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ROLE OF MICRO FINANCE IN PROMOTING WOMEN ENTREPRENEURSHIP: ISSUES AND CHALLENGES

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Abstract: Micro Finance is growing as a powerful instrument for poverty alleviation in the new economy. A majority of the microfinance programmers has come up with the clear goal of reducing poverty and empowering women entrepreneurship. Micro finance is gradually emerging as one of the most effective strategies to promote entrepreneurship. It can effectively generate employment and sustain the income of the households by giving them opportunities of work. Women entrepreneurship has emerged as a dynamic concept. It is generally defined as entrepreneurship emerging at village level which can take place in a variety of field endeavor such as business, industry, agriculture and acts as a potent factor for economic development. Entrepreneurship stands as a vehicle to improve the quality of life for individual, families and communities and to sustain a healthy economy and environment. The majority of rural population depends, directly or indirectly on agriculture, fishery, animal husbandry or rural wages labor associated with plantations and ranches, along with ancillary activities linked to rural township. Microfinance programs like the Self Help Bank Linkage Program in India have been progressively promoting for their positive economic impact and the belief that they empower entrepreneurship. The paper attempts to analyze the growth and role of micro finance in developing the women entrepreneurship. It indicates some challenges faced by micro finance groups to promote women entrepreneurship. The present work is an attempt to study the role of microfinance as an effective instrument in promoting women entrepreneurship in India.

Keywords: Women Entrepreneurship, economic development, environment, Assam

1. INTRODUCTION:

Entrepreneurship is now regarded as a strategic development intervention that could accelerate the rural development process by institution and individual promoting rural development. Entrepreneurship is the process of designing, launching, and running a new business which is often initially a small business. It has been described as the “capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit”. A women entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen with tremendous work to take risk with the unknown, because of the adventurous spirit they possess. The three major strategies of

women empowerment being pursued at present are: social empowerment, economic empowerment, and gender justice. The current global scenario reflects the impact of entrepreneurship on the world economy. India is a country has seen a huge boost in the society towards entrepreneurship development in the last decade (Nandanwar, 2011). Even the present government push towards entrepreneurship development has given rise to a sea of entrepreneurial opportunities that only needs to be identified and grabbed. According to the recent World Bank report, India has significantly improved its global ranking in ease of doing business in 2017. This is indicative of the entrepreneurial mindset that is being stirred in the society and the assistance towards it from the government. The Indian government has put emphasis on accelerating and maintaining economic growth. In order to encourage and promote industrial development, innovation, entrepreneurship, and skill development, the Indian government established the "Make in India" initiative. Entrepreneurs aid in the creation of capital, jobs, and socioeconomic growth. Gandhi was correct when he claimed that India is a rural nation. The core of the Indian economy is the rural sector. As a result, the country will develop as communities and rural regions develop. Starting and running one's own business is a form of rural entrepreneurship that can increase income and employment levels. 68.75% of the entire Indian population resides in rural areas. Agriculture is the main line of work.

1.1 Roles of Women Entrepreneurs in Economic Development:

The entrepreneurs with their ability to scan, analyze and identify opportunities in the environment transform them into business proposition through creation of economic entities. They by channelizing the resources from less productive to move productive use create wealth. Through efficient and effective utilization of national resources, they act as catalysts for economic development and agents of social transformation and change. According to Joseph Schumpeter, the rate of economic progress of a nation depends upon its rate of innovation which in turn depends on rate of increase in the entrepreneurial talent in the population. According to Meir and Baldwin, development does not occur spontaneously as a natural consequence when economic conditions in some sense are right. A catalyst is needed which results in entrepreneurial activity to a considerable extent. The diversity of activities that characterizes rich countries can be attributed to the supply of entrepreneurs. They play a vital role for the economic development of a country in the following ways.

Formation of Capital: Entrepreneurs by placing profitable business proposition attract investment to ensure private participation in the industrialization process. The otherwise idle savings are channelized for investment in business ventures which in turn provides return. Again the savings are invested giving a multiplier effect to the process of capital formation.

Balanced Regional Development: The entrepreneurs always look for opportunities in the environment. They capitalize on the opportunities of governmental concessions, subsidies and facilities to set up their enterprises in undeveloped areas. The setting up of still plant at Tata nagar, Reliance Petrochemicals at Jamnagar (Gujarat) have resulted in the development of Good Township and peripheral regional development. Thus entrepreneurs reduce the imbalances and disparities in development among regions.

General Employment: This is the real charm of being an entrepreneur. They are not the job seekers but job creators and job providers. With the globalization process the government jobs are shrinking leaving many unemployed. In the circumstances, the entrepreneurs and their enterprises are the only hope and source of direct and indirect employment generation. Employment is generated directly by the requirement of the large enterprises and indirectly by ancilliariation and consequential development activities.

Improvement in Standard of Living: Entrepreneurial initiative through employment generation leads to increase in income and purchasing power which is spent on consumption expenditure. Increased demand for goods and services boost up industrial activity. Large scale production will result in economies of scale and low cost of production. Modern concept of marketing involves creating a demand and then filling it. New innovative and varying quality products at most competitive prices making common man's life smoother, easier and comfortable are the contribution of entrepreneurial initiative.

Increase in per Capita Income: Entrepreneurs convert the latent and idle resources like land, labour and capital into goods and services resulting in increase in the national income and wealth of a nation. The increase in national income is the indication of increase in net national product and per capita income of the country.

National Self-reliance: Entrepreneurs are the corner stores of national self-reliance. They help to manufacture indigenous substitutes to imported products which reduce the dependence on foreign countries. There is also a possibility of exporting goods and services to earn foreign exchange for the country. Hence, the import substitution and export promotion ensure economic independence and the country becomes self-reliance.

Planned Production: Entrepreneurs are considered as economic agents since they unite all means of production. All the factors of production i.e., land, labour, Capital and enterprise are brought together to get the desired production. This will help to make use all the factors of production with proper judgment, perseverance and knowledge of the world of business. The least combination of factors is possible avoiding unnecessary wastages of resources.

Equitable Distribution Economic Power: The modern world is dominated by economic power. Economic power is the natural outcome of industrial and business activity. Industrial development may lead to concentration of economic power in few hands which results in the growth of monopolies. The increasing number of entrepreneurs helps in dispersal of economic power into the hands of many efficient managers of new enterprises. Hence setting up of a large number of enterprises helps in weakening the evil effects of monopolies. Thus, the entrepreneurs are key to the creation of new enterprises that energises the economy and rejuvenate the established enterprises that make up the economic structure.

Entrepreneur and Entrepreneurship

The terms 'entrepreneur', and the meaning of entrepreneurship with its importance are explained here.

Entrepreneur:

Entrepreneurs are a highly respected group in the developed world. They are the key to economic development. History is full of instances of individual entrepreneurs whose creativity has led to the industrialization of many nations. It conjures up visions of active, purposeful men and women accomplishing a wide variety of significant deeds. An entrepreneur is an important ‘change agent’ in every society. He / she bridges the gap between plan and execution.

Entrepreneurship:

Entrepreneurship is neither a science nor an art. It is a practice. But, as in all practices, like medicine or engineering for instance, knowledge in entrepreneurship is a means to an end. It is not a ‘flash of genius’ but purposeful tasks that can be organized into systematic work.

According to J.B. Say the term entrepreneur ‘denotes a person who discharges the entrepreneurial function of co-ordination, organization, supervision and risk-bearing. Max Weber (1930) defines an entrepreneur by elaborating his qualities of an innovator, a Calvinist, a man with unusual will and energy and a man with no capital but endowed with an unusually strong character, clarity of vision and an ability to act. He highlights the importance of a strong will power.¹ An entrepreneur is essentially a creative or an innovative person.² A good entrepreneur is considered to be energetic, resourceful, alert to new opportunities, able to adjust to changing conditions and willing to assume risks involved in change. He should be interested in advancing technology and in improving the quality of his product. Also, he should have plans to expand and reinvest.³ A good entrepreneur is one who is capable of inspiring confidence in people and has the ability to motivate them to work with him in fulfilling the economic goals set by him. Entrepreneurship has been equated with the continuing the general activities of a manager by Cole.⁴ Entrepreneurship is one of the most important inputs in the economic development of a country or a region. Entrepreneurship is the dynamic need of a developing nation.⁵

Need for Women Entrepreneurship

Entrepreneurship seems to be ideal for women seeking participation in the country’s economic development because of certain factors. Emergence of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables and these changes seem to have become acceptable norms in the context of women at work in the Indian situation today with more and more women participating in economic development.

¹ T.C. Cochran, Entrepreneurship, International Encyclopedia of the Social Sciences, Sills, DL Ed., Macmillan Co. and Free Press, 1985, p. 87.

² J.A. Schumpeter, “Economic Theory and Entrepreneurial History”, in Explanations in Enterprise, (ed.), H.G.T. Aitken, Harvard University Press, Cambridge, 1995, pp. 51-52.

³ J. Bernal James (1960), Industrial Entrepreneurship in Madras State, Asia Publishing House, Bombay, p. 82.

⁴ T.C. Cochran, op.cit., p. 90.

⁵ Satish Taneja and S.L. Gupta (2002), Entrepreneur Development: New Venture Creation, Galgotia Publishing Company, New Delhi, pp. 3-14.

REVIEW OF LITERATURE

N. Manimekalai and R. Ganesan⁶ who have made a study on “Global Women Entrepreneurs Profile: An Analysis” express the view that marketing strategies must be included into women entrepreneurship. It speaks of training and education as means to overcome marketing crisis. Further, it focuses on global marketing environment and the technique necessary to enable women entrepreneurs to be successful.

A.R. Patel⁷ in his article “Entrepreneurship and Small Business Development for Women” has analysed that the emergence of the women entrepreneurs in Kerala, has been an outcome of the encouragement they get from their family members. Many get self-employed by availing themselves of the preferences and concessions extended by the Government departments and agencies. He has suggested, that the Government of India should introduce some programmers to benefit both men and women who belong to low income groups.

Hirmani Naik⁸ in his pilot study “Problems of Women Entrepreneurs” has stressed the fact that woman entrepreneurs risk is greater as she has the additional problems of being in a male dominated area. His study also highlights the profile of the women entrepreneurs, reasons for the venture and marketing practice. Finally, he concludes that most of the women entrepreneurs face problems like establishment of show rooms, exposure of the product, management of demand and non-availability of skilled labour.

Poonam Sinha⁹ in her article “Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints” examines the impact of motivation and social support of women entrepreneurs. According to her study, the main motivating factor to start an enterprise was to earn money by both men and women entrepreneurs.

1.3 Challenges of Woman Entrepreneurship

Entrepreneurs are playing very important role in the development of economy. They face various problems in day to day work. As the thorns are part of roses, similarly every flourishing business has its own kind of problems. Some of the major problems faced by women entrepreneurs are as under.

Financial Problems:

Paucity of funds: Most of the woman entrepreneurs fail to get external funds due to absence of tangible security and credit in the market. The procedure to avail the loan facility is too time consuming that its delay often disappoints the women entrepreneurs. Lack of finance available to

⁶ N. Manimekalai and R. Ganesan, “Global Women Entrepreneurs Profile: An Analysis”, Southern Economist, Vol. 40, No. 6, July 15, 2001, pp. 12-16.

⁷ A.R. Patel, “Entrepreneurship and Small Business Development for Women”, Kurushetra, Vol. XLIII, No. 11, August 1995, pp. 65-68

⁸ Hirmani Naik, “Problems of Women Entrepreneurs”, Southern Economist, Vol. 43, No. 8, August 15, 2001, pp. 17-18

⁹ Poonam Sinha, “Women Entrepreneurship in the North East India: Motivation, Social Support and Constraints”, Indian Journal of Industrial Relations, Vol. 38, No. 4, April 2003, pp. 425-429.

women entrepreneurs is one of the biggest problems which women entrepreneur is bearing now days especially due to global recession.

Lack of infrastructural facilities: The growth of woman entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate infrastructural facilities.

Risk element: women entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

Marketing Problems:

Competition: woman entrepreneurs face severe competition from large sized organizations and urban entrepreneurs. They incur high cost of production due to high input cost. Major problems faced by marketers are the problem of standardization and competition from large scale units. Competition from large scale units also creates difficulty for the survival of new ventures. New ventures have limited financial resources and hence cannot afford to spend more on sales promotion. These units are not having any standard brand name under which they can sell their products. The literacy rate among the rural consumer is very low.

Middlemen: Middlemen exploit women entrepreneurs. The women entrepreneurs are heavily dependent on middlemen for marketing of their products who pocket large amount of profit. Storage facilities and poor means of transport are other marketing problems in rural areas. In most of the villages, farmers store the produce in open space, in bags or earthen vessels etc. So these indigenous methods of storage are not capable of protecting the produce from dampness, weevils etc. The agricultural goods are not standardized and graded.

Management Problems:

Lack of Knowledge of information technology: Information technology is not very common in rural areas. Women Entrepreneurs rely on internal linkages that encourage the flow of goods, services, information and ideas. The intensity of family and personal relationships in rural communities can sometime be helpful but they may also present obstacles to effective business relationships.

Legal formalities: women entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses due to illiteracy and ignorance.

Procurement of raw materials: Procurement of raw materials is really a tough task for rural entrepreneur. They may end up with poor quality raw materials, may also face the problem of storage and warehousing.

Lack of technical knowledge: Women entrepreneurs suffer a severe problem of lack of technical knowledge. Lack of training facilities and extension services create a hurdle for the development of women entrepreneurship.

Poor quality of products: Another important problem is growth of women entrepreneurship is the inferior quality of products produced due to lack of availability of standard tools and equipment and poor quality of raw materials.

Human Resources Problems:

Low skill level of workers: Most of the women entrepreneurs of rural areas are unable to find workers with high skills. Turnover rates are also high in this case. They have to be provided with

on the job training and their training is generally a serious problem for entrepreneur as they are mostly uneducated and they have to be taught in local language which they understand easily. The industries in rural areas are not only established just to take advantage of cheap labour but also to bring about an integrated rural development. So women entrepreneurs should not look at rural area as their market, they should also see the challenges existing in urban areas and be prepared for them. Youths in rural areas have little options “this is what they are given to believe”. This is the reason that many of them either work at farm or migrate to urban land.

Negative attitude: The environment in the family, society and support system is not conducive to encourage women to take up entrepreneurship as a career. It may be due to lack of awareness and knowledge of entrepreneurial opportunities. The young and well educated mostly tend to leave. As per circumstances, women by force may be more self sufficient than their urban counterparts, but the culture of entrepreneurship tends to be weak.

1.4 Importance of Women Entrepreneurship

To contribute to domestic development, women entrepreneurs invent, start, engage, and run business ventures. Women entrepreneurs begin to consider the risks associated with operating businesses, combine numerous production-related aspects, and deal with the uncertain business environment. By generating job opportunities, enhancing skills, and putting new ideas into practice, entrepreneurship and technical innovation are essential to the growth of the economy. That significantly affects the household's income. The study looked specifically at how women's ingenuity and entrepreneurship contributed to household income in the difficult pandemic circumstances. COVID-19.

1.5 Challenges of Women Entrepreneurship in Assam

Entrepreneurs are playing very important role in the development of economy. But in Assam, women entrepreneurship is not developed like Gujarat and Maharashtra, there is some government industry was setup by central and state government but private participation is very limited. The government of Assam encourages private entities to invest in Assam through various programs like 'Advantage Assam'. But existing industries face various problems in day to day work. Some of the major problems faced by women entrepreneurs in Assam are as under:

(i) Access to Finance: Arranging finance is a key issue here. Number of projects financed by banks is very few compared to developed states. Financial institutions do not play an aggressive role which is evident from the fact that most of these institution do not fund for new projects. Scheme like Angel Fund promoted by the govt. are not reaching the right target group and hence no convincing results are observed.

(ii) Delays: Be it registration, bank loan application or any other government formalities, processes are extremely slow. Planning becomes very difficult under such circumstances. Easier registration process for setting up of business is a very important component for new entrepreneurs. Now with the single window act in place, simplified registration process is expected to augment entrepreneurial activities in the state.

(iii) **Power Failure:** This factor known to all which makes our producers costlier and lower production rate, but there is hardly any step being implemented to overcome these challenges.

(iv) **Lack of Skilled Resources:** This is a serious problem, especially for IT companies in the state. Since the brain drain is excessively high, lack of well qualified resources is very much felt. This proves to be a stumbling block for tech & IT start ups to come up.

(v) **Lack of Big Industries:** The recent surge in start ups in India is dominated by the service sector. Most of the startups (especially the tech start up) formed in the last few years cater to the big organizations. Lack of such organization in the region makes it difficult for new service companies to sustain.

(vi) **Marketing Problems:** Women entrepreneurs in Assam face severe competition from large sized organizations and urban entrepreneurs. They incur high cost of production due to high input cost. Competition from large scale units also creates difficulty for the survival of new entrepreneurs because they have limited financial resources and hence they cannot afford to spend on sale promotion or advertisement. The product of them is not having any brand name under which they sell their product, so they face difficulties in marketing.

2. IMPORTANCE OF THE STUDY

Women are an instrumental part of entrepreneurship and will continue to lead change for years to come. Through their ingenuity, they bring with them economic growth, innovation, creativity, and productivity. They also inspire other women and individuals to become business owners. Because women's entrepreneurship has become recognized over the past ten years as a significant untapped source of economic growth, it has to be researched independently. Women entrepreneurs create new jobs for themselves and others, and because they are unique, they offer society fresh approaches to organizational, management, and business issues as well as to the pursuit of entrepreneurial prospects. They are still a small portion of all entrepreneurs.

3. OBJECTIVE OF STUDY:

1. To study the role of Micro finance institutions in promoting women entrepreneurship
2. To study the problems faced by women entrepreneurs in availing micro finance facilities.
3. To find out the remedies to solve the problems of women entrepreneurs.

4. METHODOLOGY:

The data required for the present study are collected mainly from the Secondary data. Such data are collected from various published sources such i.e. magazines, newspapers, journals, books, and various other publications. Moreover, some important information is also collect from relevant websites. The present study is descriptive in nature.

5. FINDINGS

- I. Micro Finance helps in development of women entrepreneurship by way of providing them at low rate of interest.

- II. The documentary formalities for availing finance under micro finance is not too much complex.
- III. It helps in reducing gender inequalities by promoting women entrepreneurship.
- IV. Micro finance provides the best avenue for women empowerment.
- V. Micro finance helps in improving the standard of living of rural women.

Women entrepreneurship faces several challenges that affect its growth and sustainability. Here are some of the common problems related to women entrepreneurship:

1. **Limited Access to Capital:** Women entrepreneurs often have limited access to capital, which hinders their ability to start or expand their businesses. This is due to the absence of financial institutions, lack of credit history, and insufficient collateral.
2. **Lack of Infrastructure:** Rural areas often lack the necessary infrastructure, such as roads, electricity, and communication networks, which can hamper the growth of businesses. This can limit access to markets, supplies, and resources.
3. **Limited Market Opportunities:** Women entrepreneurs face limited market opportunities, as they may not have access to large markets or customers. This can limit the growth potential of their businesses and result in lower profits.
4. **Limited Access to Information:** women entrepreneurs may lack access to information, such as market trends, pricing, and technological advancements. This can hinder their ability to compete effectively and innovate.
5. **Lack of Support:** women entrepreneurs often lack support from government agencies, business development organizations, or community groups. This can limit their ability to access resources, expertise, and mentorship.
6. **Insufficient Infrastructure:** Limited access to infrastructure and resources, such as transportation, storage, and technology, can make it difficult for women entrepreneurs to start and scale their businesses.

Overall, addressing these challenges requires a multi-pronged approach that involves government support, private sector investment, and community engagement.

6. SUGGESTIONS:

1. Government should provide separate Micro finance fund for women entrepreneur.
2. The concern department should provide special infrastructure facilities whatever they need.
3. Government should arrange special training programmers for women entrepreneurship.
4. Government should felicitate top ranked women's entrepreneur.
5. Women entrepreneur should more competitive and efficient in the local & international market.
6. We should invite successful women entrepreneurs from different part of the country.

7. CONCLUSIONS:

Women entrepreneurship is instrumental for achieving economic and societal growth. Despite constituting around half of the total population of India, the economic participation of women is very limited. Women entrepreneurs of India are now emerging in nontraditional sectors. Women entrepreneurs are a heterogeneous segment having diverse demographic, economic and educational background. It is imperative that the policies and schemes cater to the unique needs of every segment. It is evident that there are numerous challenges faced by women in the course of their entrepreneurial career. There is a need of comprehensive action plan to counter these challenges. Women entrepreneurship is concentrated in five states namely Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra. The policy and interventions of these states needs to be explored so that the best practices can be emulated in other states.

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