INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



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,

The American Economic Association's electronic hibliography Econolist LLS 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 5220 Cities in 187 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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
	TITLE & NAME OF THE AUTHOR (S)	
1.	RECENT SCENARIO OF INVESTMENT IN INDIAN MUTUAL FUND INDUSTRY R. D. SIKCHI & ROHIT	1
2.	COMPARATIVE STUDY OF CROPPING PATTERN IN TRIBAL DISTRICTS OF HIMACHAL PRADESH: A CASE	6
	STUDY OF DISTRICT KINNAUR AND LAHAUL & SPITI	
	DR. DEVENDER SHARMA & HEERA BHAGTI	
3.	REVIEW OF LITERATURE ON INDIAN DAIRY INDUSTRY	10
	E. VENU MADHAVI & DR. B. K. SURYA PRAKASA RAO	
4.	WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA: ISSUES AND CHALLENGES	15
	FLORIN SHELOMITH SOANS & SHRIPATHI KALLURAYA K.P.	
5.	IMPACT OF BUSINESS RISK, GROWTH, AND LIQUIDITY ON THE CAPITAL STRUCTURES: EMPIRICAL	19
	ANALYSIS OF AGRO-BASED COMPANIES IN INDONESIA	
	MAYANG BOGAWA, NOER AZAM ACHSANI & HENDRO SASONGKO	
6.	A STUDY OF FARMERS' PROFILE AND PROBLEMS IN NORTH GOA DISTRICT	24
	DR. GAJANAN MADIWAL	
7.	A STUDY ON SOCIO-ECONOMIC CONDITIONS OF WIDOWS AND INVISIBLE WIDOWS TO ERODE	27
	DISTRICT	
	DR. N. MANI & R. RAJALAKSHMI	
8.	IMPACT OF INDUSTRIAL RELATIONS ON ORGANISATIONAL PERFORMANCE: A STUDY AT SELECT	32
	ORGANISATIONS IN BENGALURU	
	V. MANJULA & DR. D. GOVINDAPPA	
9.	CHALLENGES IN AGRO ENTREPRENEURSHIP IN TAMILNADU, INDIA	37
10	DR. G. YOGANANDAN & T. VIGNESH IMPACT ON CORPORATE GOVERNANCE WITH TACTIC TO IMPROVE THE ENTREPRENEURSHIP	40
10.	MELBHA. D	40
11.	FACTORS BEHIND INFANT MORTALITY: A COMPARATIVE DISCUSSION IN THE CONTEXT OF INDIA	45
11.	BIKASH SAHA	45
12.	EMPLOYEE ENGAGEMENT: AN OVERVIEW	49
12.	DR. P. REVATHI	43
13	A STUDY OF PERCEPTION OF EMPLOYEES TOWARDS EMPLOYEE ENGAGEMENT IN RETAIL INDUSTRY	52
	CARAL D'CUNHA	""
14.	A CONTRIBUTION TO HEALTH TOURISM RESEARCH: THE CASE OF DEMAND FOR THERMAL RESORTS	58
	IN CROATIA	
	ANA ŠTAMBUK, EMA KELIN & IVANA JURIĆ	
15 .	IMPACT OF GST ON INDIAN ECONOMY	66
	NAGALAKSHMI G S	
16.	INTELLECTUAL PROPERTY RIGHTS: A POWERFUL TOOL FOR ECONOMIC DEVELOPMENT	69
	MONA KAPOOR & SAMRIDHI SINGH	
17 .	DETERMINANT OF BOND AND FIRM CHARACTERISTICS, MACROECONOMIC FACTORS TO	72
	CORPORATE BOND RETURN IN INFRASTRUCTURE, UTILITIES AND TRANSPORTATION SECTOR	
	ADYA RAHMI, DR. LUKYTAWATI ANGGRAENI & DR. TRIAS ANDATI	
18.	A STUDY ON MERGERS AND ACQUISITIONS FROM THE PERSPECTIVE OF SHAREHOLDERS	77
	K. SRAVAN KUMAR	
19 .	A STUDY ON STUDENTS SATISFACTION OF HIGHER EDUCATION INSTITUTIONS IN ERODE DISTRICT	79
	U.VISALATCHI	
20.	A STUDY ON ENTREPRENEURIAL ATTITUDE AMONG THE GRADUATES IN LAKHIMPUR DISTRICT OF	82
	ASSAM PACHALICARDA	
	RASHMI SARDA	0.5
	REQUEST FOR FEEDBACK & DISCLAIMER	85

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. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISORS

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

FORMER CO-EDITOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

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

PROF. SANJIV MITTAL

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

PROF. RAJENDER GUPTA

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

PROF. NAWAB ALI KHAN

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

PROF. S. P. TIWARI

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

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

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

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

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

SUNIL KUMAR KARWASRA

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

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

<u>LEGAL ADVISORS</u>

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

author is not acceptable for the purpose.

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. <u>infoijrcm@gmail.com</u> 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
	<mark>specify</mark>)	
	DEAR SIR/MADAM	
	Please find my submission of manuscript titled 'your journals.	
	I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor it is under review for publication elsewhere.	e, it has neither been published anywhere in any language
	I affirm that all the co-authors of this manuscript have seen the submitted vertheir names as co-authors.	ersion of the manuscript and have agreed to inclusion o
	Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal has
	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	:
	Niewiene 1944.	

* 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

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> <u>version</u> 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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.
- 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

A STUDY ON SOCIO-ECONOMIC CONDITIONS OF WIDOWS AND INVISIBLE WIDOWS TO ERODE DISTRICT

DR. N. MANI **HEAD DEPARTMENT OF ECONOMICS ERODE ARTS & SCIENCE COLLEGE (AUTONOMOUS) ERODE**

R. RAJALAKSHMI PH.D. RESEARCH SCHOLAR **DEPARTMENT OF ECONOMICS ERODE ARTS & SCIENCE COLLEGE (AUTONOMOUS) ERODE**

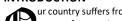
ABSTRACT

The word widow in the Indian cultural context is referred to women whose husband is dead and who are not permitted for remarriage. The plight of widow is indeed miserable for, almost inevitably, it carries with it problems of ill health, insufficiency of money, unemployment and strained social relations with one's children and one's friends for both men and women. In all cultures widowhood is a crisis in a woman's life because of the economic misery it attributes and cultural seclusion, it forces upon the individual. Women lost their husbands due to diverse or separations from husband with children or without children also facing the same type of socio economic and cultural problems like widows in India.

KEYWORDS

socio-economic conditions, widows and invisible widows in erode district.

INTRODUCTION



ur country suffers from two greatest evils, the oppression of women and the exploitation of a particular section of the people in the name of caste. Indian woman faces various types of suppression and oppression. Among the women, widows are facing innumerable problems and many challenges in their

Widows came to be regarded as inauspicious and had to suffer great disabilities. Many widows committed 'Sati' (community suicide) voluntarily to avoid inhuman sufferings at the hands of their relations including sons. They did not receive any sympathy from society. The greatest danger that can overtake a woman is widowhood. Within twelve days of widowhood, the sindoor and bindi in her forehead are smudged; her bangles, nose-ring, the coloured sari and mangalasutra were removed. Her long black tresses are cropped short. Among the orthodox Brahmin widows, in the south, they must shave their hair in the heads. A white saree will replaced instead of her coloured one. A widow is ill-women. She is not allowed to attend in any auspicious functions like marriages in the South, but a prostitute is given a higher status in our society than a widow.

Broadly speaking, the widows in the North suffer greater discrimination and marginalization than widows in the South. A widow from a relatively well-up family may be subject to greater cruelty and abuse by her in-laws than a lower caste widow who free enough to work outside in the public space and to remarry. Widow neither gets socio-economic support nor do they get counseling and emotional support in distress from family and society. Indian widows are often invisible, not least in relation to their economic contribution and unpaid family work in household. In our country widows are deprived of getting pension schemes benefits due to corruption. In India, widows are facing number of problems in their life. Women who lost their husbands suffer a great loss, but they remain vital contributors to their families and societies.

OBJECTIVES OF THE STUDY

The following are the objectives of the study.

- To study the theoretical framework of marriage, widows and invisible widows.
- To study the socio-economic conditions of the widows and invisible widows in Erode District of Tamil Nadu.

REVIEW OF LITERATURE

Egitim and Bilim (2010)1 assessed the life orientation among 427 students (214 females and 213 males) and found that faculty, age and academic achievement did not predict the life orientation.

Yadav (2010)2 examined the depression in advanced age. It was a comparative study of ashram and family life of aged person. The results indicated that the aged people who were living in families were found to be more depressed than their counterparts. Depression has been found to be greater in 70+ people as compared to group of 60 to 65 years.

Girija Vyas (2010)3 provided the detail analysis of information received it emerges that the destitute women who call Vrindavan 'home' largely belong to 5 categories, namely, Widows Women whose spouses have died, Married Women who have husbands that are unable to earn a living to support their family, Deserted Women whose husbands have married a second time, Divorced & Separated Women who have been legally separated from their spouses, Unmarried Single Women who have chosen devotion or and due to poverty were unable to marry. Amongst those interviewed 78% women were widows, 17% married (inclusive of deserted), 5% unmarried & single and only 2 cases where the separation was legal in nature.

Galhardo, et.al. (2010)4 evaluated health related quality of life and depression in older patient with pressure ulcers who were living at home and found a high rate of depression with lower health related quality of life.

Bilim, E; & Fridel, S. C. (2010). Life orientations among university student. Journal of Education and Science, 35, 157.

Yadav, 1. v. (2010). Depression in advanced age. Indian Psychological Review, Agra, 74, 3, 175-180.

Girija Vyas (2010) "Study on Widows at Vrindavan" National Commission for Women" 2009-10.

Galhardo, V. A; magalhaes, M. G; Blanes, L; Juliano, Y; & Ferreira, L. M. (2010). Health related quality of life and depression in older patients with pressure ulcers. Wounds, Health Management Publications Inc.

Zenger, et.al. (2011)⁵ investigated the predictive value of optimism / pessimism for anxiety, depression and health-related quality of life in female cancer patients. They found that the degree of self-assessed pessimism was significantly associated with anxiety, depression and health-related quality of life. Especially, women with a high level of pessimism are at risk for higher levels of anxiety and depression in addition to lowered health-related quality of life in the course of the disease. Brett, et.al. (2011)⁶ investigated the determinants of differences in quality of life in old age and to include a wide range of possible predictors. The present study investigated the determinants of quality of life in two groups of older adults for whom there was an unusually informative set of possible predictor variables. Linear regression analyses revealed that HADS depression had the greatest influence on quality of life. Personality traits, most notably Emotional Stability, also predicted quality of life to varying degrees, along with factors reflecting current life circumstances. Personality traits and minor depressive symptoms have an important influence on self-reported quality of life in old age.

Zia, Ather (2013)⁷ studied that a woman sits in protest at one the busiest intersections in the capital city of Srinagar in the Indian controlled Kashmir. A voluminous scarf covers her hair, body and face, revealing only her eyes. The study gaze is downcast and tearful. In one hand she holds a photograph of a man with a name and date written across it, and in another, she has a placard which says, "Half-widow: Return my disappeared husband". The first time one beholds this spectacle, a lot of questions come to mind. Who is this woman, why does she mourn publicly and yet remains hidden? It is also important to ask, what she makes visible and invisible at the same time. What are the political and social circumstances that enable this spectacle? What becomes visible about gender and agency against the backdrop of patriarchy and state violence?

Gopang and Saeed, et.al. (2014)⁸ the research study analyzed the socio-economic and cultural status of widows in University of Sindh, Jamshoro Residential colony. Information was collected from the 39 widows living in the said colony on structured self-administered questionnaire. As there was no secondary data available on the widows in the colony, the research started with overall household survey in order to ascertain the number of the target population. The study aimed at comprehensive analysis of situation of the widows in the area and major problems faced by them. It also offers a set of suggestions and solutions to help these women out of various problems based on the findings of the research study.

WIDOWS - AN OVERVIEW

According to the Global report data 2015 the number of widows at the global level, broken down by region and country, are presented. These include measures of extreme poverty, which confirms the accepted view that the majority of widows in severe poverty are to be found in developing countries. However, as the Loomba Foundation survey conducted by WPO indicates, and other evidence presented in this report shows, there are important aspects of poverty that persist in developed countries, which have had important negative consequences for widows well being.

Poverty in developed country is not often covered in the mainstream international development literature, leading to a biased global picture of poverty and deprivation. This report covers both developed and developing countries to provide the first systematic quantitative overview of widows' deprivation in developed countries. The detailed results are given in the following sections.

The following Table 1 shows all countries with one million or more widows in their female populations as of 2015. The data presented in the following table is produced by using the most recent data on the percentage of widowed females in the female population of marital age for each country. Countries use different lower age limits for marital status in their census and survey data, the ranges used are: 10+, 12+, 14+, 15+, 16+, and 18+. A standard age of 15+ is being adopted more and more and represents a statistical convention only, not social practice on marriage or legal minimum age of marriage: population data are ordered by five year age cohorts from 0-4, 5-9, 10-14, 15-19, 20-24 etc.

	Country	Widows	Marital Age Female Population		Country	Widows	Marital Age Female Population
1	India	46,457,516	504,973,000	21	. Korea, South	2,787,174	21,606,000
2	China	44,590,560	557,382,000	22	Philippines	2,636,634	34,242,000
3	USA	12,883,200	134,200,000	23	Ethiopia	2,560,680	35,565,000
4	Russia	11,607,558	65,211,000	24	Spain	2,437,560	20,313,000
5	Indonesia	9,550,980	103,815,000	25	Myanmar	2,391,424	21,352,000
6	Japan	7,838,318	57,214,000	26	Afghanistan	2,350,881	11,037,000
7	Brazil	6,937,554	88,943,000	27	Nigeria Nigeria	2,145,605	61,303,000
8	Germany	4,856,808	36,794,000	28	Congo, Dem.Rep.	2,083,435	24,511,000
9	Bangladesh	4,194,125	64,525,000	29	Argentina	1,690,520	16,905,200
10	Pakistan	4,051,845	71,085,000	30	Korea, North	1,599,156	10,251,000
11	Ukraine	4,000,128	20,834,000	31	South Africa	1,485,993	22,179,000
12	Vietnam	3,943,518	37,203,000	32	Romania	1,479,348	9,483,000
13	Italy	3,895,177	27,239,000	33	Kenya	1,424,689	12,281,800
14	France	3,385,134	27,747,000	34	Canada	1,397,112	15,186,000
15	Mexico	3,226,766	48,890,400	35	Colombia	1,331,648	20,807,000
16	Turkey	3,144,914	29,669,000	36	Morocco	1,263,712	12,512,000
17	Egypt	3,065,400	28,648,600	37	Uzbekistan	1,202,463	10,833,000
18	Thailand	3,039,901	29,513,600	38	Algeria	1,011,990	14,457,000
19	Iran	2,894,496	32,892,000	39	Iraq	1,006,060	12,121,200
20	United Kingdom	2,819,670	26,854,000	Į	2045		

TABLE 1: COUNTRIES WITH ONE MILLION WIDOWS OR MORE - WIDOWS ESTIMATES 2015

Source: Global Widows Report - 2015

Table 1 shows the countries with the highest numbers widow population. It is clear from the above table that, India is the country with the highest number of widows in the world followed by China, the highest populous country, and other developed and developing countries. Among the 39 countries listed in the above table, the top two nations having share of more than 41 per cent widows and India alone have 21 per cent widows. There were a total of 39 countries with one million widows or more in 2015 among them there were only five Sub-Saharan African countries. In 2015, the USA, Russia and Indonesia composed the rest of the top five countries with the highest numbers of widows. There were a total of 39 countries with one million widows or more in 2015; there were only five Sub-Saharan African countries in this group of countries.

⁵ Zenger, M; Glaesmer, H; Hockel, M; & Hinz, A. (2011). Pessimism predicts anxiety, depression and quality of life in female cancer patients. Japanese Journal of Clinical Oncology, 41, 1, 87-94.

⁶ Brett, E. C; Gow, J. A; Corley, J; Pattie, A; Starr, M. J; & Deary, J. I. (2011). Psychosocial factors and health as determinants of quality of life in community-dwelling older adults. Springer Science+Business Media B. V.

⁷ Zia, Ather (2013) "The Spectacle of a Good-Half Widow: Performing Agency in the Human Rights Movement in Kashmir" Thinking Gender Papers, Publication dt. 02-01-2013.

Najma Gopang, Ali Gul Khushik, Shamshad Begum and Sadaf Saeed (2014). "An Analysis of Socio-Economic Conditions of Widows Living in Sindh University Colony Jamshoro, Sindh" The Women - Annual Research Journal Vol.4.

CONSEQUENCES OF WIDOWHOOD – DEVELOPING COUNTRIES

The negative effects of becoming a widow have far reaching consequences for societies at large. These range from the mass poverty of pension-age women, to severe destitution, as well as outcomes not dissimilar to more serious types of war crimes in some developing countries. Ultimately, each of the consequences represents a deprivation that requires immediate action, because if left unaddressed, the negative ethical and economic costs, both of which are interlinked, will be felt with increasing intensity by societies around the world. As a result, there are implications for the world's ability to achieve the Millennium Development Goals (MDGs), due to the cross-cutting themes widows' deprivation involves, such as gender equality and the link between widows' deprivation and girls' deprivation

The basic themes examined are the consequences for widows and women who have lost partners of: 1) moving into poverty and the intensification of existing poverty, 2) health risks and outcomes, 3) threats and outcomes for widows' children, 4) widows' social marginalization, and 5) the impact on widows' deprivation of social norms. These themes run and overlap throughout the consequences of widowhood, which are presented individually and are also do not change when looking at widows' deprivation in developed countries. The only exception is the impact of social norms, which have far less practical direct impact on the well-being of widows in developed countries.

TABLE 2: COUNTRY'S WIDOWS ESTIMATES - 2015

South Asia Es-	Number of Widows	Female Population (follows	Widows Age Range	Percent of widows of	Date of data source for
timates	per Country	marital status ages)	(marital status ages)	marital age females	widows percent
Afghanistan	2,350,881	11,037,000	10+	21.3%	2007
Bangladesh	4,194,125	64,525,000	10+	6.5%	2011
Bhutan	15,132	291,000	10+	5.2%	2005
India	46,457,516	504,973,000	10+	9.2%	2011
Maldives	2,210	130,000	15+	1.7%	2006
Nepal	218,040	4,740,000	10+	4.6%	2011
Pakistan	4,051,845	71,085,000	10+	5.7%	2007
Sri Lanka	554,334	8,399,000	15+	6.6%	2012
TOTAL	57,844,083	665,180,000			

Source: Global Widows Report - 2015

The available comprehensive data that give a clear global results of individual country tables for widows estimates 2015 is shown in table 2: The Female population in 2015 by marital status age range refers to all females (girls and women) at and above a specified age range of marital status (10+, 12+, 13+, 14+, 15+, 16+ and 18+), this group covers all females for the following categories: 1: Single, 2: Married, 3: Divorced; 4: Separated; 5: Widowed. It is noted that some countries use different categories specifications, however, these five are the essential marital status categories. Therefore, widows are a percentage of the total of this group of five categories. We do not use widows as a percentage of the total female population (0+ years) because it is assumed very few children under a certain age are married, and we do not use the whole country population (males and females) because this as well does not make sense for understanding trends in female circumstances in married life (marriage practices and how they affect the female population eligible for marriage). In India, it is observed that 9.2 percentage of widows of marital age females and widows age range with 10+ (marital status ages).

RESULT AND DISCUSSION

Chi-Square Analysis

Relationship between Age of the Respondents and Monthly Income

With a view to find the association between age of the respondents and the income earned per month by the widows a two way table was prepared and is exhibited in table 4.3.

TABLE 3: AGE OF THE RESPONDENTS AND MONTHLY INCOME

Ann of the Desmandants	Monthly Income					
Age of the Respondents	Low (Rs. 3000 and below)	Medium (Rs. 3001 - Rs. 6000)	High (Above Rs. 6000)	Total		
Young	12	16	28	56		
(Below 36 Years)	(13.5)	(27.1)	(36.4)	(24.9)		
Middle	24	25	34	83		
(36 to 50 Years)	(27.0)	(42.4)	(44.2)	(36.9)		
Old	53	18	15	86		
(Above 50 Years)	(59.6)	(30.5)	(19.5)	(38.2)		
Total	89	59	77	225		
IULAI	(100.0)	(100.0)	(100.0)	(100.0)		

Note: Figures in the Parentheses indicate percentage

It is highlighted from the above table that the percentage of high amount of income earned by the widows' was the highest (44.2%) among the respondents belonged to 36 to 50 years age group and the same was the lowest (19.5%) among the respondents of above 50 years age group. The percentage of medium income earned by the widows was the highest (42.4%) among the middle aged category of widow respondents and the same was the lowest (27.1%) among the young category of respondents. On the other hand, the percentage of low level amount of income (Rs. 3000 and below) earned by the widow's was the highest (59.6%) among the above old (50 years) aged category of respondents and same was the lowest (13.5%) among the (below young 36 years) aged category. In order to find the relationship between age of the widows and their amount of income earned per month, a chi-square test was employed to test the following hypothesis and the result of the test is shown in table 4.4.

HYPOTHESIS

Null Hypothesis (H_0): There is no close relationship between age of the respondents and the amount of income earned per month. Alternative Hypothesis (H_1): There is a close relationship between the age of the respondents and the amount of income earned per month.

TABLE 4.4: CHI-SQUARE TESTS

Chi-Square Value	DF	Table Value	Remarks		
31.389	4	9.488	Significant at 1% level		

It is divulged from the above table that the calculated chi-square value is greater than the table value and the result is significant at 1% level. Hence, the Null Hypothesis (H₀) is rejected and the alternative Hypothesis (H₁) is accepted. The hypothesis, "age of the widows and the amount of the income earned per month" are associated, holds good. From the analysis, it is concluded that there is close relationship between age of the widows and their amount of income earned per month.

RELATIONSHIP BETWEEN PLACE OF LIVING AND MONTHLY INCOME

TABLE 4.5: PLACE OF LIVING AND MONTHLY INCOME

Place of Living	Monthly Income				
Place of Living	Low (Rs. 3000 and below)	Medium (Rs. 3001 - Rs. 6000)	High (Above Rs. 6000)	Total	
Village	47	28	30	105	
Village	(52.8)	(47.5)	(39.0)	(46.7)	
T	42	31	47	120	
Town	(47.2)	(52.5)	(61.0)	(53.3)	
Total	89	59	77	225	
TOLAI	(100.0)	(100.0)	(100.0)	(100.0)	

Note: Figures in the Parentheses indicate percentage

It is highlighted from the above table that the percentage of high amount of income earned was the highest (61.0%) among the respondents living in town and the same was the lowest (39.0%) among the respondents living in villages. The percentage of medium amount of income earned was the highest (52.5%) among the respondents living in the town and the same was the lowest (47.5%) among the respondents living in villages. On the other hand, the percentage of low amount of income earned by the widows was the highest (52.8%) among the respondents living in village and the same was the lowest (47.2%) among the respondents living in town locality.

In order to find the relationship between the respondent's place of living and the income earned per month, a chi-square test was employed to test the hypothesis and the result of the test is shown in the following table 4.6.

Hypothesis

Null Hypothesis (H_0): There is no significant relationship between respondents' place of living and the income earned per month. Alternative Hypothesis (H_1): There is significant relationship between respondents' place of living and the income earned per month.

TABLE 4.6: CHI-SQUARE TESTS

Chi-Square Value	DF	Table Value	Remarks
3.201	2	5.991	Not Significant

It was learnt from the above table that the calculated chi-square value is much less than the table value and the result is not significant at 1% level and 5% level. Hence, the Null Hypothesis (H₀) is accepted and the Alternative Hypothesis (H₁) is rejected. The hypothesis, "Respondents place of living and the amount of income earned" are associated, does not hold good. From the analysis, it is concluded that there no close relationship between place of living of the widows and income earned by them.

RELATIONSHIP BETWEEN RELIGION AND MONTHLY INCOME

TABLE 4.7: RELIGION AND MONTHLY INCOME

Delision	Monthly Income					
Religion	Low (Rs. 3000 and below)	Medium (Rs. 3001 - Rs. 6000)	High (Above Rs. 6000)	Total		
Hindu	78	43	66	187		
Hinau	(87.6)	(72.9)	(85.7)	(83.1)		
Other Religion	11	16	11	38		
(Muslims and Christian)	(12.4)	(27.1)	(14.3)	(16.9)		
Total	89	59	77	225		
TOLAI	(100.0)	(100.0)	(100.0)	(100.0)		

Note: Figures in the Parentheses indicate percentage

It is highlighted from the above table that the percentage of high amount of income earned by the widows was the highest (85.7%) among the respondents belonged to Hindu religion and the same was the lowest (14.3%) among the other religions such as Muslims and Christian religion. The percentage of medium amount of income earned was highest (72.9%) among the respondents of Hindu. Religion and the same was the lowest (27.1%) among the other religions. On the other hand, the percentage of low amount of income earned by the widows was the highest (87.6%) among the respondents belonged to Hindu religion and the same was the lowest (12.4%) among the respondents belonged to other religion.

In order to find the relationship between religion of the respondents and the amount of income earned, a chi-square test was employed to test the hypothesis and the result of the test is shown in the following table.

Hypothesis

Null Hypothesis (H₀): There is no significant relationship between religion of the respondents and the income earned.

Alternative Hypothesis (H1): There is significant relationship between religion of the respondents and the income earned.

TABLE 4.8: CHI-SQUARE TESTS

Chi-Square Value	DF	Table Value	Remarks
6.071	2	5.991	Significant at 1% level

It is found from the above table that the calculated chi-square value is greater than the table value and the result is significant at 5% level. Hence, the Null Hypothesis (H_0) is rejected and the Alternative Hypothesis (H_1) is accepted. The hypothesis, "religion of the respondents and the amount of income earned" are associated, holds good. From the analysis, it is concluded that there is close relationship between religion of the respondents and the amount earned by them.

MULTIPLE REGRESSION ANALYSIS

A regression is a statistical tool used to find out the relationship between two or more variables. One variable is caused by the behavior of another one. The widows' socio-economic data are chosen as independent and the later variables is defined as the dependent (amount of income earned) when there are two or more independent variables, the analysis that desirables the relationship between the two is called multiple regression analysis. The main objective of using these techniques is to predict the variability of the dependent variables based on its co-variable with all the independent variables. It is useful to predict the level of dependent phenomenon through multiple regression analysis, if the levels of independent variables are given.

It was found that among the 9 variables; only 2 variables were closely related with the socio-economic conditions of widows. In order to measure the interdependent of independent factors and dependent factor and their total contribution to the socio-economic conditions of widows, the result of the analysis were put in to multiple regression analysis and the detail results are shown in the following table.

TABLE 4.9: REGRESSION RESULTS

Variables	Unstandardize	d Coefficients	Standardized Coefficients	_	Cia.
variables	В	Std. Error	Beta	T	Sig.
(Constant)	10928.878	3568.134		3.063	0.0025
Age of the Respondent	-34.677	46.039	-0.065	-0.753	0.4522
Educational Qualification	1318.026	409.262	0.233	3.220	0.0015
Years of Living Separately	-96.814	69.180	-0.104	-1.399	0.1631
Marital Status	-253.858	862.901	-0.019	-0.294	0.7689
Place of Living	-513.715	1205.288	-0.029	-0.426	0.6704
Size of the Family	-455.212	522.962	-0.058	-0.870	0.3850
Type of Family	-562.896	692.629	-0.054	-0.813	0.4173
Religion	-2965.018	1060.419	-0.184	-2.796	0.0056
Community	1301.978	1003.580	0.095	1.297	0.1959
N	225				
F	5.715				
R ²	0.439				
Adjusted R ²	0.411				

Dependent Variable: Monthly Income earned by the respondents.

Predictors: (Constant), respondent's age, education, years of living separately, marital status, place of living, size of family, type of family, religion and community. The multiple linear regression components is a statistically a good fit. The R² value is 0.439 indicated that 43.9 per cent of variation in the dependent variable is explained by the independent variables. Even though the R² value is low (0.439), the overall regression is significant, which is indicated by the F-Statistics (F=5.715, Significant at 1 per cent level).

It shows the two independent variables contribute on the variation in the amount of income earned per annum, which is the most important economic indicator of widows this is statistically significant at 1 % level.

The table indicates that the co-efficient of respondents education qualification and religion of the family were significant at 1% level. It is also noted that the variables such as age of the respondents, Marital Status and community are positively associated with the income earned by widows. Further, it indicates that these variables that contribute to the income earning capacity of widows are statistically not significant.

The rate of increasing the income earned per month by the widows shows better result of the independent variables such as respondents capacity based on education qualification with 3.220 units change and 1.297 changes in community.

From the analysis, it is concluded that out of 9 variables only 2 variables namely education qualification of the respondents and the religions are positive and significantly influences to generate income among the selected sample of widows in the study area.

FINDINGS

- > There is close relationship between age of the widows and their amount of income earned per month.
- > There no close relationship between place of living of the widows and income earned by them.
- > There is close relationship between religion of the respondents and the amount earned by them.
- It is concluded that out of 9 variables only 2 variables namely education qualification of the respondents and the religions are positive and significantly influences to generate income among the selected sample of widows in the study area.

SUGGESTIONS

- To concentrate on capacity building so that single women would be better equipped to manage their lives and their families.
- > To recognize the importance of psycho-social counseling, emotional support and empowerment.
- > To enact adequate national legislation to protect and assist widows, in particular be establishing, or ensuring respect for, their rights to land and inheritance.
- Plan and implement location specific programmes / projects for the overall development of the widows with the active involvement of the local Non Governmental Organizations.
- > Provide financial assistance for establishing community based aid centers and rehabilitation centers for the widows.
- Introduce special loans and schemes for widows and popularize them through banks and Panchayat.
- Establish vocational training centres for the widows.
- > Establish an association for widows and provide a platform for sharing their problems.
- Sensitization programmes to bring out an attitudinal change of the society towards the widows.
- > Form more self-help groups and organize special programmes for widows through Kudumbasree Mission.

CONCLUSION

The status of women in India tells the story of a fall in the status of women to an abysmally low position from a relatively high status and nobility of the Vedic times. The fall in status has led to a socio-economic and religion-cultural deprivation of women. From the womb to tomb women are victims of violence and deprivations. The vulnerability of women in rural status is worse compared to the all India levels. Of course, there are certain initiatives in the country, especially after the Independence towards raising the status of women. However, there are miles to go in order to reach the goal of gender equality.

REFERENCES

- 1. Alexander, L. (1993). Career Planning for Women: How to Make a Positive Impact on your Working Life. Plymouth, UK: How to Books.
- 2. Beaumont, G; & Kenealy, M. P. (2004). Quality of life perception and social comparison in healthy old age. Aging and Society, 24, 755-769.
- 3. Gee, M. E. (2000). Living arrangements and quality of life among Chinese Canadian elders. Social Indicators Research. 51, 3, 309-329.
- 4. Henning and Jardim (2005) Inter role conflict for working Women: Careers Vs Jobs. Journal of Applied Psychology, 64 (1), 86-90.
- 5. Loomba Foundation (2015) "The Global Widows Report 2015- A Global Overview of Deprivation Faced by Widows and their Children" The Loomba Foundation, Loomba House, www.theloombafoundation.org, Registered charity: No. 1064988.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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, 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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.



