



International Journal of Research in Finance and Management

P-ISSN: 2617-5754
E-ISSN: 2617-5762
IJRFM 2021; 4(2): 145-151
Received: 22-06-2021
Accepted: 25-08-2021

Dr. Deena Nath Tiwari
Associate Professor,
Department of Economics,
Sri Lal Bahadur Shastri
Degree College, Gonda, Uttar
Pradesh, India

Role of women entrepreneurs in rising the retail economy of Gonda district of Uttar Pradesh

Dr. Deena Nath Tiwari

Abstract

No nation of the world can achieve an all round development unless it makes a proper and optimum utilization of its resources, more importantly the human resources. Since around half of the world's total population constitutes women, the women power needs to be well directed and motivated in right perspective to focus their attention on various developmental activities. Out of many economic activities, trading, more particularly the small scale retailing is considered to be more suited to the needs of women entrepreneurs. Women should therefore be encouraged to adopt this line of economic activities. In Gonda, a rural dominated district of Uttar Pradesh, women in large number are found to have occupied the field of retailing and earn quite a handful of income not only to support them but also to supplement their families' incomes.

The informal sector, in the form of micro-enterprises, so long having deep attachment with rural economy has now become integral part of the economy of the state and the country due to overall change in economic scenario of the country. Uttar Pradesh is no exception to it. The entrepreneurs perform vital function in economic development of a nation. They have been referred to as the human agents needed to mobilize capital, to exploit natural resources to often develop innovative products or concepts, to create markets and to carry on business. Looking at the above opportunities, Govt. has also supported many women entrepreneurs by providing loans and advances, helping them to establish their business, making them self-sufficient by providing vocational skills and creating many jobs for other women in the respective areas. The main objective of the study is to make an in-depth enquiry into existing patterns, structure, business practices and performance of women retailers in rural areas in order to probe into their difficulties, deficiencies and inadequacies and also to suggest measures for their effective and efficient retail trade performance.

Keywords: Women entrepreneurs, retail trade, economic status, micro-enterprises

Introduction

Women entrepreneurship has immense importance in developing nation like India. It has positive & immense effect on employment and income generation. Generally, the sector which is not organized & which is unknown or neglected by public authorities is part of informal sector. Women-owned businesses have drawn significant attention around the world. Normally, women start business for several reasons like financial support to family, for bread and butter, independence, passion etc. This kind of business is operated on small scale and operated from her own home.

The rural areas, although rural in character, maintain a contrast attitude for women. They enjoy freedom to do all these activities, generally dominated by men, including business. Due to this reason, one will find women traders in large numbers in the markets of these areas. There are certain trades like vegetables, pulses, country liquor which are virtually dominated by women traders. These traders, although carry on petty retail business, play an important role in the rural economy.

The entry of women into the field of entrepreneurship is a recent phenomenon. Yet, one can visibly notice that gradually there becomes a growing tendency among women occupying this field, both in terms of their numbers and in assuming the much harder risks (Rani, 1996) [14]. A woman entrepreneur like a man entrepreneur may be an agricultural entrepreneur, an industrial entrepreneur, a trading entrepreneur, a retail entrepreneur, a service entrepreneur or a combination of two or more of these. This work, however, basically concentrates on the status of role of women entrepreneurs in retail trade, particularly in Gonda district.

Correspondence

Dr. Deena Nath Tiwari
Associate Professor,
Department of Economics,
Sri Lal Bahadur Shastri
Degree College, Gonda, Uttar
Pradesh, India

Concept of Retail Trade

The origin of the term "trade" traces back to the time when there started the division of labour in society and one group of people specialized in producing/manufacturing of one kind of products. Need, therefore, arose for the exchange of these products among the various specialist groups for mutual satisfaction of their needs. Such an exchange was referred to as 'trade'.

Trade plays an important role in any economic system which consists of three basic activities-production, consumption and marketing/trade. To keep the economic progress of any country in right direction, both production (*i.e.* supply side) and consumption (*i.e.* demand side) should match each other. It is the marketing, more particularly the trading which bridges the gap by establishing a link between the producers and the consumers. Trading makes it possible the availability of right products, at right places, for the benefit of the consumers scattered all around.

Buying in bulk from producers and reselling to another small trader (called retailer) is called 'wholesale trade' and the person engaged in this trade is called 'wholesaler'. Purchasing in large quantities from wholesalers and reselling to the ultimate consumers for their personal, non-business use is called 'retailing' or 'retail trade' and the person doing this is called 'retailer'.

Women Entrepreneurs in Retail Trade

The present work is confined to the study of retailing by individual traders, particularly by women traders. The study is based on the premise that there is the presence of a large number of women traders in retail trade sector in rural areas. Gonda, being urban dominated district of Uttar Pradesh, experiences the presence of a large number of women traders in retail business.

Review of Literature

An attempt is made to review the available literature on the subject as well as the numerous literatures on related subjects such as rural marketing, agricultural marketing, retail marketing, marketing in rural area, periodic markets, etc. It is thought proper first to review the materials on these related subjects as it may, in turn, lead the way to verify the presence and role of women entrepreneurs in retail trade.

The weekly markets play an important role in rural economy providing the adjoining villagers an opportunity to sell their surpluses and purchase their needs (Jha, 1983^[9], Raja, 1987)^[17]. These markets are generally of primary economic nature, a majority of which deal with agricultural produce, whereas others handle livestock or both livestock and agricultural produce (Jogaiah 1983)^[10]. The markets serve as the assembly centre's not only for many surplus rural produces meant for urban consumption but also for many urban articles meant for consumption by local rurals. These markets simultaneously act as the centripetal centres for collection of small marketable surpluses of the farmers and as centrifugal centres in terms of providing grocery and allied consumer articles apart from agricultural inputs to the producers-sellers. However, observes that poor marketing channels and lack of infrastructural facilities are the main reasons for the backwardness of the rural community in India.

The recent years are, however, experiencing a somewhat changing scenario. Ever since the observance of

International Women's Year in 1975, followed by International Women's Decade (1975-85), there has been, of course, a global concern for improving the status of women and integrating them into the mainstream of national development. Since then studies on various aspects of women such as, women empowerment, women development, women employment, women in agriculture, women entrepreneurship, etc, are mounting. Women are now getting liberty to enter into almost all those areas, once dominated by men. As a result of this, there has been an increasing trend in women's participation in various income-generating activities (Shobha, *et al.* 1998) including retail trade, particularly in rural areas.

While studying marketing in rural area the researchers have found that the rurals, who do not have surplus agricultural produce for marketing, bring numerous forest products for disposal in weekly markets. But in weekly markets, they face a lot of difficulties like inadequate infrastructural facilities, inadequate market information and exposure, exploitation by urbans in both the transactions of buying and selling and so on (Rajagopal, 1982; Ramamani, 1988; Behera, 2003)^[3].

Rani (1996)^[14] agrees that one of the traditional incomes for woman was the retail trade, selling family products, both agricultural and non-agricultural, in daily or weekly markets. This continues now also and women vendors selling vegetables, fish, gram, spices, utensils, etc. is a common sight in India. Some of the self-employed women also deal in food articles like pickles, papads, etc which they produce at home. Female mobile traders are also found significantly dealing in cosmetic, utensil, toiletries, plastic goods, spices etc

Objectives of the Study

1. To study the role of women in small retail business GONDA district.
2. To study the role of women in wholesale business in GONDA district.
3. To study the source and adequacy of finance of the women traders.
4. To study the role of women traders in supplementing their family income, and
5. To study the scope for growth of retail trade business by women.

Hypotheses

1. Women traders play a significant role in retail business in GONDA district.
2. Women traders do not carry wholesale business in GONDA district.
3. Women traders have their own capital to carry on the retail trade.
4. Women traders significantly support their family income.
5. There exists a better scope for growth of business by women traders.

Study Area

The present study concentrates on the women traders who are in retail business of Gonda district. Gonda is a urban dominated backward district of Uttar Pradesh with rural population accounting for more than 50% of the total

population of the district. The district has a subsistence economy based on traditional agriculture and trade activities. The people in this area to sell their product sit in weekly markets known as ‘haat’ on specified days which cater to weekly needs of the local population. In these haats one will find the presence of a large number of women traders.

Research Methodology

The Gonda district was specifically selected for the study. The district was also selected because of the high incidence of poverty, rural dominated area and relatively weak marketing facilities.

The present study is largely based on the primary data collected through the field survey of selected markets of Gonda district. Besides in appropriate cases, available secondary data relevant to our study have been considered for reference, comparison and effective analysis of data. For this purpose, various books, articles published in different reputed journals, website, Govt. reports, published and unpublished reports have been amply consulted within the available time.

The data collection process was based on census study as the sampling technique. The data collection process was

based on several rounds of exploratory field visits and discussion with the women retail traders from Gonda markets. A total of 50 women retail traders from two markets of Gonda district were selected as sample size. The sample traders were selected from 10 different broad categories of trades (i.e., products), namely, (1) Cereals and Pulses, (2) Vegetables and Fruits, (3) Grocery and Dry foods, (4) Fish and Dry Fish, (5) Minor forest Produce, (6) Processed Food Items, (7) Country Liquor, (8) Rural Artistic Goods, (9) Stationery and Fancy Goods, and (10) Miscellaneous Products.

In order to gain confidence on the sample size, to develop an idea about the existing market scenario and to assess the possible difficulties in the field work of the main survey, it was thought necessary to conduct a ‘pilot survey’ of two sample markets. For this purpose, a schedule of questions was designed and interviews of some traders were taken. This helped the researcher to find that some of the products were exclusively traded by women, some others exclusively by men and some by both.

Discussions and Findings

1. Profile of Women traders of GONDA district (Caste and Age wise distribution of Respondents)

Table 1: Age wise distribution of women retail traders in sample area.

Age of the respondents	Market Traders		Itinerant Retailers		Fixed Shop Retailers		Overall	
	No	%	No	%	No	%	No	%
35-40	21	51.22	1	16.67	2	66.67	24	48.00
41-50	14	34.15	5	83.33	1	33.33	20	40.00
51- above	6	14.63					06	12.00
Total	41	100.00	06	100	03	100.00	50	100.00

The age structure of various categories of women traders as well as the overall position is given in Table-1, which shows that most of the respondents (about 51.22%) are within the age group of 35-40 years. Further, about more than three-fourth (i.e. 85.37%) of the respondents are in the age group of 35-50 years.

2. Caste wise distribution of Respondents

The caste-wise distribution of the respondents is given in

Table-2. From the table, it is seen that in weekly markets the percentage of rural women traders (i.e. 56.10%) is more than the percentage of urban women traders (i.e. 43.90%). However, as regards fixed shop retailers and itinerant retailers, the percentage of urban traders is much more than that of the rural traders. The overall position depicts that around 48% of the respondents belong to rural and remaining 52% to urban (i.e. S.C and Mali) categories of traders.

Table 2: Caste-wise distribution of Respondents

Caste of the Respondents	Market Traders		Itinerant Retailers		Fixed Shop Retailers		Overall	
	No	%	No	%	No	%	No	%
Rural	23	56.10	1	16.67	0		24	48.00
Urban	18	43.90	5	83.33	3	100.00	26	52.00
Total	41	100.00	06	100.00	03	100.00	50	100.00

3. Occupational Structure of Husbands of women traders

The Table-3 reveals that most of the husbands (i.e. more than 93%) of the respondents are engaged in cultivation, forest collections and wage-earning. The wage-earners mostly rendered their manual labour in nearby towns such as GONDA, Sunabeda and Semiliguda.

Trading was undertaken by 4.00% of husbands and their wives, excepting few ones, mostly provided necessary supports to them in conducting family business. Only three husbands, comprising of 6.00% of the total were not engaged in any of the occupations due to excessive drinking related diseases.

Table 3: Occupational structure of Husbands of the Women Traders

Occupation	Market Traders		Itinerant Retailers		Fixed Shop Retailers		Overall	
	No	%	No	%	No	%	No	%
Cultivation	26	56.52					26	52.00
Wage Earning/Labour	10	21.74	02	50.00			12	24.00
NTPF Collection	07	15.22					07	14.00
Trading	01	2.17	01	25.00			02	4.00
Service								
Non-Occupants	02	4.35	01	25.00			03	6.00
Total	46	100.00	04	100.00			50	100.00

4. Motivational factors to carry on Trade

The motivational factors contributing to the entry of women of a rural area into trading activities in large numbers were due to own instinct, low family income, natural succession, no other choice and support to family owned business etc. Of these, the first and the last *i.e.*, own instinct and support to family business, are considered as ‘pull factors’ because the women traders are willfully pulled by the desire for additional income and thereby additional comforts. On the other hand, the remaining three factors *i.e.*, low family income, natural succession and no other choice, are push factors because they push the women traders by the necessity to make the two ends meet. Those who chose retailing as a career was categorized as ‘own instinct’. In the category ‘low family income’ were included those respondents whose husbands were engaged in low paid jobs,

as wage earners.

Natural succession included those respondents who succeeded their mother-in laws into trading as a family tradition because their husbands were engaged in other occupations such as cultivation and forest collection. The respondents who did not find any other occupations but trading were put in ‘no other choice’ category. These respondents were either lone income-earners such as widows and separated, or whose husbands were incapable due to old age or heavy drinking habits. Those of the respondents who did not have businesses of their own but who conducted trading only as part-times in the absence of their spouses were put in the category “support to family-owned business”. Table-4 contains the data collected in this regard.

Table 4: Motivational Factors to carry on Trade by the women Respondent

Occupation	Market Traders		Itinerant Retailers		Fixed Shop Retailers		Overall	
	No	%	No	%	No	%	No	%
Own Instinct	02	4.88	01	16.67			03	6.00
Low Family Income	28	68.28	04	66.66	02	66.67	34	68.00
Natural Succession	05	12.20					05	10.00
No Other Choice	04	9.76	01	16.67			05	10.00
Support to Family Business	02	4.88			01	33.33	03	6.00
Total	41	100.00	06	100.00	03	100.00	50	100.00

It is evident from Table-4 that 85% of total respondents entered into the field of trading activities for three main reasons, *viz.* low family income, natural succession and no other choice. Considering category-wise of women traders, about 12.20% respondents assumed trading by way of natural succession. In case of fixed shop retailing, and itinerant retailing, majority *i.e.* 66.67 percent of the respondents supported their family due to low family income.

5. Distribution of Sample Women Traders by type of Trade

It is observed from Table-5 that majorities (*i.e.*, 84%) of the respondents are retailers and the remaining are either wholesalers or wholesalers-cum-retailers. While all the six itinerant traders are retailers, two (*i.e.*, 66.67%) of the fixed shop-keepers are retailers and the one (*i.e.*, 33.33%) of them carry on both wholesale and retail trade. None of the fixed shop-keepers are wholesalers. Out of the market traders, only 02 (*i.e.* 4.88%) are engaged exclusively in wholesale business and 05 (*i.e.*, 12.19%) traders carry on wholesale as well as retail trading.

Table 5: Distribution of Sample Women Traders by type of Trade

Type of Trade	Market Traders		Itinerant Retailers		Fixed Shop Retailers		Overall	
	No	%	No	%	No	%	No	%
Wholesale Trade	02	4.88					02	4.00
Wholesale-cum-Retail Trade	05	12.19			01	33.33	06	12.00
Retail Trade	34	82.93	06	100.00	02	66.67	42	84.00
Total	41	100.00	06	100.00	03	100.00	50	100.00

Since, these traders are rural based, they do not find their customers (*i.e.*, retailers) at their doorstep. As because they possess little amount of goods (mostly vegetables and fruits) at their disposal, normally they do not intend to sell them on

wholesale basis. So they come to weekly markets with their goods for sale. There they find different categories of buyers, *viz.* rural/urban buyers, who procure goods for their own household consumption, and urban buying traders, who

procure goods for resale in daily markets in towns. These urban-based buyers normally wait for the rural market traders at various entry points to the weekly markets. As soon as a rural trader/producer reaches this entry point the urban buying trader negotiates the price and purchases the entire products at wholesale price, often much below the retail price of the same products prevailing in the same market.

In the present case, most of the respondents carrying on wholesale trade, when asked whether they got reasonable price for their products, reported that they were unduly pressurized against their will by the influential urban traders to sell their products at very less prices leaving only a marginal profit to them. Those who escaped and managed to reach the market were again captured by other urban traders there who did not allow them to sit for sale on retail basis.

6. Sources of Finance Available in Rural and Rural Areas

Traditionally, the private moneylenders and merchants are the main sources of borrowing for the rurals for different purposes. These money lenders and merchants are mostly urbans like Dom, Sundhi, Kumuti castes who hail from the neighbouring plains. They have money lending business and petty trading in rural villages since long times. They mostly provide finance to the rurals required for farm operations and also lend small amounts for domestic expenses and sell consumer goods on credit basis. They recollect their loans after harvesting in the form of agricultural produce or the

minor forest produces collected by the rurals from the surrounding forests. The term and conditions imposed by the money lenders at the time of lending are extremely unreasonable and the rates of interest are always exorbitant (Behura, *et al.* 2004).

In order to uproot the exploitative practices of the moneylenders and merchants, the banking and other institutional credit facilities were extended to rural areas. But studies made by several scholars reveal that an effective institutional credit system and marketing facilities are not available in many rural areas and even where a few of such facilities are available, the rural people have less access to them owing to the fact that they are either unaware of the same or scared of complex procedures being followed by the banking institutions. Under such circumstances, so far as the availability of institutional credit to women traders is concerned, the situation is still worse.

7. Sources of Finance in use by Women Traders

Out of 50 sample traders, 16 (*i.e.*, 45.72%) were found to depend on loans for starting their enterprises. Hence, it was considered important to examine the sources from which they raised their finance. The various sources of finance used by them for the purpose were their friends and relatives, moneylenders, credit purchase from producers, banks and SHGs. The data pertaining to the various sources of loan, both in the study year as well as in a year prior to more than five years from the study year, are indicated in Table-6.

Table 6: Sources of Loan in use by the Women Traders in the Study period

Sources of Loan	More than Five Years ago		In the Study Period	
	No	%	No	%
Friends and Relatives	13	37.14	07	20.00
Moneylenders	16	45.72	06	17.14
Credit Purchase	02	5.71	09	25.72
Banks	00	0.00	02	5.71
SHGs	04	11.43	11	31.43
Overall	35	100.00	35	100.00

The above table reveals that out of the 35 respondents who have taken loan for their business, 16, that is nearly 46 per cent respondents relied on moneylenders in the past *i.e.* more than five years ago, which has reduced to about 17.14 per cent in the study year, 2019. The same trend is noticed in case of loan from friends and relatives which has reduced from 37.14 per cent to 20.00 per cent. The credit facility allowed by the produces and or wholesalers has increased from 5.71 per cent to 25.72 per cent. The produces and wholesalers who allow such credit facility to the women traders, collect their credit amount after the end of the business hours in weekly markets in case of market women traders and at the end of the day or close of the week in case

of the itinerant and fixed shop retailers. Two of the respondents are found to have switched over from the informal sources to the formal sources of finance. The percentage of dependence on SHGs for business finance is also found to be encouraging which has increased from 11.43 per cent to 31.43 per cent.

7. Monthly Income from Business Enterprise

Monthly income refers to the amount of net profit earned per month by the women traders from the business enterprise managed by them independently. Table-7 contains the information regarding the monthly business income earned by the independent women traders.

Table 7: Monthly Income from Business Enterprise

Monthly Income (in Rs.)	No. of Women Traders	Percentage
1000-2000	02	4.00
2001-4000	03	6.00
4001-6000	21	42.00
6001-8000	15	30.00
8001-10000	06	12.00
10001 and above	03	6.00
Total	50	100.00

It is clear from the Table-7 that a large proportion of the respondents 42% have a monthly income in the range of Rs.4001/- to Rs.6000/-. Only 4 per cent of respondents have a monthly income between Rs.1000/- to Rs.200/-. And 6 per cent have income between Rs.2001/- to Rs.4000/-. Over 30 per cent of the traders have monthly income of Rs.6001/- to Rs.8000/- which is very good for the rural areas.

Suggestion and conclusion

The following suggestions were emerged from the opinions of various women retail traders and study results;

1. The literacy rate of women in the district is very poor (38.55%) which need to be increased
2. More number of vocational schools and women polytechnics, equipped with all necessary study materials for theories, machineries, tools and accessories for practical and well-trained teaching staff, should be established, to impart training on various fields/trades and develop women entrepreneurship. Providing education and training to girls are two long range plans for the development of women traders.
3. Most of the women in rural areas, particularly the rural women, are not aware of the various schemes and programmes implemented for them by the Government. So there should be a provision for special awareness campaigns in rural areas either by the Government or by the NGOs.
4. The number of field staff of the Regulated Market Committees (RMCs) need to be increased depending on the size of the market. At any cost, the appointment of private commission agents be stopped.
5. The market authorities shall have to be authorized to impose penalty and fine on the fraudulent traders and cancel their licences to procure Surplus Agricultural Produce (SAP) and Minor Forest Produce (MFP) from haats.
6. They should make announce of the prevailing rates of different products and also install the weighting and grading facilities for the benefit of the rural and small producers and women vendors so that they would receive the reasonable amount for their produce.
7. The buying traders should be prevented from sitting at different locations. A specific area may be ear-marked for them to sit which will help the producers-sellers and the women petty vendors to compare the prices and sell to the trader offering the highest price for their produce.
8. The Panchayat authorities, instead of auctioning their haats to private contractors, need to manage the haats themselves for the benefits of the rurals, women vendors and other small produces-sellers.
9. The rurals, women traders and small producers-sellers need to be exempted from paying any market rent or fees.
10. The Marketing Inspectors from the Government should pay regular visits to the haats to check the unfair and fraudulent trade practices.
11. There should be flexibility of banking rules so that poor people are benefited for accessing the institutional loans.
12. There should be special provision and budget allocation every year for the hilly and rural region, like gonda, for the development of road and transport communication network. This will speed up the movement of goods, especially the perishable goods, from rural to urban and vice-versa.
13. The weekly markets of gonda district are poor in regard to the infrastructural development, which cause many inconvenience to the market participants. So for the purpose of facilitating smooth transaction, there should be a provision of adequate infrastructure in the markets, at least in the form of sufficient number of covered sales platforms for sellers, rest sheds for buyers and other visitors to the market and storage and godown facilities for preservation of unsold items of traders.
14. There is an urgent need to revamp the losing rural cooperative marketing institutions operating in the district.
15. Government should provide opportunities to the women led SHGs to market their products without any middlemen to urban consumers.
16. The opportunities of employment for women have increased drastically with modernization, urbanization and development of education and business. Yet, there is a need to increase the opportunity of employment for those educated women who remain unemployed, through the development of entrepreneurship. Accordingly, the rural women can be encouraged to start poultry, dairy, piggery, Goatery, bee-keeping, toy-making, petty shop-keeping and establish small units to produce pickle, papad, sauce etc in a collective way.

Conclusion

Importance of women entrepreneurs is being increased because they are the back bone of our country's development. It has been rightfully portrayed by our first Prime Minister Pandit Jawaharlal Nehru, that "when women move forward, the family moves, the village moves and the nation moves". The role of women entrepreneurs and their contributions towards this country is high. Their sacrifice and support to this society is an empowerment.

In gonda, a urban dominated district of India, women in large number are found to have occupied the field of retailing and earn quite a handful of income not only to support them but also to supplement their families' incomes. No doubt, they face a lot of constraints-familial, social, economic and business related in their pursuits. They carry on in their endeavour with a high hope of better future, provided they are given a little push by way of assistances in the form of education, vocational training, easy access to credit facility, marketing facility for the products produced by them and, above all making them aware of their rights and privileges conferred on them by the special programmes and schemes envisaged by the Government for the development and empowerment of women.

References

1. Ahmed Dr. Rais. Agricultural Marketing: Challenges. Kurukshetra, 1988 Dec;47-3.
2. Asghari Dr. Mohiuddin. Entrepreneurship Development among Women-Retrospect's and Prospects. SEDME, Hyderabad, 1983, March 1.
3. Behera KK. Organization and Management of Rural Markets. Independent Publishing Company, New Delhi, 2003.

4. Bell RCS. Uttar Pradesh District Gazetteers, gonda. Uttar Pradesh Government Press, Cuttack, 1945.
5. Chaudhary Dr. AK. Rural Women Entrepreneurship in India: Bright Prospects. Kurukshetra, 1998 June;46:9.
6. Chiranjeevulu T. Empowering Women Through SHGs. Kurukshetra, 2003 March;51:5.
7. Ganeshan S Status of Women Entrepreneurs in India. Kanishka Publishers, New-Delhi, 2003.
8. Gell Alfred. The Market Wheel: Symbolic Aspects of an Indian Rural Market. MAN, ? 1982 Sep;17(3):470-491pp.
9. Jha Makhan. Readings in Rural Culture- A Study of Ollar of Uttar Pradesh: Inter-India Publication, New-Delhi, 1983.
10. Jogaiah T. The Usefulness of Weekly Rural Markets: Kurukshetra, 1983 January;34:8.
11. Mohan S. Micro Credit and Empowerment of Women- Role of NGOs. Yojana, 2000 February;44:2.
12. Mehta Indra. A Bi-weekly Market in a North Indian Village: The Eastern Anthropologist, 1980 Jan-Mar; 33(2):153-157pp.
13. Raghavulu MV. Women Entrepreneurship in Backward Areas. SEDME, 2003 Dec.
14. Rani D Lalitha Women Entrepreneurs: A.P.H. Publishing Corporation, New-Delhi, 1996.
15. Parida Maheswar. Women Entrepreneurs in Retail Trade. Manglam Publishers and Distributors, New-Delhi, 2011.
16. Prasad H, Verma BL. Women Entrepreneurship in India. The Indian Journal of Commerce, 2006 Apr-Jun;59:2.
17. Raja Mehdi. Structure and Function of Rural Markets in Rural Bihar; in Maheswari Prasad (ed) "Tribes, their Environment and Culture": Amar Prakashan, Delhi, 1987, 256-265pp.
18. Dr. Sahoo SC. Marketing through Cooperatives- A Study of Working of migrants in uttar pradesh. Kurukshetra, 1988 Dec;47:3.
19. Saxena HM. Rural Markets and Development: Rawat Publications, Jaipur, 1988.