



STATUS OF WOMEN ENTREPRENEURSHIP IN RURAL ODISHA

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ABSTRACT

Economic growth and development of any nation is determined by its human, physical and financial resources. An economy can move on to higher levels of growth & development by either acquiring a larger quantum of resources or through technical progress. Of all the resources that are needed for production, undoubtedly human resources are the most important. Physical resources may set the nation rolling on the path of growth but it is human resources which can accelerate this development. History is replete with examples where countries rich in natural resources have failed to develop because entrepreneurship is lacking. The economic development of any nation is sparked largely by its enterprising spirit. The entrepreneur not only earns his livelihood but also generates employment & income for others, making themselves invaluable assets of society. When one speaks of entrepreneurship, it's generally the male gender that comes to our minds as enterprising, motivated, knows the market well, are mobile, and so on and so forth. But, however, women entrepreneurs per se could also play a crucial role in the economic growth of the country by generating income & employment. The present study, conducted in Puri district, Odisha, throws light on some women entrepreneurs who have dared to go out of their home & hearth, set up business enterprises and contribute to the family's income. The journey for them, however, has been far from smooth and hence this study focuses on the problems faced by them and suggests strategies that would contribute to their success.

INTRODUCTION

The performance of the Indian economy over the past few years has placed the country in a privileged position, poised to become the next economic powerhouse of the world. India is projected to be the fastest growing economy till 2050 and India's share of global gross domestic product (GDP) is seen to be rising. This is indeed an admirable achievement regarding the growth of the economy but what about its development? What about the status of her women in society? It is now universally accepted that the best indicator of any society's stage of development is the economic status of her women. "The recognition of the production capacities and potential of women in development is very recent, though long over". Development proceedings in India has produced a mind – set which saw 'men' as "producers" and 'women' as "consumers", assigning men not only the tasks of production but also providing the education and training necessary for the same. Women, on the other hand, were assigned the tasks of familiar nutrition and consumption, ignoring their roles as producers. An analysis of the various facts regarding the status of women in society today reveals that though we are progressing, a lot still needs to be done for the upliftment of women. Though several laws have been passed for the benefit of women since Independence (like Suppression of Immoral Traffic Act, Dowry Prohibition Act, Equal Remuneration Act, etc.), they are full of loopholes and ambiguities. Moreover, many women, especially in rural areas, are unaware of their rights under the Acts. Aiming at overall growth of India, isolation of women, who constitute 50% the population, from the mainstream, must be avoided at all costs. It is necessary to realize that every issue is a woman's issue, and their contribution and role in the family as well as in the economic development and social processes are pivotal. There is no reason why the women of India should continue in the role - "inferior, oppressed and exploited beings

completely dominated and overviewed by man”. The role of woman entrepreneurs in building the nation cannot be ignored.

REVIEW OF LITERATURE

“Development and Empowerment – Rural women in India” edited by Jaya Arunchalan and U. Kalpagam throws light on the issues of rural development. They have discussed on the trends and patterns of agricultural development, which has not been favorable to women, especially the rural women, who face marginalization.

“Women and Society” – edited by I.Satya Sundaram (1997) contains all the aspects of rural development in the Indian context. He says rural development remains an uphill task due to the complexity of problems existing in the rural sector. The rural sector requires a multi-dimensional approach to reach cost-effective solutions to these problems.

“Women, work and family” by H. L. Kaila aims at providing the society and its people a better insight on myriad work and family issues of women.

According to Mohiuddin (2006) women (in his study) became entrepreneurs due to the following reasons - (a) Economic needs. (b) As a challenge to satisfy some of their personality needs like power, achievement novel experience, etc. (c) Educated women like to utilize their knowledge gained. (d) Family occupation and (e) As leisure time activity. He says these women face the same difficulties as men.

Singh, Sengal, Tinani and Sengupta (1986) carried out an exploratory study of successful women entrepreneurs. They examined their identity, expectations, motivations, types of problems encountered by them to reach the level of success and the operational problems they were confronting.

Chavada and & Rachachh in 2004 pointed out that women constitute almost fifty percent of the human resource of our country. They have been assigned multiple roles, from house to society. They toil endlessly fulfilling economic contribution but much of their work has been described as invisible.

BACKGROUND OF THE AREA SELECTED FOR STUDY

Odisha, located on the eastern coast of India, is a rich state (with its bountiful natural resources) inhabited by the poor (some still continuing with their way of life since the Stone Age having very little contact with modern life) making her one of the poorest state of the Indian Union. Odisha has 30 districts and Puri district is one of them. The holy city, Puri, attracts a large number of tourists from all over the world, which contributes significantly to the economy of the district. It has 11 community development blocks. The total geographical area of the district is 3051 Sq. Km with a population of 1,698,730 (according to 2011 census). The main occupation of the district is cultivation (45.85%), followed by agricultural labor, and about 45.08 percent of the main workers are engaged in livestock, forestry, fishing, plantation, orchards, etc. Coconut plantation is an important feature of the district. This district, which comes under the coastal belt, is prone to natural disasters like floods, cyclones and droughts. The poor socio-economic condition and the thatched dwelling houses makes the poorest of the poor more vulnerable at the time of disaster. Quality of life is also at threat due to shortage of safe drinking ground water arising from the fact that the government has banned bore point for lift irrigation in agriculture. Frequent loss of crops leads to the low income of the farmers as well as the daily laborers. Crop failure, unemployment and under employment all end up in area desertification. The women and the children have been the silent sufferers of the situation.

IMPORTANCE OF STUDY

Work by rural women in the region of Puri District, Odisha, is marked by invisibility both on account of cognitive blinkers and enumerative deficiencies. But, in fact, they are more overworked both in house work and care of children while also attending to homestead work like tending to livestock, post – harvest work, etc. With dire poverty, women still preferred (or were rather forced) to occupy a crucial role in the management of household responsibilities. But when she stepped out of this niche, by and large, response has been one of cynicism and derision.

Economic compulsions have made many girls to take up employment while out of work experience, exposure to education and urbanization, the potential source of women entrepreneurs have emerged.

This study aimed to understand the entrepreneurial development among women highlighting her existing problems and suggesting strategies that are expected to raise the living standard of women in the district.

OBJECTIVES

1. To examine the demographic profile of women entrepreneurs in Puri district, Odisha.
2. To identify the problems of women in setting up and running their enterprise.
3. To offer suggestions based on the findings of the study.

ASSUMPTIONS

1. Households are sites for co-operation and women development.
2. Markets are neutral (to gender and other social relations) and are about efficient allocation of resources.
3. State is about national interest and welfare of citizens including women.

RESEARCH METHODOLOGY : SCOPE OF STUDY

The study focused its attention on the problems which are unique to women entrepreneurs in Puri district, Odisha. The information thus gathered by conducting a systematic research was helpful in finding out ways and means of capacity – building in women entrepreneurs.

AREA OF STUDY:

The study was conducted in seven villages of Puri district, Orissa. They are Nuagaon, Uttan Sahi, Basudeipur, Dubuduba, Panivandar, Jaypur-Sethisahi and Balpur – Pandasahi. The logic of studying these seven villages is that these are the villages which have made some progress and could give a clear idea about the work participation of women and their changing status. The stake holders who have been included in the study are women, scheduled caste, poorest of the poor families and marginal farmers. 14 SHGs have been covered and the women selected are carrying on 13 different types of businesses.

SOURCES OF DATA: This study was carried out on the basis of collection of both primary as well as secondary data.

To collect primary data, a structured questionnaire was prepared. This was given to the rural women entrepreneurs who were randomly selected from the names in the list of Women Entrepreneurs available with the DIC of their region.

This questionnaire elicited information on:

- General profile of the women entrepreneurs
- Present business profile
- Finance & Investment pattern
- Entrepreneurial capabilities
- Problems faced by them, etc.

The above primary data will be further reinforced by secondary data elicited from newspapers, books, journals, magazines, internet and government agencies.

SAMPLING DESIGN:

A simple random technique was adopted to select the representative sample from the sampling unit. 128 women entrepreneurs were chosen for the study out of which 18 questionnaires were edited because of insufficient information. So the sample size for the present study was 110.

TOOLS OF ANALYSIS:

Percentage analysis was used to find out the problems & challenges faced by women entrepreneurs. LIMITATIONS

1. The findings of the study are based on the assumption that the respondents divulged correct information.
2. Bias and unwillingness of certain respondents to answering some questions may hinder the study.
3. The study is relevant only to Puri district and also to the present situation and not to future.
4. Some questions were answered by spouses and this may reduce the reliability of the study.
5. Because of distance and transportation problem, only limited areas were selected.
6. The study is based on the perceptions of the women entrepreneurs. Their attitudes may change with the change in time.

RESULTS & DISCUSSIONS

TABLE NO-1 : SHOWING THE GENERAL PROFILE OF THE WOMEN ENTREPRENEURS

SL.NO.	PARTICULARS	CLASSIFICATION	NUMBER	%
1	Community	Forward	46	42
		Backward	28	25
		SC/ST	36	33
2	Marital status	Married	47	43
		Unmarried	39	35
		Widow	23	21
		Divorced	1	0.9
3	Literacy level	Illiterate	49	45
		SSLC	52	47
		Degree	8	7.3
		Technical	1	0.9
4	Family type	Nuclear	18	16
		Joint family	92	84

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5	Category	First generation entrepreneurs	55	50
		Parents as entrepreneurs	34	31
		In-laws as entrepreneurs	21	19
6	Experience	Yes	43	39
		No	67	61

SL.NO.	PARTICULARS	CLASSIFICATION	NUMBER	%
7	Support from family members	Yes	48	44
		No	62	56
8	Form of help from family	Manual	58	53
		Advices	42	38
		Financial help	10	9.1
9	Contribution to the family	Up to 25%	41	37
		25-50%	35	32
		50-75%	28	25
		75-100%	6	5.5
10	Time spent on business	Up to 4 hours	37	34
		4-8 hours	65	59
		8-12 hours	7	6.4
		> 12 hours	1	0.9
11	Nature of the factory building	Part of the house	98	89
		Separate building	12	11
12	Type of enterprise	Manufacturing	101	92
		Trading	0	0
		Service	9	8.2
13	Mode of sales	Cash	8	7.3
		Both cash & credit	102	93
14	Sources of finance	Own funds only	0	0
		Own & borrowed funds	36	33
		Borrowed funds only	74	67
15	Sources of borrowings	Relatives	8	7.3
		Friends	2	1.8
		Commercial banks	16	15
		NGO & SHG	84	76

Source: Primary data

INTERPRETATION:

Out of the 110 women entrepreneurs, 58% of them belonged to lower classes and SC/ST; 43% were married; 45% illiterate while 47% were 10th pass; 84% lived in a joint family system; 50% were first generation entrepreneurs; 61% had no previous experience of work while 56% never got any family support; they took support from others mainly in manual(53%) and advices (38%); they do give financial support to the family-37% contributed up to 25% towards their family income while another 32% contributed 25-50%; majority of them (59%) spent 4-8 hours in their business; 89% run their business from their own house; 92% of them manufacture what they sell; 93% of them sell both on cash as well as credit; none of them could start their business with their own funds; 67% started their business on borrowed funds only; and the source of borrowing was mainly SHGs(76%).

TABLE NO-2: SHOWING THE DIFFERENT TYPES OF BUSINESSES

SL.NO	NAME OF THE BUSINESS	NO.OF PERSONS	%
1	Dairy	19	17
2	Paan shop	4	3.6
3	Coconut business	12	11
4	Goatary	8	7.3
5	Laundry	9	8.2
6	Stone carving	11	10
7	Tailoring	5	4.5
8	Broomstick business	8	7.3
9	Paddy cultivation	15	14
10	Agriculture	7	6.4
11	Duckery	2	1.8
12	Pisciculture	6	5.5
13	Mushroom cultivation	4	3.6
	TOTAL	110	100

Source: Primary data

INTERPRETATION:

13 different types of businesses is being runs by these women entrepreneurs. They prefer sticking on to traditional businesses like dairy (19 women), paddy cultivation (15 women), coconut business (12 women) and stone carving (11 women). Others have taken up businesses expected to do well like laundry(9 women), goatary & broomstick business (8 women each), agriculture (7 women), tailoring (5 women) and paan shop (4 women); while some have ventured into businesses which were very new to their area like duckery (2 women), pisciculture (6 women) and mushroom cultivation (4 women).

TABLE NO-3 : SHOWING THE MAIN PROBLEMS OF THE WOMEN ENTREPRENEURS

INTERPRETATION:

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The sample women entrepreneurs were asked to indicate their problems in 4 different area- finance, family, education and attitude & mindset. If there were any other problem apart from these, they could categorize it as “other problems”.

I. Coming to the “Financial problems”, women entrepreneurs mainly felt that they were facing constraints with regard to both start-up (73%) as well as growth finance (84%). To add to these miseries, was their limited freedom to take financial decisions. In rural areas such decisions are generally taken by male members of the family. Around 71% of them said they have to depend on either their husbands or the head of the family to approve of their decisions to take loans for business as well as how to use it. Women were even handicapped in terms of getting introduced to the potential source of funding. Due to their financial dependency, women found it very difficult to start & run business enterprises.

SL.NO.	CATEGOR Y	DETAIL S	RESPONSES	RESPONSES	%	%
			WITH PROBLEMS	WITHOUT PROBLEMS	PROB	NO PRO
1	FINANCE	FINANCIAL FREEDOM	7	3	70.909	29.090
		START-UP FINANCE	8	2	73.636	26.363
		GROWTH FINANCE	9	1	84.545	15.454
2	FAMILY	ABSENCE OF BALANCE BETWEEN HOME & WORK	6	4	61.818	38.181
		SUPPORT FROM FAMILY	7	3	67.273	32.727
		MOBILITY CONSTRAINTS	9	1	87.273	12.727
		WEAK COLLATERAL POSITION	10	8	92.727	7.272
3	EDUCATION	PROFESSIONAL EDUCATION	10	5	95.454	4.545
		ENTREPRENEURIAL SKILLS	9	1	88.181	11.818
		WORKING WITH MALE WORKERS	8	2	78.181	21.818
		INTERACTION WITH SUCCESSFUL ENTREPRENEURS	9	1	89.090	10.909
		MARKETING SKILLS	8	2	75.454	24.545
		ACCESS TO TECHNOLOGY	10	8	92.727	7.2727
		ACCESS TO MAKET	9	1	89.090	10.909
		AWARENESS OF BUSINESS SUPPORT	8	2	80.909	19.091

SL.NO.	CATEGORY	DETA ILS	RESPONSES	RESPONSES	%	%
			WITH PROBLEMS	WITHOUT PROBLEMS	PROB	NO PRO
4	ATTITUD E & MINDSE T	DEFINITE AGENDA IN LIFE	8	2	73.636	26.363
		SELF-CONFIDENCE	6	4	56.364	43.636
		RISK BEARING CAPACITY	6	4	59.091	40.909
		AWARE OF OWN TALENTS & CAPACITIES	7	3	65.455	34.545
5	OTHER PROBLEM S	RAW MATERIALS	7	3	70.909	29.090
		STORAGE PROBLEMS	10	6	94.545	5.454

Source: Primary data

II. Next is “Family problems”. As Indians, most of the women are very serious about their family obligations but they do not equally focus on career obligations. As a result their business suffers (62% have said they face this problem of a lack of balance). Moreover, the business depends on the support of family members, extended to women, in both business process & management. 67% of the women entrepreneurs have said they practically do not get any support from their family members. But, at the same time, they were reluctant to leave their own village for any business activities. 87% preferred to do whatever business they could in their local area. Majority of them said they had a lot of responsibilities towards their home; hence shifting for business is a risky proposition. Most of these women (92%) have no direct ownership of property. With weak collateral positions, getting finance was difficult and running business without finance was a herculean task.

III. Coming to “Educational problems”, lack of professional education was a major road block to many women (95%). Whatever little skills they have learnt has been from EDP classes run either by the Government or NGOs. AS a result they had to depend on office staff & intermediaries to get things done, especially in marketing. This again was difficult as, on one side, the semi-literate & illiterate women found it difficult to work with male workers (78%) and, on the other; the male workers could not visualize a female boss in their work arena. The women entrepreneurs were at the mercy of middle men who pocketed a chunk of their profit. 89% of the entrepreneurs in the study said they were not able to meet or discuss their problems with other successful entrepreneurs, who could have been their role model & guided them at difficult times. This lack of professional education had proved to be a major hurdle as it led to a chain of problems like lack of marketing and technological skills. Capturing the market and making their products popular was also very difficult for these women as our society mostly doubts the capacity of women. Most of them (80%) are also unaware of the facilities given to women entrepreneurs.

IV. The study also revealed the “Attitude & mind-set” of the women entrepreneurs. Most of the women, being illiterate & semi-literate, have been brought up in an environment where they were taught that a woman is successful in life if she has taken good care of her home. So most of them do not have a proper idea about self esteem and self respect and hence had no fixed agenda as to what they wanted in life. When the question of starting & running their own business comes, they lacked self-confidence (56%). They had led a protected life & are neither mentally nor economically self-reliant. Low level risk taking attitude affected their business. Investing money, maintaining the operations & ploughing back the profits required high risk taking attitude, courage & confidence. 59% feared taking those risks. This was due to the fact that 65% of them were not aware of their own talents & capacities.

V. Apart from the above problems, these women entrepreneurs did face “Other problems” too. One was with regard to raw material. Information of different sources of raw materials and high negotiation skills are prerequisites to run a business. They determine the profits in business. 71% said they had no knowledge of this as a result of which their business suffered. The other main problem was with regard to storage. Without proper godowns & warehousing facilities, most of their products were spoilt and grains damaged by pests. 94% of the entrepreneurs suffered from this.

FINDINGS

- [1] It is inferred that more than half of the women entrepreneurs (58%) are from backward classes.
- [2] Most of these women entrepreneurs are either illiterate (45%) or semi-literate (47%).
- [3] 57% of these women entrepreneurs are single, i.e. either unmarried, widows or divorcees.
- [4] Joint family system is still predominant there with 84% of them belonging to joint families.
- [5] Half of them are first generation entrepreneurs with 61% of them having no previous experience of working.
- [6] 59% of them work for 4-8 hours in a day for their business and contribute to their family's income.

- [7] They are mostly into manufacturing (92%) and sell both in cash & credit (93%).
- [8] Most of them (89%) do not have separate office buildings, they managed from their home.
- [9] It is also inferred that 67% of them run their business on borrowed funds, and that to mostly from SHGs (76%).
- [10] The greatest single issue faced by women entrepreneurs under study was finance - both start-up finance as well as growth finance. 81 out of 110 respondents rated difficulties with access to start-up finance while 93 out of 110 had problems getting finance for growth.
- [11] Lack of entrepreneurial & management skills were felt to be a problem for women entrepreneurs. 97 out of 110 respondents reported this problem. This was because of their educational level, less training undergone, lack of confidence and less family support.
- [12] Another problem faced by women was lack of awareness of business support. 89 out of 110 respondents reported this fact and felt women were particularly disadvantaged in this respect.
- [13] Difficulties with access to markets and/or lack of marketing skills are rated highly as problems by the responding women entrepreneurs. 75% of the women lacked marketing skills while 89% did not know where the market for their product was and where they should go and sell their goods.
- [14] Access to technology was another problem faced by women entrepreneurs. 92% of the respondents did not have any access to technology and most of them were simply aware of technology through training camps.
- [15] One of the production problems faced by a lot of women was non-availability of raw materials. 70% of the women entrepreneurs reported this fact. They felt this was one of the reasons of the slow growth of women entrepreneurs. Major causable factors for this were that the raw materials were not easily available as there are times of shortage; if there were available the price was very high which they could not afford; at times they did not have information as to when its available in the market; and some women reported that despite all the other factors being favorable, they could not make themselves free from domestic chores to go and purchase it.
- [16] A great deterrent to women entrepreneurs is that they were women. A kind of male dominant social order is the building block to them in their way towards business. Less support from family, mobility constraints, weak collateral position & lack of professional education are proof for this.
- [17] Low – level risk taking attitude is another factor affecting women entrepreneurs. Because of their educational level and financial position, they are not ready to take risks (59%) and prefer to start very small – scale enterprises which eventually do not generate surplus for reinvestment.
- [18] Lack of family support was another major hurdle to woman entrepreneurship. 74 out of 110 women had problems in doing business when their family members did not support them. Amongst the 74 respondents who said they have got family support, only 28 said they were helped by male members of the family while the rest 46 were being helped by the female members.
- [19] Women entrepreneurs do not get much help from the financial institutions. One of the chief reasons for this is their weak collateral position. 102 out of 110 respondents said they neither have any property in their own name or family name.
- [20] Another problem faced by these women entrepreneurs was “lack of proper storage facilities”. 94% of the respondents suffered from this and stored their goods wherever they found place in the house. A lot of goods were destroyed because of this reason only.

SUGGESTIONS

Based on the findings of the analysis, the following suggestions can be submitted, which is mainly to be undertaken by the NGO in their area with the support of the Government.

- Efforts should be made to cover up their entire start-up finance since the credit needs are very small.
- Repeated loans should be granted to efficient women entrepreneurs.

- he NGOs can stand as guarantee to loans.
- Society's attitude towards women entrepreneurs needs to change. The men in these villages should be made aware of gender issues.
- Better motivational aids will help them becomes more efficient. Case studies and audio – visuals of successful woman entrepreneurs can be shown repeatedly.
- Awareness amongst women and support agencies can be achieved by publicity. The products prepared by the women entrepreneurs can be exhibited or film slides can be prepared or TV interviews and panel discussions can be arranged.
- Inculcating marketing skills is absolutely essential for growth and success of any entrepreneurs.
- The Government can construct storage houses which can be shared by the woman entrepreneurs to stock their goods. In return they can pay monthly rent which can be used for its maintenance.
- The NGOs can enter into agreements with suppliers for regular supply of raw materials.
- Proper packaging facilities should be provided for those goods which can get damaged during transportation (like stone statues which chip off easily).
- A "Women Entrepreneur Guidance Cell" to handle various problems can be set up by the Government.
- Continuous monitoring of business and improvement in training programs is needed.
- Infrastructure, in the form of industrial plots and sheds, can be set up with the help of either the Government or other funding agencies.
- To market their goods, weekly bazaars can be set up in nearby towns or cities.
- Craftswomen should produce goods which have multiple uses to increase demand.
- Price the goods properly to earn some profit.
- Frequent meetings of SHGs needs to be organized (once a week). SHGs enable women to mobilize and articulate their issues in groups, to define their needs and access resources and abilities to address the same.
- Knowledge of latest technology and education level are significant factors that affect business. Adequate training programs needs to be organized.
- Training should be both for trainers and trainees. The process of training should not be fluid but tailored to the needs and expectations of the women trainees. The training material should be wherever necessary, pictorial.
- Develop a network of woman entrepreneurs.
- Repeated counseling is needed to help them realize their potential or their strength areas. Mentoring is crucial for women-owned business.

CONCLUDING REMARKS

Women are an important human resource of the nation and every state should try to utilize them as mediators of economic growth & development. Encouragement for women entrepreneurship is one of them. Looking into all the problems faced by the women entrepreneurs of Puri district, Odisha, there is a need for continuous attempt to inspire, encourage, motivate and co-operate with them. Promotion of women entrepreneurs ensures economic independence. Their social status increases, making them conscious of their rights. It creates more respect in the family & society, gives self-esteem, avoids gender bias and eliminates dowry deaths. It also helps us in solving a great problem India is facing since years-Unemployment. Thus a change in the status of women would mean a revolution of the nation, towards a great future.

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