



**A STUDY ON ROLE OF RURAL FISHERWOMEN ENTREPRENEUR
AND THEIR PROBLEMS (WITH SPECIAL REFERENCE TO NORTH
ANDAMAN –MAYABUNDER TEHSIL, ANDAMAN & NICOBAR
ISLANDS)**

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In the words of Pandit Jawaharlal Nehru “When women move forward, the family moves, the villages moves and the whole country moves”

ABSTRACT

The entrepreneur is an economic man or woman who may tries to maximize their profits by innovation. Innovation involves problem solving, introduction of new things or make changes in the pattern of goods and services or taking initiative to develop his business and its activities. There are around seven lakh villages in India and also that more than 70% of our population live in villages of half are women. Rural women represent a sizeable percentage of labor force in our country .The rural women plays an vital role to develop her family in all aspects like development of his children, support to her husband , development of her home, better society and better livelihood.

Entrepreneurship is the core of economic development. Entrepreneur is a key factor of entrepreneurship. In present time women are an emerging economic force. Women constitute the family, which leads to society and family. Social and economic development of women is necessary for development of any country. Every woman wants to start their own business but cannot success in our Indian environment due to male domination in the family and society. Due to changing environment, now men are easily accepting the women entrepreneurial opportunity.

Our increasing service sector, production sector, Central and State Government policies are promoting the women entrepreneurship.

The aim of this study is to discuss the role of rural fisherwomen entrepreneur in rural Andaman region Mayabunder, Tehsil. The study may focus on pattern of the fisherwomen families, their income, economic status, marketing of fish produce and livelihood of their families and assistance from various agencies. This paper is mostly based on Primary data and some observations for the identification of these issues the author has reviewed different research articles.

Key words: Rural Fisherwomen Entrepreneur, concept of women entrepreneur, economic status

METHODOLOGY

The present study was conducted at Mayabunder fishermen colony, Mayabunder Tehsil, North & Middle Andaman District. The whole study area is on primary data. A questionnaire has been prepared about personal profile of fisherwomen, economic status, their cultural and traditions and their role and problems are being faced by the target group. A total 65 questionnaire has been prepared and distributed to the fisherwomen for collecting primary data and 55 respondents has shown interest and given answers to the questionnaire and submitted. Among 55 collected questionnaire from respondents five respondents questionnaire are incomplete and it has not taken for study. Only 50 respondents data are taken for study.

Review of Literature:

Dr. Anita Mehta and Dr. Mukund chzandra Mehta in her article “ Rural women entrepreneurship in India- opportunities and challenges” revealed that rural women are not so aware and literate to handle all the legal and other formalities to set up enterprise or entrepreneurship. In their study said that the literacy rate of women in India is found at low as compared to male population. Women entrepreneurs are not so developed due to less ability to bear risk and risk taking, lack of infrastructure and lack of finance and knowledge about various schemes. In their study suggested that better educational facilities, training, counseling, micro-credit facilities, marketing assistance and guidance cell to be set up in account of effective development of women entrepreneur.

Ms. Yogita Sharma in her study on “women entrepreneur in India” she said in her study about problems faced by women entrepreneur like Indian women are very emotional and attached to their family members, male dominated society, lack of education, social barriers, shortage of raw materials, lack of finance, tough competitions with male dominated entrepreneur etc. In her study she given an account of steps taken by Govt. of India in five years plan. In her study she concluded that India is a male dominated society and women are socially and economically depended on the male members. So. Government and other agencies and family members may encourage and support women entrepreneur to became a main part of national economy and contribute to the economic progress of India.

Objective of the Study :

- a) To find out the economic status of families of fisherwomen of Mayabunder Tehsil.
- b) To analyze the influencing factors to do business (selling of fish)
- c) To study the economic and other support given by various agencies.
- d) To study the problems facing by fisherwomen entrepreneur.

CONCEPT OF WOMEN ENTREPRENEURS

Women Entrepreneurs may defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as —an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs.

STATUS OF WOMEN: A HISTORICAL PERSPECTIVE

“Freedom depends on economic conditions even more than political. If a woman is not economically free and self earning, she will have to depend on her husband or someone eels and dependents are never free. The then first Prime Minister of India Pt. Jawaharlal Nehru, which highlight the importance of economic independence of women.

The history says that women in Vedic age have played an important part in religious and social functions. The position of wife was an honoure3d one as no religious ceremony could be performed by the husband alone.

PRESENT MODERN RURAL WOMEN

But, present modern rural women are not like Vedic age women. They are coming out from their houses and working as a workforce in various organization and agencies as like men and giving support hand to their family. They mostly working in Government departments, Private organizations, Manufacturing Industries, schools, hotel industries, and Govt. Schemes like MGNREGA and other part time jobs. Few women are set up their own business like tea and snacks shops, retail shops, fancy stores, bakery shops, beauty parlors, vegetable selling vendor and fish selling vendor etc.

HISTORY OF FISHERWOMEN ENTREPRENEUR OF MAYABUNDER TEHSIL :

Mayabunder Tehsil is one of the rural areas of North & Middle Andaman District, Andaman & Nicobar Islands but it is connected with Port Blair by road, sea or airways (Helicopter) and also connected to Mainland (Kolkatta) by ship. Mayabunder is a District Headquarter of North & Middle Andaman District.

The fishermen and women of Mayabunder Tehsil are most of them were migrated from rural backward District of Srikakulam of Andhra Pradesh and East Southern part of Orissa. The Srikakulam District is industrial backward and most un-developed region state of Andhra Pradesh State. The paddy land and other land is too dry and sandy which is difficult for farming and also they may not get sufficient water for farming and also the fishermen community have find difficulties to venture into the sea to catching fish at costal area of Srikakulam district due to heavy waves in sea and lacking of professional equipments like boats, nets etc. In the early 1960's to 1970's in search of employment most of them were migrated and travelled from Srikakulam to Andaman. This community people have settled many parts of the Andaman & Nicobar Islands. Few are settled at South Andaman District such as Dairyfam Port Blair, Haddo, Wandoor, Hut Bay etc. and few are at North & Middle Andaman District such as Diglipur, Aerial Bay, Kalighat (two or three families), Mayabunder, Rangat Bay, Betapur (Haroro), Ireata, Long Island, and Baratang Island and very few families are settled at Hutbay and southernmost island of Chambellbay (Great Andaman).

Most of them are migrated in the year late 1960's to 1970's and slowly settled in different parts of the Island. In those days the fishermen and women worked as a mazdoor or

labour in various departments and organization in the period of post independence of India till 1990's.

The fishermen community may have started catching fish for their self and family for their consumption in early 1970's. But after 1970's they have started selling the fish in the markets, villages and other places. This practice has developed them to do business and earn some penny to look after their family members.

Mayabunder Tehsil is one of the rural area of Andaman & Nicobar Islands but it is connected with Port Blair by road, sea or airways (Helicopter). In the present study the fisherwomen may started their business activities late 1990. Before that most of them are worked as a labour or mazdoor under Govt. department, contractors, NREP schemes etc. Very few fisherwomen may go with their husband and venture into sea for catching fish but most of fisherwomen are fish vendor. They usually purchase fish in lump sum from fishermen and the same will sell at different locality or villages in Mayabunder Tehsil. We can find them at Mayabunder bazaar area and fish market at Mayabunder. They have a practices that early morning at 4.00 am they carry fish in utensils and same carried to Harinagar , Nimbudera , Karmatang, Rampur, Burmdera, Lucknow and other parts of Mayabunder Tehsil in a bus or van or small truck for selling the fish . The fisherwomen are very shy, traditional and honest in their business activities. Both fishermen and women families are following their own traditions and cultural activities and they are united in all functions and respect each other.

Role of Fisherwomen Entrepreneur :

Fisherwomen entrepreneur are supporting their family and family members in all aspects. They are selling the fish which has been caught by their husband and family members and friends in different places of Mayabunder Tehsil. They are earned income for their family and helps her husband. They are plays an important role of selling and marketing the fish and fish products . fisherwomen are saving money by opening saving bank account in SBI and State co-operative bank limited, Mayabunder. They look after and helps and support to their children in education and other areas. The fisherwomen entrepreneur plays an important role in overall development of their family members and their community.

Scope of the Study:

The present study is useful to the administration and other various agencies to take various measures and policy decisions for development and economic status of fishermen and fisherwomen community in Andaman & Nicobar Islands.

Table No. 1 Age group and marital status of Fisherwomen

Sl No	Marital Status	Age in Years				Total
		18 to 25yrs	25 to 30yrs	30 to 35yrs	35 and above	
1	Married	0	05 (10%)	12 (24%)	33 (66%)	50
2	Unmarried	0	0	0	0	0
Total		0	05	12	33	

Source : Primary data

Table No. 1 shows the Age group and marital status of fisherwomen. It shows that 100 % respondents are married and maximum respondents are belongs to above 35 years age having 66 per cent. It gives clear picture that the fisherwomen who engage in selling fish in various places are married. It means that no unmarried fisherwomen are engaging in this activity.

Table No. 2 Marital Status and Educational Qualification of Fisherwomen

Sl No	Marital Status	Educational Qualification				Total
		Illiterate	Primary	Secondary	Sr. Sec. Education	
1	Married	38 (76 %)	08 (16%)	04 (8%)	0	50
2	Unmarried	0	0	0	0	0
Total		38	08	04	0	50

Source : Primary data

Table No. 2 shows that marital status and educational qualification of the respondents. All respondents are married and in respect of their qualification 38 (76 %) respondents are illiterate and only 8 respondents are studied up to primary and secondary education. Only 8 respondents (16%) are studied up to primary education and the remaining 04 (8%) are respondents are studied up to secondary education.

Table No. 3 Push factors to choose the business

Sl No	Particulars / Factors	No. of Respondents	(%)
1	Self (Family financial Problem)	20	40 %
2	Parents	7	14 %
3	Relatives	7	14 %
4	Family Members	10	20%
5	Friends	4	8 %
6	Awareness Programmes	0	0
7	Family Background	02	4 %
8	Others (Specify)	0	0

Source : Primary data

Table No. 3 shows the push factors to engage in selling of fish by the respondents. The major factor pushed the respondent in this activity is family financial problem. The above table indicates that almost 20 respondents (40%) are engaged in this activity due to their family condition and financial problems and other factors like family members 20 per cent are also pushed the respondents to engage this activity. Remaining other factors like parents, relatives, family background etc are also having impact to push the respondents to engage in selling of fish and fish products in the market.

Table No. 4 Capital Invested in Business (fishing) for purchasing Mechanized Dingy, Non-Mechanized Dingy , Ice box and fishing net by respondents family members

Sl No	Capital Invested	Invested in Business activities			
		Mechanized Boat	Non-Mechanized Boat	Ice Box	Fishing Net
1	Less Than Rs.50,000	0	20 (40 %)	18 (36%)	45(90%)
2	Rs.50,000 to 1 Lakh	0	05 (10 %)	0	0
3	I Lakh to 1.5 Lakh	09 (18 %)	0	0	0
4	1.5 Lakh to 2 Lakh	05 (10 %)	0	0	0
5	2 lakh & Above	03 (6%)	0	0	0
Total		17 (34%)	25 (50%)	18 (36%)	45 (90%)

Source : Primary data

Table No.4 indicates that capital invested in business for purchasing mechanized dingy non mechanized dingy, Ice box and fishing net by the respondents. A total 17 (34%) respondents family members are having mechanized boats among fifty respondents and it includes a total 9 (18%) have invested I lakh to 1.5 lakh rupees and 08 respondents are invested more than 1.5 lakh rupees in procuring of mechanized boats.

A total 25(50 %) respondents family members are having non-mechanised boats. Among this 20(40%) respondents are invested less than Rs.50,000 and 05 (10%) respondents are invested between Rs.50,000 to 1 lakh.

Only 18 (36%) respondents are having Ice box for storage of fish products and they have invested an amount of less than Rs.50,000 and 45 (90%) respondents are having fishing net for catching fish in the sea and they have invested a maximum of Rs.50,000 for procuring fishing net.

Table No. 5 Average Sales (Sale of fish) per day and profit earned of Respondents

Sl No	Average Sales per day	Profit earned			Total
		Rs.200	Rs.200 to Rs.500	Rs.500 & Above	
1	Below Rs.500	15	06	0	21(42%)
2	Rs.500 to 1000	09	07	02	18(36%)
3	Rs.1000 to Rs.1500	02	04	0	06(12%)
4	Rs.1500 & Above	0	3	2	05(10%)
Total		26 (52%)	20(40%)	04(8%)	50

Source : Primary data

Table No.5 shows the average sales of fish per day and profit earned by respondents. Al most 52 per cent respondents are average sale is below Rs.500 and 36 % per cent respondent are average selling of fish is Rs.500 to Rs.1000 per day and 10 % respondents are average selling of fish is Rs.1500 an above. As concerned about profit earned per day i.e., 26 per cent respondent are earned Rs.200 and 40 % respondents are earned profit of Rs.200 to 500.

Table No. 6 Arrangement of Capital (Finance)

Sl No	Particulars	Arrangement of Capital					Total
		From Bank	Financer (Money lenders)	Friends	Family members	Fisheries Dept.	
1	Less than Rs.50,000	0 (0%)	10 (20%)	4 (8%)	3 (6%)	6 (12%)	23 (46%)
2	Rs. 50,000 to 1 lakh	5 (10%)	5 (10%)	3 (6%)	2 (4%)	3 (6%)	18 (36%)
3	Rs.1 lakh to 1.5 Lakh	1 (2%)	3 (6%)	2 (1%)	0 (0%)	2 (1%)	08 (16%)
4	Rs.1.5 lakh to 2 lakh	1 (2 %)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	01 (2 %)
5	Rs. 2 Lakh & Above	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
		7 (14%)	18 (36%)	9 (18%)	5 (10%)	11 (22%)	50 (100%)

Source : Primary data

Table No. 6 shows the arrangement of capital/finance by the fisherwomen. Most of the respondent 18 (36 %) were obtained finance from money lenders and it consists of 10 (20%) respondents were obtained loan up to Rs.50000 and 5(10%) and 3 (6%) respondents were obtained loan up to Rs. 50,000 to 1 lakh and 1 lakh to 1.5 lakh respectively from money lenders. 09 (18 %) respondents were obtained loan from their friends it consist of 04 (8%) respondents obtained loan amount of Rs.50,000, 06 (12 %) respondents were obtained loan upto Rs, 50,000 to 1 lakh and 01 (2 %) respondent were obtained loan up to Rs.1 lakh to 1.5 lakh from their friends.

Only 7 (14%) respondents were obtained loan from banks and 11 (22 %) respondents were obtained loan from their friends.

Table No. 7 EDP Training and Awareness Programme Provided by Agencies

Sl No	Agencies	EDP Training Attended		EDP Awareness Programme		Skill Development Programme	
		Yes	No	Yes	No	Yes	No
1	District Industries Center	5 (10%)	45 (90%)	5 (10 %)	45 (90%)	0 (0%)	50 (100%)
2	KVIB	0 (0%)	50 (100%)	0	50 (100%)	0 (0%)	50 (100%)
3	Bank	10 (20%)	45 (80%)	10 (20%)	45 (80 %)	0 (0%)	50 (100%)
4	Fisheries Dept.	15 (30%)	35 (70%)	15 (30%)	35 (70%)	15 (30%)	35 (70%)
5	Gram Pancjhayat	12 (24%)	38 (76 %)	12 (24%)	38 (76 %)	0 (0%)	50 (100%)

Source : Primary data

Table No.7 shows the Entrepreneurial development programme and awareness programme conducted by various agencies. Respondents viewed that fisheries department (30 %), Gram Panchayat (24 %) and banks (20%) were conducted more number of EDP training and awareness programmes. In respect of skill development programme respondents viewed that only one agencies i.e., fisheries department (15 %) have conducted and the remaining agencies have not conducted any such programmes.

Table No. 8 Subsidy for loan Borrowed

Sl No	Agencies	Subsidy for Loan borrowed		Total
		Yes	No	
1	From Bank	3 (6%)	4 (8%)	7 (14%)
2	Friends	0 (0%)	9 (18 %)	9 (18%)
3	Family members	0 (0%)	5 (10%)	5 (10%)
4	Fisheries Dept.	7 (14%)	3 (6%)	11 (22%)
5	Financer (Money lenders)	0 (0%)	18 (36%)	18 (36%)
	Total	10 (20%)	40 (80%)	50 (100%)

Source : Primary data

Table No. 9 shows that respondent received subsidy for loan borrowed from different agencies. Banks have provided subsidy loan to the 03 (6%) respondents among total seven respondents and also fisheries department have provided subsidy loan to the 7 (14%) respondents among total 11 respondents .

Table No. 9 Respondent having own house or Staying at rented house

Sl No	Particulars	Type of House			Total
		Pacca House	Semi Pacca House	Thatching and timber roping houses	
1	Own House	04 (8%)	08 (16%)	07 (14%)	19 (38 %)
2	Rented House	03 (6%)	20 (40%)	08 (16%)	31(62 %)
Total		07 (14%)	28(56 %)	15 (30 %)	50 (100%)

Source : Primary data

Table No.9 shows the respondents having his own house or rented house. From the date collected it shows that 38 % respondents are staying at own house which consists of 8 % pacca house, 16 % are having semi pacca house and 14 % respondents are staying at thatching and timber roping house. Most of the i.e., 62 % respondents are staying in a rented house which consist of 6% pacca house, 40 % semi pacca house and 16 % are staying at thatching and timber roping house.

Table No. 10 knowledge about Government Schemes

Sl No	Particulars	Yes	No	Total
1	PMEGP (Prime Minister employment Guarantee Programme)	05 (10 %)	45 (90%)	50 (100%)
2	IAY (Indira Awas Yojana)	8 (16 %)	42 (34 %)	50 (100%)
3	MGNREGA(Mahatama Gandhi National Rural Employment Guarantee ACT)	30 (60 %)	20 (40%)	50 (100%)
4	NHRM (National Rural Health Mission)	06 (12 %)	44 (88%)	50 (100%)
5	DRDA Schemes (District Rural Development Authority)	02 (4%)	48 (96 %)	50 (100%)

Source : Primary data

Table No. 10 shows that information and knowledge about various schemes of Central Government. 60 % respondents are known about MGNREGA (Mahatama Gandhi National Rural Employment Guarantee ACT). Only few 10 % respondents are knows about the Prime Minister Employment Guarantee Programme , 12 % respondents are known about National Rural health Mission and 16 % respondents are known about Indira Awas Yojana.

Table No. 11 Cold storage facilities

Sl No	Particulars	Yes	No	Total
1	Ice Box	28 (56 %)	22 (44%)	50 (100%)
2	Cold Storage room	0 (0%)	50 (100%)	50 (100%)
3	Refrigerator	6 (12%)	44(88%)	50 (100%)

Source : Primary data

Table No. 11 shows about that cold storage facilities. 28 (56 %) respondents are having Ice box facilities for storage fish and fish products and 6 (12 %) respondents are having refrigerator facilities. None of the respondents are having cold storage room facilities for storage of fish in large quantities.

Problems facing by Fisherwomen Entrepreneur

a) **Illiterate :**

In study it is found that most of the respondent are illiterate. Nearly 76 % respondents are illiterate and 16 per cent respondents are having primary education and 8 % respondent are having secondary education. It is one of the biggest problem in respect of fisherwomen entrepreneur. They have lack of knowledge about various schemes, facilitates are providing by various agencies and departments.

b) **Not Aware about Various Schemes :**

The Central Government , Andaman & Nicobar Administration, Fisheries department and District Administration may provide various benefits through various schemes but many of the respondents are not aware due to lack of information and illiterate. Averagely 70 % to 90 % respondents are not aware about the various schemes introduced by the Central Government.

c) **Transportation Problem :**

Nearly 80 % respondents are feels that they have transportation problems. They are selling fish at different places and location but they find difficult to get bus, van, truck or cargo jeep facilities etc at the right time. Many times their fish got deteriorate due to lack of transportation.

d) **Marketing Problems:**

Nearly more than 100 women were selling fish at Mayabunder area and the remaining were selling fish at different places in and around Mayabunder, Tehsil. They find difficult to go in different places every morning by bus or other mode of transport.

e) **Financial Problems :**

Fisherwomen and their family members are weak in finance and they find difficult to arrangement of finance for various purposes. Like purchasing of mechanized boats for their family members, purchasing latest fishing net, purchasing a cold storage facilities, installing GPS system in their boats and for constructing a house. Most of the fishermen are staying in dwelling and ruined houses.

f) **Cold Storage and Ice Box facilities :**

Only 28 % respondents are having Ice box facilities and 12 % respondents are having refrigerator facilities. None of the respondent is having cold storage room facilities for storage of fish large quantities.

Suggestions :

As per study in respect of fisherwomen entrepreneur and available data the following suggestion are given:

- a) A & N Administration, Fisheries department and other agencies should provide financial support to Fisherwomen entrepreneur and their family members for construction of houses, purchasing mechanized boats and GPS system, and for purchasing modernized nets for catching fish etc,
- b) Mostly Fishermen are ventured in sea for catching fish and it is full of risk. So, the administration and other department may provide insurance for securing their life and family members. Insurance should be provided for their life, mechanized boats and non-mechanized boats etc.

- c) Most of the respondents are felt that they have transportation problems for carrying their fish and fish products to other locations and parts of Mayabunder, Tehsil. So, the administration and other department take steps to provide transportation facilities or fisheries department can also provide this logistic support by charging some minimum tariff.
- d) Entrepreneurial Development and training also to be provided to them for better marketing and knowledge about various services.
- e) Cold storage and ice box facilities should be provided at subsidized rates which can help them to store the fish and its products.
- f) Housing facilities are to be provided to the fishermen community and subsidized housing loans should be provided to them to construct healthy houses.
- g) Most of the respondents have viewed that skill development and entrepreneurial development programme were less arranged and conducted. So these types of programmes are to be conducted frequently at gross root to the vulnerable groups with the support of local authority.
- h) Many respondents were viewed that they are not having any knowledge about PMRY (Prime Minister Rojgar Yojana), IAY(Indira Awas Yojana), DRDA Schmes, NRHM Scheme etc. This schemes are one of the important flagship of the Central Government. So education and communication to be provided at the gross root of the such groups.
- i) Many respondents were not aware about IRDP (Integrated Rural Development Programme) and its allied programmes Like TRYSEM (Training Rural Youth fopr self Employment and DWCRA (Development of women and Children in Rural Areas)
- j) The study reveals that fisherwomen entrepreneur most of them have no idea and knowledge about the subsidy loans are providing to them and their family members. So the District administration and local authority should take responsibility to make them aware about such subsidy loans and schemes which are provided to them.

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