

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.,

Open J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3480 Cities in 174 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	HARD HIT INVESTORS: GOVERNANCE LAPSES OF NSEL SCAM <i>ABHAY KUMAR & DR. SHILPA RASTOGI</i>	1
2.	TESTING EFFICIENT MARKET HYPOTHESIS IN THE FOREIGN EXCHANGE MARKET <i>DR. V. RAJESH KUMAR & GOWRISHA JOSHI</i>	4
3.	MARKET TIMING OF CORPORATE CAPITAL ISSUES: THE INDIAN EXPERIENCE <i>DR. L. GANESAMOORTHY & DR. H. SHANKAR</i>	17
4.	BLOCKHOLDER OWNERSHIP STRUCTURE OF SRI LANKAN LISTED COMPANIES <i>KOPERUNTHEVY KALAINATHAN & VIJAYARANI KALIAPERUMAL</i>	24
5.	UNREVEALED 'LADAPURAM' <i>SANJEEB PAL</i>	31
6.	IMPACT OF STRESS AND JOB SATISFACTION TOWARDS WORK LIFE BALANCE OF IT PROFESSIONALS AND PRIVATE SECTOR EXECUTIVES: AN EMPIRICAL STUDY <i>DR. BEULAH VIJI CHRISTIANA.M & ER. JOSEPH SASI RAJAN.M</i>	36
7.	SELF HELP GROUP SCHEME: A CATALYTIC AGENT TO PROMOTE SOCIAL ENTREPRENEURSHIP <i>P.NAGESWARI</i>	40
8.	ETHICAL INVESTING ON THE STOCK MARKET: SHARI'AH-COMPLIANT INDEXES – A DYNAMIC INVESTMENT MECHANISM <i>DR. SIRAJUDDIN CHOUGLE</i>	42
9.	POVERTY ALLEVIATION THROUGH MICRO FINANCE <i>J. KARTHIKEYANI & DR. S. BENJAMIN CHRISTOPHER</i>	49
10.	IMPACT OF GLOBALIZATION ON WORK LIFE BALANCE IN IFFCO, AONLA, BAREILLY <i>DR. D. N. TIWARI & SONAL TYAGI</i>	55
11.	A STUDY ON MARKET POTENTIAL OF RURAL BANKING AMONG CUSTOMERS IN POLLACHI <i>PADMAAVATHY.PA & S.BRINDHA</i>	59
12.	CORPORATE PHILANTHROPY Vs. CORPORATE SOCIAL RESPONSIBILITY: AN INDIAN INSIGHT <i>RITIKA GUPTA & DR. PANKAJ JAIN</i>	65
13.	A STUDY TO DETERMINE IF STATISTICAL DIFFERENCE EXISTS IN SATISFIED MOTORCYCLE PILOTS IN GOA <i>CEDRIC THOMAS SILVEIRA</i>	70
14.	DIRECT TAXES CODE 2013: AN OVERVIEW <i>ALOKE GUPTA</i>	73
15.	IMPLEMENTATION OF E-CRM PRACTICE IN A NATIONALIZED BANK <i>SWAYAMBHU KALYAN MISHRA</i>	76
	REQUEST FOR FEEDBACK & DISCLAIMER	82

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

<http://ijrcm.org.in/>

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

SELF HELP GROUP SCHEME: A CATALYTIC AGENT TO PROMOTE SOCIAL ENTREPRENEURSHIP

P.NAGESWARI
ASSOCIATE PROFESSOR IN COMMERCE
SRI PARASAKTHI COLLEGE FOR WOMEN
COURTALLAM

ABSTRACT

It is good to feel and witness the fruits of growth in the economy. Meanwhile, it is disheartening that there are growing social problems affecting us in our everyday life. Growth in standard of living without peace is meaningless. Hence, there arises the need for proactive measures to identify, to tackle and to end the social issues. For this to happen, we need an entirely new set of entrepreneurship viz., Social Entrepreneurs. Many individuals by themselves are turned into social entrepreneurs out of sheer anger due to the injustice caused to the downtrodden. The number of such individuals turned into social entrepreneurs is not sufficient when looking into the quantum of issues in our society. Hence, efforts must be taken to involve many people. Self Help group scheme is the one which is successful in turning its members not only into business entrepreneurs but also social entrepreneurs. This article outlines how social issues can be successfully tackled by self help group women.

KEYWORDS

self help group, social entrepreneur, social issues.

INTRODUCTION

National prosperity is not inherited – but created – said Michael Porter. Prosperity of a nation or a state or a village largely depends upon competitiveness of its economy. Competitive economy cannot be created in isolation; it has to be created through a well-planned process aided by flawless execution. Planning aspect will always be superb as far as India is concerned. But the well defined plans are not yielding desired results due to their poor execution. In order to execute the plans aiming to bring about prosperity of poor, to fix accountability, to provide incentives to performance, to complete tasks on time and within budgeted cost and to the satisfaction of the beneficiaries, the awareness level of people should be raised. To raise the awareness of people, a new bandwagon of entrepreneurs viz., Social Entrepreneurs are required.

CONCEPT OF SOCIAL ENTREPRENEURSHIP

Social Entrepreneurship refers to the activity undertaken by individuals with innovative solution to society's most pressing social problems. Social Entrepreneurs are mass recruiters of local change makers. They are the role model proving that citizens who channel their passion into action can do almost anything.

CHARACTERISTICS OF A SOCIAL ENTERPRISE

A social enterprise or the social dimensions of the initiatives should have following features:

- An initiative launched by a group of citizen.
- A decision making power not based on capital ownership.
- A participatory nature, which involves the persons affected by the activities.
- Limited profit drive.
- An explicit aim to benefit the community.

CONCEPT OF SHG

Self Help Group is a group with an average size of about 15 people from a homogeneous class formed to save and mutually agree to contribute common fund to be lent to its members as per group decision for their socio-economic development.

CHARACTERISTICS OF A GOOD SELF HELP GROUP

Well functioning SHGs should have the following structural features.

- An ideal SHG comprises 15-20 members.
- All members should belong to the same socio-economic strata of society
- Group should have strong band of affinity.
- Rotational leadership should be encouraged for distribution of power and to provide leadership opportunities to all.
- To provide gainful employment to involve the poor in productive activities.
- To involve women in decision making to promote leadership qualities among women.
- SHG should be socially viable institution.

RELATIONSHIP BETWEEN SHG SCHEME AND SOCIAL ENTREPRENEURSHIP

There is a close linkage between SHGs and Social Entrepreneurship on looking into the common characteristics both of them viz., Group activity, participatory decision making, benefiting the community, limited profit drive etc.

SHG SCHEME AND DEVELOPMENT OF SOCIAL ENTREPRENEURSHIP

The members of SHGs can be termed as Social Entrepreneurs since their participation in the scheme has helped in addressing various social problems. The rural women who were mere spectators of social problems were turned into specialists in tackling the social issues through the constant encouragement of NGOs, Government Departments and follow groups. The issues that can be tackled successfully are:

- ❖ Poverty
- ❖ Unemployment
- ❖ Social Injustice
- ❖ Communal disharmony
- ❖ Inadequate Infrastructure
- ❖ Exploitation by politicians

The following pages discuss how SHG scheme laid a ground to tackle the above social problems through inculcation of social entrepreneurship among its members.

SOCIAL ISSUES AND SELF HELP GROUPS**a) POVERTY**

SHG Scheme form groups among poorest of the poor and induce them to save very small amount thus a corpus fund created internally is in turn utilized to meet the immediate financial needs of its members. Thus the habit of savings and availability of cheap loans from the corpus fund they create brings the households out of poverty. They are saved from the clutches of money lenders who charge exorbitant interest rates and keep borrowers as borrowers always. Micro finance, banking the unbankables, granting credit to millions of people without collateral also is a financial service available to members of Self Help Groups. With micro credit they can start micro enterprises and can uplift their economic status.

Thus the members of the Self Help Group can be termed as social entrepreneurs due to their initiative to be part of SHG schemes and thereby tackling the social issue "Poverty".

b) UNEMPLOYMENT

SHG Scheme aim at imparting skill training, entrepreneurial development training etc... Liberal bank loans and marketing assistance are also provided to them. Thus ground work is laid through self help group scheme to enable members to take up entrepreneurial ventures. Thus women who were home makers are turned into job-creators. The employment avenues become more and the family members of the group and the villagers stand to gain employment.

Thus the members of SHG started tackling the social issue "unemployment" by undertaking ventures through the assistance by SHG Scheme.

c) SOCIAL INJUSTICE

The Self Help Group Scheme aims at forming groups amongst women residing in the same locality. Hence, there is every chance for women to come out in open and discuss their problems. Women are exposed to torture by their spouse and family members, pressure under the custom of dowry, Social harassment at workplace, denial of basic facilities like water and misuse of benefits meant for their benefit introduced by government. Synergy in ideas, strategy and action plans to tackle social injustice caused to them, emerge in the meetings held periodically at village and block levels. They can put pressure through their joint effort on authorities viz., government officials, police, and panchayats to execute their duties. SHG members are not showing hesitation to take weapons like filing petition, staging rallies and blockades and skillful negotiation to fight against social injustice.

Thus the members of SHGs act as social entrepreneurs.

d) COMMUNAL VIOLENCE

Indian society is plagued with caste system. The SHG scheme reduces communal tension. The NGO's having wide development focus make participation across castes a condition of their programme. As part of a deliberate strategy, this takes persistence, time and a lot of convincing by field staff. It leads to some degree of interaction across castes including SCs and different sub-castes. Such a group when formed and have its strong base will aid in social harmony. The marginalized will gain confidence and certain prejudices will be broken. Thus the traditional attitudes and divisions are bridged by SHGs having mixed caste membership and through joint action across groups of different castes.

Thus the members of SHGs shoulder the responsibility to maintain communal peace, harmony and amity in the villages and be termed as social entrepreneurs.

e) DENIAL OF POWER

Women who were confined within the four walls of a house are not given their due share in decision making in family, community etc. This issue is solved through Self Help Group scheme. Self Help Group women have more chances to acquire political power by contesting elections. The exploitation by politicians and government officials will be put to an end if the credible and hardworking member of a group gains political power with the support of other members. The political status may improve the importance of the women in the community and family. Further, Self Help Group women acquire in-house decision making power because they add to the income of the family by involving themselves in economic activities.

Thus the scheme helps the women members to acquire power in the family and society.

f) POOR INFRASTRUCTURE

SHGs have been involving in uplifting the infrastructure of the village by contributing finance and labour. As a result, the following developmental work takes place in the village community without government intervention.

- ❖ Improvement in water resource through construction of water tanks and installation of hand pumps.
- ❖ Laying village roads
- ❖ Construction of Community Halls.
- ❖ Setting up parks

Thus Self Help Group members can be termed as social entrepreneurs bringing about improvement in infrastructure in their own place of dwelling.

CONCLUSION

Social Entrepreneurs created in huge numbers through Self Help Group scheme are sure to bring about a turnaround growth and development in the society with ever lasting peace and harmony.

REFERENCES

1. Ashoka Facts. (2011) Retrieved from www.ashoka.org:<http://www.ashoka.org/facts>
2. Council for social Development (2006), "India social Development Report," New Delhi: Oxford University press.
3. Cyberhus, (2012). Retrieved from www.cyberhus.dk
4. Shane,S., & Venkataraman,S. (2000). "The promise of entrepreneurship as a field of research". Academy of Management review, Vol.24, issue 1, pp 217-226.
5. Vasakarala,V. (2008). "A study on social entrepreneurship and to characteristics of social entrepreneurs" ICFAI Journal of Management Research, Vol.7, issue 4, pp.32-40.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

