

# **VISION VIKSIT BHARAT 2047: CONTRIBUTION AND INITIATIVES OF DIGITAL INDIA FOR EMPOWERING RURAL WOMEN**

**Vol – 1**

**Editor-in-Chief**

**Dr.R.Senthilkumar**

Assistant Professor, Department of B.Com (Professional Accounting)  
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

**Editorial Board Members**

**Dr.S.B.Gayathri**

Associate Professor and HOD, Department of B.Com (Professional Accounting)  
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

**Dr.N.Sumathi**

Assistant Professor, Department of B.Com (Professional Accounting)  
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

**Ms.J.Madhubala**

Assistant Professor, Department of B.Com (Professional Accounting)  
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

**Dr.D.Padma**

Associate Professor, Department of B.Com (Professional Accounting)  
Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi, Tamil Nadu – 642 001.

**Book Title:** VISION VIKSIT BHARAT 2047: CONTRIBUTION AND INITIATIVES OF DIGITAL INDIA FOR EMPOWERING RURAL WOMEN

**Copy Right:** © Department of Commerce -Professional Accounting  
Nallamuthu Gounder Mahalingam College (Autonomous),  
Pollachi-642 001

**Editors:** Dr.R.Senthilkumar, Dr.S.B.Gayathri, Dr.N.Sumathi  
Ms.J.Madhubala & Dr.D.Padma

**First Edition:** January 2025

**Book Size:** B5 Size

**ISBN:** 978-93-94004-84-1

### **Copyright**

All rights reserved. No part of this book may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, mechanical, photocopying, recording, recording or otherwise, without prior written permission of the author.

39	Unlocking Potential: The Interplay of Financial Inclusion and Economic Empowerment <b>Author Name</b>	188
40	A Study on Women Empowerment Issues and Challenges <b>Dr. K. Ganeshkumar</b>	195
41	Challenges and Opportunities of Rural Women towards Empowering Startup Businesses in Tamil Nadu: An Investigative Study <b>Dr. P. Gurusamy &amp; Mrs. V. Poornima</b>	203
42	AI-Powered Approaches for High-Resolution Environmental Analysis: Opportunities and Challenges <b>Dr.P.Thangavel</b>	215
43	AI-Enhanced Parking Systems: Revolutionizing Urban Parking Challenges <b>Mr. N. Senthil Kumar &amp; Ms. E. Indhumathi</b>	220
44	Bridging Agriculture and Innovation: The Role of Digital Entrepreneurship in Transforming Banana Farming <b>Vishnu Prabhakar. V &amp; Dr. N. Sudha</b>	225
45	Challenges And Opportunities for Empowering Rural Women <b>Ms. S. Pratheepa &amp; Ms. A. Bhavadharaniiii</b>	231
46	Digital Entrepreneurship and Innovation: The Catalyst for Transforming the Global Business Landscape <b>Dr. M. Uma Maheswari</b>	239
47	Digital Opportunities for Rural Women Entrepreneurship <b>Dr. G. Vignesh &amp; Mr. B. Bala Rupesh Kumar</b>	243
48	E- Commerce and Rural Women Empowerment a Chariot for Enormous Growth <b>Dr. G. Vignesh &amp; Ms. T. Gokul Prasanth</b>	248
49	Innovative AI and ML Models for Breast Cancer Risk Assessment and Prognosis <b>Mr. N. Senthil Kumar</b>	252
50	Women Entrepreneurship: Tribal Women Empowerment Through Entrepreneurship <b>Mr. M. Prem</b>	255
51	The Effectiveness of Mindfulness Practices in Enhancing Student Focus and Resilience <b>Dr. R. Nandhakumar</b>	259
52	Financial Inclusion for Empowering Rural Households <b>Mr. R. Amarnath &amp; Ms. K. Mehala</b>	269
53	SFURTI: Catalyzing Traditional Industrialization and Empowering Artisanal Clusters in Tamil Nadu <b>Mr. V. Stalin</b>	274
54	Transforming Digital Payments: The Growth and Future of Unified Payments Interface (UPI) in India <b>Mr. K. Boopathiraj &amp; Dr. M. Nagedran</b>	278

# CHALLENGES AND OPPORTUNITIES OF RURAL WOMEN TOWARDS EMPOWERING STARTUP BUSINESSES IN TAMIL NADU: AN INVESTIGATIVE STUDY

**Dr. P. Gurusamy**

Assistant Professor, Department of Commerce  
NGM College, Pollachi, Coimbatore

**Mrs. V. Poornima**

Assistant Professor, Department of Commerce  
NGM College, Pollachi, Coimbatore

---

## Abstract

*This study examines the challenges and an opportunity faced by rural women entrepreneurs in Tamil Nadu, India, and highlights their role in driving socio-economic development. Despite their significant contributions to the economy, these women often face barriers such as limited access to financial resources, inadequate training, and societal constraints. These obstacles hinder their entrepreneurial aspirations and affect broader community development. However, emerging opportunities, including government initiatives, community networks, and technological advancements, can help overcome these challenges. The study aims to identify strategies for empowering rural women, fostering economic growth, and promoting gender equality. By understanding these dynamics, the research provides valuable insights for shaping policies and programs that support rural women entrepreneurs in Tamil Nadu, ultimately contributing to sustainable economic development.*

**Keywords:** Rural Women, Financial Resources, Social Constraints, Startup Business and Women Entrepreneurs.

---

## Introduction of the Study

Rural women in Tamil Nadu play a crucial role in the socio-economic landscape, yet they face numerous challenges in establishing and running startup businesses. This study investigates these challenges and identifies potential opportunities for empowerment. The empowerment of rural women is pivotal for achieving sustainable economic development and gender equality, particularly in regions like Tamil Nadu, India. Despite their significant contributions to the economy, rural women often encounter formidable barriers that hinder their entrepreneurial aspirations. This investigative study aims to explore the challenges faced by rural women in establishing and managing startup businesses in Tamil Nadu, while also identifying the opportunities that can facilitate their empowerment. Rural women in Tamil Nadu have the potential to drive economic growth through entrepreneurship, yet they frequently grapple with limited access to financial resources, inadequate training, and societal norms that restrict their entrepreneurial endeavors. These challenges not only affect

their individual aspirations but also have broader implications for community development and economic resilience. Conversely, there are emerging opportunities that can support these women in overcoming obstacles. Government initiatives, community networks, and advancements in technology are crucial elements that can foster an environment conducive to business development. By understanding the intricate dynamics of these challenges and opportunities, this study seeks to provide insights that can inform policies and programs aimed at empowering rural women entrepreneurs in Tamil Nadu. Through a collaborative approach involving government, NGOs, and local communities, the potential for sustainable economic growth and enhanced gender equity can be realized.

### **Importance of the Study**

**Empowerment of Women:** By focusing on rural women entrepreneurs in Tamil Nadu, the study highlights the importance of empowering a demographic that has historically been marginalized. Empowering these women can lead to enhanced self-esteem, independence, and decision-making power within their households and communities.

**Economic Development:** Understanding the challenges and opportunities faced by rural women in entrepreneurship is crucial for fostering economic growth in the region. Supporting women's businesses can lead to job creation, increased household incomes, and improved standards of living, contributing to the overall economic development of Tamil Nadu.

**Policy Formulation:** The findings of this study can provide valuable insights for policymakers and stakeholders. By identifying specific barriers and potential solutions, the study can inform the design of targeted interventions and programs that address the unique needs of rural women entrepreneurs.

**Social Change:** Highlighting the societal norms and biases that limit women's entrepreneurial potential can stimulate discussions about gender roles and expectations. This can lead to a broader societal change, promoting gender equality and challenging stereotypes.

**Sustainable Practices:** The study may encourage the exploration of sustainable and environmentally friendly business practices among rural women. As they engage in entrepreneurship, there is an opportunity to promote eco-friendly products and services, contributing to sustainable development goals.

**Enhanced Community Support:** By examining the role of community networks and support systems, the study can encourage the formation of cooperatives and collaborative groups among women. This can foster a sense of solidarity and shared purpose, enhancing their collective bargaining power and resource access.

In summary, this study is vital not only for empowering rural women entrepreneurs but also for fostering economic development, informing policy, promoting social change, and encouraging sustainable practices in Tamil Nadu.

### **Statement of the Problem**

Despite the significant role of rural women in the socio-economic fabric of Tamil Nadu, their potential as entrepreneurs remains largely untapped due to a multitude of challenges.

These challenges encompass limited access to financial resources, inadequate skills training, and societal norms that often prioritize traditional gender roles over entrepreneurial pursuits. Additionally, the lack of support infrastructure, such as mentorship and networking opportunities, further exacerbates the difficulties faced by these women in establishing and sustaining startup businesses. This study seeks to address the critical question: What are the specific challenges and opportunities faced by rural women entrepreneurs in Tamil Nadu, and how can these insights inform strategies for their empowerment? By investigating these issues, the research aims to identify the barriers that hinder women's entrepreneurial ambitions and explore the potential avenues for support and empowerment. Ultimately, understanding these dynamics is essential for fostering an inclusive entrepreneurial ecosystem that enables rural women to contribute meaningfully to economic growth and community development in Tamil Nadu.

### **Objectives of the Study**

- **To Identify Challenges:** To investigate and document the specific challenges faced by rural women entrepreneurs in Tamil Nadu in establishing and managing startup businesses, including barriers related to finance, skills, societal norms, and support systems.
- **To Explore Opportunities:** To identify and analyze the opportunities available for empowering rural women entrepreneurs, including government initiatives, community support, skill development programs, and emerging market trends.
- **To Assess the Impact of Societal Norms:** To examine the influence of cultural and societal norms on the entrepreneurial aspirations and activities of rural women, and how these norms can be challenged to foster greater participation in entrepreneurship.
- **To Evaluate Support Mechanisms:** To assess the effectiveness of existing support mechanisms, such as financial institutions, training programs and community networks, in facilitating the growth of women-led startups in rural areas.
- **To Provide Recommendations:** To develop actionable recommendations for policymakers, NGOs, and community organizations aimed at enhancing the entrepreneurial landscape for rural women in Tamil Nadu, thereby promoting sustainable economic development and gender equality.
- **To Raise Awareness:** To raise awareness about the contributions and potential of rural women entrepreneurs, thereby encouraging broader societal support and engagement in initiatives designed to empower them.

### **Research Methodology**

This study employs a mixed-methods approach to comprehensively investigate the challenges and opportunities facing rural women entrepreneurs in Tamil Nadu. The methodology includes both quantitative and qualitative research techniques to gather diverse perspectives and insights.

**Research Design: Exploratory Research:** The study will begin with exploratory research to gain a deeper understanding of the issues faced by rural women entrepreneurs. This will involve both literature reviews and preliminary interviews with stakeholders.

### **Data Collection Methods**

**Surveys:** A structured questionnaire was developed and distributed to a sample of rural women entrepreneurs across Coimbatore districts in Tamil Nadu. The survey will focus on demographic information, business challenges, access to resources, and perceived opportunities.

**Interviews:** In-depth interviews will be conducted with selected participants, including successful rural women entrepreneurs, local business leaders, and representatives from government and NGOs. These interviews will provide qualitative insights into the barriers and support systems in place.

### **Sampling Technique**

**Purposive Sampling:** Participants will be selected based on specific criteria, such as their entrepreneurial experience, type of business, and geographic location. This will ensure a representative sample of the diverse experiences of rural women entrepreneurs.

**Quantitative Analysis:** The percentage method adopted for constructing this present study.

**Qualitative Analysis:** Thematic analysis will be applied to the qualitative data obtained from interviews and focus groups.

### **Area of the Study**

The present study consists with primary data as well as secondary data sources. The primary data were collected from 200 respondents in Coimbatore district.

### **Limitations of the Study**

The study may face limitations related to sample size, geographic diversity, and the willingness of participants to share personal experiences. These factors will be acknowledged and considered when interpreting the results.

### **Challenges faced by the Women Startup Business in Rural Areas in Tamilnadu**

**Limited Access to Capital: Lack of Financial Resources:** Many rural women struggle to access credit and funding for their businesses due to inadequate financial literacy and collateral.

**Institutional Barriers:** Traditional banking systems often overlook rural entrepreneurs.

**Skill Gaps: Lack of Training:** Limited access to vocational training and skill development programs hampers their ability to innovate and manage businesses effectively.

**Digital Literacy:** With the increasing importance of technology in business, many rural women lack essential digital skills.

**Societal Norms: Gender Bias:** Societal expectations often restrict women to traditional roles, discouraging entrepreneurial pursuits.

**Family Responsibilities:** Balancing household duties with business ambitions can be overwhelming.

**Market Access: Limited Networks:** Rural women often lack connections to markets, suppliers, and mentors, making it challenging to grow their businesses.

**Marketing Knowledge:** Many are unaware of effective marketing strategies and platforms.

## **Opportunities**

- **Government Schemes: Supportive Policies:** Various state and central government schemes aim to promote entrepreneurship among women, providing financial aid and training.
- **Microfinance Institutions:** Increased availability of microloans tailored for women can enhance access to capital.
- **Community Support: Women's Cooperatives:** Joining cooperatives can empower women by pooling resources, sharing knowledge, and enhancing bargaining power.
- **Networking Events:** Participating in local and regional business events can provide valuable networking opportunities.
- **Skill Development Programs: Vocational Training:** Initiatives aimed at providing practical skills can boost confidence and capability.
- **Digital Literacy Initiatives:** Programs focusing on technology can help women leverage online platforms for their businesses.
- **Market Opportunities'-Commerce:** The rise of online marketplaces offers rural women a broader platform to sell their products.
- **Sustainable Practices:** Increasing demand for organic and sustainable products can be a niche area for rural women's businesses.
- **Access to Finance:** Rural women often struggle to secure funding for their startups due to limited access to financial institutions and collateral requirements. This financial barrier significantly hinders their ability to start and expand businesses.
- **Cultural Norms:** Societal expectations and traditional gender roles can restrict women's participation in entrepreneurship. Many rural women face pressure to prioritize family responsibilities over business pursuits, which can limit their entrepreneurial ambitions.
- **Support Infrastructure:** There is often a lack of adequate support systems, such as mentorship programs, training, and networking opportunities, which are crucial for the success of startups. This absence can leave women entrepreneurs feeling isolated and unsupported.
- **Work-Life Balance:** Balancing business responsibilities with household duties poses a significant challenge for rural women. The dual burden can lead to stress and burnout, affecting their business performance.



- **Gender Biases:** Persistent gender biases in society can undermine women's confidence and discourage them from pursuing entrepreneurial ventures. These biases can also affect their interactions with potential clients, suppliers, and investors.

### **Opportunities of the Women Startup Business in Rural Areas in Tamilnadu**

- **Government Initiatives:** The Tamil Nadu government has implemented various schemes aimed at supporting women entrepreneurs, including financial assistance programs, skill development initiatives, and market access support. These initiatives can provide a solid foundation for women to start and grow their businesses.
- **Emerging Sectors:** There are promising opportunities in sectors such as agribusiness, handicrafts, textiles, and renewable energy. By tapping into these sectors, rural women can leverage their skills and local resources to create successful enterprises.
- **Community Support:** Building networks among women entrepreneurs can foster collaboration and sharing of resources. Community-based organizations can play a vital role in providing support and encouragement.
- **Education and Training:** Access to education and training programs can equip rural women with the necessary skills to manage and grow their businesses effectively. This empowerment through knowledge can enhance their confidence and capabilities.
- **Technological Advancements:** The rise of digital platforms offers rural women new avenues for marketing and selling their products. Utilizing technology can help them reach broader markets and increase their visibility.

### **Data Analysis of the Study**

The data analysis section will present numerical values derived from the survey and interviews conducted with rural women entrepreneurs in Tamil Nadu. The analysis will cover key areas such as demographic information, challenges faced, opportunities identified, and support mechanisms utilized.

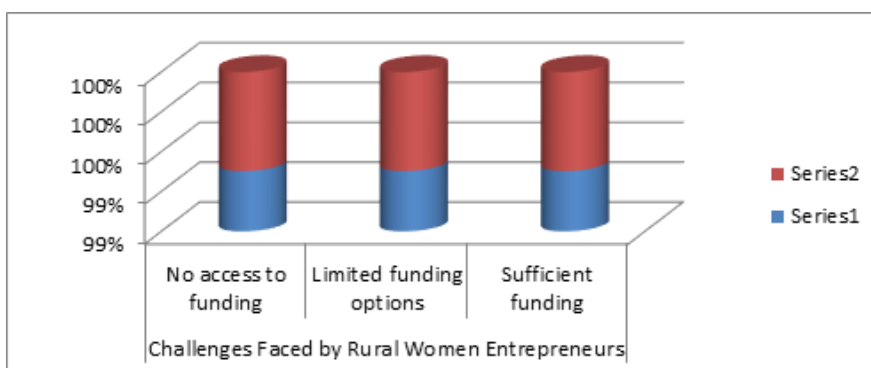
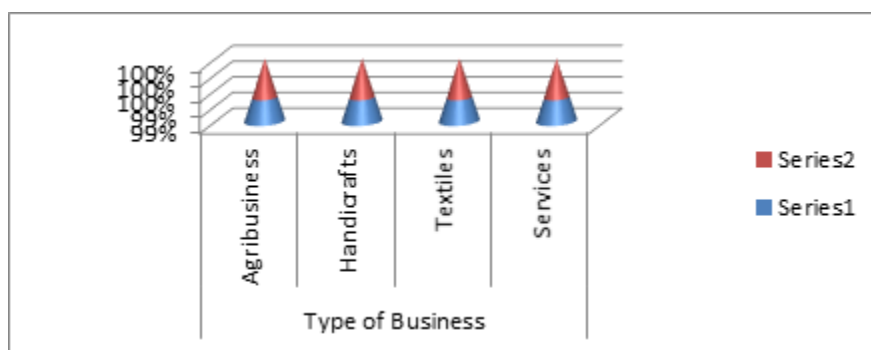
The following tables present the data analysis using simple percentages for better clarity and understanding.

Demographic Factor	Category	Number of Respondents	Percentage (%)
<b>Age Distribution</b>	18-25 years	30	15%
	26-35 years	70	35%
	36-45 years	60	30%
	46 years and above	40	20%
	Total	200	100%
<b>Educational Qualification</b>	No formal education	20	10%
	Primary education	50	25%

	Secondary education	60	30%
	Higher education	70	35%
	Total	200	100%
<b>Type of Business</b>	Agribusiness	80	40%
	Handicrafts	50	25%
	Textiles	40	20%
	Services	30	15%
	Total	200	100%
<b>Challenges Faced by Rural Women Entrepreneurs</b>	No access to funding	120	60%
	Limited funding options	50	25%
	Sufficient funding	30	15%
	Total	200	100%
<b>Work-Life Balance</b>	High stress and burnout	140	70%
	Manageable balance	50	25%
	No issues	10	5%
	Total	200	100%
<b>Support Infrastructure</b>	Lack of mentorship	130	65%
	Limited training opportunities	40	20%
	Adequate support	30	15%
	Total	200	100%
<b>Opportunity</b>	Category	Number of Respondents	Percentage (%)
<b>Opportunities Identified Government Initiatives</b>	Awareness of programs	80	40%
	Utilization of programs	50	25%
	No Awareness	70	35%
	Total	200	100%
<b>Emerging Sectors</b>	Interest in agribusiness	100	50%
	Interest in handicrafts	60	30%

	Interest in renewable energy	40	20%
	Total	200	100%
<b>Support Mechanisms Utilized</b>	Category	Number of Respondents	Percentage (%)
<b>Financial Support</b>	Microfinance institutions	80	40%
	Self help groups	60	30%
	Bank loans	40	20%
	No support	20	10%
	Total	200	100%
<b>Training Programs</b>	Participated in training	70	35%
	Not attending the training programs	130	65%
	Total	200	100%

Source: Primary data



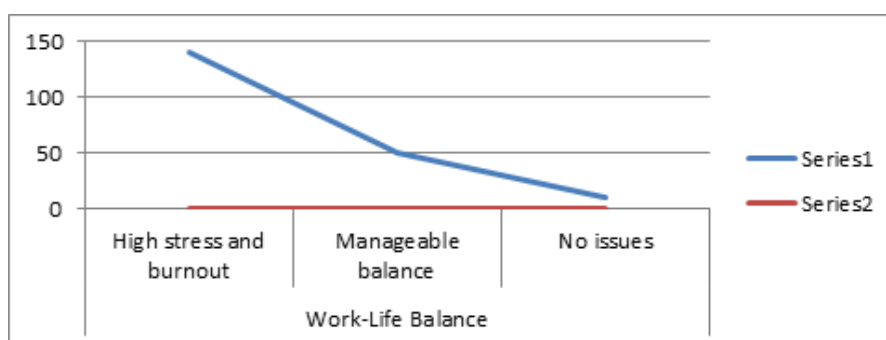


Exhibit: 03 Work Life Balance of Women Entrepreneurs

### Major Observations of the Study

This study offers valuable insights into the challenges, opportunities, and support mechanisms experienced by rural women entrepreneurs. Based on the data, several key findings can be concluded:

**Demographic Insights:** The majority of rural women entrepreneurs in the study fall within the age group of 26-45 years, with a significant proportion (65%) having at least secondary education. This indicates a relatively educated group of entrepreneurs, yet access to more advanced skills development opportunities remains a gap.

- **Agribusiness emerges** as the dominant sector, with half of the respondents expressing interest in this emerging sector. This suggests that rural women are actively engaged in sectors that hold potential for growth and sustainability.
- **Challenges: Access to Funding:** A large proportion (60%) of respondents report a lack of access to funding, which remains a significant barrier to business growth. This highlights the need for more accessible and diverse funding options, especially for rural women entrepreneurs.
- **Work-Life Balance:** High stress and burnout (70%) are major concerns, indicating that rural women entrepreneurs face substantial challenges in balancing business and family responsibilities. This calls for better work-life balance support and resources that could alleviate stress and enhance business sustainability.
- **Mentorship and Support Infrastructure:** A lack of mentorship and limited training opportunities (65% and 20%, respectively) underscores the critical need for structured support systems that provide guidance and knowledge to empower rural women entrepreneurs.

**Opportunities: Government Programs:** While 40% of respondents are aware of government initiatives, 35% are unaware, suggesting that there is room for improvement in outreach and education about available programs. Further efforts to raise awareness and facilitate the utilization of these programs could provide significant support to rural women entrepreneurs.

- **Emerging Sectors:** The significant interest in agribusiness and handicrafts points to growth potential in these areas. There is an opportunity to foster these sectors

through targeted investments, training, and support mechanisms that can enhance the success rates of women-led businesses.

**Support Mechanisms: Financial Support:** Rural women entrepreneurs primarily rely on microfinance institutions (40%) and self-help groups (30%) for financial support, with a smaller proportion turning to bank loans. This suggests that alternative financial support mechanisms are crucial for these women and need to be further strengthened.

- **Training and Capacity Building:** The low participation rate in training programs (35%) indicates a missed opportunity for skills development. Increasing access to and participation in these programs will empower entrepreneurs with the tools they need to enhance their businesses.

### **Recommendations of the Study**

- **Enhancing Access to Funding:** Policy interventions should focus on providing better access to diverse funding options, such as grants, microloans, and financial literacy programs, tailored specifically for rural women entrepreneurs.
- **Work-Life Balance Support:** Initiatives aimed at reducing stress and burnout, including flexible work hours and work-life balance resources, are essential to help rural women manage both business and personal responsibilities effectively.
- **Strengthening Mentorship and Training:** Government and private sector programs should prioritize mentorship initiatives and increase the availability of relevant, accessible training programs to equip rural women with the skills and knowledge necessary for business growth.
- **Improving Awareness of Government Programs:** More outreach efforts are needed to inform rural women entrepreneurs about government programs and services available to them, enabling better utilization and support.
- **Encouraging Sector-Specific Investments:** Focused investments in high-potential sectors like agribusiness and handicrafts could drive economic growth and sustainability for women-led businesses in rural areas.
- **Enhance Access to Financial Resources:** Expand microfinance options and create awareness about available funding.
- **Promote Skill Development:** Implement targeted training programs that address both traditional and digital skills.
- **Strengthen Networks:** Facilitate the formation of women's groups and cooperatives to enhance support and resource sharing.
- **Leverage Technology:** Encourage the use of digital platforms for marketing and sales to broaden market access.

### **Conclusion of the Study**

Empowering rural women entrepreneurs in Tamil Nadu requires addressing the multifaceted challenges they face while capitalizing on available opportunities. A collaborative effort between government, NGOs, and the community can create a supportive

environment to foster entrepreneurship among rural women, leading to sustainable economic development.

This study underscores the critical role of rural women entrepreneurs in Tamil Nadu's socio-economic landscape and the challenges they face in establishing and managing startup businesses. Despite their potential to drive economic growth and community development, rural women continue to struggle with limited access to financial resources, inadequate training, and societal constraints. These barriers not only affect individual entrepreneurial aspirations but also hinder broader regional economic resilience. However, the study also highlights several emerging opportunities that can facilitate empowerment, including government initiatives, community support networks, and technological advancements. These opportunities offer a pathway to overcoming existing challenges and creating an enabling environment for rural women to thrive as entrepreneurs. For sustainable economic growth and enhanced gender equity, it is essential to adopt a collaborative approach involving government, NGOs, and local communities. By addressing the identified challenges and leveraging available opportunities, Tamil Nadu can unlock the full potential of rural women entrepreneurs, ultimately contributing to both economic development and the achievement of gender equality.

## **References**

1. Ibeyemi Omeihe, King Omeihe, Alan Murray, 2024, Managing through complexities: opportunities and challenges for rural female entrepreneurs in Bangladesh, Entrepreneurship and the Dynamics of Contexts, Emerald Publishing Limited, Accepted/In press - 5 Nov 2024.
2. Verma, Jainendra Kumar, 2013, Challenges and Opportunities for Rural Women Entrepreneurs, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
3. Gupta, Hridayeshwer, 2013, Agriculture and Women Entrepreneurship in India, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
4. Ramanamma, K. & Mohan Reddy, P., 2013, Empowerment of Women through Microfinance: A Study in Chittoor District, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
5. Fatima Rosaline Mary, D. & Anusankari, D., 2013, A Study on Prospects and Finance Problems of Food Based Small Scale Industries with Special Reference to Madurai, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
6. Gandhi, Dheeraj & Kashyap, Dr. I.C., 2013, A Journey from FERA to FEMA & Its Impact on Forex, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
7. Kumar, Jomy M. & Joseph, Dr. Mary, 2013, Empowerment of Women through Microfinance: A Study in Chittoor District, International Journal of Research in

Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.

8. Gupta, Hridayeshwer, 2013, Women Entrepreneurship: An Emerging Workforce in 21st Century, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
9. Dar, Ajaz Ahmad, Abdullah, Hamid & Singh, Priya, 2013, Market Mix Strategies for Destination as a Rural Tourism Product, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
10. Reddy, P. Mohan & Ramanamma, K., 2013, A Study on Households' Consumption Pattern of Aavin Milk in Erode District, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.
11. Kaur, Gurleen, 2013, A Study on Performance of Consumer Disputes Redressal Agencies in State of Karnataka, International Journal of Research in Commerce, Economics & Management, Open Access International e-Journal, Volume 3, Issue 07.

### **Websites**

1. [www.ijssmer.com](http://www.ijssmer.com)
2. [www.nwbc.gov](http://www.nwbc.gov)
3. <http://ijrcm.org.in>
4. [www.undp.org](http://www.undp.org)
5. [www.worldbank.org](http://www.worldbank.org)