

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

IJR
CM



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., Google Scholar,

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

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 5555 Cities in 190 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. | A STUDY OF VILLAGE CONSUMERS' BEHAVIOUR TOWARDS PERISHABLE GOODS OF AURANGABAD DISTRICT IN MARATHWADA REGION <i>DR. M.M.WADGULE & DR. SUBHASH M. VADGULE</i> | 1 |
| 2. | ANALYSIS OF CODE CLONE DETECTION OF WEB LANGUAGE USING SUFFIX ARRAY BASED TOKENIZATION <i>GURVINDER SINGH & JAHID ALI</i> | 6 |
| 3. | ORGANIC FOOD: CONSUMER ATTITUDE AND BEHAVIOUR WITH REFERENCE TO CUDDALORE CITY <i>M. DINESH & DR. S. POUGAJENDY</i> | 14 |
| 4. | AN EMPIRICAL STUDY OF GENERAL ELECTION IMPACT ON EQUITY MARKET <i>V. PRASHANTH KUMAR</i> | 18 |
| 5. | 'BIG DATA' PRIVACY CHALLENGE AND DATA PROTECTION: A GLOBAL CONCERN <i>DR. SHANKAR CHAUDHARY</i> | 25 |
| 6. | A STUDY OF FACTORS AFFECTING QUALITY OF HEALTHCARE AND ITS EFFECTS ON CUSTOMER SATISFACTION: WITH REFERENCE TO ALL CORPORATE HOSPITALS IN NAGPUR CITY <i>DR. REENA CHHAJED</i> | 27 |
| 7. | A STUDY OF MONETARY POLICY IMPACT ON PMI (PRODUCTION MANAGER INDEX) <i>K SUHRULLEKHA</i> | 31 |
| 8. | A STUDY ON FINANCIAL STATEMENT ANALYSIS OF AMARA RAJA BATTERIES LTD. <i>B R MURTHY, G MALLAIAH & G MANJULA</i> | 41 |
| 9. | THE FOURTH INDUSTRIAL REVOLUTION: THE DIGITAL STORM IMPACT ON EMPLOYMENT <i>HEMANATH KUMAR T & M VINOD</i> | 44 |
| 10. | HUMAN RESOURCE ACCOUNTING PRACTICES IN HPCL <i>DR. REETA</i> | 47 |
| 11. | MAKE IN INDIA: AN OVERVIEW OF VARIOUS SECTORS <i>KARTHIK</i> | 52 |
| 12. | STATISTICAL STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN ATTUR, SALEM DISTRICT <i>M. VALAVAN</i> | 54 |
| 13. | PREVENTION AND DETECTION OF FINANCIAL STATEMENTS FRAUD: A STUDY <i>DR. KANDULA SALAIAH</i> | 57 |
| 14. | FACTORS INFLUENCING WOMEN ENTREPRENEURS IN COIMBATORE DISTRICT <i>P. SATHIYA BAMA</i> | 61 |
| 15. | FDI AS DRIVING FORCE FOR SUCCESS OF MAKE IN INDIA <i>V.S.KATTIMATH & PURUSHOTTAM N VAIDYA</i> | 63 |
| 16. | AN OVERVIEW OF TOBACCO ISSUES IN INDIA <i>ANKIT KUMAR KATIYAR & DR. MRIDULESH SINGH</i> | 66 |
| 17. | OCCUPATIONAL ROLE STRESS AND JOB SATISFACTION IN EMPLOYEES OCCUPYING BOUNDARY SPANNED ROLES: AN OVERVIEW <i>GP CAPT K RADHAKRISHNA & DR SUMATHI SIDHARTH</i> | 70 |
| 18. | FACTORS AFFECTING JOINING AND RETENTION OF SECURITY FIRMS' EMPLOYEES IN THE TRADE UNIONS: CASE OF G4S SECURITY SERVICES LIMITED, NAIROBI, KENYA <i>DR. JOHN WEKESA WANJALA, DR. PETER SABWAMI BUTALI & GRACE WANGARI MWANGI</i> | 74 |
| 19. | FACE RECOGNITION IN COMPUTER VISION <i>MAMTA SHARMA</i> | 82 |
| 20. | A SCHEME TO DETECT INTRUSION IN MOBILE AD HOC NETWORKS <i>NIDHI GOYAL</i> | 84 |
| | REQUEST FOR FEEDBACK & DISCLAIMER | 88 |

CHIEF PATRON**Prof. (Dr.) 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

FORMER CO-ORDINATOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

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

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIOBUCHÉ**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. PARVEEN KUMAR

Professor, Department of Computer Science, NIMS University, Jaipur

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELİ ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SHIVAKUMAR DEENE

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

Dr. MELAKE TEWOLDE TECLEGHIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. ASHISH CHOPRA

Faculty, Department of Computer Applications, National Institute of Technology, Kurukshetra

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. SAMBHAVNA

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

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKEN 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 the 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/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

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

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation/Post*

Institution/College/University with full address & Pin Code

Residential address with Pin Code

Mobile Number (s) with country ISD code

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)

Landline Number (s) with country ISD code

E-mail Address

Alternate E-mail Address

Nationality

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the 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 expected to be below **1000 KB**.
 - e) Only the **Abstract 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 within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **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 stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **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 may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** 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 italic printing. 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 parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

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, 19-23

UNPUBLISHED DISSERTATIONS

- 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 Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

STATISTICAL STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN ATTUR, SALEM DISTRICT

M. VALAVAN
ASST. PROFESSOR
DEPARTMENT OF STATISTICS
GOVERNMENT ARTS COLLEGE (AUTONOMOUS)
SALEM

ABSTRACT

The women in the rural sector in India have immense potential and expertise in art and craft, handloom, food products, bamboo related articles, honey bee, and the like. Small scale units create more self-employment opportunities with less capital investment requirements. The raw materials are locally collected and there is less environmental pollution. It also requires simple technology and low managerial skills. The finished products are exported that help to earn valuable foreign exchange and preserve the balance of payment status. The credit worthiness in the international monetary front will also improve. But, largely the women are neglected group in the society in India. At this juncture, the need of the hour is that the women should be empowered. So, the present study has focused to examine the impact of Self Help Groups on the empowerment of women at a micro level.

KEYWORDS

Salem district, empowerment, self help group.

1. INTRODUCTION

In India, the population already crosses one billion and nearly one third of its population is living under below poverty line. In rural areas, the scenario is deplorably worse, where almost half of its residents live hand to mouth life and below poverty line. Self Help Groups (SHGs) have become the vehicle of change in the rural areas in India, transforming the lives of the underprivileged and marginalized. SHGs organize the poor, downtrodden and marginalized to join hands to solve their problems and the method has been very successfully used by the government and Non- Governmental Organization (NGOs) in achieving several goals by empowering them. In the international arena, out of 1.3 billion people who live in absolute poverty, 70 percent are women. In India, rural women though constitute almost half of the population the participation in the labour force is only 33 per cent, while it is 56 per cent for male. Thus 67 per cent of the female population is not gainfully employed. Majority of them are poverty ridden. The government should take earnest efforts to utilize women force into productive employment.

For these women, poverty does not just mean scarcity and want. It means rights denied, opportunities entailed and voices silenced. In fact women work two third of the World's working hours, earning only 10 per cent of world's income, own less than one per cent of world's property and accounts for two-third of the world illiterate adults and 60 per cent of the world's children who are not going to schools. Former President of Tanzania Julius Nyerere rightly observed that 'a person can't walk very far or very fast on one leg. How can we expect half the people to be able to develop a nation?' Here, he sorrowfully pointed out the negligence of women, when the development needs are discussed. He further emphasized the role of women in building the nation to a new height.

In India, even though the share of women population is equivalent to that of male, the entrepreneurial world is still a male dominated one. In advanced countries women entrepreneurs are well organized. They are venturing into the challenging fields also. The women in the rural sector in India have immense potential and expertise in art and craft, handloom, food products, bamboo related articles, honey bee, and the like. Small scale units create more self-employment opportunities with less capital investment requirements. The raw materials are locally collected and there is less environmental pollution. It also requires simple technology and low managerial skills. The finished products are exported that help to earn valuable foreign exchange and preserve the balance of payment status. The credit worthiness in the international monetary front will also improve. But, largely the women are neglected group in the society in India. At this juncture, the need of the hour is that the women should be empowered. In this article to study and analyze the impact of SHGs on women empowerment with respect to the Ward No. 32 in Attur town, Salem District, Tamilnadu.

2. OBJECTIVES OF THE STUDY

The following are the objectives of the present study.

1. To study about the trend and growth of SHGs in ward 32, Attur town, the study area.
2. To assess the nature and extent of distribution of income and expenditure irrespective of the sample respondents before and after joining SHG.
3. To analyze the personal profile of the sample respondents of women SHGs in the study area.
4. To evolve the opinion of women members of SHGs on their empowerment.
5. To examine the effect of SHG on women empowerment on various factors.

3. SCOPE OF THE STUDY

The present study is to find out whether there is any impact on SHGs members due to their involvement in SHG activities, and if so, the stage at which the impact has taken place. In this respect, the study attempts to evaluate the changes in the sample respondents on their income and expenditure.

The present study looks into the socio, economic, religious, cultural factors like Age profile, Marital status, Religion, Educational background, Economic status, Caste, Type of family, Family size, Nature of house, Place of origin, Occupational status, Number of earning members, Periodicity of savings, Reasons for joining SHG, Motivational factors to join SHG, Duration of membership, Purpose of availing loan, Quantum of loan, Repayment of loan and Periodicity of borrowings in order to find the status of members of SHG in the study area and thereby develop a suitable model at macro level to promote women community.

The opinion about the factors like Income propagation, Bank Linkage Programmes, Upgradation in Education and Skill, Development of Saving Habit, Involvement in Decision Making, Awareness in Health Care and Education, Leadership Quality and Public Participation, Economic Independence, Government Support Activities, Possession of Basic Need Qualities and Family Expenditure have been collected from the sample respondents to assess their level of empowerment in order to make necessary policy transformation based on the results.

It is hoped that the results of the study would help to increase the awareness of the benefits of SHG schemes among the poor. Besides, the safety, security and profitability in lending to SHGs from the recovery point of bankers will also be assessed.

4. STATEMENT OF THE PROBLEM

In Indian society, women are deprived of their opportunities to a large extent. The educational levels of the women are less when compared to that of men. Women are discriminated in wage terms even for the same work they have performed. They are employed as a cheap substitute manual labour. The socio-economic status is also at a lower level for women. The women often fail to identify themselves as workers. They are treated like slaves not only in working places but also in their own families. Even though, the central and state governments legally provide equal rights and opportunities to women, they are unaware of it.

Awareness on the part of women of their rights is the need of the hour to empower them. This could be possible only by making women as groups at local levels. Such a local level group formation is termed as Self Help Group (SHG). The very purpose of SHG is to alleviate poverty by generating more income through establishing productive work in one way or other. The government of India presently provide ample scope for SHGs particularly women SHGs by providing micro credit facilities to pave way for starting small investment ventures. This attempt improves the standard of living, self-reliance, independency, and autonomy status in every respect, confidence, participatory level, equal opportunity and the like of women in India. From this, it is to be clearly understood that the empowerment of women lies in the working of SHGs. In this context the researcher has made an attempt to study the impact of Self Help Group on the empowerment of women particularly with reference to the sample respondents in ward 32 in Attur.

5. HYPOTHESES OF THE STUDY

The present study is focused into the following hypotheses.

- There is no relationship between income and women empowerment after joining SHG in the study area.
- There is no relationship between expenditure and women empowerment after joining SHG in the study area.

6. RESEARCH METHODOLOGY

Research design is the blueprint for descriptive research work that guides the researchers in a scientific way towards the achievement of the objectives. The research instrument used for this study was a self-administrated questionnaire that was circulated to people respondents in the form of a survey, and the data collected in this way were the primary data for the analysis. In this phase, based on the review of literature, different questions have been employed to study the women empowerment through self help group in ward 32 in Attur town.

The area of this study has a representation of people in Ambethkar Nagar area, in Attur town. The following table represents the population of the study. Since 500 people are in the above joint in self-help group, it was found quite unwieldy to select certain percentage of the population as the sample frame. So I have selected half of the sample size 150 on the basis of simple random sampling through the sample size $n = \frac{N}{1+N(e^2)}$, Yamane (1967).

6.1 CONSTRUCTION OF THE RESEARCH INSTRUMENTS

The present study is descriptive in nature. To carry out this study, a survey questionnaire method was employed to collect relevant information from the respondents. This involved the collection of data that provided description of individuals, groups or situations. One of the instruments which the researcher used to collect data for the descriptive study was questionnaire. Substantial amount of time and efforts were taken to design the final questionnaire for respondents after further careful revision and refinement of the pilot survey questionnaire. A number of researchers argue in favour of the five-point likert scale, since it is believed to give a more precise measure of the participant's evaluation. The benefits of a five-point likert scale are that it provides the users with more options and it is equipped to record more accurately. This survey questionnaire comprise only close-ended questions for the purpose of generating statistical data and they use mainly the five-point likert scale which indicated the women's empowerment through self help group in ward 32, Attur.

6.2 FINALIZATION OF RESEARCH INSTRUMENT

The questions were designed in such a way as to study on women's empowerment through self-group in ward 32 in Attur. The questionnaire was pre-examined by my project guide. Based on the valuable inputs from the guide, the final version of questionnaire was used for data collection.

6.3 PERIOD OF THE STUDY

The study was carried out based on the data collected from primary and sources. The primary data were collected from respondents with the help of a structured questionnaire and the same was collected during the period from December 2016 to February 2017 from in ward 32 in Attur town while the primary and secondary data were collected from various books, journals, periodicals, magazines, newsletters, newspapers and earlier research works.

6.4 DATA COLLECTION

The primary data were collected by visiting the Ambethkar Nagar area. The researcher has adopted simple random sampling method to select the respondents for this study. Self-administrated questionnaires were circulated in the form of a survey to respondents. Overall, 150 people were chosen from across in ward 32 in Attur town. The respondents were aware that participation in this survey was voluntary in nature and their responses would remain confidential and used for research purpose only.

6.5 DATA ANALYSIS

In this study, the researcher has adopted quantitative data analysis. Quantitative data analysis is the process of presenting and interpreting numerical data. Questionnaire method of data analysis can be of great value to the researchers who attempt to draw meaningful results from large body of qualitative data.

6.6 FRAME WORK ANALYSIS

The researcher has adopted the following statistical tools to analyse the collected data and achieve the objective of the research. This study has used Microsoft Excel and Statistical Package for Social Science (SPSS) computer software for analyzing the primary data of this study. These tools have been used to run the statistical analysis end to create suitable tables and figures. The data collected from people were tabulated and used for interpreting the findings. The following are the statistical tools that were used for analyzing collected data of this research study.

7. STATISTICAL TOOLS

7.1 PERCENTAGE ANALYSIS, SIMPLE BAR DIAGRAM AND PIE CHART

The frequencies procedure provides statistics and graphical displays that are useful for describing many types of variables. For a first look at our data, the frequencies based on percentage are a good place to start. The frequencies report can be suppressed when a variable has many distinct values.

In simple bar chart, we make bars of equal width but variable length, i.e. the magnitude of a quantity is represented by the height or length of the bars.

A pie chart (or a circle chart) is a circular statistical graphic, which is divided into slices to illustrate numerical proportion.

7.2 ANALYSIS OF VARIANCE

It is a statistical method used to test differences between two or more means. This technique is called "Analysis of Variance" rather than "Analysis of Means." As we see, the name is appropriate because inferences about means are made by analyzing variance for research.

8. ANALYSIS AND INTERPRETATION

8.1 PERCENTAGE TABULATIONS FOR WOMEN'S EMPOWERMENT THROUGH SELF-HELP GROUP

- The maximum of 32.7% respondents are participating in study of women's empowerment through self-help group, the maximum of 62% respondents are participating of married women, the maximum of 85.3% respondents are participating in study of belonging to Hindu religion, the maximum of 26% respondents are illiterate women, the maximum of 59% respondents are participating in study of monthly family income, the maximum of 74.7% respondents are nuclear participate in study, the maximum of 80% respondents are own house, the maximum of 80% respondents are living in urban, the maximum of 85.3% respondents are SC participates, the maximum of 44% respondents are 2 members are earning in family, the maximum of 52.7 % respondents are weekly saving and the maximum of 38.7% respondents are 5,000 to 10,000 loan availed participate in study.
- The highest respondents are giving first rank for the ranking variable of "fulfilment of basic necessities like food, cloth and shelter". The highest respondents are giving third rank for the ranking variable of "Reasonable income with dignity in work place". The highest respondents are giving second rank for the ranking variable of "Getting out of clutches of money lender". The highest respondents are giving second rank for the ranking variable of "to create productive assets". The highest respondents are giving fifth rank for the ranking variable of "Elimination of rural poverty". The highest respondents are giving first rank for the ranking variable of "Reservation in local body election". The highest respondents are giving forth rank for the ranking variable of "Legal protection". The highest respondents are giving second rank for the ranking variable of "Free education for girl student". The highest respondents are giving second rank

for the ranking variable of "Reservation for women in employment". The highest respondents are giving forth rank for the ranking variable of "Welfare for widows and parentless children".

8.2 ASSESSING THE LEVEL OF OPINION/ INFORMATION OF THE DIFFERENT CATEGORY OF RESPONDENTS ON THE VARIOUS ASPECTS RELATING TO THE STUDY USING ANALYSIS OF VARIANCE

- The calculated ANOVA for one-way p-value 0.106 is greater than 0.05. Therefore, we accept our null hypothesis. So, we conclude that there is no significance between the age groups with respect to women's empowerment through self-help groups.
- The calculated ANOVA for one-way p-value 0.854 is greater than 0.05. Therefore, we accept our null hypothesis. So, we conclude that there is no significance difference between the religion groups with respect to women's empowerment through self-help groups.
- The calculated p-value 0.382 is greater than 0.05. Therefore, we accept our null hypothesis. We conclude that there is no significance difference between the Education groups with respect to women's empowerment through self help groups.

9. SUGGESTIONS

- There is a need for coordinated, constant effort and action oriented plan on the part of all towards empowerment of women.
- Empowerment of women is an empowerment of family and the nation. This basic idea is fulfilled only when SHGs are strengthened.
- To strengthen SHGs literacy and numeric training should be provided to the poor women. The success of group operation rests in training and guidance. So training in literacy, gender awareness and guidance about their rights should be provided.
- Women in general, particularly in India are the neglected group in the society. To create awareness and empower them social issues like gender discrimination, dowry menace, sex torture, poverty related crimes and the need to be discussed and addressed in the women's forum.

10. CONCLUSION

Empowering women puts the spotlight on education and employment, which are an essential element to sustainable development. A woman is said to be powerful only when she has a control over a large portion of power resources in the society. The study reveals that it is possible through SHG. But as of date, women were lacking behind in so many factors in realizing empowerment. So attention by the government as well as other agencies should be needed to improve their empowerment. It is hoped that the study might be useful to the policy makers, academicians and the government for their future course of action.

REFERENCES

1. Balapap S.R. and Hosmani S.B., Megeri S.N, (2001), "Self Help Groups in Karnataka: Trends and Implications", *Indian Journal of Agricultural Economics*, Vol. 56, No. 3, July-September, pp. 469.
2. Barman.N and R.Das, (2001), "Performance of SHGs in Sonitpur District of Assam", *Indian Journal of Agricultural Economics*, Hosmani S.B., Balapap S.R. and Megeri S.N., "Self Help Groups in Karnataka: Trends and Implications", *Indian Journal of Agricultural Economics*, Vol. 56, No. 3, July-September, pp. 469.
3. Dharmalingam.B and Murugan K.R, (2000), "SHGs – New Women's Movement in Tamil Nadu", *Social Welfare*, Vol. 47, No. 5, August, pp. 9-12.
4. Kallur M.S, (2001), "Empowerment of Women through NGOs", *Indian Journal of Agricultural Economics*, Vol. 56, No. 3, July-September, pp. 465-466.
5. Kundu K.K., K.S. Sha, U.K. Pandey and Kusum Jain, (2001), "Sustainable Micro Financing Through SHGs in Gurgaon District (Haryana)", *Indian Journal of Agricultural Economics*, Vol. 56, No. 3, July-September, pp. 483.
6. Nambodiri N.V. and Shiyani R.L, (2001), "Potential Role of SHGs in Rural Financial Deepening", *Indian Journal of Agricultural Economics*, Vol.56, No.3, July-September, pp. 457.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & 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 to 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, neither 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 are 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

