fashion-Industry.pdf#page=86
- Arinze, E.D., (2024). Examining mobile-first database solutions for East African markets in detail. *Research Invention Journal of Engineering and Physical Sciences*, pp.23-28. <https://rijournals.com/wp-content/uploads/2024/06/RIJEP-3323-28-2024.pdf>
- Asrlms (2026) Bank Linkage. <https://asrlms.assam.gov.in/as/node/90605>
- Iie (2026) Swavalambini Women Entrepreneurship Programme. <https://iie.gov.in/pr/projects/swavalambini--women-entrepreneurship-programme#gsc.tab=0>
- Khan, S.T., Bhat, M.A. and Sangmi, M.U.D., (2022). Can microfinance-backed entrepreneurship be a holistic empowerment tool for women? Empirical evidence from Kashmir Valley, India. *Journal of Business and Socio-Economic Development*, 2(2), pp.117-136. <https://doi.org/10.1108/JBSED-07-2021-0097>
- Kivalya, N.Y.I. and Caballero-Montes, T., (2024). Understanding the dimensions of women entrepreneurs' empowerment: a systematic review of the microfinance literature and avenues for research. *International Journal of Gender and Entrepreneurship*, 16(2), pp.197-226. <https://doi.org/10.1108/IJGE-06-2023-0162>
- Organiser (2025) Threads of Change in Assam: The inspiring journey of Mudra Loan women entrepreneurs. <https://organiser.org/2025/04/08/286452/bharat/threads-of-change-in-assam-the-inspiring-journey-of-mudra-loan-women-entrepreneurs/>
- Rahman, M.M., (2023). Sample size determination for survey research and non-probability sampling techniques: A review and set of recommendations. *Journal of Entrepreneurship, Business and Economics*, 11(1), pp.42-62. https://www.researchgate.net/profile/Md-Rahman-68/publication/368287070_Sample_Size_Determination_for_Survey_Research_and_Non-Probability_Sampling_Techniques_A_Review_and_Set_of_Recommendations/links/63dfb37664fc8606382088de/Sample-Size-Determination-for-Survey-Research-and-Non-Probability-Sampling-Techniques-A-Review-and-Set-of-Recommendations.pdf
- Roy, B. and Shakya, A., (2025). Bridging Gaps and Building Futures: A Sectoral Analysis Of Entrepreneurial Ecosystem Drivers For Women Empowerment In Kamrup, Assam. *Advances in Consumer Research*, 2, pp.1763-1772. <https://acr-journal.com/article/bridging-gaps-and-building-futures-a-sectoral-analysis-of-entrepreneurial-ecosystem-drivers-for-women-empowerment-in-kamrup-assam-1865/>
- Sarmah, A., Saikia, B. and Tripathi, D., (2022). Does entrepreneur gender matter for entrepreneurial motivation: answers from micro small and medium enterprises (MSMEs) of Assam. *Journal of International Women's Studies*, 23(5), pp.20-40. https://www.researchgate.net/profile/Ankita-Sarmah/publication/360311496_Does_Entrepreneur_Gender_Matter_for_Entrepreneurial_Motivation_Does_Entrepreneur_Gender_Matter_for_Entrepreneurial_Motivation_Answers_from_Micro_Small_and_Medium_Enterprises_MSMEs_of_Answers_from_Micr/links/626f6836d49fe200e1cd3bd2/Does-Entrepreneur-Gender-Matter-for-Entrepreneurial-Motivation-Does-Entrepreneur-Gender-Matter-for-Entrepreneurial-Motivation-Answers-from-Micro-Small-and-Medium-Enterprises-MSMEs-of-Answers-from-Micr.pdf
- The Hindu (2025) Assam launches entrepreneurship support scheme for women. <https://www.thehindu.com/news/national/assam/assam-launches-entrepreneurship-support-scheme-for-women/article69400151.ece>
- Wallwey, C. and Kajfez, R.L., (2023). Quantitative research artifacts as qualitative data collection techniques in a mixed methods research study. *Methods in Psychology*, 8, p.100115. <https://doi.org/10.1016/j.metip.2023.100115>