

Promotion of Women Entrepreneurship in India through Government Efforts: A Descriptive Study

Divyani Datta, Full time faculty member, Department of Commerce and Management, St. Xavier's University, Kolkata, India. divyani.datta@gmail.com

ABSTRACT - The growth story of most countries often leaves behind a key demographic: women. Despite improvements in social parameters, growth is not reflected in terms of economic inclusion and development of women. Most women work as unpaid caregivers, household managers or in other home-based positions. Thus, women's potential remains as an untapped resource in the country. Women entrepreneurship over years has changed drastically and in the Indian context, there has been a record growth with more women pursuing their career in this direction. Unlocking entrepreneurship amongst women might be a complex effort, but one which provides an unprecedented opportunity to change the economic and social trajectory of a country and its women for generations to come.

The present study was initiated by understanding the concepts of entrepreneurship development, the role of women in entrepreneurship and how policy support becomes a necessary pillar in supporting entrepreneurship among women. The role of Government of India in facilitating the process of women entrepreneurship development was comprehended in detail with the help of secondary data pertinent to the issue at hand. This research article tries to shed light on the different initiatives undertaken by the Indian Government to promote and sustain women entrepreneurship in the nation. The study at hand is descriptive in nature and accordingly the methodology adopted and information collected is based on secondary data collected from academic journals, relevant websites and pertinent paper presentations.

KEYWORDS - Entrepreneurship, Financial assistance, Government of India, India, Start-up India, Women entrepreneurship.

I. INTRODUCTION

The definition of entrepreneurship might have remained static over a long period of time but the possibility for those who aspire to become entrepreneurs have gained a huge change in scope and perspective over the years. Skill to make something and capital to buy something were considered the only two major requirements for entrepreneurship but with the development of time, the most crucial and initial requirement that sets apart a successful entrepreneur is an 'idea to change lives. Today, there are over 582 million entrepreneurs in the world and the opportunities that lie in entrepreneurship know no limit.

Entrepreneurship among women has the power to create positive outcomes for individuals, societies and economies at large. The Government of India explains a women entrepreneurship venture as, "an enterprise owned and controlled by a woman having minimum financial interest of 51% of the capital and giving at least minimum 51% of generated employment to women." J. Schumpeter also provides an understanding of women entrepreneurs along similar lines, "Women who innovate, initiate or adopt business actively are called women entrepreneurs." Frederick Harbison outlines the meaning of women

entrepreneurship to be "involving any women or group of women which innovates, initiates or adopts an economic activity."

Surprisingly during mid-18th century, women folk popularly were involved in businesses of a smaller scale. Around the period 1900s, a sudden wave of progressiveness in outlook made many women assume entrepreneurial positions and "enter into untapped markets and small businesses running in the society." But the societal scenario took a turn for the worse following events like The Great Depression of 1929 and WWII. Women's importance in entrepreneurship also took a backseat and reverted to their predetermined traditional roles. During 1970s to 1980s, when the societal conditions began to improve again, women were able to regain some of the lost foothold as entrepreneurs across different sectors of business. Government, local communities, and major stakeholders in emerging economies began to show their support and appreciation. Although there remain several challenges and conflicts that women entrepreneur have to face in running their enterprises and charting success stories of their vision, overall, there has been an upward rise in development of women entrepreneurship across economies.

Women entrepreneurs are thus, the nation's assets because they are engaged in certain productive activity and further, they create job opportunities for others. This leads to reduction in poverty and minimizes the problem of rampant unemployment.

Literature available across domains- international, national and state, put forward a fair understanding of 'Women Entrepreneurship' as a phenomenon. However, literature falls short to objectively throw light upon the role of Government of India in developing women entrepreneurship. The current study becomes unique in terms of probing the gaps identified in the available literature reviewed and trying to fill out the deficiencies in academic content by putting them forward as the objective of the research article at hand.

II. RESEARCH OBJECTIVE AND METHODOLOGY

Research methodology may be understood as a study of various steps that are undertaken by a researcher in studying his research problem logically. It is in the nature of a blueprint of the study being conducted, which includes data collection, selecting of a sample, type of instrument used, such as a questionnaire, processing of data collected and finally interpretation of the same. The data collected could be of either nature or a combination of both:

- Primary Data: data observed or collected directly from first-hand experience.
- Secondary Data: published data or data collected in past or through other parties.

The research article is an attempt to understand and describe the role of Government of India in promoting women entrepreneurship in the country. The current study could be closely associated with observational studies, but surely not limited with observation data collection method.

The study being descriptive in nature, the appropriate methodology adopted and information collected is based on secondary data collected from academic journals, popular global ranking indexes and surveys, relevant websites and pertinent paper presentations. The use of a descriptive research design has been an immense help in throwing light upon pertinent issues and problems through the process of data collection, further enabling the situation to be described more completely than what would have been possible without employing this method.

HOW POLICY SUPPORT WOMEN ENTREPRENEURSHIP

Public policy developed with an aim to support women's entrepreneurship may be traced back to the 1970s in response to the increasing number of women entering the labour market. A long way back since then, policies and

programmes in favour of women's entrepreneurship have become common in both developed and developing countries. They are developed bearing in mind the need to ascertain the progress of entrepreneurship among women and help women overcome barriers to establish business creation and self-employment. Unfortunately, a reality to be accepted is that women continue to face barriers, thus, calling for continued public policy action. In a global context, especially in terms of a study conducted within the European Union, a call for action is suggested in terms of an "action plan for guidelines for calls for raising awareness, entrepreneurship training and improved access to financing, stronger, self-sufficient networks and ultimately, support in reconciling business and family life" (Entrepreneurship 2020 Action Plan). The major ways through which policy support prove to be crucial in developing women entrepreneurship are:

- Promoting an optimistic attitude through and ambassadors role models

A women entrepreneur's self confidence in starting a venture is deeply affected by social attitudes and cultural views. The goal of policy in such a scenario should be to "raise awareness about the immense potential of entrepreneurship and to increase motivation of women for business creation and development" (OECD). Thus, woman entrepreneurship needs to be promoted in terms of increasing the resilience of woman entrepreneurs.

- Developing entrepreneurship skills through training courses and mentoring

Risk management, recognition of opportunity and efficient business management skills are some of the most important elements required to become a successful woman entrepreneur. Vast number of empirical studies has been successful in pointing out "different types of labour market experiences offer fewer opportunities for women to obtain experience in entrepreneurial positions." Public policy can be helpful in this regard by providing a number of trainings, coaching and mentoring programs that would improve the entrepreneurial competencies of budding women entrepreneurs.

- Facilitating financial access and financial literacy

Women entrepreneurs, especially in the rural areas, often have to face obstacles due to inadequate financial aid towards their entrepreneurial ventures. Public policy in such a scenario can help address the problems of "information asymmetry, gaps in financing and other failures of the market." It is pertinent to note here that policy should be developed in such a manner that challenges in either side of the financial market are addressed. "It is equally important to change the dynamics of the marketplace so that women are competing on an even playing field with men" (OECD).

- Strengthening entrepreneurial networks

Networks in the domain of entrepreneurship in women provide access to invaluable resources, ideas, partners in business and potential customers. Thus, a platform is developed where experiences and knowledge can be shared. It is therefore important for policy makers to bear in mind the need to increase the pool of resources available to women entrepreneurs. This can be achieved by trying to facilitate a link between women entrepreneurs in similar business communities through an online mode, expansion of existing entrepreneurial network, variety of networking events, etc.

- Access to social protection and promoting work-life balance

In order to ensure utmost support to women entrepreneurship, policies being developed first need to “ensure that family and tax policies support women’s participation in the labour market in general” (OECD). Although it might be a difficult objective to implement, certain suggestive measures executed through public policy might make it easier. Building a core infrastructure that is supportive towards women entrepreneurs, actions targeted towards ensuring tax policies which do not discriminate on the basis of gender in entrepreneurship and “removing economic disincentives to work in tax-benefit systems” could be some of the measures to be implemented.

GOVERNMENT EFFORT TOWARDS PROMOTION OF WOMEN ENTREPRENEURSHIP

From the days since Independence, India’s approach towards development has been planned and very strategic.

- Promoting women entrepreneurship through Five Year plans

“The Five year plans were fundamental in putting forward targets and mechanisms to achieve the objective of development and growth” (Neha Tiwari, 2017). The Five year plans also had various initiatives undertaken to improve the status of women and instil the spirit of entrepreneurship in their hearts. Such women specific initiatives in the Five year plans have been presented in the table below:

NAME OF FIVE YEAR PLAN	ORIENTATION	SUMMARY OF INITIATIVES
First Five year plan (1951-56)	Welfare	<ul style="list-style-type: none"> • Welfare of women through a community based approach. • Establishment of Central Social Welfare Board with one of its main objectives as creating a link

		between the Government and budding women entrepreneurs by helping in their technical and financial needs.
Second Five year plan (1956-61)	Welfare	Hike in extension of allocation for women welfare and voluntary organisations supporting women entrepreneurship.
Third Five year plan (1961-66)	Welfare	<ul style="list-style-type: none"> • Provisions of “special aid made available to Mahila Mandals for welfare extension services.” • Provision of financial aid given to “voluntary organizations for implementation of socio-economic programs for women beneficiaries.” • Vocational and skill development based training centres planned to be established for budding women entrepreneurs
Fourth Five year plan (1969-74)	Welfare	Hike in budgetary allocations to promote family planning activities and acceptance of the working woman at home.
Fifth Five year plan (1974-78)	Welfare	A shift in focus to promote “various functional literacy programs for women entrepreneurs.”
Sixth Five year plan (1980-85)	Development	<ul style="list-style-type: none"> • Targeted “focus to address the issue of economic upliftment of women.” • Primary objective set towards health, nutrition, education and employment and developing entrepreneurial opportunities for women.
Seventh Five year plan (1985-90)	Development	Development and implementation of various “policies and programs focusing on increasing gainful employment for women” in entrepreneurial ventures.
Eighth Five year plan (1992-97)	Empowerment	<ul style="list-style-type: none"> • 1992 marked the establishment of the National Commission for Women with an objective of establishing equal and

		<p>just livelihood for women. This was a milestone in making legal and constitutional amendments for women in India.</p> <ul style="list-style-type: none"> Rashtriya Mahila Kosh was established in 1993 with an aim to provide socio-economic development through micro-credit facilities. Efforts were also taken to improve the capacity-building women beneficiaries in entrepreneurship. Mahila Samridhi Yojana was initiated in 1993 to empower rural women by building confidence and self-reliance. Indira Mahila Yojana was launched in 1995-96 with a focus on converging the schemes of every sectoral department for the economic empowerment of women entrepreneurs 			<p>women through concrete measures.”</p> <ul style="list-style-type: none"> “Swayamsidha scheme was implemented to support the Training and Employment Program for Women (STEP)”
			Eleventh Five Year Plan (2007-12)	Empowerment	<ul style="list-style-type: none"> There was a shift in focus towards programs for vocational training and skill development of women to aid in the development of an entrepreneurial mindset. Various self-help groups promoting women entrepreneurship gained momentum. “Rashtriya Mahila Kosh was integrated with STEP and Swayamsiddha” to strengthen the resolve in providing momentum to women entrepreneurship ventures.
Ninth Five year plan (1997-2002)	Empowerment	<ul style="list-style-type: none"> It was the period for adoption of The National policy for empowerment of women. Training of Rural Youth for Self-Employment (TRYSEM) with a focus on rural women entrepreneurs, Development of Women and Children in Rural Areas (DWCRA), further betterment of the provisions of Indira Mahila Yojana (IMY) and Support for Training and Employment (STEP) of women were some of the widely accepted schemes that were developed. Major focus was given on financial inclusion of women through entrepreneurship. 	Twelfth Five year plan (2012-17)	Empowerment	<ul style="list-style-type: none"> A larger budget was allocated for Rashtriya Mahila Kosh A target was given to Central Social Welfare Board to provide vocational training and financial assistance to women to help in their entrepreneurial ventures. Gender Budgeting Cells were strengthened to ensure the benefits of development in entrepreneurship reach women as much as men. All ministries and departments were directed to maintain gender disaggregated data in this regard.
Tenth Five year plan (2002-07)	Empowerment	<ul style="list-style-type: none"> There was further “strengthening of National policy for empowerment of 	Thirteenth Five Year Plan/ Niti Aayog (2017-2022)	Strategic Empowerment	<p>Launch of Women Entrepreneurship Platform (WEP), in partnership with SIDBI, aimed towards providing an ecosystem for budding and already established women entrepreneurs across the country. It is built on three pillars:</p> <ul style="list-style-type: none"> - <i>Iccha Shakti</i> representing the motivations and

		<p>aspirations of women entrepreneurs to start their business</p> <ul style="list-style-type: none"> - <i>Gyaan Shakti</i> representing provision of knowledge to women entrepreneurs to help them foster entrepreneurship ventures - <i>Karma Shakti</i> representing hands-on support in setting-up and scaling up of women entrepreneurship business
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Table: Summary of women specific initiatives in Five year plans
 (Source: Adapted from the data retrieved from <http://planningcommission.nic.in/plans/>)

Thus, it becomes clear that each Five year plan was specific in its approach in aiding the development of women entrepreneurship in our country. Some of the key trends visible can be understood as under:

- From the first Five year plan (1951-56) to fifth Five year plan (1974-78), the major focus was put on building up the base of plans and policies for fostering the initial steps towards development of women entrepreneurship.
- From sixth Five year plan (1980-85), there was a re-orientation, where focus shifted towards successful implementation of women entrepreneurship ventures. This continued up to seventh Five year plan (1985-90).
- Empowerment of women and fostering the entrepreneurial spirit “took centre stage from eighth Five year plan (1992-97) onwards.” It is still evident till the present scenario where the approach has become more structured and strategic in nature.
- Promoting women entrepreneurship through Start-Up India Campaign

The Government of India with the help of its two very able departments- Department for Promotion of Industry and Internal Trade and Ministry of commerce and Industry has brought forward different initiatives for the development of women entrepreneurship under their “Start-up India” venture. The ‘Start-up India- Women Entrepreneurship’ initiative works with the thought process that an “increase in the presence of women as entrepreneurs can lead to the change in the demographic characteristics of business and foster faster economic growth of the country. The women-owned businesses enterprises play a pivotal role in the society, inspiring others and generating more opportunities for employment in the country” (Start-up India: Women Entrepreneurship).

Thus, there arises urgency for the sustainable growth of women entrepreneurs. It will create balanced growth in the country. With this aspiration in mind, ‘Start-up India-Women Entrepreneurship’ has committed to strengthening the women entrepreneurship ecosystem, introducing policies and initiatives and creation of enabling networks.

At present, Start-up India brings forward various challenges, incubator programs, accelerator programs, events and workshops to help develop the entrepreneurial spirit in women.

- Promoting women entrepreneurship through provision of financial assistance

Further, for providing credit and financial assistance to women entrepreneurs, the Government of India has also joined hands with various public sector banks to implement their vision of providing impetus to women entrepreneurship. These banks provide financial assistance to women entrepreneurs to meet their venture and working capital requirements through flexible norms for lending. Some of the most popular schemes are listed below:

NAME OF BANK	NATURE OF SCHEME
Canara bank	“Special benefit schemes are provided to women entrepreneurs in micro and small enterprises. There is relaxation in margin limit, processing fees and interest rates.” (Neha Tiwari, 2017)
Small Industries Development Bank of India	A comprehensive package has been developed to facilitate access to relevant markets. This is in the nature of a marketing fund for women.
State Bank Of India	Provision of Stree Shakti Package. It provides financial assistance to women entrepreneurs in the form of collateral free loans at lower rate of interest.
Punjab National Bank	Provision of loans at lower interest rates and margin relaxation to women entrepreneurs.
Punjab and Sindh Bank	Named as Udyogini Scheme, loan and other borrowing provisions allow collateral free and margin relaxation for women entrepreneurs.
Bank of India	Provision of Priyadarshini Yojana. It allows women entrepreneurs to avail collateral free loans at lower rate of interest.
Oriental Bank of Commerce	Orient Mahila Vikas Yojana: It allows women entrepreneurs to “avail collateral free loans at relaxed rate of interest and margin money is provided to them.”
Dena Bank	Termed as Dena Shakti, financial assistance is provided to women entrepreneurs in the form of term and working capital loans at relaxed conditions.
Central Bank	Provision of Cent Kalyani scheme. It provides collateral free loans to women entrepreneurs.
Bank of Baroda	Women entrepreneurs are provided term and working capital loans at concessional rates through the Mahila Aarthik Sahay Yojana.
Andhra Bank	Development of the Mutual Credit Guarantee Scheme for women. It offers collateral free credit facilities to women entrepreneurs and also helps them in their entrepreneurial journey by providing financial consultancy services without any charge.

Table: Schemes offered to Women Entrepreneurs to provide financial assistance (Source: International Finance Corporation, 2014)

It is to be noted that after the amalgamation of some of the banks enlisted above, the schemes are proposed to be carried forward seamlessly. However, the existing schemes could be merged with continuance of their terms of policy under a different nomenclature.

Despite the fact that the Government of India has introduced a range of schemes and provisions to provide financial assistance to women entrepreneurship ventures, it has been noted that very few women entrepreneurs avail such formal finance. This view is also supported by the primary data collected from a sample of hundred women entrepreneurs for the purpose of this research work. This opens up a future domain of research where the reasons which discourage women entrepreneurs to consider formal sources of finance in India can be explored.

SUMMARY FINDINGS AND SUGGESTIONS FOR IMPROVING WOMEN ENTREPRENEURSHIP IN INDIA

On the basis of the literature reviewed, data collected and analyzed thereafter, certain observations can be summarized as follows:

- Women encompass one-third of total entrepreneurs worldwide and with greater globalization and urbanization, the overall role and responsibility of women is increasingly seen to transform from domestic household towards financial independence.
- A major factor acting as a key in explaining gender gap in entrepreneurship is the social and institutional context. A paradox has caught the attention of researchers in a wide range of studies where “national-level gender equality is in reality getting negatively associated with women’s self-employment choice compared to men.” (OECD)
- Each Five year plan of The Government of India was specific in its approach in aiding the development of women entrepreneurship in our country. From the first Five year plan to fifth Five year plan the major focus was put on fostering the initial steps towards development of women entrepreneurship. The sixth Five year plan onwards there was a re-orientation towards successful implementation of women entrepreneurship ventures. Empowerment of women and fostering the entrepreneurial spirit took centre stage from eighth Five year plan onwards, still evident till the present scenario.

To aid the development of women entrepreneurs and to ensure their greater participation in entrepreneurial activities, efforts in the required direction should be invested diligently. Certain suggestive measures are enumerated below:

- Need of creating mentoring programs, both within the educational system as well as the practical workplace is the need of the hour. Some models of such mentoring

to take reference from are Accenture Women Mentoring Program. It has been developed with a thought process of a unique concept where aspiring women entrepreneurs are placed under the guidance of Accenture leadership mentors. Development of women entrepreneurs is ensured through live virtual workshops and networking guidance. Also, Goldman Sachs 10,000 Women, “a global initiative aimed at boosting economic growth by providing women entrepreneurs management education, mentoring and access to capital, etc.” works on the same principle of women entrepreneurship development.

- Tie-ups between various government and non-government agencies and educational institutes to provide assistance towards the goal of entrepreneurship development mainly in lieu of planning business projects.
- Greater need of formal policies centred on promoting the growth of women entrepreneurship and related networks within the business field. The scope for such policies might seem huge but the focus can be narrowed down to priority areas such as enhancement of microcredit facilities, crowdfunding opportunities, and the establishment of more venture capital funds specifically for women entrepreneurs. Such initiatives and vision would surely empower women in honing their entrepreneurial tendencies.
- Awareness programmes should be conducted on a mass scale with the ultimate objective of creating a sense of urgency and awareness among existing and potential women entrepreneurs about the various government initiatives rolled out for improving women entrepreneurship. This would reduce the gap between women entrepreneurs being aware of such initiatives and women entrepreneurs who actually avail the same.
- “All India Forums” should also be established to ease the process of discussion and timely problem solving of the grievances faced by women entrepreneurs in their entrepreneurship journey. Just decisions against the complaints filed and taking strict action against the policies or strategies that obstruct the economic development of women entrepreneurs should be rightly expected from such platforms.

SCOPE FOR FUTURE RESEARCH

The current study has been undertaken to fulfill the previously stated objective and every effort has been put in making the research work unique. Notably, there lies a great scope of future research in different dimensions within the same area of study. This can be worked upon and further developed by future researchers exploring the sphere of Government effort towards promoting women entrepreneurship.

- A comparative study may be developed on the basis of existing literature to contrast the efficacy of

governmental efforts in two or more different states of a particular country with a special reference to MSMEs.

- An in-depth study on the comparative scenario of special governmental schemes and initiatives brought forward in women entrepreneurship between two or more industries may be developed.
- A research study may be drawn up focussing on major enabling factors and problems in implementing schemes focussing on women entrepreneurship development in comparison to schemes focussing on entrepreneurship development in general to highlight the differences created in the field of entrepreneurship due to gender.
- A comparative picture may be represented in terms of a research study analyzing the role of governments between underdeveloped, developing and developed nations to ease women entrepreneurship developments in their respective economies. Such an approach would be helpful in recognizing the relative strengths and weaknesses in women entrepreneurship initiatives among nations at different stages of development.
- The gap between awareness of government schemes to finance women entrepreneurship in India and number of women actually availing the facilities is to be further analyzed.

III. CONCLUSION

With greater globalization and urbanization, the overall role and responsibility of women is increasingly seen to transform from domestic household towards financial independence. According to the Sixth Economic Census, out of the total number of 58.5 million establishments in India in the year 2016, women owned establishments constituted 8.0 million, i.e. around 13.76 per cent of the total number of establishments in India.

The Government of India has since a long time tried different means and mechanisms for developing the entrepreneurial base among women in India. The rolling out of Five Year Plans, since 1951 to present day, has seen different initiatives with a variety of orientations, but all with the common goal of promoting women entrepreneurship in the country. To aid the provision of easy and effective financial assistance, the Government of India has also joined hands with various public and private sector banks and other financial intermediaries, through a plethora of schemes to suit every need towards implementing their vision of providing impetus to women entrepreneurship. One of the most recent efforts of the Government towards this direction has been the establishment of the 'Start-up

India- Women Entrepreneurship' initiative with the help of two very able departments- Department for Promotion of Industry and Internal Trade and Ministry of commerce and Industry to strengthen the women entrepreneurship ecosystem, introduce policies and initiatives and create enabling networks through various challenges, incubator programs, accelerator programs, events and workshops.

To conclude on a candid note, in spite of an increase in women entrepreneurs, globally as well as in India, they continue to face hindrances that deter them from reaching the pinnacle of success in their entrepreneurial venture such as a long prevailing patriarchal mind-set, lack of opportunities to develop entrepreneurial competencies, lack of adequate working capital, etc. With further involvement of the Government and other concerned authorities these barriers can be expected to be eased in the years to come and the day will not be far when India will be regarded as a superpower in fostering sustainable women entrepreneurship.

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