

Rural Entrepreneurship in post COVID era an Overview: Challenges, Opportunities and Future scope

T. Shirmila¹, Rosario Yslado-Mendez², Lorenzo Valderrama-Plasencia³, Tejal Mahajan⁴, Pooja Nagpal⁵, JAHNAVI K.N⁶

¹Assistant Professor, Department of Commerce, Madras Christian College, Tambaram, Chennai, Tamil Nadu

^{2,3}Universidad Nacional Santiago Antunez de Mayolo, Huaraz, Peru,

⁴Assistant Professor, Department of Management Swayam Siddhi College of Management and Research, Kalyan, Thane, Mumbai

⁵Assistant Professor, Department of MBA, St. Aloysius Institute of Management and IT (AIMIT), Mangalore

⁶Assistant Professor, Department of Management, Dayananda Sagar Institutions, Bangalore

Abstract

COVID 19 crisis has been unique in all respect; almost one among two-person has been affected directly or indirectly by its profound devastation. Globalization, Industrialization and population growth has been facing great challenges and almost in saturation. Almost it has been 1.5 yrs. people around the globe has been restricted to their houses or premises only due to lockdown. Micro, small and medium businesses are struggling not to shut down as there has been no production approximately for a year, which resulted in consistent loan default, i.e., debt crisis. However, the government, not only in India but also in most of the countries, has introduced special bell out packages to revive the industries and make them back to track by providing all forms of socio-economic assistance. Rural Entrepreneurship has been of main focus on social empowerment because most of the marginalized communities have been engaged with this sector at early stages. Social progress without safeguarding the interest of dynamic rural entrepreneurs is not at all possible. It becomes more challenging when it comes to post COVID world because manpower, cash flow, logistics, market demand needs to be in favourable circumstances for true healthy recovery of rural entrepreneurship. The authors have closely monitored each situation and tried all possible ways to study and explore future possibilities and tendencies/impacts of govt policies in the near future. This paper will demonstrate a clear understanding of rural entrepreneurship, its challenges, importance, opportunities, and future scope.

Keywords: *Social, growth, rural, entrepreneurship, policies, sustainability, recovery*

1. Introduction

Rural entrepreneurship is a term used to describe the efforts and actions of entrepreneurs in rural areas that are related to the growth of industrial and commercial units. Economic inequity, rural poverty, migration, and underdevelopment may all be alleviated by fostering rural entrepreneurship that solves all of these problems. A rural entrepreneur may be seen as a major driver of economic development for a country, as well as for rural areas within that country. Rural entrepreneurs are individuals that create industrial and commercial units in rural areas and then participate in entrepreneurial activities there. Identifying and developing rural entrepreneurial potential is at the heart of rural entrepreneurship, which supports the growth of indigenous firms. New manufacturing methods, markets, and products are brought to rural areas by rural entrepreneurs, increasing the region's economic value. Rural development is ensured through the creation of jobs in remote areas. Rural India has a population of 833.1 million people, or 68.84 percent of India's total population of 121.2 million people, according to the 2011 Census. Developing rural areas and raising rural people's living standards are critical to India's economic development. Small-scale rural businesses may have a significant impact on the economy by accelerating rural development. There are possibilities for a unique mix of resources to be identified in rural areas and accelerated, whether they are from inside or outside of agriculture.

When it comes to village industries in India, a population threshold of 20,000 people and an investment of three crores in equipment and apparatus define what constitutes a village industry. Companies from all around the world had to act swiftly and aggressively in response to the epidemic's challenges. As we go forward, businesses must look for and seize recovery opportunities as we move into the next phase. Performing a "after-action evaluation" involves gathering data and insights on lessons learned from the pandemic and then using them to prioritise actions to boost current company value and build future strategic resilience.. With these safeguards in place, companies may take advantage of the growing opportunities that have arisen since COVID 19's implementation and maintain more predictability and stability in their markets. COVID-19 was a warning light that flashed when a danger was present. A smooth sailing environment is critical to the success of business models on every continent. When compared to eight months earlier, organisations were woefully unprepared for a pandemic. The pandemic altered people's outlook on the future and their aspirations for their careers. Many people are afraid of employment instability and uncertainty, therefore they shift their career objectives from relying on employers as employees to being their own bosses. As the

federal government has pushed for the Make-in-India objective, entrepreneurship has usually been benefited. Many advantageous policies are now available to small companies, such as single-window approvals, government funding, loan programmes, and tax breaks. Women-owned companies will also benefit from more favourable rules. Entrepreneurs must prosper over the long term in light of how start-ups have emerged throughout the pandemic. Entrepreneurs are characterised by their willingness to take risks. While the epidemic forced many start-ups to shut down, others saw an opportunity and seized it. For instance, BookMyShow, the top Ticketing giant, decided to promote online events and help artists to sell online tickets while all theatres and cinemas were closed for months. Supply giants Swiggy and Zomato began providing food and other necessities instead of cutting the power. Entrepreneurs must be able to make quick decisions on a regular basis, if not daily. Reasons as to why every entrepreneur has a unique way of making decisions based on strengths such as data-driven decision making. Understanding the business, its processes, patterns, and the ability to make better decisions with insights is the ability to look at the issue from a commercial standpoint. Because of this, entrepreneurs can make better decisions about anything from technical to financial to operational to sales-related decisions. It's an essential skill for businesses to have. Entrepreneurs with strong business abilities may help their partners and employees see the bigger picture and feel more invested in the company's success. Sustainability and empathy are at the core of today's business, and creating value means committing to providing quality to customers, stakeholders, employees, and members of the community in all of these areas. In order to achieve long-term business success, an entrepreneur must understand the importance of generating value through prioritising stakeholders' best needs. The current pandemic has had a variety of effects on India's start-up scene. So, in order to help people get back on their feet, the Indian government has taken many steps. COVID-19's effect on the country is being addressed via grants, loans, and equity for start-ups. AtalBimitVyaktiKalyanYojana, for example, is a government initiative designed to help businesses who are making an effort to pay their employees' wages on time. Small Industries Development Bank of India (SIDBI) has been given permission by the government to support start-ups with financial assistance and stabilisation via programmes like the COVID-19 Start-Up Assistance (CSAS). It's difficult to be an entrepreneur, especially in the new post-COVID economic environment. Is it not true that every world-changing concept was born out of tragedy? "I am convinced that approximately half of the difference between successful and failed entrepreneurs is a simple persistence," Steve Jobs famously said.

2. Literature Survey

The first studies on entrepreneurship were conducted in the late 1800s. Journals, professional associations, conference proceedings, meeting minutes, and academic activities all contribute to the body of literature used to assess entrepreneurship's beginnings (Landström, 2020). Entrepreneurial ideas and theories that describe social welfare and economic logic have spawned the notion of social entrepreneurship (Martin & Osberg, 2007). Understanding social entrepreneurship requires an understanding of entrepreneurship in general. Wilton, on the other hand, proposes that social entrepreneurs use commercial enterprise principles to bring about social transformation (2016). "Social entrepreneurs" are more than simply commercial entrepreneurs, according to Light (2011a). Based on the notion that social entrepreneurship aims to create societal value via its unique principles. Social entrepreneurship, by its very nature, seeks to generate social benefit while adhering to certain unique ideals. Social entrepreneurship has gotten a lot of attention lately, and it's having a big impact. According to Rey-Mart et al. (2016), social entrepreneurship is important because of the positive effects it has on the economy and society as a whole. Efforts to improve one's own riches while also adding value to the community at large. In addition, social entrepreneurship generates both social benefit and employment and revenue. Societal entrepreneurship starts with a personal goal of bringing about social change or transformation. Societal contributions may be made by social entrepreneurs by setting and achieving measurable goals and objectives that mobilise resources to address social issues and provide fundamental needs such as financial security, health care, and social standing. When resources are few, banks and other financial institutions are reluctant to provide loans to small and medium-sized businesses (SMEs) in developing countries. Governments have become more stricter when it comes to providing funding sources for the expansion of small and medium-sized enterprises (Wonglimpiyarat, 2015). Lack of resources is a significant barrier to ethical business practises for small and medium-sized enterprises (SMEs) (British Council study, 2015). As a consequence, businesses with limited resources are looking for new forms of company to stay in business (Halme & Korpela, 2014). Young people can be self-sufficient while simultaneously satisfying their humanitarian impulses via business and social entrepreneurship. In their minds, social entrepreneurship is an honourable career. Some even thought that social entrepreneurship was dangerous since it might be used to solve other people's issues or alleviate poverty (Ashrafi et al., 2020) [1]. Many people are unable to pay their bills due to the worldwide economic downturn. Due to growing competition for jobs in companies and organisations, people can no longer rely on the traditional job market. This is true whether they work in the public or private sector. People have become self-employed because it is secure and comfortable, and there is the possibility for profit from the scope of social entrepreneurship as a consequence of being self-employed (Bahrain et al., 2018). Academics are becoming more interested in entrepreneurship and innovative business start-ups as a means of ensuring the long-term viability of new start-ups (Chipeta, 2019). As shown by the difference between entrepreneurial and social entrepreneurial activity, this business sector was new to Southeast Asia. According to the Global Entrepreneurship Monitor (GEM, 2009), early-stage social entrepreneurship (SEA) and early-stage entrepreneurial activity (TEA) are more common in some countries than others. Sea level air pollution rates are significantly lower in most states than the levels of toxic air pollution (TEA). Entrepreneurship and SE development, activities, and research in developing countries are underserved compared to those in developed countries, says GEM (2019). Considering that the social sector employs 14.5 million people in industrialised countries, or 6.5% of all workers, this issue has practical significance (Martin & Osberg, 2007; Kedmenec, 2015).

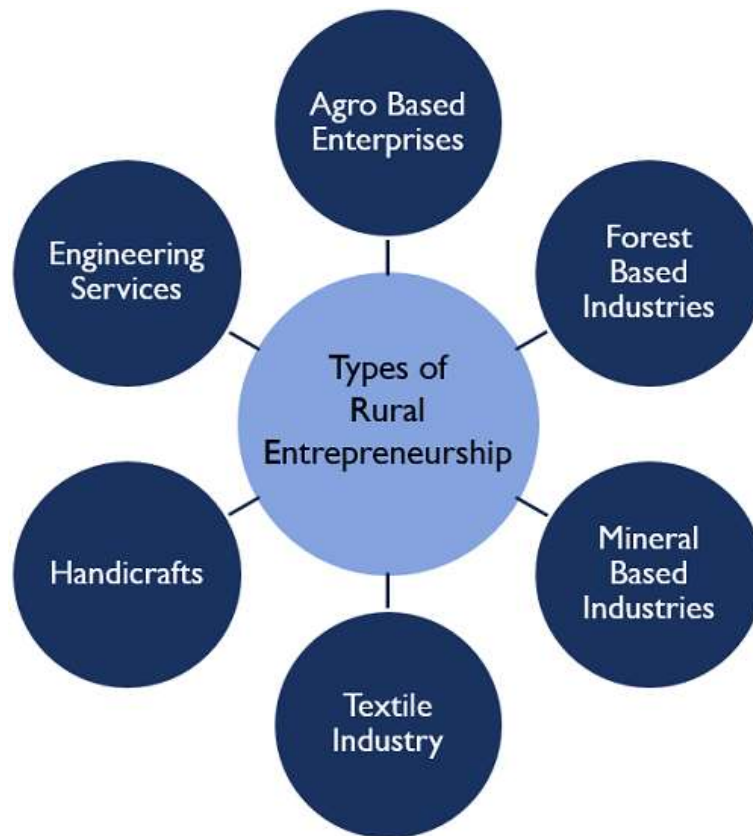


FIG 1. Significant types of Rural Entrepreneurships

There has been little study done on the current status of social entrepreneurship despite the general interest about the topic. This field's amount and quality of research has not yet been evaluated by academics (Peredo & McLean, 2006). Entrepreneurs seldom make use of bibliometrics. Only two reviews (Desa 2007 and Granados et al. 2011) have used bibliometrics prior to 2011. However, the data sets that were used in both studies were much smaller five years ago. This article fills a scholarly vacuum on social entrepreneurship by collecting a significant amount of data for bibliometric analysis and providing economics of an overview of the topic. Social entrepreneurship growth patterns are now accessible in the literature as stories. Without statistical assessment of research trends in the literature, social entrepreneurship research is restricted, and this work is needed to fill that gap. Evaluations of literary works depend on classification as well as the growth tendency of specialised research areas, according to Anjum, Hira, and Fariha (2020). A bibliometric analytical method used in the present study motivates writers to go on researching by identifying the current literature gap and exposing additional gaps that already exist. Since the goal of bibliometric research is to discover quantitative differences among its substitutes, the investigation into social entrepreneurship bibliometrics serves this purpose. The objective is to make a research method available to the academic community so that it may be used to complement and expand existing research efforts (Gaviria-Marin, Merigo & Popa, 2018). It follows from this finding that this research shows how social entrepreneurship expertise has evolved in recent years. Due to the extensive use of data from 1996 to 2019, this article fills a research gap by providing an overview of social entrepreneurship as a field of study. In this article, we set out to look at the main institutions and authors and their affiliations, determine national dominance based on significant applications, highlight similar terminology and research themes, and offer insight into future cooperation and directions on social entrepreneurship. Researchers, policymakers, and the general public will benefit from knowing the current research trends in social entrepreneurship in order to identify potential areas of future study, according to this piece of writing.

3. Present Scenario

In May 2021, the consumer sentiment index fell by a startling 10.8% from April's level. These new losses came on top of April's 3.8 percent decline. In other words, the index fell by 14.1 percent in the previous two months. Industries have acted as modern India's shrines since independence. In light of the rapidly growing services sector, government spending on human capital, such as health and education, is rising. Concerning public infrastructure, they have likewise largely supported urban development. We had no idea rural India would hold up as the country expanded in the decades after independence [2]. Priority was placed on alleviating local problems like food shortages and low wages in policy efforts focused on communities. One thing is for certain: the notion of metropolitan potential has been broken in light of India's increasing urban population and the present migratory problem created by the shutdown. Migrant workers' social networks have been shattered as a consequence of this. To control COVID-19, we'll have to wait for the time being. A "new normal" is taking shape, one that people are learning to adapt to as they learn to deal with new work and life routines. Travel, hospitality, and entertainment will be restricted, as will how societies celebrate holidays, weddings, and other life events. The fear of transmission will linger long after the lockdown has been lifted. As a consequence of the present economic crisis, people will be more motivated to hold onto their money. More job losses are expected, according to fresh statistics from the Centre for Monitoring Indian Economy (CMIE). As a result, there will be less

demand. As a result of the pandemic and shutdown, the Indian economy has already been suffering from a substantial reduction in demand. Recent news stories have shown that migrant workers are returning to their hometowns, often on foot, and that the majority of those who have been stranded or are still in cities wish to go back to their hometowns and visit their family. Many migrant workers may be reluctant to return to cities as a result of their trauma, even if the situation improves in the near term. This is it; we're not going back. "Bas, Abhiwapasnahinjayenge," they say. Nearly a quarter of the population, most experts agree, would stay. Because of this reverse migration and residents' reluctance to leave their hometowns, the rural economy and way of life will suffer. Many migrant workers' hopes of finding job in a large metropolis have been dashed due to the realities of migration. These migrant workers have a fresh perspective on communities now that they are reunited with their loved ones. They've lived in cities under horrible conditions, and now view villages as a socially safe place to live [3]. A few haven't been home in more than a decade.

In addition, as a result of several government programmes that have brought 'urban' amenities to rural India in the last five years — roads, housing, sanitation, gas cylinders, and no piped water - employees now see their neighbourhoods in a different light. The availability of high-speed internet, thanks largely to Jio, has also been helpful. In light of this, as well as a reluctance to return to cities, more people may decide to remain in rural areas. While living near relatives provides a social safety net, owning a little piece of land and having a place to call home seems more comfortable. As a result, there will be extra pressure on the system, including increasing discontent, domestic violence, and child abuse as a result of having more people living in close quarters. There have already been complaints of this during the lockdown. The public sphere will be put to the test as well. As more people go back to the countryside, the need for agricultural labour will rise. State administrations in several states are considering providing planted orchards for returning migrants. Forests in other parts of the world may also be under pressure to clear land for agriculture so that it may be farmed. Agricultural area that is already farmed will have its productivity increased as a result of new irrigation investments. There will be a greater need for work under the Mahatma Gandhi National Rural Employment Act (MGNREGA). Given that if you haven't been in the MGNREGA system for four or five years, you'll have to obtain a job card quickly and become used to working in the labour market, this will be a challenge for many. Fortunately, many of these workers acquired new skills while working outside of villages, such as in the digital ecosystem (Uber or Ola drivers), manufacturing (textiles or light engineering), construction, or services (electricians or gym instructors). These job abilities may help individuals create and find new opportunities in their local markets in their own communities.. A "can-do" mentality that may be exhibited more clearly after the trauma is gone may accompany many of them since they are young. As a result of their difficult living conditions, these workers have honed their grit and survival abilities. Without government help, they've learned what it's like to struggle to make ends meet. These encounters will be helpful to them in the future when they are looking for new job opportunities in their community. In agriculture, additional irrigation, insurance, and climate adaptation will be required to maintain agricultural revenue stability. Prior to COVID-19, migrant remittance money was often used to moderate agricultural instability in the cities. Farm earnings will have to be stabilised if the economies don't improve. Because of this, there will be more demand for agricultural goods. A higher appetite for risk or more secure contract farming arrangements may be present, and there will be pressure to undertake major agricultural reforms in order to increase income. Flowers, fruits, vegetables, dairy, fisheries, and poultry are already seeing a transition toward more capital-intensive and riskier but higher-return cash crops and farming. A major change will also occur in the supply chain, as the relationship between farmers, farmer producer companies, cooperatives, and gated communities in cities will be changed dramatically. With non-agricultural activities now accounting for one-fourth of rural revenue, we've witnessed a shift in rural income sources over the past decade. Supply networks are becoming more localised in cities, and migratory workers are returning, all of which may be disrupted by a pandemic. This is unlikely to be restored very soon, in my view. No matter what occurs, it will happen in the context of a "new normal" Shorter, hyper-local supply chains may arise from disruptions in supply networks and the smoothing out of inter-state logistics. Thus, closer agro-processing near the source of raw materials may be encouraged[4].

4. Key Challenges

Some of the most common problems faced by rural entrepreneurs include: a low level of purchasing power among rural customers, resulting in inadequate sales volume; decreased earnings as a result of competition; and power outages. Taking a closer look at the challenges rural entrepreneurs and small business owners face[1,3]:

- 4.1. *Family Difficulties*: One of the most difficult and time-consuming tasks faced by entrepreneurs and business promoters is persuading the family. A business concept or suggestions on how to generate money from a firm are the first questions asked?"
- 4.2. *Social Difficulties*: While the difficulties faced in the home are typically the most significant, societal challenges are equally important factors in entrepreneurs' thoughts when confronted in the outside world.
- 4.3. *Technological Challenges*: Graduates are mainly inspired by educational techniques in terms of technology, and there are just too many gaps between the job market and online business to bridge.
- 4.4. *Financial Difficulties*: Entrepreneurs and business owners of all kinds, whether private or public, face financial difficulties, and this is a particularly pressing problem in India [4].
- 4.5. *Policy Challenges*: There have been many changes in government and non-government policy throughout time.

The following is an overview of the difficulties or issues that every rural entrepreneur may face:

- Observance of limitations and guidelines
- Universalization of Task
- Elimination of process bottlenecks
- Sensitization of field/front officers' implementing officers

- There is no entrepreneurial incubator system.
- Threat reduction or new ventures

5. Opportunities and Advantages of Rural-Entrepreneurship

Rural enterprise is generally labour demanding. It provides employment opportunities for the rural people. Rural entrepreneurship has the potential to address the problem of rural unemployment and underemployment. In search of work, the rural population, particularly unskilled labourers, migrates to cities, where they dwell in filth. Rural entrepreneurship has the capacity to overcome the gap that exists between urban and rural areas. Remote entrepreneurship may offer employment opportunities while also helping to develop infrastructure and other amenities in remote areas. Rural entrepreneurship has the potential to make a significant contribution to the promotion of balanced regional development. Rural entrepreneurship has the potential to maintain and develop rural creative activities such as art, craft, and handicraft. Rural entrepreneurship may assist to address social problems such as poverty, inequality, and caste divides. Youths may pursue entrepreneurship as a career in rural areas. Rural youngsters may be motivated and stimulated. Rural entrepreneurship has the potential to improve the quality of life in rural areas. Rural regions may benefit from greater opportunities for growth and wealth [7]. The local rural population is the most informed about the local resources available in rural areas. Rural entrepreneurship can ensure that entrepreneurs make the most efficient and productive use of limited resources, thereby contributing to the overall economic development of rural areas. If their products are acknowledged and sought abroad, rural entrepreneurship may play a significant role in increasing the country's foreign currency earnings. Rural entrepreneurship may boost employment, output, and wealth in rural areas, adding to rural people's per capita income.

Assist and Inspiration for Native People: Rural people continuously encourage and assist entrepreneurs to develop their companies in order to improve the socio-economic situation of both rural and urban populations [5].

Low setup costs: Rural business owners have traditionally planned with a lower budget and less waste than the urban areas.

Competitive advantages: The majority of rural people are involved in agro-related work, but they earn less and have less respect in the community from where they migrated as unskilled and semi-skilled labour.

Government policies and subsidies: The Indian government is constantly involved in the development of sustainable policies and principles to satisfy the requirements of global markets through low-interest loans and subsidies.

Availability of raw materials: Raw materials are essential components of any industrial process. Because of market risk and supply chain management, the availability of resources on time is restricted to no transportation and flotation expenses.

Cost of production: When compared to urban industries, the cost of production for rural businesses is very low. Because the manufacturing components are cheap, the production expenses are also inexpensive. As a consequence, rural companies may provide their goods and services at a cheaper price [6].

Optimal use of farm goods: Optimal use of farm products is only possible through rural entrepreneurship. The bulk of rural companies depend on agricultural goods as raw materials.

Job creation for rural youth: Rural entrepreneurs generate 100 per cent of all jobs for rural youth. If the rural entrepreneurs are successful in their effort, the migration of people from rural to urban regions will be stopped to the maximum degree feasible.

Cost of promotion: There is no cost of marketing for rural companies because competition is low. There is no need for advertising or other promotional activities for their products, in particular.

Potential customers: In the twenty-first century, rural communities are economically strong and densely populated. This huge population may be converted into customers. That is why, given their potential, all MNCs are situated in rural areas [5].

Building goodwill: Rural companies offer a lot of possibilities to generate goodwill. The bulk of rural entrepreneurs have ethical beliefs and do not operate solely for profit.

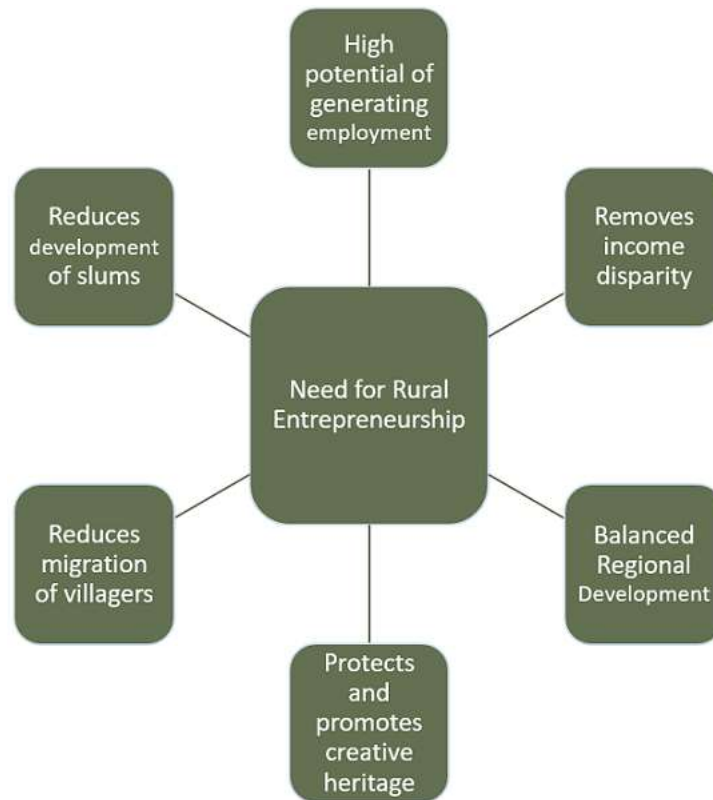


FIG 2.Needs of Rural Entrepreneurship in current context

6. Role of Government & Prospects of Rural Entrepreneurship in India

The difference between rural and entrepreneur is simply one of degree rather than substance. Many successful entrepreneurs who originate from rural areas are flourishing in metropolis. The country's regional development must be balanced and avoid industrial concentration in one area. To improve the rural economy, rural areas must endeavour to make better use of human resources. The government has moral responsibility for creating, supporting, and innovating rural entrepreneurship development initiatives to enhance the rural economy, which acts as the basis for the urban economy. The government should encourage rural inhabitants and strive to bridge the gap between extended and remote regions. However, the government is not taking its duties seriously in this instance. The government has traditionally concentrated primarily on urban industrialization and urban economic development. This is the ideal time for governments to alter their policies and adopt more advantageous policies, initiatives, and subsidies for the development of rural entrepreneurship and the economy [11]-[15].

The future Prospects of Rural Entrepreneurship in India has been briefly addressed below:

- 6.1. Low startup costs: Rural entrepreneurs enjoy a competitive advantage over their urban counterparts. The expense of starting a rural company is cheaper. This benefit is accessible to prospective entrepreneurs who choose to establish their own companies.
- 6.2. Increased Labor Availability: The bulk of the rural population is engaged in agriculture, either directly or indirectly. There are a lot of semi-skilled and unskilled workers in the labour market. The problem of disguised employment is solved. Excess labourers may move and work in the companies established by rural entrepreneurship. At a cheaper cost, there is an excess of workforce available for rural companies. Even rural workers who work in cities may contemplate joining rural entrepreneurship.
- 6.3. Easy Access to Local Resources: Rural entrepreneurship based on locally available raw resources is in a strong position. Local agro-based or mineral-based raw materials are easily available and do not entail substantial shipping and storage costs.
- 6.4. Production Costs: Because the production components are available at a lower cost, the cost of production in rural companies will be relatively cheap. Rural entrepreneurship may achieve wonders if given the proper money and expertise.
- 6.5. Best Use of Available Resources: Rural entrepreneurship may be accountable for making the greatest use of the available resources in rural areas.
- 6.6. Government Assistance and Policies: The federal and state governments have historically promoted and supported the growth of rural entrepreneurship in India. Governments have created policies and provided subsidies to promote rural industry. The state acknowledges the significance and promise of rural business. The state will certainly promote rural enterprise. This is a very intriguing prospect for anybody interested in rural business [10].

7. Conclusion

Because national economies are becoming increasingly globalised, and competition is intensifying at an unprecedented rate, affecting not only industry but any economic activity, including agriculture, it is not surprising that rural entrepreneurship is

gaining importance as a force of economic change that must occur if many rural communities are to serve. Entrepreneurship, on the other hand, requires an enabling atmosphere in order to flourish. Rural entrepreneurs must employ totally different management and administrative concepts to handle the agricultural sector and non-enclave businesses in rural areas. Otherwise, we will just be creating an island of apparent riches in the middle of a sea of rural poverty. Rural entrepreneurship is the answer to India's rural poverty. As a consequence, more focus should be put on integrated rural development. Although it has been severely impacted with a strong will, future vision, and cooperative cooperation in recent times, rural entrepreneurship may be resurrected in the post COVID era.

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