



RURAL WOMEN'S ENTREPRENEURIAL PASSION – A LIVE STUDY DURING THE PANDEMIC

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Abstract:

This research's primary rationale is to create a paradigm on how India's rural women entrepreneur fights against Covid-19 during this Pandemic by maintaining lockdown rules and utilizing their own acquired passion followed by motivation, knowledge, and managing talent in this male-subjugated culture. This study will also emphasize how the rural women entrepreneur bloom their ability, managing talent, expertise, and passion for fighting against Covid-19, an unknown, invisible foe to develop new protective items and services to protect the society from pandemic. Through this ethical and live analysis, the paper explores rural women's innovative thinking to save society by taking help from the local Government for financial assistance, training and marketing etc. to selling own produced products, i.e., masks, sanitizer, hand wash, protective gear, etc. This mixed method study will create an example in India and worldwide on how to utilize the resources by deploying talent blending with collective efforts in a time of emergency and how the poor women entrepreneur can play an all-rounder role in society by carrying out social business. Ultimately this innovative study will help the Government as well as policy maker for developing new project or scheme for sustainable socio-economic expansion of society.

Keywords: Women, Entrepreneurship, Passion, Pandemic, Socio-Economic Development

INTRODUCTION:

Due to the sudden attack of Covid-19 in mid-April 2020, the 1st lockdown was started either entirely or partially to save the life of human beings; as a result, unemployment increased, and national growth decreased day by day, followed by a price hike. India will be the 3rd badly affected country compared with the world's other nations. Lots of people lose their job as well as bread and butter. Everybody knows that India's population density is very high, i.e., 382 people per sq. Km (India 2011 census) and lockdown slowed down the attack of Covid-19 among the population in one hand.

On the other hand, approximately half of the total population is women (48.49%), and 68.86% live in rural India. This research's primary rationale is to create a paradigm on how India's rural women entrepreneurs fight against Covid-19 during this Pandemic by maintaining lockdown rules, utilizing their acquired talent and passion, motivation, and knowledge, and managing community-based organizational skills in this male-subjugated culture. This study will emphasize how the rural women entrepreneur bloom their ability and expertise to fight against Corona, an unknown, invisible foe. Through this ethical and live analysis, the paper explores how women learn and develop innovative thinking to save society by discussing many



challenges. They also take help from the local Government for training and marketing their produced product, i.e., masks, sanitizers, hand wash, etc. This study will demonstrate how the poor woman acts as a societal game-changer. Most of our country's states serve as a positive catalyst to enlighten entrepreneurship among women entrepreneurs and help them enter an alternative livelihood, as per the web-based report of the "Ministry of Rural Development, Government of India." Most of the state's performances are very good regarding community-based organizational and individual talent perspectives. Here lies the truth that India can manage 1st wave and 2nd wave of global attacks of Covid-19 smoothly compared to other countries by managing talent in entrepreneurial learning ventures. Women SHG members under National Rural Livelihood Mission play an essential role in generating awareness related to the Covid-19 protocol and safeguarding the community through a cluster/federation network. This is the best example of organizational learning from the past and reflects internally and externally.

Rationale:

This study will create an example in India through a literature-based review on how to utilize the resources in a time of emergency like Covid-19 and how the poor women entrepreneur can play an overall all-rounder role in the society for socio-economic development of the country by utilizing talent, past experiences, and knowledge for sustainable development.

Design/methodology/approach:

This is completely a mixed method study followed with qualitative and quantitative research approaches and at a glance this research may be treated as "sequential explanatory design" approaches. Specific topic related literature from reputed journal is reviewed to know the current situation of the study and valuable feedback as well as conclusion of the identified problem. Simultaneously the valuable wrapping up with opinion of different Author was also incorporated from the data fetch as well as collected from Ministry of Rural Development, Government of India. The information related to "Rural Women's entrepreneurial passion – A live Study during the Pandemic" is significantly very less on the website. So, the literature on this topic is minimal. Therefore, it may be treated as the limitation of this study. This study has mainly been carried out based on website-based news highlights, Government reports, newsletters, research papers from reputed journals, etc. The research paper of the journals browsed from "Indian Institute of Technology (ISM), Dhanbad," Central library website – "Web of Science & Google Scholar" by using the keyword of this paper starting from April 2020 to August 2023. The data used for the in-depth research is fetched from the "Government of India - Ministry of Rural Development's" website, where "Covid-19 response" was highlighted. The other state-specific performance related to manufacturing the mask, sanitizer, hand wash, etc., has also been taken for this noble study to justify women entrepreneur's authentic contribution in the society. In this research paper, the author tries to understand how rural women entrepreneur blooms own ability, managing talent, expertise, and passion for fighting against Covid-19 pandemic, an unknown, invisible foe when family burden, domestic responsibility, loss of job, gender equality, health, and well-being, etc. phenomena are running. This passion for innovation helps the women entrepreneur to earn money for family during and after lock down period. A



qualitative study also conducted by taking ten prospective women entrepreneur for fine tuning the study as a part of mixed method study.

Literature review:

Literature on "Rural Women's entrepreneurial passion – A live Study during the Pandemic" is minimal i.e approx two years because the Covid-19 lockdown measure started in mid-March 2020. During this short period, the documentary evidence and explanation are minimal. So, this study is generally based on the Government of India Report, a published paper of a reputed journal with a high impact factor, web-based news from a reputable and authentic site furnished at the end of the article synchronically. Few journal as well as paper also consulted which was published before Covid-19 mainly to understand or to focus on women entrepreneurial passion.

a) In Indian perspective

In this study [Agarwal, B., 2021] it is found that due to Covid-19, the Livelihoods of humans, especially women fall into hazards, and at the same time, a new pathway in India also stated how to recover from this crucial phase. This research [Agarwal, B., 2021] discusses women's earnings, domestic subtleties, food scarcity, reserve funds and resources exhaustion, community seclusion, and communication. Women are losing jobs, and side by side, male members, also come home and stay in standby mode without any earnings. Against this backdrop, the women's group of **Kerala** more actively came forward, which was formed in different Governmental Projects/programs not only support the family member in the way of earnings but also extend support to the community. This epidemic caused several businesses to have problems or fail. Only the women entrepreneurs under the Self-Help Group (SHG) remodel businesses with adaptable processes and swift market adjustments manage to survive. This Women entrepreneur saw the crisis as a chance to create new ideas and respond to the market's changing demands. Similarly an article [Akriti Tyagi, 2020] on "Women-led Self-Help Group's fight against Covid-19 in the benign Covid-19 phase" stated that the SHGs carried out incredible work in the way of arranging alternative livelihood through the production of sanitizers, masks, etc. and also generated everyday awareness among the people in all over India. The honorable Prime Minister of India also acknowledges the Self-Help-Group member (SHG)'s effort. In **Kerala**, SHG members under "Kudumbashree" ('prosperity of the family' in Malayalam) act like a change-maker in times of crisis. The remarkable contribution of women's Self-Help Groups in pandemic situations established [Bhowmick, S., 2020] an examples and explaining the female's role in the world healthcare system. The most significant SHG movement is going through India under the "Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)" As a result, in an organized way and finding alternative livelihood rapidly, women entrepreneurs started production of masks, sanitizers, and protective gear, etc. with the help of local Government. In **Tamil Nadu**, each (Public Distribution System) PDS shop has been managed by two SHG members. In Odisha, rural SHG women are producing Covid 19 masks, sanitizers, etc. In **Kerala**, the SHG member was natured under "Kudumbashree," for generating awareness through WhatsApp groups and running community kitchens for patients. The "Mahila Arthik Vikas Mahamandal (MAVIM)" in rural **Maharashtra** donated Rs11 lakh to the Chief Minister's Relief Fund. In this respect Ahmed, N. F., 2017 highlighted the push and fundamental factors



that affect Women's Entrepreneurship development in India. As per Bihar Rural Livelihoods Promotion Society (2020) in **Bihar**, the “JEEViKA” SHG members prepared masks and sanitizers, ran the community kitchen, and generated awareness.

Ministry of Rural Development, Government of India (2021), & Rana, P., & Bhardwaj, N., 2020 furnished a state-wise detailed database of Indian Rural Women Entrepreneurs who are not only fighting against Covid-19 but also produced Covid -19 management articles, i.e., sanitizer, hand wash, musk, etc. as a part of their livelihood to repay bank loans by managing personal daily home-based activities and Covid-19 protocol. Ministry of Rural Development, Government of India (2020), also released a Press report on “NRLM-Self Help Group” Women emerge as community warriors to contain the spread of Covid-19. Times now published news [Mulla, N., 2021] regarding the successful journey and courage of women entrepreneurs in India during the hazardous situation of poor Indian women suffering in the Covid-19 Pandemic [Bloomberg, M. K. M. 2021]. This Pandemic created a huge advancement gap for women due to losing jobs, returning male family members to home, an additional burden for child education, etc. The detailed Status of Women, Gender Equality, and Covid-19 are also analyzed [Carli, L. L.,2020]. In **Uttarakhand** state Self-Help Group (SHG) members' participation in the mobilization of groups that were formed under “Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)”. The author found that most group members possess a medium level of all-round group performance [Rana, P., & Bhardwaj, N. 2020]. From a case study on the Women Self-Help Group's (SHG) involvement in running a canteen during the migrant Crisis in **Haryana** during the Covid-19 situation by maintaining all protocols creates big news during pandemic. These SHGs are formed by Haryana State Rural Livelihood Mission (HSRLM), and the success story of this women entrepreneur may be replicated in another state. [Yadav, S. K. ,2020] Similarly in **Uttar-Pradesh's** women's self-help groups which are formed under the different programs or by NABARD, faced lots of obstacles for socio-economic development during the time of Pandemic but simultaneously with hard work, the SHG member took part in Covid-19 and produced mask, sanitizer, etc. to repay the bank loan and overcome the challenging situation. [Chandan Kumar, 2020]. This is a big success of women entrepreneur [K. Sumita & G. Prashant, 2021] and the success factors of women-owned micro and small enterprises in India depends on five elements, i.e., social environment, technology support, family support, gender segregation, and education which are most responsible for the success of women entrepreneurship development. [Goel, G., & Tiwari, N., 2017]. On other hand few authors [Gupta, N. and Mirchandani, A.,2018] examined and found that entrepreneurial success depends on self-motivation, environment, and Governmental support. Learning from this Government may take few measures for Women's Entrepreneurship Development to recover from post effect of the Covid-19 Pandemic [K. Sumita & G. Prashant, 2021]. In this respect “CII-Confederation of Indian Industry” (2021) is deliberating policy suggestions for macroeconomic management, finance, etc., and also recommended some measures regarding MSME, etc., for Covid-19 crisis management. Few author [K. Swarnalatha& Anuradha R. K, 2016] also studied on Women Entrepreneurship in India-Problems and Prospects regarding different Governmental Schemes implemented by both Central Government and State Government. In lights of this study additional one another factors that influenced the Indian Economy during the Covid-19 Pandemic based on secondary



data when massive uncertainty was created among the people. The author also analyzed various economic measures that the Government of India and RBI may take to boost the Indian Economy's recovery [Kumra, A., 2020]. During and after Covid-19 pandemic Indian Women SHGs members and entrepreneurs are working as positive catalysts to save society in the Covid-19 pandemic situation [Leacock, C., 2020]. The women federation's collective force united to percolated the right message related to Covid-19 and produced sanitizer, musk, and supplied vegetables, fruits, etc., in bulk volume at the beginning of the attack. So, this is a unique development model.

Baruah, S. B., Dutta, A., & Guha, R. (2020) studied the implications of entrepreneurship in **North-East India** during and after the Pandemic. At the same time, in this bottleneck, the backdrop identified various entrepreneurial openings coming in the post-pandemic scenario. Manolova, T. S., Brush, C. G., Edelman, L. F., & Elam, A. (2020) studied women entrepreneurs who took benefit of prospects generated by the Covid-19 Pandemic and found that although the women entrepreneur faced tremendous economic shock from different angles, pivot business model as per need of the pandemic situation. This swivel of entrepreneurship will be shown as the future direction of crisis management [Chatterjee, S., Dutta Gupta, S. and Upadhyay, P.,2018].

PTI. (2020) published a case study of '**Tantuja**' West Bengal under “**West Bengal State Handloom**” in the Week Magazine where SHGs garment makers are engaged to develop Covid-19 protective gear, i.e., masks, hand sanitizer, etc. in bulk volume, and this venture acts as an alternative income-generating activities among women entrepreneur. Huge numbers of products were sold through 83 “Tantuja” outlets during the global attack of Covid-19. The Statesman Desk (2020) presented a news report that the “District Rural Development Cell (DRDC), Nadia District, **West Bengal**” motivated SHG members and imparted needful scientific training to meet the current demand for sanitizer, musk, etc., at the beginning of the sudden attack of Covid-19 Pandemic when the supply of Covid-19 related protective materials were very minimum in the market. The National Accreditation Board also approved the sanitizer for Testing and Calibration Laboratories (NABL) under the Quality Council of India. As a result, SHG members achieved the capacity to produce 2500 liters of sanitizer per day in two shifts in 50 ml, 200 ml, and one lit bottle by using Ethyl Alcohol, Glycerin, and Aloe-vera, etc. ingredients as per WHO guidelines. As per UNDP (2020) blog, a statement was furnished related to challenges faced by Women Entrepreneurs during the Covid-19 pandemic and preparedness Innovations to cope with the situation. This statement mentioned that this pandemic situation would compel entrepreneurs to think of a new dimension of ventures by utilizing the fore coming opportunity related to sustainable economic growth for society's faith.

The Hindu Business Line [Srikanth M & Saravanan P, 2020] stated that Self-Help Groups are very much suffered in the Covid-19 pandemic situation due to less demand for the produced product, interest in bank loans, unable to conduct group meetings, low rate of inter lending and repayment, maintaining of books of accounts, etc. But the author suggested that if the SHG can convert the problem into an opportunity, then the SHG may succeed and logically furnished data



on the loan amount and its recovery rate of the last few years in this aspect and proved that SHG-BPL could be a sustainable model in this Global pandemic situation.

As this global Pandemic very rudely, where the lives of human beings are in danger. As a result most of the author [Shyamsukha, N., 2020] also focused on digital marketing and Entrepreneurship in this Pandemic Era to survive the catastrophe and suggest a few important actions to uphold online-based customer interest. Similarly another findings shows that [S. VIDYA, 2021] due to the sudden outbreak of Covid-19, women entrepreneurs are forced to enter into the digital economy, digital marketing, etc. So, the Government must honor the innovative effort to upgrade the required skill with an economic rebate to this sector.

b) In world perspective

During Covid-19 pandemic a research conducted [Jennings, B., Kirkwood, S., & Cree, V. E., 2022] on women's social practices both in inside and outside homes as well as work premises in the "Pardha System" in **Dhaka, Bangladesh** in this current scenario through ethnographic study, and it was found that the women's every day negotiate off their lives to maintain relationship and employment. Another one study also conducted [Basak, S., 2021] on factors affecting the work-life balance of women in **Bangladesh** during the Covid-19 Pandemic on 105 women from different professions and analyzed the data using statistical tools. The study revealed that Covid-19 created very rapid disbalance among and work-life balance. Every organization should develop a mechanism to maintain a work-life balance among organizations to obtain maximum output. Similar study [Jain, J., 2020] reflected the status of women entrepreneurs in **Bangladesh** during Covid-19 and suggested that policymakers support Women entrepreneurs in a patriarchal environment. In **Canada** a study [Beland, L. P., Fakorede, O., & Mikola, D., 2020] carried out on the effect of Covid-19 on Self-Employed Workers by focusing on small business entrepreneurship. This study was carried out through different dimensions, such as gender, knowledge level, age, etc., to analyze the effect of the sudden shutdown of the business and Government intervention to gear up the economy. Nonprofit Business Advisor (2020) stated that during the Covid-19 pandemic situation, approx. 1.6 million US nonprofit jobs lost. A study [Graeber, D., Kritikos, A. S., & Seebauer, J., 2020] conducted on self-employed women during the Covid-19 pandemic in **Germany** and found that women suffer from loss of employment. From this study, the author also suggested some suggestions to mitigate such shocks for developing future policies. In time of pandemic in [Kuckertz, A. (2021) **North American and European** startups on entrepreneurship, crisis, and uncertainty during and after the global spread of Covid-19, which is directly and indirectly affected the socio-economic condition of all human beings. Remarkably, female entrepreneurship is not affected by the pandemic effect. This innovativeness i.e. hurdle faced by women entrepreneurs and the need for complete retrieval during and after Covid-19 pandemic period may help policy-making [Grandy, G., Cukier, W., & Gagnon, S., 2020].



The main explanatory factors is [Martínez-Rodríguez, I., 2021] that affect the behavior of women entrepreneurship in **Europe** and furnished some possible ways to increase women's capabilities in this pandemic situation by framing public policy.

A detailed live study [Singh, P., Tabe, T., & Martin, T., 2021] conducted on role of women in socio-economic and ecological resilience among the indigenous **Fijian** communities and found heartily long-term positive contribution of women in this patriarchal community. It also suggested including women in all planning processes for effective, sustainable development. On the other hand, different impact found in case of researched on Gender Dimensions in **Afghanistan**, where some catastrophes are there related to armed conflict for peace. Additionally, the sudden global attack of the Covid-19 Pandemic also catalyzed high gender inequalities, which negatively impacted the socio-economic condition of all sectors, which must be addressed as early as possible [Noory, N., 2020]. In **Nigeria** recommended measures was taken by the “National Directorate of Employment (NDE)” through skill development training for unemployment among youth in collaboration with the local Government. The author also suggested expanding the activity of NDE to eradicate unemployment. Civic participation and behavioral empowerment of women and girls is mandatory for the sustainable development of society, as stated by Hibbs, L., 2022 conducting a study in the **United Kingdom** in light of the role of a Woman's NGOs. [Nwolu, O. J., 2021]. Martinez Dy, A., & Jayawarna, D.2020 studied Bios, mythoi, and women entrepreneurs of **United Kingdom** self-employed women and women-owned businesses through an intersectional lens and suggested an approach that requires an imaginative shift in which we adopt anti-racist, intersectional feminist responses to social problems, aiming to generate more equal socio genetic outcomes.

Gender-based entrepreneurship and their participation in society may act as a change maker in society [Mendez Picazo, M.T., 2012]. For example a new extension system in India for Women or a group of Women for agricultural development activated in the Covid-19 period and post Covid-19 period as best practice methodology, which was carried out through a phone survey and data collected from **India and Nepal** [Alvi, M., Barooah, P., Gupta, S., & Saini, S. ,2021]. An exploratory study in **Italy** on gender and entrepreneurship during the Covid-19 exogenous shockwave and found that women are primarily affected by this economic crisis. The author found that resources, i.e., **entrepreneurial self-efficacy** (researching, planning, marshaling, implementing people, and implementing financial), planning, proactive, and elaborate social strategies, positively influenced the perceived entrepreneurial success. [Simone D. S, Pileri J, Rapp-Ricciardi M, Barbieri B., 2021]. Simultaneously from a quantitative investigation it was found that social entrepreneurial intention from the perspective of “**Theory of Planned Behavior** (TPB)” decreases in times of deep socio-economic crises like Covid-19 Pandemic [Ruiz-Rosa, I., Gutiérrez-Taño, D., & García-Rodríguez, F. J., 2020]. "Pro-social motivation and social entrepreneurship intentions (SEI)" plays an important role in **China** and found that family-to-work support plays an encouraging regulating role in the above connection. [Yu, C., Ye, B. and Ma, S. , 2020]

An online Survey carried out to calculate the psychosocial impact of Covid-19 among people and it was found that large proportion of participants i.e. 51.7% with depressive symptoms and as a result further research advised on it again [Anand, T.,2020]. As per the findings of the Organization for “**Economic Co-operation and Development**” (OECD-2020) that adult women



are the first and prime affected person in society because more than 70% of women serve in the health care system; the other hand, the same women simultaneously look after the family members who are attacked by Covid-19, elder, child, etc., simultaneously. Women are the unpaid worker of the family. Although women are doing all the indoor and outdoor activities, on the other hand, to date, gender inequalities, loss of jobs, discrimination, and sexual harassment are generally found. So, OECD, 2020 suggested that in this global pandemic situation, a policymaker may frame the sustainable policy for socio-economic development to create a women-friendly problem using a gender lens.

Women Entrepreneurs institutional management during a pandemic and survival strategies

Nowadays, entrepreneurship and talent are trending issues. Entrepreneurs are crucial for the development of human potential, the transfer of technology, and the creation of new opportunities. Although Garvin (2008) commented on the current paper on learning organizations, saying that most scholarly debates are philosophical and too symbolic. But this research found that women entrepreneurs are organized into a Self-Help Group (SHG) at the hamlet level and cluster at the Gram Panchayat level and federation at the block level to implement any socio-economic activity to eradicate poverty. A tabular representation of community-based organization is given hereunder for reference: -

Number of members /	Operation Area	General Modus operandi	Community based organization
10 Members to 20 Members / women entrepreneurs	Village level	The Self-Help Group (SHG) at hamlet level formed by representing one women member from each household living in same socio-economic level.	SHG (Self Help Group)
5 SHGs to 20 SHGs	Cluster Level Federation	SHG cluster formed by taking 5 SHGs to 20 matured SHGs with in a specific area i.e Sansad / Mandal	Cluster of SHG (within 3 to 4 villages)
Representative from Cluster Level Federation	Gram Panchayat Level Federation	Professional Women SHG member of community-based organization member generally operated in different domain by taking immersion training arranged by Project Stakeholder as well as Government. This leadership also change depending upon the guidelines of project	Federation of SHG at Gram Panchayat
Representative from Gram Panchayat Level Federation	Block level federation		Federation of SHG at Block / Taluka
Representative from Block Level Federation	District level federation		Federation of SHG at District

This community-based organization was not formed in a day. Initiation to the formation of the group started in 1983 under the Development of Women and Children in Rural Areas



(DWCRA). After that remodeling of the scheme, all the groups came under Swarnjayanti Gram Swarozgar Yojana (SGSY) on the year 1999, and now from 2011, this W-SHG continuing activity under National Rural Livelihood Mission (NRLM). The program was again renamed Deen Dayal Antyodaya Yojana (DDAY) in 2015. So, the community-based organization has a lot of experience, cohesiveness, leading capacity, familiarity, networking with all stakeholders of society, financial management power, documentation smartness, innovative ability, etc., which the women groups achieve through hard work carried out in the last 35 to 40 years of journey. All these qualities and overall talent are necessary for promoting new goods, enhancing the economic structure of the nation or the city, and bolstering the economy for governments at all levels, from the national to the local. The team activity of women entrepreneurs, cumulative talent, and unlimited effort influence the community-based organizational success during the Covid-19 period that helps to create its future. These women lead community-based organizations now acting as model learning organizations on the one hand, and other indicators make a landmark for society and the country.

These women lead the community-based organization that acts as a think tank and take support from all project stakeholder to bloom their talent to do something during Covid-19, which not only protect society parallelly it creates awareness and emerging some profit to save their own as well as neighbors' family. Because the potential creative entrepreneur of this organization can manufacture, adjusts, and transform both inside and outside itself. These women groups can adopt new businesses with an improvement mindset on emergency business on recent market trends and have a powerful channel to market the produced product. Therefore, other newly formed women SHG may groom and flourish from these senior community led SHG-based organizations. In that case, the failure rate will be decreased, and society will be empowered along with socio-economic empowerment.

These women's organizations generally follow a few disciplines of a learning organization which mostly resemble Peter Senge's learning organization's structure. These are as follows: -

Depending upon the needs of these women's organizations, take action to solve the pandemic problem by developing a few strategies unitedly. Simultaneously personal commitment of women entrepreneurs enhances the possibilities and amplifies the joint potential to achieve success. These women entrepreneurs devotedly work mentally and physically in times of pandemic by taking challenges to see real change. It was possible as they are a member of a sound sustainable, organized organization, which help their generalizations and understand the actual phenomena. Long-term commitment is also visible among the women entrepreneur to work in a team to reach the goal, which may be clarified as a leader's vision. This community-based organization utilized all women members to tap inner resources and talent. This organization can be designated a learning organization where everybody is dynamic; everybody works together, shares information is the teacher and learner, and believes in collective learning, achievement, and teamwork. This is the DNA of this community-based women entrepreneur-managed organization. As per Hassan et al., 2021; Oltra and Vivas-López, 2013, one such approach that is seen to provide stability and sustainability to organizations that continuously seek improvement is the use of influential people management tactics

Qualitative study of Women Entrepreneur's located at West Bengal (India)



Under mixed method study this qualitative study conducted by the authors along with the two valuator for in depth interview. In this study valuator is used for common understating among interviewer in times of collection of information and reports writing for eliminate biasness. Interview carried in 10 separate district of West Bengal with 10 numbers of Women Entrepreneurs who want share business and personal information. As per request of Women Entrepreneur's name are not displayed in this study. The detailed information's of the interviewee i.e Women Entrepreneur (WE) is given hereunder for at a glance understanding.

Information's of the interviewee				
Sl. no of Women entrepreneur linked with NRLM SHG	Types of associated business before Covid-19	Total year of business carried out	Place of business (Name of District)	Type of activity carried in time of Covid-19
Interviewee WE-1	Hand embroidery	8	Hooghly	Mask , Sanitizer, Hand wash Production
Interviewee WE-2	Dress materials	10	Howrah	Mask Production & Awareness Programme
Interviewee WE-3	Tailoring & readymade garment selling	8	Malda	Mask Production
Interviewee WE-4	Batik, Kantha-stitch	12	Birbhum	Mask & Sanitizer, Hand wash Production
Interviewee WE-5	Ladies garments	14	South-24 parganas	Mask Production & Awareness Programme
Interviewee WE-6	Jute & Animal husbandry	12	Murshidabad	Mask Production & Awareness Programme
Interviewee WE-7	Jari Work	11	North-24 parganas	Mask Production
Interviewee WE-8	Handicrafts	13	Purba-medinipur	Mask & Sanitizer, Hand wash Production
Interviewee WE-9	Handloom	15	Burdwan	Mask , Sanitizer, Hand wash Production
Interviewee WE-10	Handloom	10	Nadia	Mask , Sanitizer, Hand wash Production

These women entrepreneur are selected because all are linked with NRLM SHG and continuing business more than eight (8) years old and take part in Covid-19 pandemic by producing different items that protect pandemic.

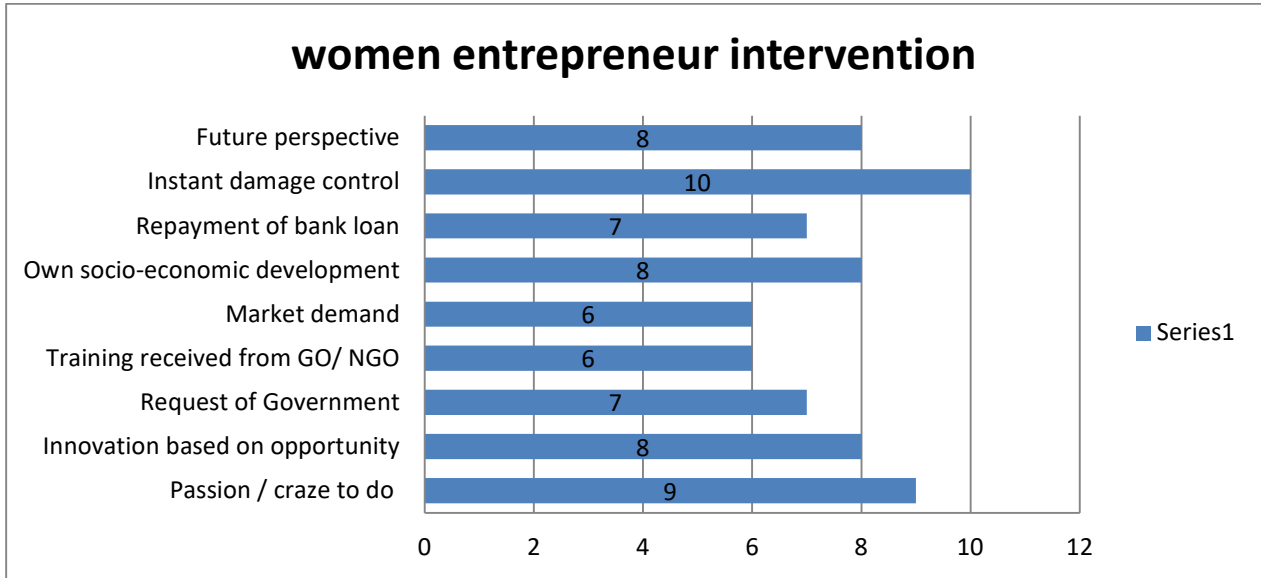
Hooghly district of West Bengal won the best district i.e 1st position by producing 10,30,857 nos. (i.e. one-fourth of the total number) mask to protect Covid-19 pandemic by Anandhara (NRLM)



Self-Help Groups and total production of the state is 40, 73,374 nos. The district was honored in recognition of the efficiency of Self-Help Group women entrepreneur in preventing Covid-19. Howrah district also produced 4, 59,000 nos. mask and possess 2nd position. After that in respect of mask production Malda District possess 3rd position.

Before Covid-19 pandemic ten (10) different women entrepreneur had maintaining own livelihood in different trade mostly in secondary and tertiary sector like garment making, handloom etc for a long time i.e. more than approx eight years. But after pandemic it was found that all are changing own livelihood. Depending on current pandemic situation individually or in group women entrepreneur set up different types of business related to production of Mask, Sanitizer, Hand wash etc. This type of business may be treated as opportunity entrepreneurship on the basis of financial thoughtfulness.

Detailed analysis of women entrepreneur intervention through in depth analysis (Y=Yes, N=No,)									
Interviewee Women entrepreneur	Passion / craze to do	Innovation based on opportunity	Request of Government	Training received from GO/ NGO	Market demand	Own socio- economic development	Repayment of bank loan	Instant damage control	Future perspective
WE-1	Y	Y	Y	Y	Y	Y	Y	Y	Y
WE-2	Y	Y	Y	Y	Y	Y	Y	Y	Y
WE-3	Y	Y	Y	N	N	Y	Y	Y	N
WE-4	Y	N	N	Y	N	Y	Y	Y	Y
WE-5	N	Y	Y	N	N	N	N	Y	Y
WE-6	Y	Y	N	Y	N	N	N	Y	N
WE-7	Y	N	Y	N	Y	Y	N	Y	Y
WE-8	Y	Y	Y	N	Y	Y	Y	Y	Y
WE-9	Y	Y	N	Y	Y	Y	Y	Y	Y
WE-10	Y	Y	Y	Y	Y	Y	Y	Y	Y
Total	9	8	7	6	6	8	7	10	8



On the basis of simple qualitative study it is observed that all aforesaid reason responsible for key success of women entrepreneur which was identified in light of in depth interview. All these phenomena as well as activity may be treated as the main key factor for success of women entrepreneur representing from different SHGs. Instant damage control plays an important role in respect of earning and catering the family members for day to day bread and butter. Secondly passion plays a positive catalyst to bust up the venture more success. Innovation based on opportunity in light of future perspective for socio-economic development of women entrepreneur jointly responsible as third parameter of the success.

Women Entrepreneur's Contribution as well as Findings: –

India consists of 121.06 Cr of people, of which 48.49% are women, and the female literacy rate is 64.63% per the 2011 census. So, everybody should have to remember that mostly half of the population is female. On the other hand, 14% of women constitute total entrepreneurs in India as per the 6th economic census released by the “Ministry of Statistics and Programme Implementation (MoSPI).” So, the growth of India is lying in the hand of women. In most of the phenomena, it is observed that the success story of poor women entrepreneurs is mostly undocumented. The women are generally recognized as child-bearers, caretakers, and homemakers. But now, women act as change-maker in society during this pandemic. They also proved that, like men, they could do everything for the socio-economic development of society. But in the Covid-19 situation, the women entrepreneur came forward first in the fight against Covid-19 like "Bharat Mata." Everyone knows the famous painting of " Bharat Mata" painted by “Sri Abanindranath Tagore” in the early 19th Century, where “Bharat Mata” is wearing a saffron saree standing with her four hands holding a book, sheaves of paddy, white cloth, and a rosary. In the time of lockdown, the women are acting as the "Mother of India." Although they have compulsory household work, the women entrepreneurs develop their passion and take training to prepare cloth mask, sanitizer, hand soap, disinfectants, etc. Ultimately all over India, although



they belong to different castes, races, languages, etc., the objective of fighting against Covid-19 is the same. As per the report (2020) of the Ministry of Rural Development, Government of India, 16,89,27,854 numbers of cloth musk, 5,13,059 lit. of sanitizer, 98,653 lit of hand soap, 5,29,741 numbers of protective gear, etc. produced by strictly adhering all the rules related to Covid 19 by the 17,25,775 numbers of SHGs.

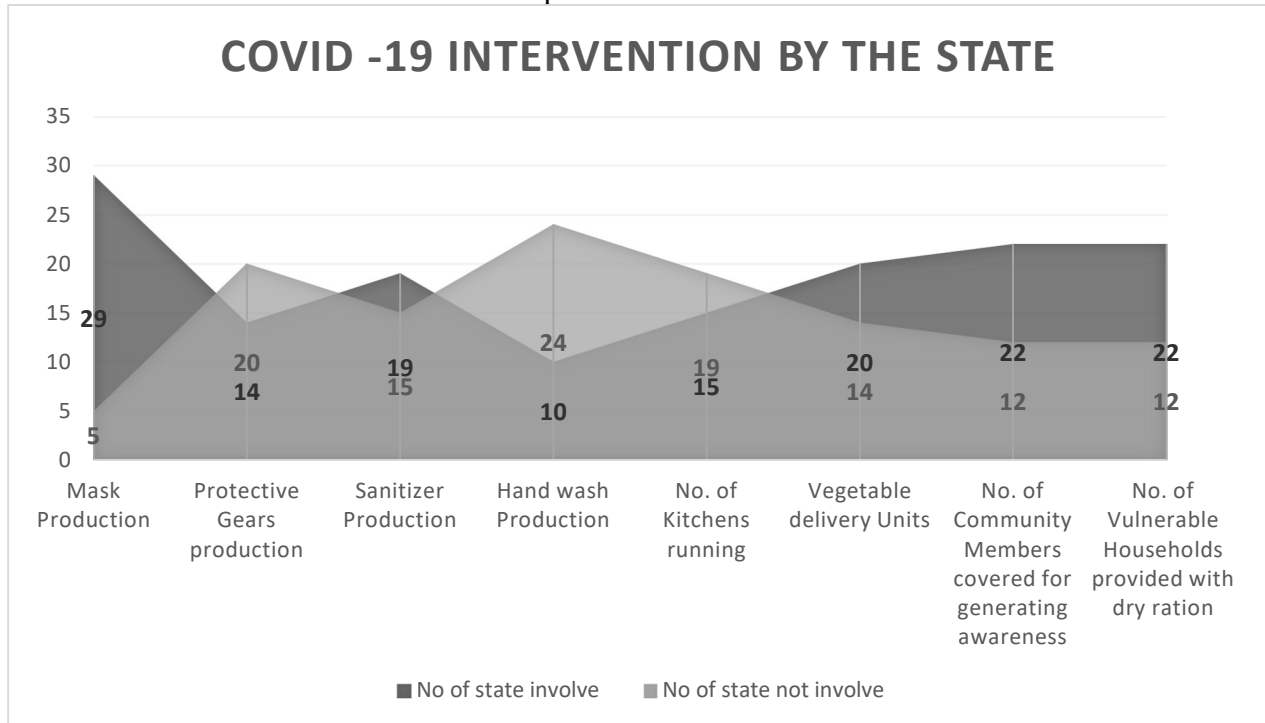
Sl. No.	Activity (As on August 2021)	Participated No. of				Total production (nos /ltr)
		State	District	SHGs	Members	
1	Mask Production(nos)	29	634	55,161	2,79,733	16,89,27,854
2	Protective Gear Production (nos)	14	103	4,851	8,314	5,29,741
3	SanitizerProduction [Quantity (ltr)]	19	185	2,166	19,424	5,13,059
4	HandwashProduction [Quantity (ltr)]	10	76	256	1,065	98,653
5	Community Kitchens running [Persons served through 122682 nos. running Kitchen]	15	128			5,58,071
6	Vegetable Delivery Units (nos)	20	121	2,237	54,317	67,270
7	No. of Community Members covered under Awareness Programme (nos)	22	366	16,29,906	86,92,790	2,42,56,783
8	No. of vulnerable households provided with dry ration in States (nos)	22	249	31,198	1,97,705	35,40,384

In the production time, social distancing, wearing a mask, frequent sanitization of hands, etc., are appropriately maintained. In this crucial period, the women entrepreneurs work with their four hands like "Bharat Mata." The schools are closed; naturally, all the Childs are at home. Due to lockdown earnings, male members also are in the house. So, they are supposed to nurture their sons and family members; then, they involve themselves in entrepreneurial activities. This paper will explain women entrepreneurs' untold stories as success stories by incorporating information from literature, newspaper clips, online news, government reports, etc.

Rural women entrepreneurs (SHG members) act as "change-makers" in this pandemic. In some news clips, the Government report they also called "Corona Warriors." The women entrepreneur not only supplies masks, protective gear, sanitizer, hand wash, etc. They also create awareness on social distancing, wearing masks, proper handwashing, nutrition, care of infants and older adults in the house, etc., starting from Covid-19 first wave. In some districts, the women's groups disburse loans from their institutional fund, which created more help to migrate family members to start alternative livelihoods. When the sudden lockdown began in March 2020, no one was prepared to do the earlier activity, but women are coming forward with war footing measures to serve the community. All these are possible due to their hard dedication and high networking capacities to do something. This energy has not flourished in a day. These are primarily positive impacts of different long-term poverty alleviation programs implemented by Government and Non-Government organizations / Societies like the "National Rural Livelihood Mission," NABARD –WSHG, etc. Initially, the women entrepreneurs are motivated by both GO and NGO functionaries, take training, and start producing quality products by maintaining all lockdown norms.

In some states like Bihar etc., the women entrepreneur established themselves as "mother of the state" by supplying food for the doctor, nurses, patients, staff, etc., in this crucial hard time on 24 hours basis by wearing masks, surgical head caps, hand gloves and aprons for cooking. Besides cooking, they also carried out all background work for running a catering business, i.e., vegetable marketing, grocery shopping, purchasing stationery items, etc., by maintaining social distancing.

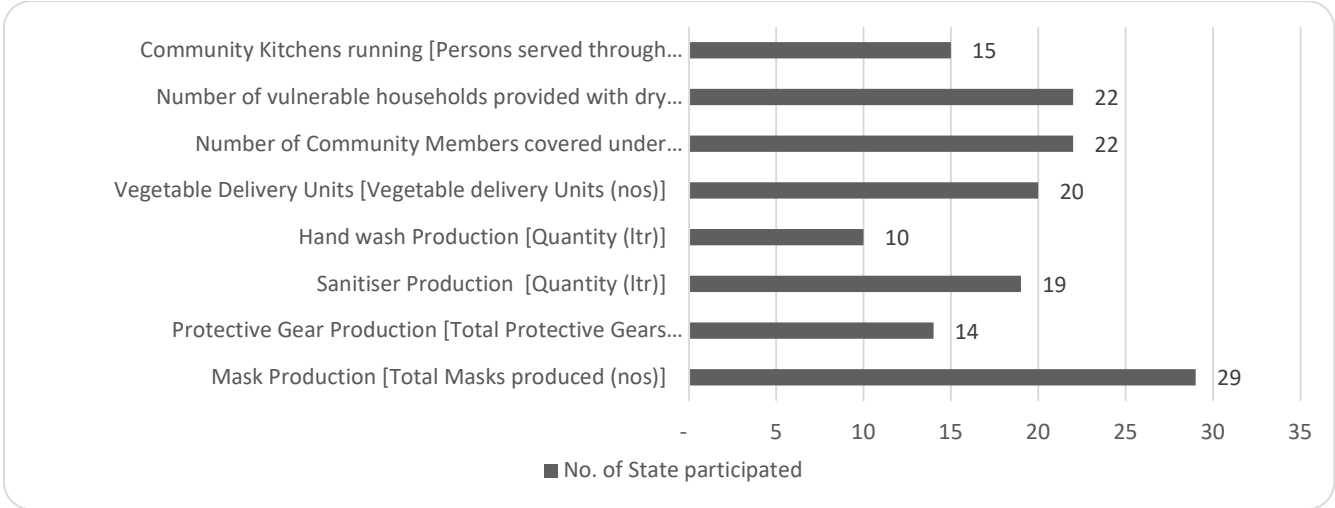
Based on available state-specific data related to the "Covid-19 response" from the Ministry of Rural Development, Govt. of India website, one chart shows how the State Government takes care of and utilizes women's talent as entrepreneurs.



On review of the bar chart, it has been found that out of 34 states / United territory, 29 states / United territory deploy Women SHG members as well as entrepreneurs to tackle the pandemic by assigning alternative livelihoods. But as per the table, half of the Government involved women under noted eight types of significant activities.

Sl. No.	Activity / response in respect of the number of state involved / not involve	Involve	Not involve
1	Mask Production	29	5
2	Protective Gears production	14	20
3	Sanitizer Production	19	15
4	Hand wash Production	10	24
5	No. of Kitchens running	15	19
6	Vegetable delivery Units	20	14
7	No. of Community Members covered	22	12

	for generating awareness		
8	No. of Vulnerable Households provided with dry ration	22	12

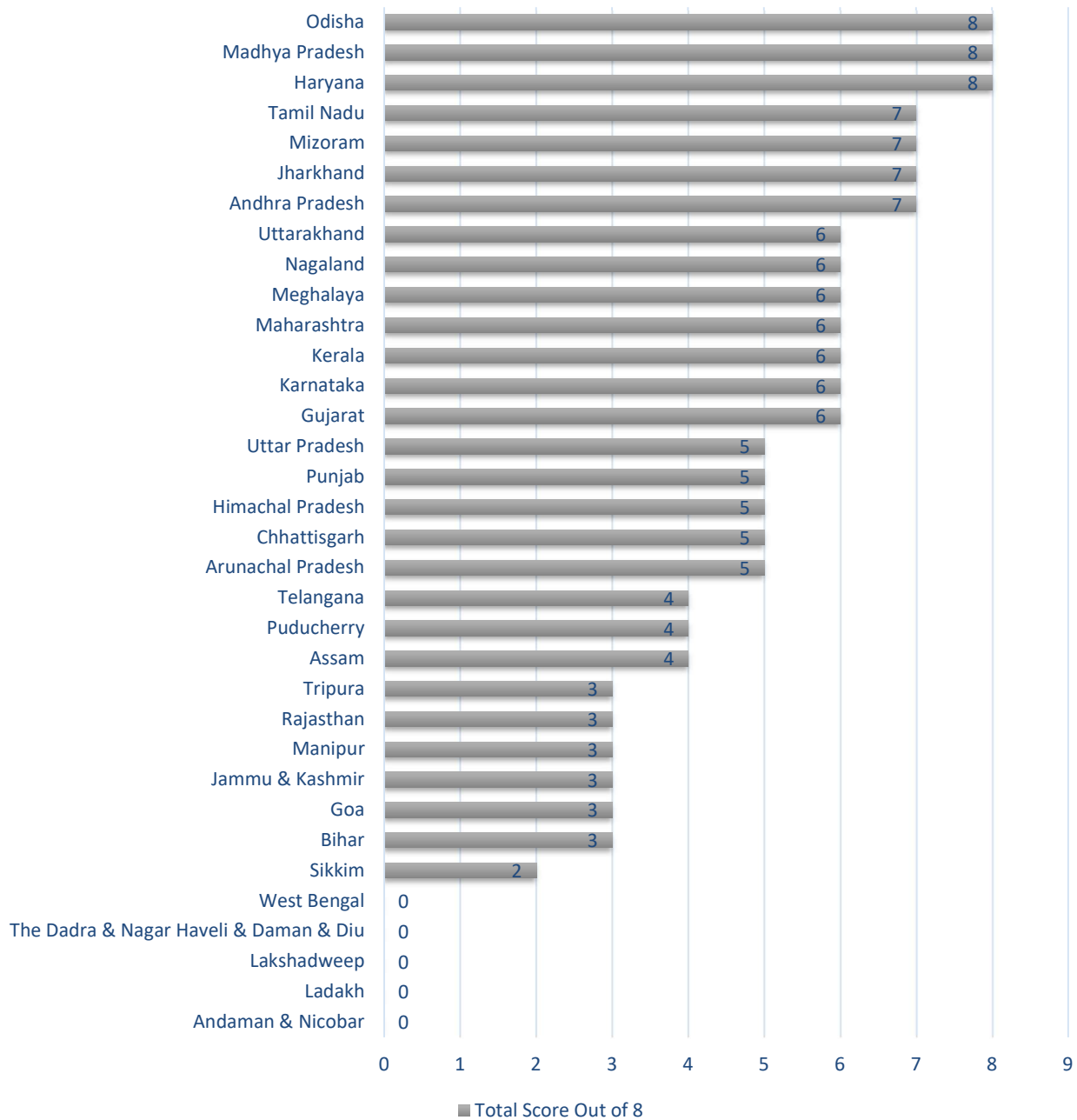


Total of 634 nos. of districts in India have been initiated to mobilize 2,79,733 nos. of female members representing 55,161 nos. of SHGs associated with producing 168,864,354 of the masks. Secondly, highest no. of performances is showing in generating awareness where 372 nos. of districts involve 1,609,168 of SHGs. Similarly, this women entrepreneur also produced 5.29 lakhs lit. Sanitizer and 5.13 lit. Hand washes, respectively.

As per the under-noted tabulation Andaman and Nicobar, Ladakh, Dadra and Nagar Haveli and Daman and Diu, West Bengal, Covid-19 response is not visible. But it may happen that the reporting system is not working correctly because rural Indian women cannot stay ideally in their homes without doing anything. But respective states' Governments have to take responsibility to assist them as they could help society. In some of the newspapers highlights, it was found that few "District Rural Development Cell - DRDC" and "West Bengal Comprehensive Area Development Corporation - WBCADC under "The Panchayat and Rural Development Department, Government of West Bengal" play an essential role in arranging advanced level training for SHG member to produce musk, sanitizer, hand soap, etc. As a result, the SHG member also made quality products to fight against the Covid-19 situation starting from 1st wave. Three (03) states, i.e., Odisha, Madhya Pradesh, and Haryana, are excellent. India Government can project these states as role models as the women participated in all Covid-19 response activities.

State-wise Covid-19 related production is given hereunder for ready reference in tabular form.

State wise production status of Covid-19 materials / articles in bar chart :



Viewing the news clips and literature, this study found that the six general factors are responsible for women entrepreneurs' success. These are as follows: -

- Women Entrepreneur already organized into a platform, i.e., in SHGs, Cluster, and Federation-based community-based sound organizations. These organizations deliver stability and sustainability to empower Women Entrepreneur’s positive activities.
- They have a passion for doing anything in an emergency due to highly professional women's human resources, which helps them achieve strategic agendas.



- They have the requisite collective effort, knowledge, talent, hand-holding experience, expertise, communication channel, trust, and support of local people, panchayats, administrations, etc., to make the event more successful in times of pandemic situation.
- They have the requisite fund to start the new venture collectively.
- They have the existing strong organization and reliable channel to procure the raw materials unitedly and sell the quality finished goods at per reasonable price through joint ventures to carry out the livelihood and earn profit for nature family members.
- They always possess entrepreneurial behavior and smiling faces by utilizing talent to tackle vulnerable situations.

This is true even though talents are seen as unique strategic resources central to achieving organizational objectives, as found by Collings & Mellahi (2009) and Scullion & Collings (2011). International agendas progressively influence Talent Management agendas, shaped mainly by business requirements (Sparrow, Scullion, & Tarique, 2014). Research has also shown that for implementation to be successful, it is essential to strike a balance between organizational and individual talent perspectives (Björkman, Ehrnrooth, Mäkelä, Smale, & Sumelius, 2013; Farndale, Pai, Sparrow, & Scullion, 2014). In this study, the women entrepreneur explores their talent through an experienced community-based organization. Here the women entrepreneur shows their extreme love and emotion for their livelihood, which may be treated as "Women's passion."

Originality/value –

The Covid-19 response is a very innovative and unique effort of a women entrepreneur leading in through SHG and fighting against Covid-19 for the betterment of society. The paper aims to highlight the rural women's entrepreneurial passion as a "change-maker" in the Covid -19 pandemic. On the other hand, and the other hand, the State Government can utilize the noble strength of women entrepreneurs by activating the betterment of poor rural women as well as society in all respect. Women entrepreneurs will be benefitted from reading this research paper. The inner strength of women will be flourished. Women are also energized, which builds more confidence to start a new venture. This literature-based review will create an example in India and worldwide of utilizing the resources by deploying talent blending with collective efforts in an emergency and how the poor women entrepreneur can play an all-rounder role in society by carrying out social business.

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Attachment-1:

State-wise status of production of Covid-19 materials/articles in tabular form:										
State/UT Code	Mask Production	Protective Gear Production	Sanitizer Production	Hand wash	Vegetable Delivery Units	Awareness Generation	Distribution of Dry ration	Community Kitchens	TotalScore	Out of 8
AN									0	
LA									0	
LD									0	
DD									0	
WB									0	
SK	1					1			2	



BR	1		1					1	3
GA	1				1		1		3
JK	1		1		1				3
MN	1					1	1		3
RJ	1					1	1		3
TR	1					1	1		3
AS	1				1	1	1		4
PY	1		1	1	1				4
TS	1	1	1		1				4
AR	1				1	1	1	1	5
CG	1		1			1	1	1	5
HP	1	1	1		1		1		5
PB	1	1				1	1	1	5
UP	1	1	1	1				1	5
GJ	1		1		1	1	1	1	6
KA	1	1	1		1	1	1		6
KL	1	1	1		1	1		1	6
MH	1		1	1	1	1	1		6
ML	1	1		1	1	1	1		6
NL	1		1		1	1	1	1	6
UK	1	1			1	1	1	1	6
AP	1	1	1	1		1	1	1	7
JH	1	1	1		1	1	1	1	7
MZ	1	1	1	1	1	1	1		7
TN	1		1	1	1	1	1	1	7
HR	1	1	1	1	1	1	1	1	8
MP	1	1	1	1	1	1	1	1	8
OD	1	1	1	1	1	1	1	1	8
Total	29	14	19	10	20	22	22	15	151

NB: The details code of the State and Union Territory are given here for ready reference: "Andaman & Nicobar (AN), Ladakh (LA), Lakshadweep (LD), The Dadra & Nagar Haveli & Daman & Diu (DD), West Bengal (WB), Sikkim (SK), Bihar (BR), Goa (GA), Jammu & Kashmir (JK), Manipur (MN), Rajasthan (RJ), Tripura (TR), Assam (AS), Puducherry (PY), Telangana (TS), Arunachal Pradesh (AR), Chhattisgarh (CG), Himachal Pradesh (HP), Punjab (PB), Uttar Pradesh (UP), Gujarat (GJ), Karnataka (KA), Kerala (KL), Maharashtra (MH), Meghalaya (ML), Nagaland (NL), Uttarakhand (UK), Andhra Pradesh (AP), Jharkhand (JH), Mizoram (MZ), Tamil Nadu (TN), Haryana (HR), Madhya Pradesh (MP), Odisha (OD)."