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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE RELATIONSHIP BETWEEN ACCOUNTING REVENUES, INCOME AND EXECUTIVE PAY <i>DR. C. JOE UENG, DR. VINITA RAMASWAMY, DR. YA-HUI HSIEH, DR. YU-TA CHEN & CHING LIANG CHANG</i>	1
2.	TRAFFIC FATALITIES AMONG CHILDREN THAT IS CAUSING EXTENSIVE ECONOMIC DAMAGES <i>MURAT DARICIN</i>	5
3.	IMPACT OF CONSUMER PRICE INDEX, REAL EFFECTIVE EXCHANGE RATE INDEX, PER CAPITA INCOME AND DISCOUNT RATE ON PAKISTAN'S STOCK MARKET INDEX <i>MUHAMMAD TOSEEF ASLAM & DR. MUHAMMAD RAMZAN</i>	10
4.	NEW FACE OF MANAGEMENT EDUCATION: ISSUES AND CHALLENGES <i>DR. S. K. BARAL</i>	15
5.	MANAGEMENT OF RURAL FINANCING FOR RURAL UPLIFTMENT -AN ANALYSIS <i>DR. A. JAGADESH BABU & DR. V. V. RATNAJI RAO CHOWDARY</i>	20
6.	PROBLEMS OF WOMEN ENTREPRENEUR IN MAYILADUTHURAI, NAGAI DISTRICT <i>K. MANIKANDAN & DR. K. RAMAKRISHNAN.</i>	24
7.	SWOT ANALYSIS OF WOMEN ENTREPRENEURSHIP IN TIRUPUR WITH SPECIAL REFERENCE TO DALITS <i>P. DEVI BHUVANESHWARI & DR. R. ANNAPOORANI</i>	29
8.	QUALITY WORK LIFE OF MIGRANT CONSTRUCTION WORKERS IN CHENNAI <i>DR. LAVANYA VEDAGIRI RAO</i>	33
9.	AWARENESS LEVEL AMONG WOMEN ENTREPRENEURS TOWARDS STREE SHAKTI AND SGSY – A STUDY OF NORTH KARNATAKA DISTRICTS <i>DR. A. S. SHIRALASHETTI</i>	37
10.	SACK TO SOPHISTICATED: JOURNEY OF JUTE INDUSTRY <i>SANGEETA DEWAN & PREETI SODHI</i>	41
11.	SOCIO ECONOMIC DETERMINANTS OF PARTICIPATION IN MGNREGA: A STUDY IN BANKURA DISTRICT OF RURAL WEST BENGAL <i>BIPUL DE & SEBAK JANA</i>	48
12.	CUSTOMER PREFERENCE AND SATISFACTION TOWARDS CHAT OUT RESTAURANTS <i>DR. C. K. MUTHUKUMARAN, DR. D. SUGUMAR & DR. A. B. ANGAPPAPILLAI</i>	55
13.	IS LABOUR GETTING FAIR SHARE IN ORGANISED MANUFACTURING SECTOR? <i>DR. ASHOK KUMAR & BALJEET KAUR</i>	60
14.	SOCIO-ECONOMIC STATUS OF TSUNAMI SURVIVORS IN KOTTUCHERRYMEDU, KARAİKAL DISTRICT - A CASE STUDY <i>DR. N. UDAYAKUMARI & N. MANIMOZHY</i>	65
15.	COINTEGRATION AND CAUSAL RELATIONSHIP AMONG CONTRIBUTION OF AGRICULTURE, INDUSTRY AND SERVICE SECTOR TO GROSS DOMESTIC PRODUCT IN BANGLADESH <i>MD. ARAFAT RAHMAN & TANVIR KHAN</i>	68
16.	ASSET LIABILITY MANAGEMENT IN PUNJAB NATIONAL BANK -WITH SPECIAL REFERENCE TO THEIR INTEREST RATE SENSITIVITY <i>DEVI PREMNATH & GOWRY.R</i>	73
17.	STRUCTURAL CHANGE IN SOUTHERN STATES OF INDIA <i>TINA SINGH</i>	79
18.	ANALYSIS OF INDIAN DIRECT TAX SYSTEM <i>DR. P. AMARJOTHI.</i>	83
19.	FRAMEWORK FOR DEVELOPMENT OF STRATEGIC ELEMENTS TO SELF HELP GROUPS IN JAMMU AND KASHMIR STATE <i>AASIM MIR</i>	86
20.	WEAK AREAS IN ACCOUNTING SYSTEM CONTROL FACILITATING WHITE COLLAR CRIME <i>DR. YOGESH MAHESWARI</i>	88
21.	HUMAN RESOURCE ACCOUNTING: AN EFFECTIVE ANALYSIS AND FUTURE ASPECT <i>SUJAN KANTI BISWAS & SUMAN KANTI DEB</i>	92
22.	EFFECT OF HEALTH INFORMATION LITERACY ON THE ATTITUDE OF WOMEN TOWARDS FAMILY PLANNING <i>ARAMIDE OLUFEMI, AYO ODUROYE & AKIN ALAGBE</i>	99
23.	VARIATIONS IN EXTERNAL CAPITAL FLOWS AND GROWTH IN THE CEMAC ZONE <i>GEORGES DIEUDONNÉ MBONDO</i>	104
24.	ECONOMIC MODELING OF THE COST OF INPUTS FOR RICE PRODUCTION: A CASE STUDY ON BANGLADESH <i>MD. GHULAM RABBANY, SHARMIN AFRIN, AIRIN RAHMAN & FARJANA SALAM</i>	111
25.	THE ROLE OF MARKETING-MIX STRATEGIES ON GROWTH OF MICRO AND SMALL ENTERPRISES IN MERU COUNTY-KENYA <i>MWIRIGI RAELE NKATHA & LENITY MUGENDI</i>	116
26.	BANK -SPECIFIC DETERMINANTS OF PROFITABILITY OF QUOTED COMMERCIAL BANKS IN KENYA <i>UMULKHER ALI ABDILLAHI & MUGANDA MUNIR MANINI</i>	122
27.	TREND OF AREA, PRODUCTION AND PRODUCTIVITY OF RICE CROP IN ASSAM <i>ANANYA BORGHAIN</i>	130
28.	ANALYSIS OF HOME LOANS BY PUBLIC SECTOR BANKS: INTER-BANK & INTRA-BANK ANALYSIS <i>JYOTI BHATIA</i>	136
29.	TREND AND PATTERNS OF FDI INFLOW INTO INDIA <i>RANJAN KUMAR NAYAK</i>	143
30.	HEDONIC CONSUMPTION & CHANGING DEMOGRAPHICS OF THE INDIAN CONSUMER: EMERGING TRENDS AND STRATEGIC IMPLICATIONS <i>ANURAG KANSAL</i>	156
	REQUEST FOR FEEDBACK	165

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AWARENESS LEVEL AMONG WOMEN ENTREPRENEURS TOWARDS STREE SHAKTI AND SGSY – A STUDY OF NORTH KARNATAKA DISTRICTS

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ABSTRACT

Recently in India, women entrepreneurship is an emerging trend in development of economy of self, family and nation. The government has been providing tremendous opportunities to initiate enterprises for women throughout India. No doubt, the government has introduced many schemes to promote entrepreneurship but it has failed to create awareness among women. Therefore, it is very essential to educate women by providing entrepreneurial education. The present study is based on the primary data collected from 1250 women entrepreneurs from the districts of north Karnataka. The collected data were analysed and interpreted by using statistical tools like classification, tabulation, percentage, scaling technique and chi-square. The study suggested to increase the awareness level among women entrepreneurs about benefits of Stree Shakti and SGSY schemes and encouraged to earn self income.

KEYWORDS

Women entrepreneurs, Stree Shakti, SGSY.

INTRODUCTION

It is well known fact that like two hands are essential to lead healthy life of human, both men and women should participate in nation building. In this direction, both the Governments of India at national level and the Governments of Karnataka at state level have been formulating and implementing various schemes to promote entrepreneurship since the first five years plan. Though, the Governments have introduced many schemes to promote entrepreneurship, some were restructured to introduce new one and many new schemes are in existence. The main schemes that are in existence are Swarna Jayanthi Gram Swarojgar Yojana (SGSY), Udyogini, Prime Ministers Employment Generation Programme (PMEGP), Rastriya Mahila Kosh, Stree Shakti, Assistance to Rural Women in Non-farm Development (ARWIND), Assistance for Marketing of Non-Farm Products of Rural Women (MAHIMA), Mahila Vikas Nidhi, Karnataka Mahila Abhivrudhi Yojane (KMAY), Training of Rural Youth for Self Employment (TRYSE), Trade Related Entrepreneurship Assistance and Development (TREAD). No doubt, the Governments have done wonderful by introducing schemes for promoting entrepreneurship in India and in Karnataka State, but the awareness towards these schemes among women entrepreneurs is less due to low level of education and less number of awareness programmes. The benefits of schemes are enjoyed only when there has awareness among beneficiaries.

REVIEW OF LITERATURE

Dirk Rossouw et. al. (1955)¹ observed that education and awareness are two key factors for potential development of women entrepreneurs in the society. Harinarayana Rao (1991)² has revealed rural women were not aware of the programmes such as DWACRA, IRDP, TRYSEM, etc. Sunil Deshapande and Sunita Sethi (2010)³ highlighted women participation in entrepreneurship is gradually increasing due to change in attitude, mindset of society from conservative to modern one, daring and risk-taking abilities of women, support and cooperation by society members, changes and relaxations in government policies, granting various up-liftment schemes to women entrepreneurs. The researcher suggested for educating and spreading awareness amongst women to outshine in enterprises field. Sangeeta Arora (2011)⁴ professes that many commercial banks are taking much interest in developing schemes exclusively for women. Various leading public and private sector banks have been providing finance under different schemes to women entrepreneurs with a relief in interest rate. Chinna Ashappa and Hanamanthappa P. Sedamkar (2011)⁵ highlighted in their study that rural women entrepreneurs were unaware about policies and programmes of the Central and State Governments and also suggested to create awareness towards the programmes. Faraha Nawaz (2012)⁶ observed lack of awareness among women is a major obstacle for development of rural women entrepreneurship in Bangladesh.

OBJECTIVES OF THE STUDY

1. To examine the association between demographical factors and Stree Shakti and SGSY Schemes.
2. To know the awareness level of women entrepreneurs towards Stree Shakti and SGSY Schemes.
3. To offer useful suggestions in the light of findings.

HYPOTHESES OF THE STUDY

The main hypotheses of the present study are;

- Ho; Demographical factors of women entrepreneurs have no relation with Government Scheme.
Ha; Demographical factors of women entrepreneurs have relation with Government Scheme.
- Ho; Women entrepreneurs have no awareness towards Government Scheme.
Ha; Women entrepreneurs have awareness towards Government Scheme.

METHODOLOGY

The present study is purely based on the primary data collected from 1250 women entrepreneurs from five districts of north Karnataka. The data were analyzed by using classification, tabulation, likert scale, and chi-square. The chi-square has used to analyse the association between demographical factors and level of awareness among women entrepreneurs towards Stree Shakti and SGSY Scheme.

ANALYSIS OF LEVEL OF AWARENESS TOWARDS SCHEMES OF THE GOVERNMENTS

STREE SHAKTHI

It was launched throughout Karnataka State on 18th October, 2000. The aim of the programme is to empower women economically and socially by organizing them in self help groups. There are 1.40 lac Rural Stree Shakthi Groups functioning in the state and 21 lakh women are members of these groups. The members have saved ₹1118.05 crores since inception. 120155 groups have availed bank loans of ₹1305.97 crores and have done internal lending of ₹3215.88 crores to take up various income generating activities. During 2011-12, ₹7.50 lakhs is paid as incentive to Anganawadi workers for monitoring Stree Shakthi Groups. Further, 5 per cent concession in margin money on loan amount exceeding ₹25000=0 and 0.50 per cent concession in interest rate over the applicable rate of interest is available to groups. In addition, there has 50 per cent concession in processing fees in credit to working capital and 0.25 per cent concession in upfront fees in term loans.

TABLE 1: AWARENESS TOWARDS STREE SHAKTI

Factors	Very High	High	Average	Low	Very Low	Total
All Data	896	120	114	87	33	1250
Age						
Less than 20	43	10	07	16	04	80
21 to 30	343	49	11	36	06	445
31 to 40	416	40	91	21	23	591
Above 40	94	21	05	14	00	134
Chi-square = 112.76 df = 12 Table Value = 21.026 Significant						
Education						
Illiterate	81	12	10	05	12	120
Primary	243	35	50	39	14	381
High School	253	32	39	28	07	359
College	319	41	15	15	00	390
Chi-square = 79.81 df = 12 Table Value = 21.026 Significant						
Caste						
SC	121	17	05	00	01	144
ST	96	01	01	00	03	101
OBC	385	77	79	43	13	597
General	294	25	29	44	16	408
Chi-square = 91.53 df = 12 Table Value = 21.026 Significant						
Marital Status						
Married	773	74	86	74	27	1034
Unmarried	51	19	01	00	00	71
Widow	30	09	12	09	04	64
Divorcee	42	18	15	04	02	81
Chi-square = 89.11 df = 12 Table Value = 21.026 Significant						
No of Earners						
One	52	21	09	08	06	96
Two	469	48	86	63	27	693
Three	301	45	14	13	00	373
Above Three	74	06	05	03	00	88
Chi-square = 12.62 df = 12 Table Value = 21.026 Insignificant						
Nature of Activities						
Business Related	310	21	60	62	21	474
Farm Related	143	13	09	13	08	186
Home Based	209	50	27	05	00	291
Industry Related	234	36	18	07	04	299
Chi-square = 12.21 df = 12 Table Value = 21.026 Insignificant						
No of Times Training Taken						
One	648	89	64	57	27	885
Two	152	13	19	00	00	184
Three	18	04	02	01	01	26
Above Three	11	01	00	00	00	12
Nil	67	13	29	29	05	143
Chi-square = 100.27 df = 16 Table Value = 26.296 Significant						

Source: Field Survey

It is clear from table 1 that the calculated value of chi-square is more than table value for age, level of education, caste and marital status of women entrepreneurs for 12 degree of freedom at 5 per cent significance level and the same is also true in case of number of times training taken for 16 degree of freedom. This signifies that there has an association between demographic factors of women entrepreneurs and level of awareness towards Stree Shakti Scheme. However, for number of earners and nature of activities, the calculated value of Chi-square is less than table value for 12 degree of freedom at 5 per cent significance level. This indicates that there is no association between number of earners and nature of activities undertaken by the women entrepreneurs and level of awareness towards Stree Shakti Scheme.

SWARNA JAYANTHI GRAM SWAROJGAR YOJANA (SGSY)

The Government of India has launched the scheme SGSY by restructuring Poverty Alleviation Programmes such as IRDP, DWACRA, SITRA, GKY, TRYSEM, MWS etc., w.e.f 1st April, 1999. The programme covers all aspects of self-employment of poorer sections through Self Help Groups. The scheme has been implemented through Zilla, Taluk and Gram Panchayats in rural area. The people below poverty line are eligible to avail benefits and unit cost is the ceiling limit for sanction of loan. The margin money requirement is 25 per cent. There has no fixed repayment schedule; however instalment is limited to 50 per cent of incremental net income. The subsidy for GM under the scheme is either 30 per cent of the project cost or ₹7500=00 whichever less and the same for SC/ST is either 50 per cent of the project cost or ₹10000=00 whichever less.

TABLE 2: AWARENESS TOWARDS SWARNA JAYANTHI GRAM SWAROJGAR YOJANA (SGSY)

Factors	Very High	High	Average	Low	Very Low	Total
All Data	181	138	223	489	219	1250
Age						
Less than 20	13	16	22	20	09	80
21 to 30	43	55	79	168	100	445
31 to 40	93	47	106	236	109	591
Above 40	32	20	16	65	01	134
Chi-square = 73.66 df = 12 Table Value = 21.026 Significant						
Education						
Illiterate	11	35	20	32	22	120
Primary	56	22	46	198	59	381
High School	60	49	77	114	59	359
College	54	32	80	145	79	390
Chi-square = 94.44 df = 12 Table Value = 21.026 Significant						
Caste						
SC	14	18	39	58	15	144
ST	08	22	23	40	08	101
OBC	92	55	117	220	113	597
General	67	43	44	171	83	408
Chi-square = 53.74 df = 12 Table Value = 21.026 Significant						
Marital Status						
Married	119	88	169	456	202	1034
Unmarried	17	16	11	15	12	71
Widow	15	24	14	10	01	64
Divorcee	30	10	29	08	04	81
Chi-square = 172.80 df = 12 Table Value = 21.026 Significant						
No of Earners						
One	19	28	17	28	04	96
Two	84	50	102	285	172	693
Three	51	44	90	148	40	373
Above Three	27	16	14	28	03	88
Chi-square = 129.97 df = 12 Table Value = 21.026 Significant						
Nature of Activities						
Business Related	79	46	102	219	28	474
Farm Related	22	15	39	55	55	186
Home Based	39	26	18	96	112	291
Industry Related	41	51	64	119	24	299
Chi-square = 196.95 df = 12 Table Value = 21.026 Significant						
No of Times Training Taken						
One	114	69	153	405	144	885
Two	36	33	47	55	13	184
Three	07	16	03	0	0	26
Above Three	03	07	02	0	0	12
Nil	21	13	18	29	62	143
Chi-square = 234.27 df = 16 Table Value = 26.296 Significant						

Source: Field Survey

It is clear from table 2 that the calculated value of chi-square is more than table value for age, level of education, caste, marital status, number of earners and nature of activities taken by women entrepreneurs for 12 degree of freedom at 5 per cent significance level and the same is also true in case of number of times training taken for 16 degree of freedom. This signifies that there has an association between demographic factors of women entrepreneurs and level of awareness towards SGSY.

FINDINGS

- There has an association between awareness level and demographical Age, level of education, caste and marital status of women entrepreneurs has association with awareness towards Stree Shakti Scheme.
- Number of earners and economic activities has no association with awareness towards Stree Shakti Scheme.
- It is found that age, level of education, caste, marital status, number of earners, number of time training taken and nature of activities of women entrepreneurs has an association with awareness towards SGSY Scheme.

SUGGESTIONS

- **Create Awareness;** there has lack of awareness among women entrepreneurs towards schemes. It is very essential to bring awareness among women entrepreneurs through awareness programmes, interaction with successful entrepreneurs, film slides, T.V interviews, panel discussion, seminars, workshops, jathas and symposiums to develop entrepreneurship among women.
- **Provide Adequate Training;** For the development of women entrepreneurs, it is very essential to provide adequate training on planning, organising, directing, controlling of production, marketing and finance.
- **Provide Entrepreneurial Education;** Entrepreneurial education should start at least from higher secondary level to build confidence among potential entrepreneurs at their early age. The syllabi must contain some part relating to activities and benefits of undertaking entrepreneurial activities.
- **Vocational Courses on Entrepreneurship;** Colleges and universities should start add-on courses on entrepreneurship to educate potential entrepreneurs by inviting professionals and successful entrepreneurs by making interface between colleges and universities with industries.
- **Provide Training to Programmers;** There has lot of advancement in technology in production and marketing in different parts of the world. However, the training to the entrepreneurs through institutions is traditional oriented due to the training programmers. Hence, adequate training should be given to the programmer on recent developments in production and marketing related technology.

- **Strengthening Quality of Infrastructures;** Basic infrastructure facilities such as water supply, electricity, technology, buildings, transportations, markets, and banks are need to be strengthened for development of entrepreneurship and smooth movement of entrepreneurial activities.
- **Encourage Unmarried Women to Undertake Activities;** Economic conditions of family is highly depends on earnings of family members. Therefore, it is very essential to create self reliance in unmarried women by providing knowledge of self employment. Hence, head of the family has to encourage daughters to undertake entrepreneurial activities by providing essential requirements like financial, marketing, labour and sentimental support. This type of encouragement brings personality changes in unmarried women and empowers socially and economically.

CONCLUSION

The government of India and Karnataka together implemented several schemes to encourage women to undertake entrepreneurial activities. Of the many schemes, Stree Shakti and SGSY are playing very important role in development of women entrepreneurs in north karnataka. However, large amount of potential women entrepreneurs remain untapped due to lack of awareness towards benefits of schemes. Therefore, the government and non government agencies have to bring awareness in potential women entrepreneurs by conducting awareness programmes, showing film slides, T.V interviews, panel discussion, seminars, workshops, jathas and symposiums.

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