INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & 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., Open J-Gage, India (link of the same is duly available at Inflibnet of University Grants Commission (U.G.C.)),

Index Copernicus Publishers Panel, Polandwith 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 2592 Cities in 161 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.	STANDARDIZING GOVERNMENT HOSPITAL LIBRARIES: WHERE ARE WE NOW?	1
2	DR. MA. LINDIE D. MASALINTO, DR. ESTRELLA ALMEDA SAN JUAN & DR. LAZARO E. AVELINO CHALLENGES IN APPLICATION OF SIX SIGMA TECHNIQUES IN HR DOMAIN	6
۷.	NAGARAJ SHENOY & DR. KALYANI RANGARAJAN	0
3.	COMPETITIVENESS IN NIGERIAN TELECOMMUNICATION INDUSTRY: MARKETING STRATEGY	9
_	FALANO, TOLULOPE & POPOOLA F. CORNELIUS	
4.	MANPOWER PLANNING IN HIGHER EDUCATION: A CASE STUDY IN DAKSHINA KANNADA DISTRICT IN KARNATAKA DR. WAJEEDA BANO	15
5.	IP TRACEBACK OF DOS ATTACKS	21
-	S.THILAGAVATHI. & DR. A. SARADHA	
6 .	BEHAVIOURAL CONSEQUENCES OF FACEBOOK USAGE AMONGST GENERATION Y OF MUMBAI CITY	24
7	DR. ANKUSH SHARMA & KRATIKA SHRIVASTAVA COMPARATIVE STUDY OF CRM (PUBLIC SECTOR BANKS Vs. PRIVATE SECTOR BANKS) IN DELHI REGION	33
1.	R. C. BHATNAGAR, RAJESH VERMA & ADITI GOEL	55
8.	FIRM, FINANCIAL SYSTEMS AND FINANCIAL DEREGULATIONS: A SURVEY OF LITERATURE	39
_	NEMIRAJA JADIYAPPA & DR. V. NAGI REDDY	
9.	PREFERENCES AND SIGNIFICANCE OF DEMOGRAPHICS ON THE FACTORS INFLUENCING INVESTMENT DECISIONS: A STUDY OF INVESTORS IN THANE CITY, MAHARASHTRA, INDIA	44
	DINESH GABHANE & DR. S. B. KISHOR	
10 .	DETERMINANTS OF LEVERAGE: AN EMPIRICAL STUDY ON INDIAN TEXTILE SECTOR	49
	D. VIJAYALAKSHMI & DR. PADMAJA MANOHARAN	
11.	CUSTOMER SATISFACTION & AWARENESS REGARDING INSURANCE POLICIES DR. MEGHA SHARMA	53
12 .	RISK-ADJUSTED PERFORMANCE EVALUATION OF INFRASTRUCTURE FUNDS IN INDIA	59
	G. ARUNA	
13.	EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P	63
	DR. S. RADHAKRISHNA & DR. T. GOPI	
14.	THE ETERNAL FIGHT: SMALL TRADITIONAL STORES Vs. SUPERMARKETS	68
	DR. FAYAZ AHMAD NIKA & ARIF HASAN	
15.	A STUDY ON CUSTOMER SATISFACTION TOWARDS MARKETING STRATEGY OF BANKING LOANS ADOPTED BY SCHEDULED COMMERCIAL BANKS WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT	72
	G. SANGEETHA & DR. R. UMARANI	
16 .	KNOWLEDGE CAPTURE SYSTEMS IN SOFTWARE MAINTENANCE PROJECTS	79
	SARFARAZ NAWAZ	
17.	SELF-MANAGING COMPUTING K. M. PARTHIBAN, M. UDHAYAMOORTHI, A. SANTHOSH KUMAR & KONSAM CHANU BARSANI	82
18.	A STUDY ON PERFORMANCE OF DISTRICT CONSUMER DISPUTES REDRESSAL FORUMS IN INDIA	87
	GURLEEN KAUR	
19.	TEA INDUSTRY IN INDIA: STATE WISE ANALYSIS	89
20	DR. R. SIVANESAN THE ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN ENHANCING THE QUALITY EDUCATION OF ETHIOPIAN	94
	UNIVERSITIES: A REVIEW OF LITERATURE	
-	DR. BIRHANU MOGES	
21.	PROBLEMS & PROSPECTS OF WOMEN ENTREPRENEURS IN INDIA JAINENDRA KUMAR VERMA	102
22.	CAPITAL STRUCTURE AND PROFITABILITY: A STUDY ON SELECTED CEMENT COMPANIES	105
	DR. BRAJABALLAV PAL & SILPI GUHA	
23.	MUTUAL FUND INDUSTRY IN INDIA: RECENT TRENDS AND PROGRESS	114
24	BHARGAV PANDYA CHALLENGE OF ATTRITION: A CASE STUDY OF BPO INDUSTRY IN CHANDIGARH REGION	120
24.	MANJIT KOUR	120
25 .		122
•	PARDEEP KUMAR CHAUHAN	496
26.	RESPONSE OF PEASANT FARMERS TO SUPPLY INCENTIVES: AN INTER-REGIONAL ANALYSIS OF COTTON CROP IN SINDH, PAKISTAN DR. MOHAMMAD PERVEZ WASIM	126
27	EFFECTS OF INTEREST RATE DEREGULATION ON DEPOSIT MOBILIZATION IN THE NIGERIAN BANKING INDUSTRY	137
21.	SAMUEL, KEHINDE OLUWATOYIN & OKE, MARGARET ADEBIPE	
	AN E-3 VALUE MODEL FOR ASSESSING e-COMMERCE PARTNERSHIP PROFITABILITY TO SMES IN GHANA	147
28.	AMANKWA, ERIC & KEVOR MARK-OLIVER	
28.		147 154
28. 29.	AMANKWA, ERIC & KEVOR MARK-OLIVER A STUDY ON PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN STATE OF HIMACHAL PRADESH	

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

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

AMITA Faculty, Government M. S., Mohali

<u>ADVISORS</u>

DR. PRIYA RANJAN TRIVEDI Chancellor, The Global Open University, Nagaland PROF. M. S. SENAM RAJU Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi PROF. M. N. SHARMA Chairman, M.B.A., Haryana College of Technology & Management, Kaithal PROF. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri

<u>EDITOR</u>

PROF. R. K. SHARMA Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT $_{
m iii}$

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories
<u>http://ijrcm.org.in/</u>

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak DR. S. TABASSUM SULTANA

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

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula

NEENA Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

DATED:

CALL FOR MANUSCRIPTS

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

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. **infoircm@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:

THE EDITOR IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF.

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

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR:

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

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention following in the SUBJECT COLUMN of the mail: New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/
 - Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
 f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

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

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

INDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

OURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS AND THESES

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

• Δ1...

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

WEBSITES

.

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

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

http://ijrcm.org.in/

VI

ISSN 2231-5756

EMPOWERMENT OF RURAL WOMEN THROUGH ENTREPRENEURSHIP IN SMALL BUSINESS: A EMPIRICAL STUDY IN KHAMMAM DISTRICT OF A.P

DR. S. RADHAKRISHNA ASSOCIATE PROFESSOR DEPARTMENT OF ECONOMICS KAKATIYA UNIVERSITY P. G. COLLEGE KHAMMAM

DR. T. GOPI ASST. PROFESSOR DEPARTMENT OF COMMERCE KAKATIYA UNIVERSITY P. G. COLLEGE KHAMMAM

ABSTRACT

Empowerment of women and Entrepreneurship complement each other. Empowerment enables the entrepreneurs to be motivated to accomplish the set goals. It also enables the women to think independently and make their own perceptions and judgment. Rural women need support counseling and training to become empowered. Dissemination of innovative approaches and new knowledge developed is also extremely important in furthering the cause of entrepreneurship. A positive relationship between Women Entrepreneurships and Women Empowerment is found to be significant in the study.

KEYWORDS

entrepreneurship, small business, women empowerment.

INTRODUCTION

In recent years there has been an upsurge of interest in the role of entrepreneurship and small business development as providers of employment, contributors to Gross National Product, boosters of economic development and address to a large number of problems being faced by the community in general and educated youth in particular. Small business and entrepreneurship in India are the prime-force in generating productive employment and ensuing a more equitable distribution of income in the process of economic development of the country. It facilitates effective mobilization of resources of capital and skills and helps to reduce poverty and unemployment. Empowerment enables the entrepreneurs to be motivated to accomplish the set goals. It also enables the women to think independently and make their own perceptions and judgments (Vijalaxmi2008).In this backdrop this study has been undertaken to examine the level of empowerment of sample rural women entrepreneurs before and after starting the small enterprise.

OBJECTIVES

- 1. To assess the change in the status of rural women Empowerment through entrepreneurship in select study area.
- 2. To find out the factors responsible for successful performance of women Entrepreneurship
- 3. To suggest measures to promote empowerment of women entrepreneurship in rural areas.

HYPOTHISIS

Women entrepreneurship leads to women empowerment.

METHODOLOGY

A sample of 283 women respondents engaging in small business selected from 26 villages in khammam District of Andrapradesh. Out of the total sample, 141 respondents were chosen from the tribal villages and rest of 142 from non tribal villages. The economic activities of sample women are presented in Appendix-I.

FINDINGS OF THE STUDY

To know the improvement in the status of the respondent women entrepreneurs both in family and society, after starting the enterprises their opinions are collected (Table-1). About 64 per cent of the respondents state that there is some change of progressive nature in their status both in family and society. Another 34 per cent felt that their status has improved and a recognized change has occurred. Together, 98 per cent respondents opened that their status after starting the units has improved in the family and also in the society.

TABLE 1: S	STATUS OF THE WOIVIEN ENTRE	PRENEURS AFTER STAF	TING THE UNIT
Sl.No.	Opinion	No. of Respondents	Percentage
1	No Change	5	1.8
2	Some change	182	64.3
3	Recognized change occurred	96	33.9
	Total	283	100.0
	Source: Fie	ld Study	

EARNINGS

Entrepreneurship has improved the financial status of the respondents. They are habituated to maintain available relationships with the customers and the general public. It is also observed that the confident levels of the respondents are also improved after starting the units. All these factors have a cumulative effect on the regard and recognition of the role of the respondents in the family and also by the husband. They treat the respondents in a better manner with all respect, love and affection after starting the units. It is natural that the entrepreneurial activities will definitely elevate their image in the family also. **CONTROL OVER EARNINGS**

Indian cultural ethos is to handover the earnings of the women to the male members of the family. They have no control over their earnings or properties since they always depend on the males under the dictum of MANU. But over the period since mid seventies situation has been changing and the desire for empowerment of women is picking up.

VOLUME NO. 3 (2013), ISSUE NO. 07 (JULY)

ISSN	2231-5756
LODIT	<i><i>uu</i></i> <i>sisisi</i>

1	TABLE 2: RESPONDENTS' CONTROL OVER THEIR EARNINGS			
	Sl.No.	Opinion	No. of Respondents	Percentage
	1	YES	227	80
	2	NO	56	20
		Total	283	100
		S	ource: Field Study	

Education, economic activities and awareness in the lines of empowerment are encouraging women folk to assert themselves in the family and society. (Table-2) examines the extent to which the respondents have control over the earnings. The data helps to investigate the freedom of the women on dealing with their earnings. This freedom is a component of empowerment of the women. Nearly 80 per cent of the respondents state that they have control over their earnings. They can spend or save their earnings as desired by them. Though empowerment is perceptible, it is still open for improvement, because 20 per cent of respondents have no control over their earnings is not a small figure.

CHANGE IN CONSUMPTION PATTERN

It is usually hypothesized that Entrepreneurial activities increase incomes and increased incomes induce higher expenditure in consumption which leads to the improvement in the standards of living of the respondent households. For the purpose of identifying the improvement in the consumption levels, data levels data pertaining to before and after starting the enterprises is collected and presented in the table-3 Eight important consumption items are considered for analysis. Consumption quantities are taken in absolute terms for seven items to minimize the effect of variations in the prices for comparison. Prices of most of these goods have seasonal changes and hence comparison in absolute terms is made. However, consumption of cloth is taken in monetary terms as it is a manufacturing product and price changes are not seasonal in general.

TABLE 3: FAMILY CONSUMPTION PATTERNS

SI.	Item	Previous consump-tion	Previous average	present consumpt-ion	Present	Difference in average
No.		(per month)	(per month)	(monthly)	average	consump-tion
1	Milk (Lts)	3928 / 279	14	6330 / 283	22	8
2	Vegetables (Kgs)	3782 / 283	13	4878 / 283	17	4
3	Fruits (Dozens)	1802 / 159	11	3205 / 265	12	1
4	Oil (Kgs)	720/283	2.5	966 / 283	3.5	1
5	Pulses (Kgs)	637/283	2.2	876 / 283	3.0	0.8
6	Non-Veg (Kgs).	492 / 267	1.8	705 / 271	2.6	0.8
7	Eggs (Dozens)	7429 / 244	30	9771 / 253	38	8
8	Clothing (Rs.)	99900 / 283	353	129200 / 283	456	103

Source: Field Study

Absolute quantities of consumption per month have increased with regard to all commodities. Consumption of milk has increased by 8 litres, vegetables by 4Kgs., fruits by 1 dozen, Oil by 1 kg., pulses 0.8 Kg., Non-veg. items by 0.8 Kgs and eggs in 8 numbers. Most of the items add to the value of nutrition and health of the family members. When incomes increase higher standards of living are reflected in the form of increased levels of consumption. The monthly expenditure on clothing has also increased by Rs. 103/- per month.

EXPENDITURE ON HEALTH

Nearly 99 per cent of the respondents state that there is a positive change in the medical services available to them table-4.

TABLE 4: ACCESS TO MEDICAL SERVICES				
Sl.No. Feeling		No. of Respondents		
1	Yes	280 (98.9)		
2	No	03 (1.1)		
3	N.A	-		
	Total	283 (100)		

It implies that the financial viabilities of the respondent households have enabled them to go in for qualitative medical services. Their paying capacity has increased and they are in a position to go for better medical services. Traditional methods, techniques, and village level services by the unqualified and untrained medical practitioners are slowly given good by by the rural people because of the awareness and incomes. Media also play an important role in creating health consciousness among the respondents.

DECISION MAKING

Role of the women in decision making at home speaks of their status in the family. Decision making role of the women is a component of empowerment of the women. A women should be part of a decision maker at home. Empowerment becomes meaningful when she is involved in the family decisions. To examine this aspect of empowerment, 7 indicators are considered in the study table-5. Responses are consolidated item-wise, to have an idea on the role of the women in decision making. With regard to children education, 77 per cent of the respondents state that they are consulted in decision taking. 65 per cent of them state that they are taking decisions on the girl child education.

TABLE 5: IMPROVEMENT IN CH	HILDREN'S EDUCATION
----------------------------	---------------------

SI.No.	Change in children education	No. of Respondents
1	Yes	260(91.9)
2	No	22 (7.8)
3	N.A	01(0.3)
	Total	283(100)



Source: Field Study

About 88 per cent respondent women are involved in the decision making on purchase of clothes, another 94 per cent of them take decisions on cooking. 66 per cent respondents take decisions on spending their money. About 66 per cent of respondents take decisions to visit their parents and relatives, only 35 per cent of the respondents are consulted and involved in the purchase of home appliances. The data clearly points out that, more than 65 per cent of the women entrepreneurs play active role in decision making at home. The data reveals that the days of male domination in decision making are slowly fading out and the assertion of women in decision making is getting more pronounced.

SHARING OF EARNINGS IN THE FAMILY

Sharing of the earnings in respondent families in the study area is examined and data presented in table-6. How the incomes rotate between wife and husband in the form of sharing is also observed. Nearly 79 per cent of the respondents indicate that they give their earnings to their husbands. Similarly 78 per cent state that their husbands handover their earnings to them. It is really interesting to note that both the partners have mutual confidence and work for the overall welfare of the families. Further, 73 per cent respondents state that they save a part of their earnings. Women entrepreneurs have dual roles to play both at home and enterprise. So there is a possibility at every stage for conflicts. The conflicts may be with husband, family members, neighbors, employees, customers

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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

http://ijrcm.org.in/

VOLUME NO. 3 (2013), ISSUE NO. 07 (JULY)

and others. The burden of looking after the enterprise and taking care of the home may some times make the women restless and tired. Business oriented problems sometime create tensions. However, only 20 per cent of respondent women say that they have conflicts due to the dual role. It can be said that a majority of women do not have any conflicts. This is an appreciable observation in the study, implying the adaptability and flexibility of the women in performing both roles effectively. Incomes are shared between the partners. Savings of the respondent women are also high and the conflicts due to dual roles are limited. All these point out that the women are slowly progressing in the right direction of empowerment in the study area.

TABLE 6: SHARING OF THE EARNINGS

Sl.No.	Item	YES	NO	NA	Total
1	Do you give your earnings to husbands	223 (79)	29 (10)	31 (11)	283 (100)
2	Does your husband give his earning to you	222 (78.4)	30 (10.6)	31 (11)	283 (100)
3	Do you save your earnings	206 (72.8)	77 (27.2)	-	283 (100)
4	Do you have any conflicts due to dual role performed by you	57 (20.0)	226 (80)	-	283 (100)

Source: Field Study

DECISION MAKING IN MANAGING THE UNIT

Generally the entrepreneurs will consult the officials, other entrepreneurs, Bankers and marketing agents for various reasons. A majority of (36 per cent) respondents consult their co- entrepreneurs while managing their units table-7. They are easily accessible and discussions can be in the local dialect with a familiar touch. The consultations with the co-entrepreneurs along with others goes a long way in making the respondent women more confident about their activities. The specialties of the co-entrepreneurs, their success stories and problem solving mechanisms attract the respondents more and more.

	TABLE 7: WHOM DO TOO CONSOLT WHILE MANAGING THE ONT				
Sl.No.	Item	No. of Respondents	Percentage		
1	Discussions with officials	07	2.5		
2	Discussions with other entrepreneurs	102	36.0		
3	Discussions with Bankers	14	5.0		
4	Discussions with Marketing Agents	2	0.8		
5	N.A.	74	26.0		
6	1, 2	8	2.8		
7	1, 3	17	6.0		
8	2, 3	58	20.5		
9	1, 2, 4	1	0.4		
	Total	283 (100)	100.0		

TABLE 7: WHOM DO YOU CONSULT WHILE MANAGING THE UNIT

Source: Field Study

There is a general belief that the women in the economic, political activities and social activities leave the decisions to the husband, even though they have the decision taking power. Several studies on Governance in Panchayat Raj Institutions have found that the women in responsible positions are made dummies by their husbands/family members. However, a radical change has started with the movement for empowerment of women in India. Data has been analysed from this angle to know the extent of decision making in matters relating to the economic activities of the respondent women.

As per the table-8, 20 per cent of respondents take decisions on their own. About 77 per cent of respondents state that entrepreneurial issues are decided by both of them jointly This type of joint decisions taken help analyze the issues in detail to take proper decisions. Both the wife and husband are to bear the consequences of business risks and so joint decision making is good. Nearly 23 per cent of respondent women are taking decisions on their own on the matters related to the economic activities. It can be inferred that to some extent the entrepreneurship has conferred empowerment to the respondent women.

TABLE 8: DECISIONS ABOUT THE MATTERS RELATING TO THE UNIT/BUSINESS

SI.No.	Decisions	No. of Respondents	Percentage
1	Own	57	20.1
2	Husband	9	3.2
3	Jointly	217	76.7
	Total	283	100.0

Source: Field Study

TABLE 9: EMPOWERMENT AFTER JOINING SHG / STARTING THE UNIT - RESPONDENTS' OPINION

SI.No.	Opinion	No. of Respondents	Percentage
1	Yes	281	99.3
2	No	2	0.7
	Total	283 (100)	100.0

MEMBERSHIP IN SHGs

Cognizable advantages and empowerment after starting the units by the respondents are examined in the table-9. SHG membership provides scope to start entrepreneurial activities and entrepreneurial activities help the cause of empowerment. Almost all the respondents revealed that they have derived different advantages by engaging economic activities. Empowerment or improvement in four vital areas is examined in table-10. The indicators viz., children education, girl child education, availability of nutritious food and healthy living in the form of cleanliness of the environment and personal cleanliness were considered to assess the level of empowerment.

Source: Field Study

http://ijrcm.org.in/

TABLE 10: EMPOWERMENT INDICATORS – RESPONDENTS' OPINION					
SI.No.	Opinion	No. of Respon-dents	Percentage		
1	1. Children Education improved	5	1.8		
2	2. Girl Children Education improved	2	0.7		
3	3. Availability of nutritious food improved	7	2.5		
4	4. Environment of surroundings and individual cleanliness improved.	9	3.2		
5	1, 2	2	0.7		
6	1, 3	12	4.2		
7	1, 4	8	2.8		
8	2, 3	3	1.1		
9	2, 4	3	1.1		
10	3, 4	79	27.9		
11	1, 2, 3	6	2.1		
12	1, 2, 4	1	0.4		
13	1, 3, 4	49	17.3		
14	2, 3, 4	10	3.5		
15	1, 2, 3, 4	87	30.7		
	Total	283 (100)	100.0		

Source: Field Study

On the whole, it can be said that 83 per cent of the respondents either separately or in combination have an improvement both in the environmental and at personal cleanliness. About 61 per cent of respondents have felt that they had an improvement in children education and 40 per cent of them opined that they have an improvement in the education of girl children. Improvement in the availability of nutritious food is stated by 89 percent respondents.

EMPOWERMENT THROUGH ENTREPRENEURSHIP

Twelve aspects relating to both entrepreneurship and empowerment of sample women entrepreneurs are analysed to know the improvement whether these changes are the out come of women empowerment after starting the units.

About 98 per cent respondents state that there is an improvement in personal health and cleanliness table-11. A majority of respondents state (83 per cent) that they meet the Government officials without any inhibitions,77 per cent of them consult the non government organizations and officials without any hiccups. Another 87 per cent respondents opined that their banking habits have improved. Confidence of the lenders in extending loans is high in the opinion of 96 per cent of respondents. Status in the family has improved as stated by 80 per cent, 79 per cent respondents felt that their status in the group has improved, 76 per cent respondents felt that their status in the society has improved. Decision taking power has improved with regard to 62 per cent. About 83.0 per cent respondents state that their confidence levels are improved to a large extent. Only 62 per cent respondents state that their overall skills have improved. From the above analysis it can be said that there is a significant improvement in all aspects of empowerment. However, skill formation is the area where more concentration is needed.

SI. No.	Opinion	No. of Respondents	No. of Respondents	Total
		YES	NO	
1	1.Improvement in personal health and cleanliness	279 (98.5)	4 (1.5)	283 (100)
2	2.Ability to meet the Govt. Officials	234 (82.7)	49 (17.3)	283 (100)
3	3.Ability to meet Non-Govt. Officials	218 (77.0)	65 (23)	283 (100)
4	4.Improvement in Banking habits	246 (87)	37 (13)	283 (100)
5	5. High level of confidence of the lenders on repayment	273 (96.4)	10 (3.6)	283 (100)
6	6.Improvement in the position and status in the family	226 (79.8)	56 (19.7)	283 (100)
7	7.Betterment of status in the group	224 (79.1)	59 (20.9)	283 (100)
8	8.Discernible improvement in the social status	217 (76.6)	66 (23.4)	283 (100)
9	9. Increasing role in decision making in the family matters	198 (70.0)	85 (30.0)	283 (100)
10	10.Assertive role in decision making in the group	175 (61.8)	108 (38.2)	283 (100)
11	11.Higher levels of self confidence	235 (83.0)	48 (17.0)	283 (100)
12	12.Improvement in your overall skills	176 (62.1)	107 (37.9)	283 (100)

Source: Field Study

POLITICAL EMPOWERMENT

Extent of political status and political awareness of the respondents are analyzed in the table-12.

TABLE 12: POLITICAL EMPOWERMENT – OPINION OF RESPONDENTS

SI.No.	Opinion	YES	NO	Total
1	Are you a member of local body?	06 (2.1)	277 (97.9)	283 (100)
2	Do you take decisions on your own?	27 (9.5)	256 (90.5)	283 (100)
3	Do you take help in decision making from local political leaders?	10 (3.5)	273 (96.5)	283 (100)
4	Do you know that as per 73, 74 constitutional Amendment Reservation for women in local bodies is provided?	112 (39.6)	171 (60.4)	283 (100)
5	Do you regularly participate in Grama Sabha?	57 (20.1)	226 (79.9)	283 (100)
6	Do you raise issues / problems of village in Grama Sabha?	53 (18.7)	230 (81.3)	283 (100)
7	Do you feel that the women MPTCs and ZPTCs are able to take decisions on their own?	159 (56.2)	124 (43.8)	283 (100)
8	Do you feel that the member of SHG generally participates actively in local political / administrations than others?	260 (91.9)	23 (8.1)	283 (100)

Source: Field Study

VOLUME NO. 3 (2013), ISSUE NO. 07 (JULY)

ISSN 2231-5756

Women members through organization, DWACRA groups and Mahila Mandals are educating the women even in local areas on political issues. They actively participate and cast votes in the elections at the Central, State and Local levels. Political awareness and status are also ingredients of the over all empowerment of the women. However, only 9.5 per cent state that they take decisions on political issues on their own. It implies that decision making to a large extent is influenced by local leaders, husband, family members, relatives and friends. Independent decision taking needs a lot of groundwork including education. Ignorance is the basic reason for the women to depend on others in political matters. This is the general frame work in India, especially in the rural areas, in which Indian democracy thrives. Political parties encash this weakness to their advantage by encouraging mob psychology. Education, awareness and responsible media can improve situation and ignite the spirit of independence in political issues.

CONCLUSION

A majority of women entrepreneurs in the state that their status both in the family and society has improved after starting the entrepreneurial activities. They feel that husbands and their family members treat them better with all love, affection and respect. A majority of the respondent women state that they have control over their earnings. Thus, it can be inferred that economic activities increase the women entrepreneurs' incomes and consumption levels. Most of the women entrepreneurs state that they are now looking after their health and there is a progressive change in the education of children. The word of the respondent women at home is given respect and regard and they are involved in decision making at home. The respondents have the potentiality to save a part of their income. While managing the units, respondent women mostly consult other co-entrepreneurs and bankers. A majority of the respondents expressed that there is an improvement in personal health and cleanliness, consultation with officials, banking habits, status of the family in the society and decision making ability. Out of total income. The percentage share of expenditure on children education and personal health has been increased. It implies that health consciousness and the urge for quality education to their children are increasing in the study area. The study found an improvement in political empowerment of sample women entrepreneurs who are members of SHGs. Most of the women felt that arranging adult education programmes for women, registering property in the name of the women, equal opportunities with men, abolition of dowry, prohibition of liquor, creation of social awareness are some of the important aspects that would definitely improve the conditions of women. On the whole, from the foregoing analysis it can be concluded that positive relationship between women entrepreneurship and women empowerment is found to be significant.

REFERENCES

- 1. Christopher, K.J. (1969) Socio-Psychological Factors Influencing the Adoption of Innovation of Starting of Small Industrial Unit, SIET Institute, Hyderabad.
- 2. Dix, Carol. (1991), Enterprising Women The Lives of successful business Women, Bantum Pres, Trans World Publishers Ltd., London.
- 3. Kanitkar, Ajit. (1995), Entrepreneurs and Micro- Enterprise in Rural India, New Age Institutional Publishers Ltd., New Delhi.
- 4. Purushothaman, Sangeetha (1998). The Empowerment of Women in India. Sage Publications. New Delhi.
- 5. Vijayalaxmi G and Prajeelathe B (2008), "Empowerment of women trough Entrepreneurship: An empirical study" in L.Radhakrishna.Op.Cit.

APPENDIX

TABLE-1: ECONOMICS ACTIVITY OF WOMEN RESPONDENTS				
Economics activity	No of respondents	Percentage		
Mini dairy	154	54.4		
Business	74	26.1		
Tailoring	25	8.8		
Veg-Fruits & Fish vending	6	2.1		
Running small hotel	3	2.9		
Pickles making	5	0.4		
Horticulture	2	0.7		
Flour mill	3	1.0		
Leaf plate making	1	0.4		
Rearing pigs & Goats	3	1.4		
Ironing & painting	5	1.8		
	283	100.00		

TABLE-1. ECONOMICS ACTIVITY OF WOMEN RESPONDENTS



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT and 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 i.e. <u>infoijrcm@gmail.com</u> for further improvements in the interest of research.

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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.

Our Other Fournals





