**WOMEN’S PERCEPTION ON BEING SELF-RELIANT THROUGH ENTREPRENEURSHIP: A STUDY ON THE PERCEPTION OF THE FEMALE STUDENTS OF DIBRUGARH UNIVERSITY**

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**Abstract**

Entrepreneurial education allows one to develop their potential and skills, which ultimately encourages one to become an entrepreneur by managing and controlling their own business unit. Many young women in our country face difficulty finding employment after completing their higher education due to a lack of experience, a lack of proper skills, and a lack of awareness of the various startup schemes. Hence, entrepreneurship education to the women’s are essential to support the self-employment dream by helping them to start their own businesses after completing their formal education. Therefore, the present study aims to study the young women’s perception on employment through entrepreneurship. The study is also an attempt to understand the awareness of the young women towards various schemes of government regarding entrepreneurship development. The study is based on data collected from primary sources among the female’s students of colleges and University of Dibrugarh University by using a structured questionnaire. Secondary data are also being used from different journals, books, research reports, and periodicals, etc. in the study to make it more meaningful.

**Keywords**: Self-reliant, entrepreneurship, unemployment, women empowerment.

**PROLOGUE**

Education in entrepreneurship is vital in today's world for developing the mindset of becoming self-reliant among women. From earlier studies (Bhattacharya, 2019) it had been observed that young women tend to opt for job after they finish their formal education and very few of them explore how they can start their own business. Additionally, due to a lack of employment opportunities, most young women end up doing jobs that aren't satisfying or at low wages. Further, the problem of educated unemployment among the women’s is further exacerbated by the fact that many of them remain jobless even with high academic qualifications. In this wake, it is important to provide entrepreneurial education to women’s to reduce unemployment and enable them to have satisfying earnings. Further, there are numerous opportunities for young women to embark on careers as entrepreneurs. Moreover at present, the government is taking various initiatives to empower women by introducing different entrepreneurship development schemes. Yet, lack of knowledge of these schemes is still one of the primary reasons for which most of the women’s are not able to enjoy the benefits.  Hence, it is essential for young women’s to be aware, so that they can participate in different programs.  Therefore this study was attempted to understand the knowledge of young women’s on entrepreneurship development schemes and to know how much they are interested in becoming an entrepreneur. Moreover, the study aimed to make a comparison between the academic course of the women’s and their perception towards entrepreneurship. The study was beneficial to know the effectiveness of government entrepreneurship awareness programs among educated young women.

**REVIEW OF LITERATURE**

Herath, H.M.W.M. et al. (2018) made an attempt to study the problems related with students' towards their career in entrepreneurial and try to explore the reasons which may change their minds towards taking up career in entrepreneurial activities. They revealed that students are not interested in starting up as their own because they are unwilling to take any risk. The factors which influence them to start up their career in entrepreneurial are related to parents business, career aspirations of friends, and relatives related to startups. R. Paulmoni, et. al. (2019), made a study to assess the awareness level of the women entrepreneurs towards the government schemes available to them. Their research revealed full awareness of the Mudra Yojana among the women entrepreneurs. Further, their awareness was found in Annapurna scheme, Micro Credit Scheme, but they are not aware of the MahilaVikas Nidhi scheme. Singh, V. D.,(2019) attempted a study with the objective to study the opinion of students on entrepreneurship education of various degree and professional colleges. The study found that students have a positive view of entrepreneurship education because they were learning new technology through it. After getting entrepreneurial education they were aware of various opportunities relating to it. It also revealed that entrepreneurship education will change the education trends in recent times and change the present scenario of education. Entrepreneurship knowledge not only provides the base to start a new business but also provides a platform for self-employment. Vivek Raj S. N. et al. (2018), in their article has attempted to analyze the perception of college students towards entrepreneurship, student's opinion about barriers of entrepreneurship and factors affecting career choices. The study discussed that most students have a positive attitude towards entrepreneurship, and among them a few were wanted to start their career as an entrepreneur due to availability of massive opportunity for business in the India. The study found that students were considered that lack of awareness a significant hurdle in choosing entrepreneurship as a career. The most affecting factors in choosing career of the students were the interest of the candidate. Selvakumar, T. et al.(2018), in their paper has discussed about the entrepreneur's awareness on government-sponsored schemes. For testing the hypotheses of the study, statistical tools ANOVA and percentage are used by the researcher. The study revealed that awareness of government schemes among the entrepreneurs is nearly 50%. The study found a significant difference between the nature of ownership and investment in MSME in relation with the awareness about different government-sponsored schemes. Badra, Shailja. et al. (2016), in their paper on have attempted to study the awareness about startups India initiative among the students. The researcher found that making capital more available and cheaper, easier registration of companies, more accessible patent filing, giving research and development credits, zero inspection for three years, and more comfort and ease of starting and leaving a startup are critical to the success.

**RESEARCH GAP**

The above literature review revealed that although studies are conducted mostly on students awareness about the start-up India initiative by the government, entrepreneurial education, and entrepreneurs awareness on government startup schemes, comparatively a very few studies were dealt with young women’s perception on employment through entrepreneurship and their awareness about the government startup schemes. So the researcher carried the study focusing the perception of the young women of Dibrugarh town to understand the opinion as well as their attitude towards employment through entrepreneurship.

**OBJECTIVES**

* To investigate the perception of the young women in taking entrepreneurship as employment opportunities.
* To investigate the awareness of young women towards various schemes of government regarding entrepreneurship development.

**HYPOTHESIS**:

For the study following null hypotheses is being formulated:

Ho1: There is no significant relationship between the academic background of the young women and opinion on the future plan of action among the young women.

Ho2: There is no significant relationship between the academic background of the young women and their knowledge of becoming an entrepreneur.

Ho3: There is no significant relationship between the academic background of the young women and their awareness of the Entrepreneurship development program.

Ho4: There is no significant relationship between the academic background of the young women and their view on entrepreneurship as a career option.

Ho5: There is no significant relationship between the academic background of the young women and their awareness of Govt. Scheme associate with entrepreneurship.

**STATEMENT OF THE PROBLEM**

It is always great concern for a country where the curve for the unemployed rises year after year. Adding to it, the traditional mind set of the young women having their interest in the job market rather start-ups and entrepreneurship is a major setback. And hence, the perception of the young women searching for a job after completing their academic courses needs to be addressed. With proper education and awareness of entrepreneurship and the various schemes initiated by the government for the women, there is a huge possibility of changing the perception. Further, it will also enhance the skill of the young women and motivate them to engage themselves by taking up entrepreneurial activities. Therefore, the present study have been made to address those issues. Further, the study was focused on the different aspects on young women and entrepreneurship.

**METHODOLOGY**

The study was exploratory in nature as it explored the perception and awareness of the young women on entrepreneurship as an employment opportunity. For the study, Dibrugarh University was selected purposively as the university is reputed for the excellent academic programmes focusing on the women education in upper Assam. Also the university sets an example of providing start up opportunities to the students. The study was based on primary and secondary data. As the study is focused specially on the women’s perception hence, data have been collected from the young female students of Dibrugarh University from various academic backgrounds. The study has been carried out with a sample size of 145 respondents. For collecting data, snowball sampling has been used. Data were collected by a well-structured questionnaire. For ease of collecting data, the study has been conducted online by sending google forms to the respondents. To make the study more meaningful, secondary data have been collected from different reliable sources. The statistical tools employed for analysis of data are the weighted average method, median, cross-tabulation, and chi-square tests. Cronbach's alpha was used for the reliability check, which stands at .936, indicating the questionnaire as reliable.

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| --- | --- |
| **Reliability Test Statistic** | |
| Cronbach's Alpha | Number of Items |
| .936 | 14 |

**ANALYSIS AND INTERPRETATION**

In order to find out the perception of the young women in taking entrepreneurial activities, we have tried to analyses the same by drawing the association between academic education and their future course of action. Chi-square test is used to support the findings.

1. **Associations between the academic course of the young women and their opinion on the future plan of action.**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Table No: 1.1-Different courses of education & future plan of action.** | | | | | | |
|  | | | **Future Plan of Young women** | | | |
| Study Further | Go for job | Startup own | Others |
| **Different**  **courses**  **of**  **Education** | General Course of  Education | Count | 37 | 50 | 12 | 5 |
| Expected Count | 33.7 | 51.6 | 12.2 | 6.5 |
| % within courses of education | 35.6% | 48.1% | 11.5% | 4.8% |
| Professional  Course of  Education | Count | 10 | 22 | 5 | 4 |
| Expected Count | 13.3 | 20.4 | 4.8 | 2.5 |
| % within courses of education | 24.4% | 53.7% | 12.2% | 9.8% |

Source: Primary data

|  |  |  |  |
| --- | --- | --- | --- |
| **Chi-Square tests** | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 2.491a | 3 | .477 |

Source: SPSS 25.0

From table 1.1, it has been observed that the majority of the young women, irrespective of their academic background, tend to search for a job. This observation provided strong evidence on the job-seeking mindset instead of going for entrepreneurial activities. Further, the chi-square statistics (0.477) indicated that there is no significant relationship between the academic course of the young women and the future plan of action.

1. **Association between academic background of young women and their knowledge on how to become an Entrepreneur**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Table No: 1.2- Academic Background& knowledge on entrepreneurship** | | | | | |
|  | | | **Knowledge on how to become an entrepreneur** | | |
| Yes | no | Can't say |
| **Different**  **Courses**  **of**  **Education** | General course of  Education | Count | 22 | 42 | 40 |
| Expected Count | 21.5 | 43.8 | 38.7 |
| % within courses of education | 21.2% | 40.4% | 38.5% |
| Professional course of  Education | Count | 8 | 19 | 14 |
| Expected Count | 8.5 | 17.2 | 15.3 |
| % within courses of education | 19.5% | 46.3% | 34.1% |

*Source-Primary data*

|  |  |  |  |
| --- | --- | --- | --- |
| **Chi-Square tests** | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | .433a | 2 | .805 |

Source: SPSS 25.0

From table 1.2, it has been observed that their academic background does not have any relation with the knowledge of entrepreneurs. Further, the Chi-Square statistics (0.805) indicated that there is no significant relationship between the academic background of the young women and their knowledge of becoming an entrepreneur.

1. **Association between the academic background of the young women and their awareness of the Entrepreneurship development program.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table No.1.3 -Different courses of education & young women awareness on EDP** | | | | |
|  | | | **Awareness on EDP** | |
| Yes | No |
| **Different**  **course**  **of**  **Education** | General course of  Education | Count | 54 | 50 |
| Expected Count | 55.2 | 48.8 |
| % within courses of education | 51.9% | 48.1% |
| Professional course of  Education | Count | 23 | 18 |
| Expected Count | 21.8 | 19.2 |
| % within courses of education | 56.1% | 43.9% |

*Source-Primary data*

|  |  |  |  |
| --- | --- | --- | --- |
| **Chi-Square tests** | | | |
|  | Value | df | Asymp. Sig.  (2-sided) |
| Pearson Chi-Square | .206a | 1 | .650 |

Source: SPSS 25.0

Table 1.3 revealed that that there is no significant relationship (Chi-square statistics, 0.650) between academic courses of the young women and on their awareness about the entrepreneurship development program (EDP). Be it general course or professional course, young women from both the academic courses are almost equally aware regarding the knowledge of the entrepreneurship development program.

1. **Association between the academic background of the young women and their view on entrepreneurship as a career option.**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table No: 1.4- Different courses of education & young women view as a career option** | | | | | | | |
|  | | | **View on entrepreneurship as a career option** | | | | |
| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
| **Different**  **course**  **of**  **Education** | General course of  Education | Count | 12 | 2 | 21 | 51 | 18 |
| Expected Count | 10.0 | 2.9 | 19.4 | 47.3 | 24.4 |
| % within courses of education | 11.5% | 1.9% | 20.2% | 49.0% | 17.3% |
| Professional course of  Education | Count | 2 | 2 | 6 | 15 | 16 |
| Expected Count | 4.0 | 1.1 | 7.6 | 18.7 | 9.6 |
| % withincourses of education | 4.9% | 4.9% | 14.6% | 36.6% | 39.0% |

*Source-Primary data*

|  |  |  |  |
| --- | --- | --- | --- |
| **Chi-Square tests** | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 9.686a | 4 | .046 |

Source: SPSS 25.0

The chi-square statistics (0.046) that there is a significant relationship between the academic background of the youth and their view on entrepreneurship as a career option. The study revealed that around 70% (Table 1.4) of youth considered entrepreneurship as a career option, and the majority of the youths had positive attitudes on entrepreneurship.

1. **Association between the academic background of the young women and their awareness of govt. scheme associate with entrepreneurship.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Table No. 1.5- Different courses of education & young women awareness of Govt. Schemes on entrepreneurship** | | | | |
|  | | | **Awareness on Govt. Scheme** | |
| **Yes** | **No** |
| **Different**  **courses**  **of**  **Education** | General course of  Education | Count | 63 | 41 |
| Expected Count | 61.0 | 43.0 |
| % within courses of education | 60.6% | 39.4% |
| Professional course of  Education | Count | 22 | 19 |
| Expected Count | 24.0 | 17.0 |
| % within courses of education | 53.7% | 46.3% |

*Source-Primary data*

|  |  |  |  |
| --- | --- | --- | --- |
| **Chi-Square tests** | | | |
|  | Value | df | Asymp. Sig.  (2-sided) |
| Pearson Chi-Square | .580a | 1 | .446 |

Source: SPSS 25.0

The chi-square statistics (.446) revealed that there is no significant relationship between the academic background of the young women and their awareness of govt. scheme associate with entrepreneurship. The results showed that young women studying general courses are more aware than the young women study professional courses on different government schemes associated with entrepreneurship.

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| --- | --- | --- | --- | --- |
| **Table No 2: Reasons behind want to become an Entrepreneur.** | | | | |
| **Factors** | **N** | **Frequency** | **Percent** | **Rank** |
| To earn more profit | 145 | 64 | 44.1 | 2 |
| Own interest | 145 | 40 | 27.6 | 3 |
| Motivated by close friends/relatives | 145 | 15 | 10.3 | 5 |
| Want to be self-dependent | 145 | 79 | 54.5 | 1 |
| To take challenging profession | 145 | 39 | 26.9 | 4 |
| Any other factor | 145 | 7 | 4.8 | 6 |

*Source-Primary data*

It is observed from table 2 that majority respondents wanted to become an entrepreneur to become self-dependent. Other reasons were to earn more profit, having interest, to take a challenging profession, motivated by close friends can be ranked as 1st, 2nd, 3rd,4th,and 5th respectively. The findings reflect that new generation young women preferred to become self-dependent through entrepreneurship.

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| --- | --- | --- | --- | --- | --- |
| **Table No 3: The reason behind don't want to become an entrepreneur.** | | | | | |
| **Factors** | **N** | **Frequency** | **Percent** | **Valid Percent** | **Rank** |
| No motivation | 145 | 14 | 9.7 | 9.7 | 6 |
| Lack of support | 145 | 29 | 20.0 | 20.0 | 4 |
| Not interested | 145 | 26 | 17.9 | 17.9 | 5 |
| Fear of risk | 145 | 42 | 29.0 | 29.0 | 2 |
| Poor financial background | 145 | 47 | 32.4 | 32.4 | 1 |
| Lack of entrepreneurial skills | 145 | 30 | 20.7 | 20.7 | 3 |
| Other factor | 145 | 15 | 10.3 | 10.3 | 5 |

*Source-Primary data*

It is observed from table 3 that the majority respondents don't want to become an entrepreneur due to poor financial background followed by fear of risk, lack of entrepreneurial skills, lack of support, no motivation and can be ranked as 1st, 2nd, 3rd, 4th,and 5th respectively. It indicates that poor financial background is the primary barrier for the young women to become an entrepreneur in future and they feel that risk associated with it will push them in more poverty in future if they are notable to earn the profit.

**Table 4: Young women Awareness of the schemes of the government relating to entrepreneurship development.**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Govt. Schemes** | **Highly**  **Unaware** | **Not**  **Aware** | **Neutral** | **Aware** | **Highly Aware** | **Weight**  **Score** | **Median** | **Rank** |
| MUDRA Loan Scheme | 12(08.3%) | 21(14.5%) | 28(19.3%) | 62(42.8%) | 22(15.2%) | 496 | 4 | 2 |
| Credit Guarantee Scheme for startup | 14(9.7%) | 30(20.7%) | 37(25.5%) | 52(35.9%) | 12(8.3%) | 453 | 3 | 5 |
| Stand Up India Scheme | 12(8.3%) | 27(18.6%) | 32(22.2%) | 52(35.9%) | 22(15.2%) | 480 | 4 | 3 |
| New Gen Innovation and Entrepreneurship | 13(9.0%) | 40(27.6%) | 39(26.9%) | 44(30.3%) | 9(6.2%) | 431 | 3 | 7 |
| Atal Innovation mission grant | 14(9.7%) | 34(23.4%) | 30(20.7%) | 52(35.9%) | 15(10.3%) | 455 | 3 | 4 |
| Credit Link Capital Subsidy Scheme | 15(10.3%) | 45(31.0%) | 39(26.9%) | 39(26.9%) | 7(4.8%) | 413 | 3 | 10 |
| SIDBI Make in India Soft Loan Fund | 10(6.9%) | 42(29.0%) | 35(24.1%) | 51(35.2%) | 7(4.8%) | 438 | 3 | 6 |
| Modified Special Incentive Package Scheme | 18(12.4%) | 52(35.9%) | 36(24.8%) | 34(23.4%) | 5(3.4%) | 391 | 3 | 12 |
| NABARD Entrepreneurship Development Scheme | 8(5.5%) | 20(13.8%) | 16(11.0%) | 72(49.7%) | 29(20.0%) | 529 | 4 | 1 |
| Venture capital assistance scheme(VCA) | 15(10.3%) | 38(26.2%) | 41(28.3%) | 44(30.3%) | 7(4.8%) | 425 | 3 | 8 |
| Raw Material Assistance Scheme | 15(10.3%) | 48(33.1%) | 41(28.3%) | 30(20.7%) | 11(7.6%) | 409 | 3 | 11 |
| Infrastructure Development Scheme | 17(11.7%) | 36(24.8%) | 44(30.3%) | 38(26.2%) | 10(6.9%) | 423 | 3 | 9 |
| Single point registration Scheme(SPRS) | 25(17.2%) | 43(29.7%) | 45(31.0%) | 25(17.2%) | 7(4.8%) | 381 | 3 | 14 |
| Software Technology Parks Scheme | 25(17.2%) | 43(29.7%) | 42(29.0%) | 27(18.6%) | 8(5.5%) | 385 | 3 | 13 |

*Source-Primary data*

It is observed from table 4 that the young women’s have adequate awareness level about the different government schemes specially launched for entrepreneurship development. The results of the weighted average score & median show that the youths are aware of the main three schemes relating to startup, which are the NABARD entrepreneurship development scheme, MUDRA Loan scheme, and Startup India scheme, and they did not have proper ideas about other government schemes. Table 4 revealed that the young women have low awareness about the government schemes on unique incentive package scheme, software technology park scheme, and single point registration schemes.

**RESULTS & DISCUSSIONS**

* The study revealed that young women choose to work for a company rather than create their own. Only 11% of young women desired to be entrepreneurs, while majority i.e. 50% of young women are interested in Jobs. The academic background and curriculum of young women have no bearing on their employment choices.
* Only 21.2 percent of young women in general education and 19.5 percent of young women in professional education have appropriate knowledge about how to become entrepreneurs, while the remaining 80% of respondents lacks knowledge about entrepreneurship.
* According to the findings, 79.8% of young women or female students in general education courses and 78 percent of female students in professional courses believe that entrepreneurship education should be included in the course curriculum of their particular courses or institutions. They believe that incorporating entrepreneurship education into academic courses will help students become successful entrepreneurs in the future.
* The study revealed that the young women’s awareness on the entrepreneurship development program does not have any significant relationship with the academic background of the young women.
* According to the findings, 49 percent of respondents from general education courses and 36.6 percent of respondents from professional education courses believe that entrepreneurship can be considered as a career option. Findings, further revealed that the young women's academic backgrounds have a substantial impact on their perceptions of entrepreneurship as a career option.
* From the analysis, it has been found that 60.6% of young women studying general courses of education and 53.7% of young women studying professional courses of education are aware of the government schemes introduced for the improvement of entrepreneurship. This figure has shown that government initiative regarding entrepreneurship has not reached to the young women of Assam. The academic background of the young women does not have any significant relationship with the awareness of government startup schemes.
* It is evident from the study that to become self-dependent, the young women wanted to become an entrepreneur in the future. Due to poor financial background, young women think that they will be unable to establish themselves as an entrepreneur because they have no proper idea on how to get government funding for the startup.
* Among the 14 schemes on entrepreneurship of government taken by the researcher, young women are moderately aware of these schemes, which mean projects are yet to reach the youths of Assam. The overall analysis of awareness of young women on government schemes showed that the government initiatives are yet to reach the focused group.
* Lack of awareness of the schemes, the young women will be unable to benefit from those schemes. The government will fail in the proper implementation of different projects for the benefits of the unemployed young women across the country.

**RECOMMENDATIONS:**

Based on the findings few suggestions are given below:

* It is suggested that government should take initiatives to promote entrepreneurship education in the course curriculum.
* More training on entrepreneurship should be instated through compulsory courses from high school level onwards
* It is suggested to provide proper orientation to the young women’s and motivate them to become self-reliant.
* Proper awareness campaigns should be made targeting the women’s
* Startup India and Start up Assam should act more actively in creating incubating Centre and pitching platforms.

**EPILOGUE**

Despite spending a large amount of money by the government, many young women are still unaware of schemes related to entrepreneurship programmes. In Assam, there are lots of room for entrepreneurship as a source of income. However, due to a lack of information, young women continue to gravitate toward jobs rather than pursuing entrepreneurial endeavors. According to the findings, young women have a positive attitude toward entrepreneurship but lack appropriate knowledge of the schemes. The study also discovered that the academic background of the young women had no significant association with their opinions about entrepreneurship as a source of employment. Thus, appropriate entrepreneurial education can shift their attention away from looking for work or doing work in order to become a successful entrepreneur in the future, which will undoubtedly aid in the country's socio-economic development.

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