

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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PERCEPTIONS OF COMPANY SECRETARIES ON SUITABILITY AND IMPLEMENTATION OF CREDITOR SCHEMES OF ARRANGEMENTS AS A FINANCIAL RESTRUCTURING TOOL: A CASE STUDY OF ZIMBABWE'S LISTED MANUFACTURING COMPANIES

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ABSTRACT

Creditor Schemes of Arrangements, as court sanctioned settlement compromise or arrangement between a company and its creditors or any class of creditors, are perceived in other jurisdictions as usable and supportable tools for companies in financial difficulty. Notwithstanding the documented financial challenges that listed manufacturing companies in Zimbabwe have been facing since 2012, the implementation rate of Creditor Schemes in Zimbabwe remains very low in the foreseeable future. Based on the findings of this study, company secretaries employed by manufacturing companies in Zimbabwe remain indifferent on the suitability of Creditors Schemes of Arrangement as restructuring financial tools. The study also determined that there is no relationship between the secretaries' professional background and their perception on the usability and supportability of the Creditors Schemes of Arrangement as restructuring financial tools.

THE BARBIE v/s BRATZ CASE OF IPR INFRINGEMENT: A MARKETING CASE STUDY

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ABSTRACT

This case discusses the dispute between the leading brand of fashion dolls of toy world named Barbie of Mattel Inc. and another similar product of MGA Entertainment Bratz Dolls. This case discusses about the copyright infringement claims of Barbie over Bratz Dolls whose sketches were created by Bryant an employee of Mattel who pitched his idea and initial sketches to MGA during his employment tenure with Mattel and later resigned from it. The law states that any kind of invention or idea developed by an employee in employer's business interests and all the resulting confidential information is owned by the employer. Hence, this case holds importance for the businesses which depend upon key creative and commercially competitive business ideas.

BUYING BEHAVIOR OF COLLEGE GIRLS TOWARDS QUILLING AND TERRACOTTA JEWELLERY WITH REFERENCE TO COIMBATORE CITY

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ABSTRACT

Quilling or paper filigree is an art form that involves the use of strips of paper that are rolled, shaped, and glued together to create decorative designs. The paper is rolled, looped, curled, twisted and otherwise manipulated to create shapes which make up designs to decorate greetings cards, pictures, boxes, jewellery and mobile covers etc. Terracotta, terra cotta or terra-cotta, a type of earthenware, is clay. Its uses include making vessels (notably flower pots), pottery, jewellery, surface embellishment in building construction and sculptures. Coimbatore being the educational hub with more number of colleges and more youth population buying behavior has changed drastically. Females want innovative accessories to differentiate them from others. More importance to fashion accessories among girls resulted in buying quilling and terracotta jewellery for their unique colors, less weight and feeling of closeness to nature since the jewellery are made from paper and clay. The objective of the study is to discuss buying behavior of college girls towards quilling and terracotta jewellery with reference to Coimbatore city. Primary research and secondary research is done for the purpose of the study. It is found that customers like quilling and terracotta jewellery for their eco friendliness, customization, and colors and for affordability. It was found in the study that there is awareness of eco friendly jewellery amongst college girls in Coimbatore. It is also found in study that college girls like quilling jewellery more than terracotta jewellery.

VIRAL MARKETING IN INDIA: ASPECTS, CASES AND PROSPECTS

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ABSTRACT

Viral marketing is a marketing technique in which an organisation, whether business or non-business organisation, tries to persuade the internet users to forward its publicity material in emails usually in the form of video clips, text messages etc. to generate word of mouth. In the recent past, viral marketing technique has achieved increasing attention and acceptance all over the world including India. Zozoo commercials by Vodafone, Kolaveri Di song by South Indian actor Dhanush, Gangnam style dance by PSY, and Ice Bucket Challenge with a twister Rice Bucket Challenge created a buzz in Indian society. If certain pre-conditions are followed, viral marketing technique can be successfully used by marketers of business organisations. Considering the increasing number of internet users and popularity of social media in India, viral marketing is certainly going to play a crucial role in the sphere of marketing in the years to come.

IMPACT OF LITERACY ON DEMOGRAPHIC PERFORMANCE AND POVERTY: A COMPARATIVE ANALYSIS OF KERALA AND INDIA

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ABSTRACT

Higher literacy, improved demographic indices and minimum poverty are some of the development indicators. The general objective of this paper is to examine the role of literacy on demographic performance and poverty and thereby examine the role of literacy on economic development. The specific objectives are (1). to examine the association of literacy with mortality, fertility, sex ratio and life expectancy in Kerala and India (2). to examine the relationship between Literacy and poverty in Kerala and India. In this paper the researchers associate literacy with demographic indices and poverty rates. For the analysis, the literacy and demographic data for the 60 years (1951-2011), and the poverty rates for 40 years (1971-2011) were used. Hypothesis testing method is used for analysing data. The Pearson's correlation results says that literacy has significant positive correlation with sex ratio ($r = 0.701$) in Kerala. In India it is less significant negatively correlated, i.e., ($r = -0.363$). The association of literacy rate with Crude Birth Rate is ($r = -0.959$ & $r = -0.979$) respectively for Kerala and India. The correlation between literacy and Crude Death Rate (CDR) is ($r = -0.963$ & $r = -0.957$) respectively for Kerala and India and Infant Mortality Rate (IMR) have negative significant association with literacy rates ($r = -0.987$ & $r = -0.943$) both in Kerala and India. The relation between literacy and average life span of Kerala and India are high positively associated with ($r = 0.992$ & $r = 0.937$). The literacy with poverty indices are high negatively associated with ($r = -0.985$ & $r = -0.991$) for Kerala and India respectively. All the correlation results, except (the association between literacy and sex ratio of India) are in favourable nature for economic development of both Kerala and India.

ROLE OF WOMEN IN AGRICULTURE SECTOR IN INDIA

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ABSTRACT

India is a developing country. The main occupation is agriculture, because 70 percent of the population is involved in this occupation. Many women in developing countries are occupied in agriculture. Women play a significant and crucial role in agriculture development and allied fields. Women constituted 38% of the agricultural labour force in developing countries. It is also estimated that 45.3% of the agriculture labour consists of women. But a large number of women have remained as "invisible workers". Since there has been concern expressed regarding the gap between women's actual economic participation and public perception of it. Several researchers have attempted to overcome this invisibility. This study analyzed women participation in agriculture in India. In this paper tried to discuss the actual role of rural women in agricultural sector and examined the major constrained faced by the women.

AN ANALYTICAL STUDY OF FARMER SUICIDES IN MAHARASHTRA

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ABSTRACT

The large number of farmers' suicides in different parts of India is possibly the most perturbing incidence observed in over the last two decades. These suicides reached almost contagion proportions in certain pockets of the country, particularly in the state of Maharashtra. According to NCRB data, over 60,000 farmers have killed themselves in the state since 1995. This paper looks at the several factors that directly or indirectly influence the agricultural sector production and farmers' incomes and thereby have an impact on the number of farmers' suicides in Maharashtra. Some of these factors include: irrigation, road infrastructure, availability of institutional credit, agricultural insurance scheme, genetically modified crops. Statistical tools of scatter plot and Correlation are used to study the relationship. Lastly the paper suggests that the promotion of irrigation, raising cotton MSP, encouraging textile industry along with controlling rural population growth rates in the state can be the key factors in tackling the battle against farmers' distress in the state.

ANALYSIS OF PROFITABILITY IN CENTRAL CO-OPERATIVE BANK: A STUDY ON BDCC BANK LTD., BIJAPUR

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ABSTRACT

The objective co-operative banks are provide loan and advances to its member and agriculture people to increase their standard of living and in same time the policy of the said banks increase the profitability position to maintain goodwill in the working area. For this purpose it is suggested that percentage of profit on investment maintains almost all same in every year. For the development of the Bank will increase their profit by proper utilization of all sources. In order to make bank financially sound, it has increase its income by rendering other services such as issue of bank drafts, discounting the Bills and Cheques etc and as the net worth ratio the net profits to the shareholder is in increasing and in decreeing trend, so that the management should adopt special policy to increase the profit by curtailing the expenses. As related to returns on equity share capital the result is almost in better way and bank should maintain in same way by increasing its business activity.

CORPORATE SOCIAL RESPONSIBILITY: ISSUES AND CHALLENGES IN INDIA

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ABSTRACT

Corporate Social Responsibility is defined as a concept whereby companies integrate Social and Environment concerns in their business operations and in their interaction with their stakeholders on a voluntary basis. Organizations have realized that government alone will not be able to succeed in its Endeavour to uplift the downtrodden society. Corporate Social Responsibility is one such niche area of corporate behaviour & governance that needs to get aggressively addressed & implemented tactfully in the organizations. Corporate Social Responsibility is one effective tool that synergizes the efforts of corporate & the social sector agencies towards sustainable growth & development of the societal objectives at large. In spite of having such good glorious examples; In India Corporate Social Responsibility is in a very much budding stage. Corporate Social Responsibility (CSR) is a highly misunderstood & misinterpreted term in India. Some Indian companies believe that merely complying with laws & regulations fulfills their need for social responsibility. A lack of understanding, inadequately trained personnel, coverage, policy etc. further adds to the reach and effectiveness of Corporate Social Responsibility programs. Large no. of companies are undertaking these activities superficially and promoting the activities in Media. With this background, an attempt is made in this paper to comprehend and to focuses on the finding & reviewing of the issues and challenges faced by corporate social responsibility activities in India. A Descriptive research design has been chosen in order to develop a profound understanding of the Research topic and to obtain in-depth data about the Research Objectives.

A STUDY ON FINANCIAL PERFORMANCE OF MFIS IN BANGLADESH

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ABSTRACT

Microfinance initially has been a form of voluntary help to most deprived population. However, today it represents a market solution to mitigation of poverty and acts as a development and economic tool in bringing about financial inclusion. Microfinance has emerged as a viable alternative to reach the hitherto unreached for their social and economic empowerment through social and financial intermediation. The institutions that are providing microfinance services such as savings, credit, insurance and remittance services to poor are called Microfinance Institutions (MFIs). The study aims at analyzing the financial performance of MFIs in Bangladesh. The data have been collected from Microfinance Information Exchange from the fiscal year 2007 to 2011. The statistical tools namely, Ratio analysis, descriptive statistics and growth rates have been used for analyzing the data. In terms of overall financial performance, Bangladeshi MFIs has shown better ROA and OSS, but still it couldn't cover the total expense and financial expenses. Although the microfinance sector has reported an impressive growth, sufficient regulatory and governance would help achieve the goal of poverty alleviation and financial inclusion; this could be achieved with combined cooperation of banks, donors' government, NGO and other players in the country.

CHANGE IN THE BUYING BEHAVIOUR OF YOUTH: ADVERTISING TO SOCIAL NETWORKING SITES

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ABSTRACT

This paper tries to find out the answer whether the social networking sites are boon or bane for present day scenario. No doubt these SNS provides employment, online marketing, personal growth through sites like linkedin ,sharing of information but the most prevalent danger often involves online individuals. These SNS has great impact on youth of India. One can easily see the entry gate of these social networking sites but it is unable to find exit for these SNS. One side these sites help us to communicate with our near and dear ones and on the other side it creates platform for many cyber crimes. Everyone should understand that the SNS is for the welfare of society. So we are focused on the fact that how SNS are working and are used in an effective manner. In this paper we focused on the positive as well as negative impact of these sites on the Indian youth and what are the ethical responsibilities and duties of the users of these sites.

A-RE-EXAMINATION OF POLICY OPTIONS FOR SMALL AND MEDIUM ENTERPRISES (SMEs) DEVELOPMENT IN NIGERIA

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ABSTRACT

Owing to the general acceptance of the critical economic development roles of the Small and Medium Enterprises (SMEs), successive governments in Nigeria formulated and implemented various policies, programmes and schemes to support and promote the sub-sector. However, despite these policies and programmes, SMEs in Nigeria have not performed their critical role of driving the country's industrial transformation and development as witnessed in other developed countries. This paper analytically examines some of those policies and programmes initiated and implemented by the current civilian administrations in Nigeria since the return to democratic rule in 1999, towards promoting the SMEs sub-sector of the economy. It was found that the policies were very sound on paper and have the potential to really grow the subsector but they failed due to implementation and infrastructural bottlenecks. The paper recommends that government should consolidate these policies and come up with implementation frameworks that are sustainable and measurable in order to eliminate the effects of corruption.

HEALTH INSURANCE STRUCTURE IN BANGLADESH: A QUALITATIVE ANALYSIS

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ABSTRACT

Health care financing issues remain a key agenda in global health policy. Rising health care costs and the large share out of pocket expenses appear as among major hurdles for the poor to break out of poverty. The study shows the current formal and informal insurance structure in Bangladesh. Thus it reveals the scopes we have in developing economy like Bangladesh. The study has been carried out mostly on the basis of secondary sources of data on total health expenditure extracted from Bangladesh National Health Accounts, 2013. Others relevant data's have been extracted from Ministry of Health and Family Welfare, World Health Organization, Institute of Microfinance (InM), Different Insurance Companies websites. The study found that there are different types of health insurance in Bangladesh like Social Health Insurance, Micro Health Insurance, Private Health Insurance, Voluntary Community Insurance, and Medical Savings Accounts etc. It also gives us idea about the insurance scheme, types of disease they cover under their insurance policy and how much money they are collecting and paying to the policy holders. Based on this analysis it can be forecast that the government of Bangladesh will have to face tough challenges for providing formal health insurance to the poor. Recommendations for policy reforms in revenue collection, provider payment, autonomy of public providers, and the management, regulation, accreditation, and purchasing of health services are given.

IMPACT OF CASH CONVERSION CYCLE ON PROFITABILITY OF LISTED HOTELS AND TRAVELS COMPANIES IN SRI LANKA

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ABSTRACT

The cash conversion cycle (CCC or Operating Cycle) is the length of time between a firm's purchase of inventory and the receipt of cash from accounts receivable. It is the time required for a business to turn purchases into cash receipts from customers. Cash conversion cycle (CCC) has been considered a useful measure of firm's effective working capital management. The objective of the study is to investigate the impact of Cash conversion cycle on the performance of listed hotels and travels companies in Sri Lanka. The study used the sample of 10 companies selected randomly from hotels and travels sectors for the period of five years ranging from 2008 to 2012. The correlation and regression analyses were used to examine the relationship of CCC with performance of the firms: Return on Assets (ROA), Return on Equity (ROE) and Net profit margin. The study found that the Cash conversion cycle (CCC) is having significantly negative association with firm's performance. Many of the studies on working capital management (WCM) are with reference to developed economies like USA but fewer are with reference to developing economies like Sri Lanka. This study will contribute to the literature by analyzing the impact of working capital management on the performance of hotels and travels companies by validating the results of previous studies stated in the literature.

DETERMINANTS OF LOAN REPAYMENT PERFORMANCE: THE CASE STUDY OF HARARI MICROFINANCE INSTITUTIONS

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ABSTRACT

The study was conducted in Eastern Hararghe Zone of the Harari Regional State, Ethiopia. This study is intended to assess factors affecting loan repayment performance of Harari Microfinance Institution. The survey was conducted in three Kebele Associations having the maximum number of borrowers, by selecting 120 sample households through systematic random sampling between defaulters and non-defaulters of the MFI. Out of 120 borrowers 50% were defaulters, and the remaining half were non-defaulters. Pre-tested structured interview schedule was used to collect primary and secondary data. Key informant interviews and focus group discussions were used to generate the necessary qualitative data. The collected data were analyzed by employing descriptive statistics and logistic regression (binary logit). A total of fifteen explanatory variables were included in the empirical model and out of these, nine were found to be statistically significant to influence the dependent variable. These significant variables are: Saving habit of borrowers, loan size, perception of borrowers on repayment period, source of income, availability of training, business experience, business type, family size, and the purpose of saving were found influencing loan repayment performance as evidence from the model statistic (significant at 1,5 and 10%). The econometric result revealed that the probability of default increases as the family size increases, when the borrower has negative perception on repayment period, less training, low business experience, poor saving habit and only single source of income. On the basis of the study findings, some recommendations were made to improve loan repayment performance in the study area. The strategy would be: Reducing family size through expanding family planning program, increasing borrower's perception on repayment period through training, selecting business-experienced borrowers. The study also recommends a plan to assist borrowers in the study area to increase their business entrepreneurs' skills through appropriate infrastructure, enhanced lendable funds in the Microfinance Institutions and business training for borrowers, enhanced loan amount and addressing challenges facing the Microfinance Institution.

ROLE OF IRRIGATION FROM DIVERSION ON RURAL PRO-POOR IN CENTRAL TIGRA

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ABSTRACT

Main intent of this paper is to evaluate the livelihood impact of irrigation water from diversion on local inhabitants; in fact, there are many debates on the effect of irrigation on the welfare of local communities; some of the works report pro of positive effect, whereas others for negative. In this paper, to investigate the impact, ordinary least square regression analysis is employed. Market demand availability to agricultural produce from irrigation is to refer the intensity of adequacy to demand to the commodity under consideration, and here as the demand availability to commodities produced from irrigation increases by a unit, then the per capita annual consumption expenditure of the rural poor involved in the irrigation increases by 19.95%, statistically significant at 5%. Respondents were inquired to explain on whether they had adequate water source mainly in small scale diversion for irrigation. This variable was regressed against household welfare, and the STATA result exhibited that, compared to controlled households, as the treated household's access to water resource for irrigation increases by a unit, then the per capita annual consumption expenditure increases by 63.61%, statistically significant at 5%. The regression output attempts to explain that, the consumption expenditure explained by household welfare increases by 31.36%, compared to the controlled households. This regression is significant at 5%. This implies that, as the household's participation in diversion small scale irrigation increases, their welfare and income increases.

THE ROLE OF SWAD IN ELIMINATING THE CONSTRAINTS OF WOMEN ENTREPRENEURS IN PURI DISTRICT, ODISHA

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ABSTRACT

Odisha is one of the states of the Indian Union whose performance in the contemporary world has been very weak. The state, which occupies 4.7 percent of India's total area and houses 3.47 percent of the population, contributes a little above 2 percent to the country's national income. In fact, 32.6 percent of its people live below poverty line, making Odisha one of the poorest states of the country. But, however, Odisha, in reality has tremendous potential for productive exploitation of land. She has a lot of resources, which are not fully utilized. If we view her agricultural side, we come across very low output. Being a coastal state, production is often hit by cyclones. It is also prone to droughts and floods. The industrial scenario is not rosy either – it's a case of huge potential but minimal gain. The rural poor are so trapped in the vicious circle of poverty that the challenges of overcoming it are acute. Fighting against all these odds, at the grassroots level, operates an NGO called SWAD (Society for Women Action Development) in Nuagaon, Puri District, Odisha. It has been very successful in developing the resource base for strengthening the community, particularly its women, and enabling the village to get the recognition of "Adarsh Gaon" or "The Ideal Village" of Odisha. The present research paper aims to throw light on (i) The various problems faced by the women entrepreneurs in the village; and (ii) The action plans adopted by SWAD to eliminate their problems.

SOCIO-ECONOMIC FACTORS CAUSED FOR FARMER SUICIDES IN MAHABUBNAGAR DISTRICT: A SURVEY ANALYSIS

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ABSTRACT

At that time, there was a proper balance between agriculture and industry and both flourished hand in hand. This situation has not continued after 1991 reforms. Especially drought prone areas were hit again and again by nature and government policies. This indeed made to face worst time ever to farmers socially and economically, also remind the government failure. The main aim this paper is to understand the how socio-economic factors lead to commit suicide and their impact on farmers' suicide in Mahabubnagar district of Telangana state. Total 50 victim families from ten mandals of the district were selected for this study. A structured questionnaire along with unstructured interview method was used to collect data from deceased families. Multiple linier regression were used to test the causal relationship between socio-economic factors on farmers' suicide. Findings reveal the social factors such as, cultivation experience of the farmer and in-effectiveness of Pesticides were the major causes. On the other hand, economic factors like, types of family expenditures and increased cultivation cost were hit majorly. There is need of honesty is required from pesticides dealers while dealing, supplying and explaining about pesticides.

INDIA'S TEXTILES EXPORTS DURING POST REFORM PERIOD: AN ANALYSIS BETWEEN MFA AND POST-MFA REGIME WITH SPECIAL REFERENCE TO EURO-AMERICAN MARKET

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ABSTRACT

The end of the Multi Fibre Arrangement (MFA) on January 1, 2005 has drastically altered global patterns of trade and ensured a place for India in the world textile market. The Multi-Fibre Arrangement provided a framework under which developed countries imposed quotas on export of textiles and apparel from developing countries. The WTO Agreement provides for liquidation of MFA as a major concession to the less developed countries, as it improves access to developed markets where many countries have a comparative advantage. It was anticipated that post MFA has offered the buyers an alternative to source from the most efficient and cost effective suppliers, for the supplier it has opened the door of rigorous global competition driven by low cost. It was perceived that global textile base has been shifted to Asia and China along with India has benefited massively from the end of MFA quota form the textile market. However post quota exports of Indian textile industry to Euro-American markets showing a different picture. The paper attempt to study the textile trade pattern in EU and US market and analyze the export performance of the Indian textile including clothing vis-à-vis its competitors. The empirical finding suggest that no doubt that India is one amongst the major beneficiary in post MFA era but it losing its share to China. India also finds it difficult to compete with countries like Bangladesh Vietnam and Turkey in certain segments. Moreover, structural changes in China in recent year may reflect boon for India.

STATUS AND SCOPE OF BUSINESS ACTIVITIES OF RURAL WOMEN ENTREPRENEURS IN KOLHAPUR DISTRICT

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ABSTRACT

Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. Self-employment or entrepreneurship are the important sources towards the improvement of the economic participation of women and in raising their status in society. Women in rural areas constitute a substantial share in India's population. Today the government also in its different policies has given importance to rural development through rural entrepreneurship. This has widened the scope of opportunities for entrepreneurship for rural women. The present study is based on the primary data collected from 380 sample women entrepreneurs of 12 villages of Kolhapur district, Maharashtra, through questionnaires. The objective of the study is to study the status and scope of entrepreneurship in rural women, through the different business activities carried out by them. The findings are given on the basis of data analysed through percentage technique. Analysed data shows that women entrepreneurs in rural areas are engaged in small scale business activities, which are women oriented. They have a limited scope for expansion as their capital investment is small and have a limited market scope. Creating awareness of the importance of entrepreneurship as a source for economic and social wellbeing for the rural women and support of required resources can encourage more rural women in entrepreneurship which are more lucrative and have a better scope for expansion.

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Thanking you profoundly

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