#### MINOR RESEARCH PROJECT

# "A STUDY ON THE SOCIO ECONOMIC STATUS OF WOMEN STREET VENDORS WITH REFERENCE TO TIRUCHIRAPPALLI DISTRICT" MRP- 6472/16(SERO/UGC), JUNE 2017

Final report Submitted to



The Joint Secretary South Eastern Regional Office, University Grants Commission, Hyderabad- 500 001

Submitted by

Dr. N.MAHESWARI M.COM, MA, MBA, B.Ed, MPhil, PhD, NET Principal Investigator



PG DEPARTMENT OF COMMERCE COMPUTER APPLICATION ST.JOSEPH'S COLLEGE (AUTONOMOUS), SPECIAL Heritage Status Awarded by UGC Accredited at "A" Grade (3<sup>rd</sup> Cycle) By NAAC College with Potential for Excellence by UGC DBT-STAR & DST-FIST Sponsored College TIRUCHIRAPPALLI – 620 002 TAMIL NADU

## EXECUTIVE SUMMARY OF THE PROJECT NO. F.MRP-6472/16(SERO/UGC), LINK NO.6472

## "A study on the socio economic status of women street vendors with reference to Tiruchirappalli district"

#### Final Report on the work done

Status of women in India has been subject to many great changes over past few years. Illiterate and poor women have to undertake street vending to mitigate the problem of unemployment and underemployment. They have to enter into street vending to generate a source of income for their family. Many women enter into street vending due to lack of credit and lack of confidence to start small businesses. Street vending provides scope to the poor women to sustain their life through small earning. Street vending provides lively hood and source of income to high percentage of women. The study was carried out to determine the socio economic status of women street vendors. The study is limited to Women Street vendors of four taluks of Tiruchirappalli district although women street vendors are found in all the areas of the district.

The study extends to women street vendors in the Trichirappalli district, their socio economic profiles, activities, opinions and problems and the income impact on their life through street vending. Traditions and customs of the different religions and nativity and the population has created an uncontrollable demand for the traditional products of vegetables, fruits, flowers and food. These items are demanded by the population over 365 days. There are traditional, political, institutional and family functions going on over the whole year regularly which has increased a stable demand for all the products. Women Street vendors are accepted by the population as they are the immediate source to satisfy the demands of all kinds of people for all kinds of functions and festivals. Women street vendors sell the products nearby the people according to their needs of the day.

### Significance of the study

Street vending activities allow individual to generate income with minimal investments and less human capital. Women Street vendors play an important role in informal sector but not gained proper recognition. Street vendors' role in the urban and semi urban areas are

expanding market opportunities and street vending is gaining an important role in the urban development. The government policies are developing for street vendors aimed at improving the standards of living by identifying them, issuing licenses and providing appropriate vending zones in the urban areas. This study is significant because the identification of socio economic status of women street vendors will assist the decision makers to formulate appropriate policies including the role of women street vendors by identifying the importance of women participation in street vending. The study has been undertaken to give rise to legal obligation in national policies. The research will benefit the street vendors' policy planners and administrators. Also the study may also assist the policy makers to provide the women street vendors the economic rights in the country.

#### Methodology

The project studies the socio economic status of women street vendors in Trichirappalli district. Tiruchirappalli district is divided in to 11taluks namely Tiruchirappalli West taluk, Tiruchirappalli East Taluk, Manapparai Taluk, Marungapuri taluk Lalgudi Taluk, Thuraiyur Taluk, Musiri Taluk, Thiruverumbur Taluk, Srirangam Taluk, Manachanallur Taluk and thottiyam Taluk. Since the total population of the women street vendors are unknown, a quota of size had been fixed in each area.

Samples were collected from 6 villages in each Taluk namely, Angarai, Edangimangalam, Mangammalpuram, Valadi, Alambakkam, Appadurai from Lalgudi taluk and Alagiyamanvalam, Edumalai, Kariyamanickam, Omandhur, Samayapuram and Thiruvallrai from Mannachanallur taluk, Amoor, Gunaseelam, pulivalam, Manparai, Moovanur and Thinnanur from Musiri taluk and Chokkanathapuram, Kannanur, Kottaiyur, Murugur, Sobanapuram and Talugai from Thuraiyur taluk of trichirappalli district. The study only dealt with six types of vendors including vegetables, fruits, food, greens, flowers and non perishable items with the sales pattern of sitting in the platforms or road sides, using bicycle, trolley and by walk who are visible in the streets. Deliberate effort been made to identify and interview women street vendors to collect the primary data.

The study is designed to collect data from a sample size of 500 street vendors, randomly selected from four Taluks, Lalgudi, Manachanallur, Musiri, and Thuraiyur. 250 women street vendors randomly selected from Lalgudi and Manachanallur Taluks and 250 women street vendors randomly selected from Musiri and thuraiyur taluks from trichirappalli under simple random sampling techniques.

#### Data Analysis

Data analysis is based on SPSS for analyzing the information gathered through questionnaires.

The primary data obtained from 500 individual samples is analyzed with the help of the relevant statistical tools like Kruskul-Wallis test, Mann Whitney test, Chi-square test, correlation analysis, one way ANOVA and inter correlation matrix analysis.

The secondary data and other reviews are collected from the books, journals, government publications, internet etc.

#### **Summary of the findings**

A highest percentage (39.2%) of respondents belong to the age group between 31-40 years. Majority (55.4%) respondents are below 8<sup>th</sup> standard level of education. Out of 500 respondents 195 (39 per cent) are married, Majority (61%) of the respondents have joint family. Majority (43%) respondents are from semi-urban A majority (39%) of the respondents belong to the monthly income group of Rs. 5000 to Rs. 7000. 58.8% of the respondents belong to the monthly expenditure group of Rs. 5000 to Rs. 7000. 48% of the respondents belong to the monthly savings group of less than Rs.500, Majority (31.2) %) of the respondents needed money for food, Majority (20%) of the respondents said they undertook street vending due to less family income, Out of 500 respondents 288 (57.6%) respondents sold in public places , Majority (40%) respondents sold the goods by sitting in one place, Majority (27.4 %) of the respondents sold flowers, Majority (49%) of the respondents agreed that earning through street vending gave them rights to get involvement in decisions regarding children's education. Majority (58%) of the respondents agreed that through street vending earnings they solved the issues related to health, Majority (64.2%) of the respondents disagreed that the rights can be recognized with earnings through street vending. Majority (61.8%) of the respondents disagreed that

gender discrimination can be reduced because of their earning through street vending, Majority (45.4%) of the respondents agreed that due to their earnings through street vending they have some basic development in the house. Majority (58) % of the respondents agreed that they could involve in the decisions regarding daughter's welfare due to their earnings. Majority (71%) of the respondents agreed that they got the awareness on environment because of street vending, 61% of the respondents did not agree the fact that they participated lesser in social activity because of street vending, 59% of the respondents agreed that they had low bargaining power, 52.2% of the respondents agreed that they had competition with female vendors, 61.8% of the respondents agreed that they had competition with male vendors, 45.4% of the respondents agreed that they did not have social security, 58% of the respondents agreed that they did not have credit facilities, 61% of the respondents agreed that they had storage problems, 59% of the respondents agreed that they had problems with price fluctuation, 51% of the respondents agreed that they had stress with the attitude of the customers, 57 the respondents % of agreed that they had stress with the credit sales, 22.4% of the respondents said working capital as their financial problem, 22% of the respondents said taking care of self as their personal problem, 21.2% of the respondents said diabetics as their health problem, 29.8% of the respondents said Lack of time for family as their relationship problem.

#### Hypothesis

- 1. There is significant relationship between age and the Impact of earning on the women street vendors
- 2. There is significant correlation between age and needs of the women street vendors
- 3. There is significant correlation between monthly income and expenditure of the women street vendors
- 4. There is significant correlation between monthly income and needs of the women street vendors
- 5. There is significant correlation between monthly income and needs of the women street vendors
- 6. There is significant relationship between marital status and problems faced by the women street vendors

- 7. There is significant relationship between family type and the problems faced by the women street vendors
- 8. There is significant difference between family type and the monthly income of the women street vendors
- 9. There is significant difference between family type and needs of the street vendors
- 10. There is no Correlation between the hindrances faced by the women street vendors.
- 11. There is a significant association between goods sold sales pattern, sales area, monthly income, expenditure, needs and family type.

#### POLICIES IN PLAN AND ACTION

Street Vendors (Protection of livelihood and Regulation of Street vending) Act, 2014

The Act has made provisions for independent grievance Redressal and dispute redressal mechanism composed of retired judicial officers. It also provides for a timely return of seized goods of street vendors. Perishable goods are mandated to be returned on the same day while non-perishable goods will have to be returned within 2 days off the claim being made.

Section 27 of the Act makes provisions for protection from harassment by police and other authorities.

Constitutional provisions

The constitutional provisions which allow the street vendors to carry out their occupation are:

Article 14 -- "The state shall not deny to any person equality before the law or the equal protection before the law within the territory of India".

Article 19(1) (g) guarantees to all the citizens the right to practice any trade and profession, subjected to certain "reasonable restrictions" for the general interests of the public.

Article 21—(Protection of Life and Personal Liberty) No person shall be deprived of his life or personal liberty except according to procedure established by law.

#### Conclusion

Street vending has become a necessary survival weapon and is fundamentally changing the micro business levels worldwide. As the population of the country is rising to its peak, it also brings poverty and increases the survival fitness among the people. Female gender is struggling to lift up themselves and their family from the poverty. The study identifies that many women enter into street vending as entry into street vending is easy with less capital and is depends upon the individual human capacity, to come out of poverty.

Street vendors belong to the unorganized sector of the society. Through the national policy of street vendors, the government forms to facilitate the empowerment of street vendors. The government has also form the organizations like self help groups, cooperatives and other forms through banks to facilitate the empowerment of the street vendors and also to manage the financial facilities to them. The ministry of Urban development report states that street vendors form 2% of the general population.

Government polices ensure that women street vendors find their recognition for their contribution to the society. women street vendors taken for the study are stationary by occupying space on the public/private areas, or mobile in the sense that they move from place to place carrying their wares on push carts or in cycles or baskets on their heads etc.,

Government has enhanced the objective to provide and promote a supportive environment for earning livelihoods to the street vendors. Government has enhanced the legal status by implementing appropriate laws and providing legitimate place in the urban development plan.

It has provided the facilities for use of identified spaces for street vendors

The policy been regulated by imposing a nominal fee based regulation of access of spaces Women Street vendors been included as a special component of urban development by treating them as an integral and legitimate part of the urban distribution system

To promote self compliance amongst street vendors, Government has enhanced the plans to promote organizations of street vendors like Unions/cooperatives, associations and other forms of organizations to facilitate their empowerment.

It has created participatory mechanisms with representation by urban vendor's organizations, voluntary organizations, local authorities, the police, resident's welfare association and others for orderly conduct of urban vending activities.

The policies of government been so framed to facilitate, promote social security[pension, insurance etc.. ] and access to credit for street vendors through promotion of SHGs, cooperative, federations, micro finance institutions etc.,

The study was undertaken to be an additional source of information in policy making, planning and administration. Street vendors have become the main thrust for economic development initiatives. They have become the private sector for taking different commodities to the customers. Although street vending is a source of employment and income for a large majority of women, the women face a number of problems, like less working capital, inadequate financial aids, inability for credit collection, inadequate education, less motivation from family and others, less risk bearing capacity, improper communication ability, low confidence level taking care of self, physical inability, depression, diabetics, obesity stress, work overload, lack of time for family, conflict between spouses, harassment etc

In the recent years there is a high increase in this non main stream economic sector. Women engage themselves in sale of foods, vegetables, flowers, fruits, etc., all the feminine activities been utilized by the women vendors for their livelihood in street vending according to the demand of the rising female population and the custom and traditions of the society.

The women street vendors normally operate on open grounds without any shelter.

Now recently the urban authorities started issuing valid vending licenses with identity card by identifying the vending zones near the public areas. The town vending committees in the local authority has started identifying the street vendors in order to support in the areas of welfare, savings and credit and reduce the financial problems faced by the street vendors. The local authorities informed the regulatory measure that applied by the government for the inclusion of street vending in the urban planning and integrate street vendors into their overall planning and management of street vendors

A lot need to be done to create confidence in the minds of women street vendors

Future Research

This research should be further continued with large number of sample size to identify the expectations of the women street vendors.

The research also recommends that a deep study should be carried out to establish the challenges encountered by the women street vendors in the street vending process.

The policies implemented by the government according to street vendors act, promises good provisions for women street vendors. The municipal corporation and local bodies in India are involved in the activities of identifying the street vendors and providing them with identity cards and vending zones. The process is going on in all the places of the district to create all types of facilities needed by the women street vendors.

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### UNIVERSITY GRANTS COMMISSION BAHADUR SHAH ZAFAR MARG NEW DELHI – 110 002

### **Utilization** certificate

Certified that the grant of Rs. 1,35,000 (Rupees one lakh thirty five thousand only) received from the University Grants Commission under the scheme of support for Minor Research Project entitled "A study on the socio economic status of women street vendors with reference to Tiruchirappalli district" vide UGC letter No. F. MRP-6472/16(SERO/UGC) dated 30<sup>th</sup> June 2017 has been fully utilized for the purpose for which it was sanctioned and in accordance with the terms and conditions laid down by the University Grants Commission.

SIGNATURE OF THE PRINCIPAL INVESTIGATOR

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#### UNIVERSITY GRANTS COMMISSION BAHADUR SHAH ZAFAR MARG NEWDELHI- 110 002

# Final report of the work done on the minor research project NO. F.MRP-6472/16(SERO/UGC) LINK NO.6472

"A study on the socio economic status of women street vendors with reference to Tiruchirappalli district"

1	Project reportNo.: 1 <sup>st</sup> /Final	:	Final Report			
2	UGC Reference No	:	MRP- 6472/16(SERO/UGC)			
3	Period of report	:	July 2017 – July 2019			
4	Title of the research project	:	A study on the socio economic status			
			of women street vendors with reference			
			to Tiruchirappalli district			
5	(a) Name of the Principal Investigator	:	Dr.N.MAHESWARI			
	(b) Deptt.		COMMERCE COMPUTER APPLICATION			
	(c) College where work has progressed		ST. JOSEPH'S COLLEGE, Trichirappalli,			
			Tamil Nadu-620 002			
6	Effective date if starting of the project	:	18-07-2017			
7	Grant approved and expenditure	:	3			
	incurred during the period of the report					
	a. Total amount approved	:	Rs. 1,35,000			
	b. Total expenditure	:	Rs. 1,48,147			
8	c. Report of the work done	:	Report enclosed			
,	(i). Brief objective of the project		<ul> <li>To know about the socio economic</li> </ul>			
			status of women involved in the street vending,			
			<ul> <li>To identify the factors which influence</li> </ul>			
			the willingness of women for street			
			vending,			
		-	To list out the various obstacles faced			
			by women as street vendors			
			• To understand the effectiveness of			
			government policies in protecting and			
			promoting the cause of women street			
			vendors			
			<ul> <li>To suggest specific measures aimed</li> </ul>			

		23	ameliorating the condition of women street vendors in the study area viz. Tiruchirappalli District
	(ii). Work done so far and results achieved and publications, if any resulting from the work (Give details of the paper and names of the journals in which it has been published or accepted for publication)  (iii). Has the progress been according to original plan of work and towards achieving the objective, if not, state		<ul> <li>Enclosed as separate attachment(work done)</li> <li>One paper published, "Role of Two Wheelers in Empowerment of Women"—Emperor International Journal of Finance and Management Research, Mayas Publication IFS-1.14/SJIF-2017-4.253, PF 118-123, presented in the National Conference on Social</li></ul>
	reasons  ((iv) please enclose, a summary of the findings of the study. One bound copy of the final report of work done may also be sent to the concerned Regional Office of the UGC		Status of the project- completed Copies of the final report of the work done has been enclosed One bound copy of the final report of work done is enclosed
-	(v). Any other information		Three papers published

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SIGNATURE OF THE PRINCIPAL INVESTIGATOR

DR. N. MAHESWARI

M Com. M A Bild M Philipan Ph.D., Asst. Prof. in Commerce Computer Applications St. Joseph's College (Autonomous) Tiruchirapalli - COD Co2.





#### UNIVERSITY GRANTS COMMISSION BAHADUR SHAH ZAFAR MARG NEWDELHI- 110 002

# Final report of the work done on the minor research project NO. F.MRP-6472/16(SERO/UGC) LINK NO.6472

"A study on the socio economic status of women street vendors with reference to Tiruchirappalli district"

1	Title of the research project		A CTUDY ON THE COCIO ECONOMIC
1	The of the research project		A STUDY ON THE SOCIO ECONOMIC
			STATUS OF WOMEN STREET VENDORS
			WITH REFERENCE TO
			TIRUCHIRAPPALLI DISTRICT"
2	NAME AND ADDRESS OF THE	:	Dr.N.MAHESWARI,
	PRINCIPAL INVESTIGATOR		ASSISTANT PROFESSOR
			DEPTT OF COMMERCE COMPUTER
			APPLICATION,
			ST. JOSEPH'S COLLEGE(AUTONOMOUS),
	·		TIRUCHIRAPPALLI, TAMIL NADU-620 002
3	NAME AND ADDRESS OF THE	•	ST. JOSEPH'S COLLEGE(AUTONOMOUS),
	INSTITUTION		TIRUCHIRAPPALLI, TAMIL NADU-620 002
4	UGC APPROVAL LETTER NO.	:	MRP-6472/16(SERO/UGC)/30-06/2017
	AND DATE		
5	DATE OF IMPLEMENTATION	:	18-07-2017
6	TENURE OF THE PROJECT	:	TWO YEARS
7	TOTAL GRANT ALLOCATED	:	Rs. 1,35,000
8	TOTAL GRANT RECEIVED	:	Rs. 77,500
9	FINAL EXPENDITURE	:	Rs. 1,48,147
10	TITLE OF THE PROJECT	:	A STUDY ON THE SOCIO ECONOMIC
			STATUS OF WOMEN STREET VENDORS
			WITH REFERENCE TO TIRUCHIRAPPALLI
			DISTRICT"
0			
_			
11	OBJECTIVES OF THE PROJECT		To know about the socio economic status

			<ul> <li>of women involved in the street vending,</li> <li>To identify the factors which influence the willingness of women for street vending,</li> <li>To list out the various obstacles faced by women as street vendors</li> <li>To understand the effectiveness of government policies in protecting and promoting the cause of women street vendors</li> <li>To suggest specific measures aimed ameliorating the condition of women street vendors in the study area viz. Tiruchirappalli District</li> </ul>
12	WHETHER OBJECTIVES WERE ACHIEVED (Give details)		The objectives of the study has been successfully completed (ENCLOSED)
13	ACHIEVEMENTS FROM THE PROJECT		<ul> <li>One paper published, "Role of Two Wheelers in Empowerment of Women"— Emperor International Journal of Finance and Management Research, Mayas Publication IFS-1.14/SJIF-2017-4.253, PF 118-123 and presented in the National Conference on Social Entrepreneurship: Sustainable Models and Practices held at St.Joseph's college(Autonomous), Trichirappalli-2</li> <li>Two research papers been chaptered in the book: TAKE OFF:THE BLOSSOMS OF WOMEN EMPOWERMENT</li> <li>"Impact of Globalization in Women's Freedom"</li> <li>"Transformation of women: Women participation in the Informal employment in Tiruchirappalli city"</li> </ul>
14	SUMMARY OF THE FINDINGS		Enclosed separately
15	CONTRIBUTION TO THE SOCIETY	-	Street vending activities allow individual to generate income with minimal investments and less human capital. Women Street vendors play
			an important role in informal sector but not gained proper recognition. Street vendors' role

		in the urban and semi urban areas are
		expanding market opportunities and street
		vending is gaining an important role in the
		urban development. The government policies
		are developing for street vendors aimed at
		improving the standards of living by
		identifying them , issuing licenses and
		providing appropriate vending zones in the
		urban areas. This study is significant because
		the identification of socio economic status of
		women street vendors will assist the decision
		makers to formulate appropriate policies
		including the role of women street vendors by
		identifying the importance of women
		participation in street vending. The study has
		been undertaken to give rise to legal obligation
-		in national policies. The research will benefit
-		the street vendors' policy planners and
- " 8		administrators. Also the study may also assist
		the policy makers to provide the women street
		vendors the economic rights in the country.
,		
16	WHETHER ANY PH.D.	NO
	ENROLLED/ PRODUCED OUT OF THE PROJECT	
17	NO. OF PUBLICATIONS OUT OF	3 -ENCLOSED
*	THE PROJECT ( PLEASE ATTACH)	

PRINCIPAL INVESTIGATOR

1 I Now

DR. N. MAHESWARI

M. Com. M.A. B. Ed. M. Phil. Netl. Ph.D.,
Asst. Prof. in Commerce Computer Applications
St. Joseph's College (Autonomous)

Tiruchirapalli - 620 002.

PRINCIPAL
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St. JOSEPH'S COLLEGE
(AUTONOMOUS)
TIRUCHIRAPPALLI 620 002

#### UNIVERSITY GRANTS COMMISSION BAHADUR SHAH ZAFAR MARG, NEW DELHI – 110002

#### ACCESSION CERTIFICATE

This is to certify that Dr.N.MAHESWARI, Dept of Commerce Computer Application, St.Joseph's college (Autonomous), Tiruchirappalli- 620002 [proposal number 1969, P.NO:4-4/2015-16(MRP/UGC-SERO) has handed over the following books purchased under the scheme of minor research project to the library of, St,Joseph's college (Autonomous), Tiruchirappalli-620002.

S.No	TITLE	Bill.No	Date	Discounted rate	Actual rate	Accession number
1	Business statistics	393	23.12.2017	337.50	375.00	175105
2	Business Statistics	393	23.12.2017	337.50	375.00	175106
3	Customer relationship management	393	23.12.2017	359.10	399.00	175107
4	Enterprise Resource planning	393	23.12.2017	339.30	377.00	175108
5	Financial management	393	23.12.2017	670.50	745.00	175109
6	Indian Economy and GST	393	23.12.2017	1,350.00	1,500.00	175110
7	Knowledge Management	393	23:12.2017	828.00	920.00	175111
8	Knowledge management An Evolutionary View	393	23.12.2017	1,525.50	1,695.00	175112
9	Knowledge management and learning technology	393	23.12.2017	1,525.50	1,695.00	175113
10	Management information System	393	23.12.2017	598.00	665.00	175114
11	Management information system	393	23.12.2017	202.50	225.00	175115
12	Retail management	393	23.12.2017	895.50	995.00	175116
13	Retail management	393	23.12.2017	1,705.50	1,895.00	175117
14	Retail management	393	23.12.2017	746.10	829.00	175118
15	Retailing Management: Text and Cases	393	23.12.2017	580.50	645.00	175119
16	SPSS 17.0 FOR RESEARCHES	393	23.12.2017	355.50	395.00	175120
17	SPSS for you	393	23.12.2017	445.50	495.00	175181
18	Strategic Management -	. 393	23.12.2017	481.50	535.00	175122
19	Total Quality Management (2)	393	23.12.2017	1114.20	1,238.00	175123-24
20	Research methodology[2]	11118	18.1.2018	150.00	150.00	175125-81
21	GST	11118	18.1.2018	175.00	175.00	175187
22	Financial management[2]	11118	18.1.2018	200.00	200.00	175128-2
23	Financial management	11118	18.1.2018	765.00	765.00	175130
24	Financial services	11118	18.1.2018	699.00	699.00	175131
25	Marketing management[2]	11118	18.1.2018	1,480.00	1,480.00	175132-3
26	International business[2]	11118	18.1.2018	1,190.00	1,190.00	176134-3
27	Marketing management	11118	18.1.2018	959.00	959.00	175136
	TOTAL (32 books)			20,015.70	21,616.00	

PRINCIPAL/ St. JOSEPH'S COLLEGE (AUTONOMOUS) TIRUCHIRAPPALLI 620 002

DR. N. MAHESWARI

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Dr. M. DORAIRAJAN

LIBRARIAN
St. Joseph's College (Autonomous)
Triuchirapalii-620 002.

PRINCIPAL
St. JOSEPH'S COLLEGE
(AUTONOMOUS)
TIRUCHIRAPPALLI 620 002

#### **PUBLICATION**

NAME OF THE	NAME OF	Year	ISBN	PUBLICATION
ВООК	THE PAPER		ě.	*
3. I.	,			
TAKE OFF: The	Impact of	2018	978-1-387-	Published by Lulu
blossoms of women	Globalization		66323-1,pg	Publication-united states,
empowerment edited	in Women's		no.38-45	Printed by Laxmi Book
by -edited by	Freedom	-		publication, India
Dr.V.Bastin Jerome				e e
TAKE OFF: The	Transformation	2018	978-1-387-	Published by Lulu
blossoms of women	of women:		66323-1,	Publication-united states,
empowerment edited	Women		Pg no. 207-	Printed by Laxmi Book
by Dr.V.Bastin	participation in		213	publication, India
Jerome	the informal			-
	employment in		e e	-
2 "	Tiruchirappalli			, , , , , , , , , , , , , , , , , , ,
	city			
Emporer	Role of two	February,	Vol.4,pp-118-	Presented in the
International Journal	wheelers in	2018	123,	National Conference
of Finance and	empowerment	×	ISSN.2395-	on Social
Management	of women		5929 , IF-	Entrepreneurship:
			4.253	Sustainable Models
	9		4,	and Practices held at
				St.Joseph's
	-			college(Autonomous),
	,		- 2 a	Trichirappalli-2
	E III			

DR. N. MAHESWARI

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Asst. Prof. in Commerce Computer Applications St. Joseph's College (Autonomous) Tiruchirapalli - 620 002.

PRINIPIPAL PRIVESTIGATOR