

**RURAL WOMEN ENTREPRENEURSHIP IN ODISHA:  
A CASE STUDY OF GANJAM DISTRICT**

**ABSTRACT SUBMITTED TO  
RAVENSHAW UNIVERSITY,  
CUTTACK  
FOR THE AWARD OF THE DEGREE OF  
DOCTOR OF PHILOSOPHY  
IN  
COMMERCE**

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CUTTACK  
2020**

## **INTRODUCTION:**

***"India lives in its villages" - Mahatma Gandhi***

***"A nation would not march forward if women were left behind"-Swami Vivekananda.***

After British rule, it is identified that India has the potentiality for different industrial activities. Later on these activities not only confines within political boundary of our country but also it extends its wings to the international market. Hence it is felt by the people that Country should reap the benefits of both capitalism and socialism. Therefore, country has agreed to take up such a path which is called as mixed economy. Mixed economy is an economy where both government and private organizations do exist. Infrastructure and core industries are controlled and managed by the Government. Remaining is in the hands of private sector. First five-year plan has been dedicated to agriculture. From there onwards, we have not looked back. However, the pace of development has slowed up to 1980. The decade after 1980 has seen a change in the policy approach. The change continued and further accelerated in 1990s and thereafter. With the introduction of globalization economy is opened up.

Our countries become favored destination for multinational corporations and foreign investments. Our achievements in Green Revolution and White Revolution have been highly appreciated and today we are almost a net exporter of food grains. More and more foreign investment started flowing in. The role of entrepreneurs (particularly in rural areas) in the economic development of India perhaps cannot be ignored. The level of unemployment and underemployment has been scary for India's policy-makers and administrators. In the present trends of economic development, it is found that both agricultural and industrial activities on the one side and the unemployment issues on the other side. One can easily measure the vast gap between them. Therefore, there is need for the growth of enterprise for self-employment in rural areas.

Planners are fully aware of the problems of rural India and to solve them various special rural employment Programmes have been launched both by the central and state governments. It is also being realized that agriculture alone cannot offer full employment opportunities to the unemployed and underemployed. Therefore, plan has been made for employment opportunities

outside agriculture, preferably for viable self-employed entrepreneurial activities. (Swamy Tribhuvananda, 2014)

The natural resources, capital, manpower, technologies and infrastructural cannot assure for growth and development of entrepreneurship. If people are not motivated to take up that role. The obvious questions therefore are: what is impact of Socio-Economic conditions on the adoption of entrepreneurship, are the rural women motivated to adopt entrepreneur role? What kind of knowledge they have on various support systems for developing entrepreneurship? What are the constraints the rural women entrepreneur faces? All these questions are the concerns for this research study.

It is not easy to generalize the phenomenon entrepreneurship in rural areas of India because of the vastness of the country and the variations in conditions and situation. The focal point is made to analyze rural entrepreneurship in a particular rural environmental setting to understand the process in a more comprehensive and methodical manner. The extent of the study is carried out in a particular rural setting, it remains to be a case study in which attempts has been made to generalize and validate certain hypotheses.

In the earlier decades women have forced to remain within the confines of their houses. But, today, due to remarkable changes in the social, economic, cultural, technological and educational systems, women have become dynamic and are exposed to the outside world through their activities and are getting highly popular in all spheres in the society. This economic dynamism of women is seen, to a great extent, in entrepreneurship which is primarily responsible for innovation, economic growth, productivity and employment. An entrepreneur's key role lies in transforming ideas into opportunities. History is replete with examples of economic progress where one comes across pragmatic people who are entrepreneurial, had brilliant ideas, and were able to exploit opportunities available to realize their dreams by taking risks (Hisrich, 2005).

However, the importance of entrepreneurship and an entrepreneurial culture for the development of the state both in economic terms and social development has severely underestimated. Over the years, things have changed for the better and it has now become visible that entrepreneurship indeed does contribute to development of any economy. But, despite the

knowledge of this fact, quite a large number of enterprises has managed and run by male entrepreneurs (ILO, 2006).

Generally, the women entrepreneurs from rural areas in Odisha are making home-based products such as Agarbati and Candle Making, Badi & Papad, Diary Firm, knit and weaving, Species making (Masala Powder), Paddy processing, Bamboo Craft, Khali plate making, Paper plate making, Pickle making, Dry snacks making, Laundry, Tailoring, Beauty Parlour, Petty shop, Tiffin Center, Bee farming, Handicraft, Street Vending (Vegetables, Fruits, Flower, fish ,Prawan, Crab), Poultry etc are the business found to be run by the rural women. Potentiality and strong determination of women helps them to establish and run their business. Only thing they needed for these activities are encouragement and support from programmes of government. They are found in several forms in rural areas. With a very less amount of investment they are able to get earnings. Entrepreneurs are operating their business in their villages and also go out for the search of potential buyers in other villages.

## **REVIEW OF LITERATURE:**

Many research works have been done in different areas of women entrepreneurship in India. A good number of literatures are available on the various aspects of women entrepreneurship in India. A few of these reviews are as follows.

**Hashimudeen and Subburaman (2014)<sup>1</sup>** have stated the significance of women Micro Enterprises in the rural area. It is revealed that the Micro enterprises' growth is slowed down by various challenges. These are limited access or lack of access to affordable credit, location of market, new technologies, supplies and materials domestic, gender discrimination and international business networks and information. Women entrepreneur's ability is also deteriorating due these obstacles.

**Parveen (2014)<sup>2</sup>** has discussed the increase awareness and understanding of micro credit of rural women entrepreneurs. The data has collected directly from the NGO's regarding training. They are facing difficulty in getting loans from bank or financial institution as fails to mortgaging any property. It is also observed who have participated in training are better in all respects compared to the other women who are working without any training. Hence training is highly essential for the development of rural women entrepreneurs.

**Chutia and Bhuyan (2014)<sup>3</sup>** have discussed the problems of women entrepreneurs engaged in weaving and also examined the relationship between women's artistic skills and entrepreneurship. It is revealed that women are facing many problems in Assam and these problems are Lack of access to start-up finance, raw materials, mechanized tools, Market. Lack of full time for business, domestic, Socio-cultural attitude of the society, Legal formalities Lack of government assistance and Health issues. There is significant relationship between artistic skill and entrepreneurship.

**Venkateswarlu and Ravindra (2014)<sup>4</sup>** have examined the problems of rural women entrepreneurs in Visakhapatnam. It found that women entrepreneurs are facing Financial, Marketing, Management and Human Resources Problems. Thus government should take initiative for the solution of different problems faced by the women entrepreneurs.

**Deb (2015)<sup>5</sup>** has examined the socio-economic factors, factors of involvement in micro entrepreneurship and the main problems faced by rural women entrepreneurs. He has observed that after engagement in entrepreneurial activity the life of women has been significantly changed. This helps them to become more economically and socially sound. Respondents further state that economic motive, social security and self-independence are the influential factors which motivate them to be entrepreneurs. The study also finds that women entrepreneurs face the main problems like communication, scarcity of raw materials and adequate training.

**Dixit (2016)<sup>6</sup>** has analysed the gender discrimination and domestic violence against women entrepreneurs. The study has conducted in the Lucknow city. Data has been collected from 207 sample women entrepreneurs engaged in informal sector. Analysis of the study revealed that education has important role in reducing domestic violence against women. The major problems which has been facing women entrepreneurs are lack of funds, Lack of training, Improper location and inadequate infrastructure facilities.

**Sengar(2017)<sup>7</sup>** has studied the challenges of women entrepreneurs in Rajasthan. The study finds that women entrepreneurs prefer to take loan but they do not get it. Therefore, they invest less amount of money in their business. A very few number of women has obtained training facilities. They do not want to move outside for doing business or any other purpose.

**Shiralashetti (2018)<sup>8</sup>** has examined the challenges faced by women entrepreneurs of north Karnataka. This study finds that women entrepreneurs of north Karnataka district face financial, marketing, Labour and production problems. Women entrepreneurs have less family related problems to undertake entrepreneurship.

**Ramija (2019)<sup>9</sup>** has examined the problems of women entrepreneurs. The study finds that women entrepreneurs face many problems at different stages of the business. It may be the problem of finance, limited mobility, access to market information, marketing network and social discrimination, etc. The study suggests that government should promote women entrepreneurship through different schemes, incentives and policy measures.

**MuthuKani & Helan (2019)<sup>10</sup>** have conducted a study to identify the position of rural and urban entrepreneurs in the district of Tirunelveli. They have investigated the problems of both rural and urban entrepreneurs. The study finds that rural entrepreneurs face more problems as compared to urban entrepreneurs. The recommendations of the study may be helpful for designing need based policies.

**Jayapriya (2020)<sup>11</sup>** has conducted a study on the problems faced by the home based women entrepreneurs of Salem district in Tamil Nadu. The study finds that women entrepreneurs of Salem district face different problems like other women entrepreneurs. Work life balance is one of the most important problems for them. Therefore, they should stay at their own home and go for homebased business.

**Sebastian and Karunakaran (2020)<sup>12</sup>** have discussed on the schemes and incentives available for the promotion of women entrepreneurship. They have also examined the factors motivating women for entrepreneurship. The study finds that majority of the women entrepreneurs are not completely aware about the schemes designed for the promotion of women entrepreneurship.

## **RESEARCH GAP:**

From the above literature, it is observed that all most all the studies are confined to macro level only. Studies relating to micro level are very less in number. Further, it is observed that studies relating to rural women entrepreneurship are also very less. As a result, the research gap is observed in this field. It also indicates that many studies have been done in entrepreneurship and women entrepreneurship in Odisha. However, it is found that a very limited number of

studies have been conducted in the field of rural women entrepreneurship. Like other districts of Odisha there is a very less work on rural women entrepreneurship of Ganjam. During the recent period the number of studies on rural women entrepreneurship in Ganjam district are also found to very less in number. There is enough scope and prospects of rural women entrepreneurship in Ganjam district due to its people, geographical location and its environment. Hence, the researcher put her best efforts to do something for the benefits of rural women entrepreneurs through this study.

#### **STATEMENT OF THE PROBLEM:**

Ganjam district is highly dependent on agriculture for employment generation. Moreover, agriculture is highly dependent on the monsoon and therefore the agricultural related works are seasonal in nature. For the rest of the non-agricultural period there is no employment. Due to acute shortage of job opportunities and stiff competition prevailing all around, more and more people have opted for entrepreneurship and have set up their own ventures. Basically they involved in MSMEs sector which can be operated with less amount of investment. But they fail to sustain in long run for managing their venture. The main problem is that they are uneducated and resided in backward areas. With this thrust in view; the state government has instituted various agencies to cater to the different needs of entrepreneurs. The governmental efforts, incentives and benefits are being extensively advertised. All these are likely to attract those rural people, competent to assume the role of rural women entrepreneurs and enable them to establish their own industrial units. But in spite of these incentives the participation of rural people in the wealth creation process is far from satisfactory. In order to utilize their Entrepreneurial talents and ideas, Proper emphasis should be given on the promotion and development of entrepreneurship through rural entrepreneurs with governmental efforts to solve this Problem.

The district is endowed with rich and significant exploitable mineral deposits like Mineral Sand, Rutile, Garnet, Limenite, Sillimanite, Monazite & Zircon respectively. The total forest area in the district is 52,000 hectares. The major forest products are Timber, Bamboo, Myrabanna, Tamarind, Mohua, Sal, resin, Kendu leaves, Siali leaves and Karanja seeds. Existing micro & small enterprises in the district are Agro-based, Textile based, Forest & Wood Based, Paper & Paper Products, Livestock & Leather, Rubber & Plastic, Chemical & Allied, Glass & Ceramics, Electrical & Electronics, Repairing & Servicing, Misc. Manufacturing, Medium Scale

Enterprises in Ganjam & Near By Area are M/s. Aska Co-operative Sugar Industries, aska and M/s. Jayashree Chemicals (P) Ltd., Ganjam. There is scope for export of essential oils and aromatic products.

Entrepreneurs are predominantly found in the MSMEs sector. There is a few research works on rural MSMEs sector in Ganjam district. Therefore, more research works should be done to strengthen rural women entrepreneurship in the district. The researcher hopes that this enquiry yields valid insight for the optimum development of rural women entrepreneurship which is very much vital for the prosperity of the rural economic of the state.

#### **RATIONALE OF THE STUDY:**

Entrepreneurship and entrepreneurship development is crucial for the socio-economic development of a developing country like India. The concepts of entrepreneurship among rural women have remained almost unexplored in Odisha and in India as a whole. Odisha is rich but the people of Odisha are poor. Among 30 districts of Odisha Ganjam district has been endowed with less natural resources. Ganjam is the 5th district in terms of size and 1st in terms of population. Ganjam is the 6th urbanized district in state having 21.76 percent of its population live in urban areas as against 16.69 percent of state's population living in urban areas. In terms of population per Sq. Km Ganjam is 9th densely populated district in the state. Ganjam has 14th rank in terms of sex ratio in the state. There are 412 uninhabited villages in the district whereas 33 villages are having a population of more than 5000 each. According to 2011 census the total population of Ganjam districts is 3529. As per the Brief Industrial Profile of Ganjam District, Govt. of India, Ministry of MSME a total number of 13017 Micro and Small scale units have been registered up to 2010-11 with an initial investment of Rs. 40343.61 lakhs. District is endowed with rich and significant exploitable mineral deposits and forest products. There is more scope for forest based, agro based and mineral based industries in these areas due to the cheap availability of labour and raw materials etc. Potential for new MSMEs sector in these area such as .Kewda/Essential Oil , Atta & Modern Rice Mill , Deorative Tiles , Stone Carving, Nuts & Bolts , PVC Conduit Pipes ,Steel Furnishing 8. Brass & Bell Metal Product, Cement/Morram Bricks Works,Cane & Bamboo Works , Kewda Distiller , Plastic Moulded Product, Packaging Products, UPS & Voltage Stabilizers, Agricultural Implements, Rice Bran Oil, Herbal based Agarbat/Cosmetics, Cashewnuts, Cornflakes Mechanized Dry Fish Processing. Since the

district is rich in natural resources and human resources it is felt that the district is ideally suited for a study on “Rural women entrepreneurship in Odisha: A case study of Ganjam district”.

## **OBJECTIVES OF THE STUDY:**

The study has the following objectives.

1. To study the impact of rural entrepreneurship on the socio-economic conditions of women entrepreneurs in Ganjam District.
2. To examine the factors motivating rural woman to become entrepreneurs in Ganjam District.
3. To evaluate the knowledgeof rural women entrepreneurs on the support systemfor the promotion of entrepreneurship.
4. To study the correlation between motivational factors and knowledgeof rural women entrepreneurs on the support systemfor developing entrepreneurship.
5. To analyze the major problems of rural woman entrepreneurs of the study area.

## **HYPOTHESES OF THE STUDY:**

The following are the hypotheses framed on the basis of the above objectives.

1. Alternative Hypothesis ( $H_{1A}$ ): *There is improvement of socio-economic conditions of rural women entrepreneurs on adoption of entrepreneurship as a career.*
2. Null Hypothesis ( $H_{1O}$ ): *There is no improvement of socio-economic conditions of rural women entrepreneurs on adoption of entrepreneurship as a career.*
3. Alternative Hypothesis ( $H_{2A}$ ): *There is association of knowledge of rural women entrepreneurs on the support system for developing entrepreneurship with demographic characteristics.*
4. Null Hypothesis ( $H_{2O}$ ): *There is no association of knowledge of rural women entrepreneurs on the support system for developing entrepreneurship with demographic characteristics.*
5. Alternative Hypothesis ( $H_{3A}$ ): *There is association of problems of rural women entrepreneurs with demographic characteristics.*

6. Null Hypothesis ( $H_0$ ): *There is no association of problems of rural women entrepreneurs with demographic characteristics.*

## **MATERIAL AND METHODS:**

The study has been carried out on the basis of literature review and collection of both primary and secondary data. Primary data has been collected from the rural women entrepreneurs by using a well-structured questionnaire. The total sample size of the respondents is 410 which include only rural woman. However, the opinion of 388 respondents has been taken into consideration for the analysis of Data. Primary data for the present study has been collected from Ganjam district of Odisha. The interview schedule has been pre-tested by making an interview of a sample of respondents of the district. The final interview schedule has been prepared on the basis of the pilot study. Giving proportionate representation to each block of the district and all the product groups a sample has been collected from the respondents by using convenience method of sampling. The researcher has tried his level best to collect primary data by visiting each and every unit personally. The secondary data has been collected from various published as well as unpublished sources, reports, books, journals and websites. Necessary information has also been collected from the District Industrial Centre of Ganjam districts of Odisha, office of the MSMEs and office of the block. Collected data has been analyzed with the help of statistical tools and techniques. Statistical tools like Paired T-test, Factor Analysis, Karl Pearson's Correlation Coefficient, ANOVA Test, etc apart from total, averages and percentages. etc. has been used for analysis of data. The 22 Version of SPSS package has been used in the process of Data analysis. Tables and charts have been used to present the required data and findings in a systematic manner to make it more simple and meaningful.

## **CHAPTER PLAN:**

The present study “Rural women entrepreneurship in Odisha: A Case study of Ganjam District” has been divided into six chapters which are as follows.

**CHAPTER – I:** Introduction

**CHAPTER – II:** Review of Literature

**CHAPTER – III:** Profile of the study area

**CHAPTER – IV:** Research Methodology

**CHAPTER- V:** Results and Discussion

**CHAPTER -VI:** Summary of Findings, Suggestions and Conclusion

**FINDINGS OF THE STUDY:**

1. There is significant improvement in all the drivers of socio-economic conditions of women entrepreneurs irrespective of their age, marital status, education, family background and monthly income on adoption of entrepreneurship.
2. Analyzing the common characteristics of the variables through Confirmatory Factor Analysis, the nomenclature of component-1, component-2, component-3, component-4 and component-5 are Inspiration, Aspiration, Enthusiasm, Training and Background respectively. These five components have been treated as broad motivational factors for entrepreneurship in this study.
3. The variation in opinion towards knowledge on technical aspects and Govt. schemes in support system for entrepreneurship by rural women entrepreneurs in various age groups may not be different.
4. The variation in opinion towards knowledge on managerial aspects, banking aspects and overall knowledge on support system for entrepreneurship by women entrepreneurs in various age groups may be different.
5. Inspiration may have positive and incremental effect over knowledge on managerial aspects of women entrepreneurs of all age groups.
6. The variation in opinions on social and banking problems of women entrepreneurs in various age groups may be different.
7. The variation in opinions on financial, production, raw material, marketing, training, technical and overall problems of women entrepreneurs in various age groups may not be different.
8. Both married and unmarried women face similar problems relating to social, marketing, training and technical for entrepreneurship.

9. The variation in opinions on facing problems relating to social, financial, raw material, marketing, training and technical for entrepreneurship by women in various education groups may not be different.
10. The variation in opinions on facing problems relating to production, banking and overall problems for entrepreneurship by women entrepreneurs in various education groups may be different.
11. The variation in opinions towards facing problems relating to social, financial, marketing, training and technical for entrepreneurship by women in various family backgrounds may not be different.
12. The variation in opinions on problems relating to production, raw material, banking and overall for entrepreneurship by women in various family backgrounds may be different.
13. The variation in opinions on problems relating to social, financial, production, banking and technical for entrepreneurship by women in various income groups may be different.
14. The variation in opinions on problems relating to raw material, marketing, training and overall for entrepreneurship by women in various income groups may not be different.

## **CONCLUSION:**

The condition of rural women entrepreneurs of Ganjam is not good. They are in the back foot. They are very week in many respect. It may be the education or information. There is a good impact of rural entrepreneurship on the lives of women entrepreneurs. Hence, it is a good suggestion for the government to work for rural entrepreneurship. It must be noted that the existing schemes and programmes of the government for developing entrepreneurship have not properly implemented. Hence, the government departments should conduct more awareness programmes not only at block levels but also at gram panchayat levels to create awareness amongst women on different schemes and programmes of the government for developing entrepreneurship. The state government may also think for providing a package of additional benefits for the women entrepreneurs of the study area.

The study reveals that the women entrepreneurs of the study area face many problems like finance, raw materials, skilled manpower, technology, marketing, etc. Therefore, the state government should take necessary steps to solve their problems. Banks must provide them with

adequate collateral free loan without delay. The state government may arrange to supply raw materials, skilled manpower, electricity and other basic inputs required by the women entrepreneurs at subsidized rates. In the use of modern technology the women entrepreneurs of the study area are far behind. Therefore, the state government should provide advanced technology to upgrade them. The training programme should be made more interesting to attract a huge number of participants. Rural Self Employment Training Institute (RSETI) should give more autonomy and power in imparting training and entrepreneurial skill to the women entrepreneurs of Ganjam.

Like finance, marketing is one of the most important problems of rural women entrepreneurs of the study area which must be properly addressed by the government. Due to lack of knowledge and marketing skill they are not competent enough to compete with the others. Rural women entrepreneurs should participate in the national and international trade fairs to explore the available opportunities and establish themselves as successful women entrepreneurs. The distribution network of the women entrepreneurs is very much poor. So, they are exploited by the middlemen. It is the need of the hour to create a strong distribution channel for them. The state government should give award and recognition to every successful women entrepreneurs as a mark of respect which will increase their efficiency. The prospects of rural women entrepreneurship in Ganjam is positive. Hence, more attempts should be made from every field to make it encouraging and successful taking into consideration their indigenous cultural traits. To wind up, it can be said that entrepreneurship, though difficult and challenging, is highly prospective and inspirational. It not only creates wealth and opportunity, but also changes the life style of women from the shadows of economic backwardness to the blissful realms of financial growth and prosperity.

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