

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

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

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

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

Circulated all over the world & Google has verified that scholars of more than 5555 Cities in 190 countries/territories are visiting our journal on regular basis.

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

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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	PERCEPTIONS OF EXECUTIVE LEVEL EMPLOYEES TOWARDS HRM PRACTICES IN SELECTED PRIVATE SECTOR BANKS IN PUNJAB <i>SANJEEV, DR. N S BHALLA, DR. T S SIDHU & SHRUTI</i>	1
2.	WOMEN PREFERENCE AS A JEWELLERY BUYER: IMPACT OF CELEBRITY ENDORSEMENT <i>SHAMILY JAGGI & DR. SANJAY KUMAR BAHL</i>	9
3.	LIQUIDITY AND PROFITABILITY ANALYSIS OF SELECTED STEEL COMPANIES <i>DR. M. K. JAIN, DR. VIKAS GARG & SHIVRANJAN</i>	14
4.	A STUDY ON IMPRESSION OF STRESS AND SURVIVING STRATEGIES AMONG THE BANK EMPLOYEES IN TIRUNELVELI DISTRICT <i>DR. N. KAMALA & A. ARUNA DEVI</i>	21
5.	A STUDY OF INTERNET USERS' ATTITUDE AND PERCEPTION TOWARDS ONLINE SHOPPING <i>PARVEEN KUMAR GARG & DR. AMANDEEP SINGH</i>	24
6.	DEFECT ANALYSIS AND PRECLUSION USING QUALITY TOOLS: A CASE STUDY OF ABC COMPANY <i>DR. SHIKHA GUPTA, DR. K. K. GARG & RADHA YADAV</i>	30
7.	ECONOMIC EMPOWERMENT OF BODO WOMEN THROUGH SELF-HELP GROUPS IN ASSAM <i>MAINAO BRAHMA & DR. K. DEVAN</i>	37
8.	CONSUMER MOTIVES AND INFLUENCING FACTORS IN LIFE INSURANCE BUYING DECISIONS: A STUDY IN PUNJAB AND CHANDIGARH REGION <i>NEHA SHRIVASTAVA & DR. RAMINDER PAL SINGH</i>	41
9.	ROLE OF SOCIAL MEDIA IN CRISIS COMMUNICATION IN THE BUSINESS CONTEXT: A STUDY WITH INDIAN EXAMPLES <i>CATHERINE MARY MATHEW</i>	50
10.	FINANCIAL PERFORMANCE OF INSURANCE INDUSTRY IN ETHIOPIA <i>DEMIS H GEBREAL, DR. SUJATHA SELVARAJ & DANIEL TOLOSA</i>	53
11.	NATURE, MAGNITUDE AND DETERMINANTS OF INDEBTEDNESS AMONG WOMEN LABOUR BENEFICIARY HOUSEHOLDS IN PUNJAB: AN EMPIRICAL ANALYSIS OF MGNREGS <i>DR. SARBJEET SINGH, DR. RAVITA & TANLEEN KAUR</i>	59
12.	IMPACT OF GOVERNMENT POLICIES ON ENTREPRENEURSHIP IN MICRO SMALL AND MEDIUM ENTERPRISES IN INDIA <i>BISHWAJEET PRAKASH & DR. JAINENDRA KUMAR VERMA</i>	66
13.	A STUDY OF EMPLOYEE PERCEPTION ON ORGANIZATIONAL CLIMATE AT B.E.L., KOTDWARA <i>DR. SANTOSH KUMAR GUPTA & ANSHIKA BANSAL</i>	70
14.	A STUDY OF CORPORATE SOCIAL RESPONSIBILITY PRACTICES IN MAHARATNA PUBLIC SECTOR ENTERPRISES OF INDIA <i>DR. MOHD TAQI & DR. MOHD AJMAL</i>	76
15.	AN EMPIRICAL ANALYSIS OF ARBITRAGE OPPORTUNITIES IN NSE NIFTY FUTURES <i>DR. SOHELI GHOSE & ROMIT ABHICHANDANI</i>	85
16.	AN EMPIRICAL STUDY OF DEMONETIZATION IMPACT ON RURAL PUBLIC <i>DR. D.CH. APPA RAO & DR. CH. BRAHMAIAH</i>	94
17.	EMOTIONAL INTELLIGENCE AS AN EDUCATIONAL STRATEGY FOR ENHANCEMENT OF EMPLOYABILITY <i>AFIFA IBRAHIM & MUBASHIR MAJID BABA</i>	97
18.	DEMONETIZATION & ITS IMPACT ON INDIAN ECONOMY <i>PRIYANKA SHRIVAS</i>	102
19.	IMPACT OF DEMONETIZATION ON ENTREPRENEURSHIP <i>AMANPREET</i>	104
20.	MEETING ISSUES AND CHALLENGES OF TALENT MANAGEMENT THROUGH SELECT HUMAN RESOURCE PRACTICES IN SELECT IT COMPANIES OF PUNJAB <i>JITESH KUMAR PANDEY</i>	107
	REQUEST FOR FEEDBACK & DISCLAIMER	116

CHIEF PATRON**Prof. (Dr.) K. K. AGGARWAL**

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

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

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

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

Faculty, Shree Ram Institute of Business & Management, Urjani

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

Principal (Retd.), Maharaja Agrasen College, Jagadhri

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

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

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. S. P. TIWARI**

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

Dr. CHRISTIAN EHIOBUCHIE

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

Dr. SIKANDER KUMAR

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

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

Dr. M. N. SHARMA

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

Dr. TEGUH WIDODO

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

Dr. M. S. SENAM RAJU

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

Dr. CLIFFORD OBIYO OFURUM

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

Dr. KAUP MOHAMED

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

SUNIL KUMAR KARWASRA

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

Dr. MIKE AMUHAYA IRAVO

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

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. NEPOMUCENO TIU

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

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. ANA ŠTAMBUK

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

Dr. RAJENDER GUPTA

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

Dr. SHIB SHANKAR ROY

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

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

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

MUDENDA COLLINS

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

Dr. EGWAKHE A. JOHNSON

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

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

Dr. MURAT DARÇIN

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

Dr. ABHAY BANSAL

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

Dr. YOUNOS VAKIL ALROAIA

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

WILLIAM NKOMO

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

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

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

Dr. SEOW TA WEEA

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

Dr. OKAN VELİ ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

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

Dr. MOHAMMAD TALHA

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

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

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

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

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

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

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

SURJEET SINGH

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

Dr. MELAKE TEWOLDE TECLEGHIOGIS

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

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

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

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKEN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR

Designation/Post*

Institution/College/University with full address & Pin Code

Residential address with Pin Code

Mobile Number (s) with country ISD code

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

Landline Number (s) with country ISD code

E-mail Address

Alternate E-mail Address

Nationality

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

NOTES:

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

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

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-23

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

ECONOMIC EMPOWERMENT OF BODO WOMEN THROUGH SELF-HELP GROUPS IN ASSAM**MAINAO BRAHMA****Ph.D. SCHOLAR (FULL TIME)****CENTRE FOR ADULT & CONTINUING EDUCATION****PONDICHERRY UNIVERSITY****PUDUCHERRY****DR. K. DEVAN****CENTRE HEAD****CENTRE FOR ADULT & CONTINUING EDUCATION****PONDICHERRY UNIVERSITY****PUDUCHERRY****ABSTRACT**

Women empowerment is vital for the development of any country. It is a process, in which women challenge the existing norms, pattern and culture of a society, to effectively promote their well being. The Constitution of India endowed equality to women in all aspects. As such, the year 2001 was celebrated as the year of Women Empowerment. The concept of self help groups (SHGs), which was introduced by the Ministry of Rural Development, has now widen its roots in nook and corner of the rural areas and in the semi-urban and urban areas, to improve the living standards and well being of women. Thus, this paper attempts to investigate the economic empowerment of Bodo women SHG members in Udalguri district, Assam. The study was conducted in five blocks of Udalguri district viz Udalguri, Rowta, Mazbat, Kalaigaon and Khoirabari. Primary data were gathered through structured interview schedule from 350 respondents, 70 each from the selected blocks, who were selected through multistage sampling technique. Percentages and Paired t test were utilised to analyse the data. Percentages were used to describe the socio-economic profile of SHG members. Paired t test was performed in order to find out the impact of becoming members in the SHG in respect of economic empowerment. This study concludes that the SHGs facilitate Bodo women to have a significant progress in their economic empowerment.

KEYWORDS

Udalguri, economic empowerment, women empowerment, BODO women, self-help groups.

INTRODUCTION

The term "empowerment" is a process by which people gain greater control over the resources, actively participate in the process of change and develop skills to assert themselves. It is a multi-faceted process, which includes many aspects such as enhancing awareness, increase access to resources. It can be viewed as a means of creating a social environment in which one can take decision and make choices individually and independently for social transformation. It strengthens the innate ability by acquiring knowledge, power and experience.

Women empowerment is the concept, which have been emerged from the concept of "empowerment", recently been pitched into heights among rural women and tribal women. However, in the early decades, the concept of women empowerment was totally out of mind and the condition of women was so pathetic and miserable, since they were subjected to many socio-economic, political and cultural constraints. This situation was more critical in the rural and backward areas. The role of women in economic development is related to the goal of comprehensive socio-economic development of any developing countries in the world. Due to the development of new policies and programmes, the position of women has totally been changed as they provide assistance to the needy women. The women empowerment approach is the most modern and it is aimed at empowering women through self-reliance and internal strength. The World Bank also identified empowerment of women as one of the key constituent factor of poverty reduction and therefore it is considered to be primary development assistance oriented goal (NABARD, 2000). The constitution of India in its fundamental rights has the provision for equality, social justice and protection for women. In order to strengthen and fulfilling the constitutional provisions, the government of India announced the year 2001 as the "women empowerment year" and thus started a scheme "Self-Help Groups" in order to enable women to achieve economic independence through self-employment and entrepreneurial development.

The Self-help groups are a small voluntary organisation of rural people, from the same socio-economic background, who come together for solving their problems and for improving their living standards through self and mutual help. It is informal and homogenous group, which consist of not more than twenty members. Since its inception, these groups have achieved a lot in India, in particular empowering the rural and tribal women socially, economically and politically. It is seen as a viable pathway for the economic and social empowerment of rural and tribal women. The economic condition of women has increased after joining the self-help groups, and it leads to considerable increase in their expenditure as well a gradual increase in their savings. Thus the SHGs are very successful by empowering tribal and rural women economically (Vinayagamurthy 2011, 70). Further Kala and Venkatesh (2010) also reported that after becoming a member in self-help groups, the monthly income of women members have augmented and the family income also gets lifted considerably. They suggested that self-groups are victorious to extend women empowerment in rural areas. These self-help groups have been more successful in improving the economic conditions of rural and tribal women by alleviating their poverty (Uma 2012, 13). It not only alleviates the poverty but also increase the purchasing power of rural women (Mahender, Reddy & Bhat, 2011). Thus the researcher aimed to examine the effect of self help groups on the economic empowerment of Bodo women SHG members in Udalguri district, Assam, since, very few studies have been conducted in the study area to understand the economic empowerment of Bodo women. The main aim of this study is to understand the effect of Self-Help Groups on economic empowerment of Bodo women.

OBJECTIVES OF THE STUDY

1. To find out the socio-economic characteristics of Bodo women SHG members in the selected blocks of Udalguri district.
2. To examine the effect of the membership in SHGs on the economic empowerment of Bodo women in selected blocks of Udalguri district

HYPOTHESIS OF THE STUDY

1. There is no significant progress among Bodo women after becoming member in self-help groups with respect to their:
 - a. Monthly income
 - b. Monthly expenses
 - c. Monthly savings
 - d. Possession of durable goods
 - e. Possession of livestock
 - f. Possession of ornaments

METHODOLOGY

A research design empowers the researcher to answer research questions as objectively, accurately and economically as possible. It helps to set up a framework for the test of relationship among the variables, and instruct to keep the research in proper direction. Descriptive cum diagnostic research design were used in this study.

There are eleven blocks in Udalguri district, Assam. Out of eleven blocks, Udalguri, Rowta, Mazbat, Kalaigaon and Khoirabari were selected purposively as these five blocks had the highest number of credit linked SHGs in the time of data collection. So, a total of five blocks were covered under this study. From each selected block, fourteen Self-Help Groups were selected randomly. Hence, a total seventy Self-Help Groups were covered under this study. The members of Self Help Group were treated as respondent of this present study. From each SHG, 5 members were selected randomly. Then, a total 350 SHG members were studied under this study.

Women empowerment through SHG operationalize for this present study as the increasing of economic strength of Bodo women, which will finally lead towards the developing confidence in their own capacities. This variable was measured with the help of structured interview schedule, which were developed by the researcher. A list of 24 items were identified and distributed within the six-dimensions, which is monthly income, expenses, savings and the possession of durable goods, possession of livestock and possession of ornaments. A two point continuum was arranged for each item of these dimensions. The face validity and content validity were established for this interview schedule. The reliability in terms of Test Retest coefficient was 0.78.

To quantify the impact of SHG on economic empowerment of Bodo women, two sets of samples, that is, before joining in SHG and after joining in SHG was taken into consideration. It was assumed that difference between the score of before and after joining in SHG was due to the membership in SHG and it was hypothesized that Bodo women, after becoming a member in SHG were empowered economically than before joining in SHG. Percentages and Paired t test were utilised by the researcher. Percentages were used to describe the socio economic profile of the respondents and paired t test was applied for the confirmation of the difference between before and after joining in SHG.

RESULTS & DISCUSSION

SOCIO-ECONOMIC PROFILE OF BODO WOMEN IN SELECTED BLOCKS OF UDALGURI DISTRICT

TABLE 1: DISTRIBUTION OF SOCIO-ECONOMIC PROFILE OF SHG MEMBERS

Variables	Categories	Numbers	Percentage
Age	Below 20 Years	23	6.6
	21-30 Years	82	23.4
	31-40 Years	130	37.0
	41-50 Years	72	20.6
	Above 50 Years	43	12.3
Religion	Hindu	254	72.5
	Christian	96	27.5
Educational Qualification	Illiterate	52	14.9
	Primary Schooling	89	25.4
	Middle Schooling	106	30.3
	High Schooling	71	20.3
	Higher Secondary	32	9.1
Marital status	Unmarried	41	11.7
	Married	280	80.0
	Separated/widow	29	8.3
Family Monthly Income	Below Rs. 5000	34	9.7
	Rs. 5001- Rs.10, 000	142	40.6
	Rs. 10, 001-Rs. 20, 000	153	43.7
	Above Rs. 20, 000	21	6.0
Type of family	Nuclear Family	293	84.0
	Joint Family	57	16.0

Source: Field Survey 2014-2015

This study revealed that 6.6% of respondents were in the age group of below 25 years, 23.5% of respondents were in the age group of 21-30 years, 37% of respondents belong to the age group of 31 to 40 years, 20.6 % of respondents represent the age group of 41 to 50 years and 12.3% of respondents were in the age group of above 55 years. Hence the majority of respondents in this study i.e. 37% (130 respondents out of 350 respondents) were in the age group of 31- 40 years. This indicates that middle aged women are more attracted towards SHGs in order to eradicate poverty and to facilitate the economic empowerment. These middle aged women viewed SHGs as a source of poverty alleviation and economic enhancer.

Majority of the respondents in the study area were Hindus, i.e. 72.5%, whereas the 27.5% of respondents were Christians and none of them were reported as Muslims. This indicates that Bodo tribes are following their traditions and cultures, though the Christianity is predominant in the selected tribal areas

Five categories were framed to find out the literacy level of SHGs members in the selected blocks of the study area. It revealed that 14.9% of respondents were illiterate, 25.4% of respondents have completed their primary schooling, 30.3% of respondents were educated up to middle school level, 20.3% of respondents were provided high school education and only 9.1% of respondents have completed their higher secondary and above level of formal or informal education. This literacy status indicated that majority of the respondents from the study area have completed middle schooling. However, it also revealed that 14.9% of respondents were illiterate. Being illiterate, this may be a reason for these women to become members in the SHGs to become literates as well as to boost their economic conditions. Whatever it may be, this survey indicates that the literacy level of Bodo women in the selected blocks of study area were good and it could be one of the achievements of SHGs in the selected study area.

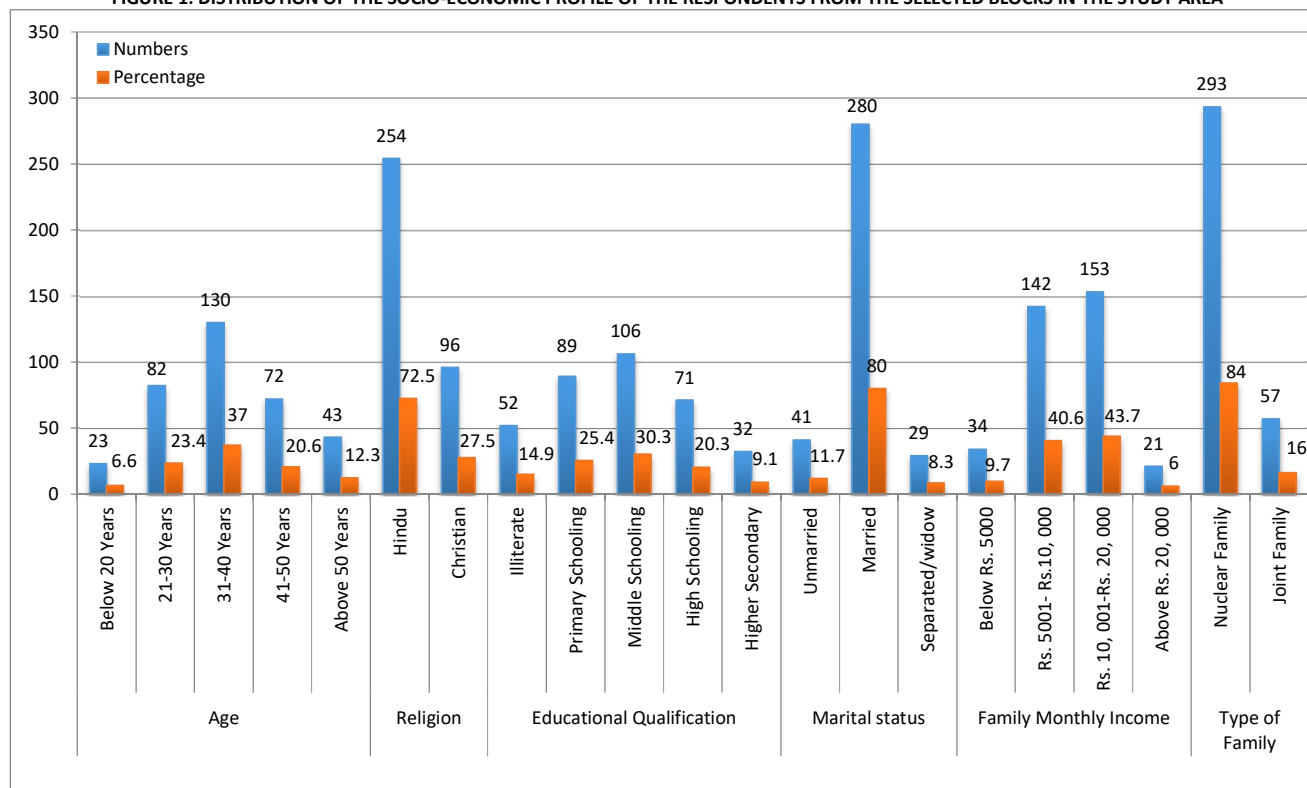
Marital status of the selected respondents reported that 80% were married, while 8.3% of respondents were widow or separated. Among the total respondents, none of them were divorced or separated, whereas, 11.7% of respondents reported that they were unmarried or single. The marital status of women respondents of the present study revealed that majority of them was married. This indicates that married women have become members in SHGs to support the economic condition of their husband and family members.

Further, this study revealed that 9.7% of respondents were in the average family monthly income group of Rs.5000, 40.6% of respondents reported that their family monthly income is between Rs. 5001 to Rs. 10,000, 43.7% of respondents stated that their average family monthly income falls between Rs. 10, 001 to Rs. 20, 000 and only 6 % of respondents reported that they were in the income group of above Rs. 20, 000. This indicates that the majority of the respondent's family monthly income is between Rs. 10000 to Rs. 20000.

Regarding the type of family, it was observed that most of the respondents i.e. 84% belonged to nuclear families, while the remaining 16% were belonged to joint families. This indicates that Bodo women in the selected study area have learnt about family planning methods and fertility issues. Further, these SHGs were mostly attracted by women, who wanted to enhance their economic capacity in order to provide support to their husband as well as their children's education.

On the whole, the socio-economic profile of Bodo women SHG members in the selected blocks of study area indicated that SHGs significantly improved their social and economic condition. In particular, the economic condition of the respondents was significantly enhanced with the reference to their family monthly income. The following graphical representation presented the socio-economic profile of Bodo women SHGs members graphically.

FIGURE 1: DISTRIBUTION OF THE SOCIO-ECONOMIC PROFILE OF THE RESPONDENTS FROM THE SELECTED BLOCKS IN THE STUDY AREA



ECONOMIC EMPOWERMENT OF BODO WOMEN

TABLE 2: RESULTS OF PAIRED T TEST FOR ECONOMIC EMPOWERMENT FACTORS OF SHG MEMBERS

Factors		Before Joining SHG	After Joining SHG	t
Monthly Income	Mean	18.38	28.38	3.090*
	SD	4.88	6.05	
Monthly Expenses	Mean	17.32	24.73	3.157*
	SD	5.43	7.53	
Monthly Savings	Mean	13.59	25.18	3.274*
	SD	3.97	5.90	
Possession of Durable Goods	Mean	20.50	26.75	2.818*
	SD	5.08	7.59	
Possession of Livestock	Mean	12.07	26.04	4.399*
	SD	2.56	3.98	
Possession of Ornaments	Mean	19.50	25.75	2.811*
	SD	6.01	7.50	

*Significant at 0.05 level

From the table 2, it was observed that mean scores of monthly income of before and after membership in SHG group were 18.38 and 28.38 with the standard deviation of 4.88 and 6.05, respectively. Calculated "t" value (3.090) established the significant difference of both the group at 5% level of significance. This result proved that Bodo women significantly increased their monthly income after becoming member in SHG.

Data presented in the same table clearly depicted that mean score of monthly expenses of before and after membership in SHG group were 17.32 and 24.73 with the standard deviation of 5.43 and 7.53, respectively. Calculated "t" value (3.157) established the significant difference of both the group at 5% level of significance. It was confirmed from this result that after joining in SHG, Bodo women's pattern of monthly expenditure significantly enhanced than before joining in SHG.

Data portrayed in table 2 clearly mentioned that mean scores of monthly savings of before and after membership in SHG group were 13.59 and 25.18 with the standard deviation of 3.97 and 5.90, respectively. Calculated "t" value (3.274) established the significant difference of both the group at 5% level of significance. This result proved that after joining in SHG, Bodo women's monthly savings progressed in their family than before their joining in SHG. This finding is in the line of Archana and Singh (2002). They reported in their study on SHG in economic empowerment of rural women that economic empowerment was visible among the members by their habit of regular savings, less susceptibility to exploitation, access to formal credit and increase family income.

In case of possession of durable goods, the mean score of both groups was 20.50 and 26.75 with the standard deviation of 5.08 and 7.59, respectively. Calculated "t" value (2.818) established the significant difference of both the group at 5% level of significance. This result established that members of SHG had more possession of durable goods than the non-members of SHG.

As far as aggregate women empowerment index concerned, Table 3 reported that mean score of the before joining SHG and after joining SHG was 12.07 and 26.94 with the standard deviation of 2.56 and 3.98, respectively. Calculated "t" value (4.399) established the significant difference of both the group at 5% level of significance. This result proved that after joining SHG, women were more empowered to possess livestock than before joining SHG. This result supported the findings of Sharma and Varma (2008). They reported that women of Haryana, engaged in SHG, were more empowered in possessing livestock such as sheep, cows and goats.

In case of possession of ornaments, the mean score of both groups was 19.50 and 26.75 with the standard deviation of 6.01 and 7.50, respectively. Calculated "t" value (2.811) established the significant difference of both the group at 5% level of significance. This result established that after joining SHG, Bodo women had more possession of ornaments than before joining SHG.

CONCLUSION

Findings of this study manifest the impact of Self Help Groups in economically empowering of Bodo women in Udalguri district, Assam. It is evident that there was a significant difference between before joining SHG and after joining SHG. After joining in SHG, Bodo women significantly progressed in all the six factors of economic Empowerment such as monthly income, expenses, savings and possession of durable goods, livestock and ornaments. Self Help Groups are not only a panacea to empower women from rural India, but, may be a strongest weapon for economic transformation of millions of rural women throughout India.

REFERENCES

- Archana & Singh, B.B. (2002). Performance of Self Help Groups in Economic Empowerment of Rural Women, Indian Research Journal of Extension education, 2(1):13-17.
- Ganesamurthy, (2008). Empowerment of women in India. New Delhi: New Century Publications
- Mahender, M.S., Reddy, S.A & Bhat, M.S. (2011). A study on economic empowerment of women through self-help groups in Mahabubnagar district of Andhra Pradesh, International Journal of Commerce, IT and Management, 1(5):44-9.
- Mukherjee, Reema. (2008). Rural women empowerment. New Delhi: Adhyayan publishers
- Narayan, D (2002). Empowerment and Poverty Reduction: A Source book. Washington: World Bank.
- Nelasco, Shobana. (2010). Status of women in India. New Delhi: Deep & Deep Publications Pvt. Ltd.
- Rathod, P.B. (2009). Women and development. New Delhi: ABD Publishers
- Ray, G.L. & Mondal, S. (2004). Research Methods in Social Sciences and Extension Education. India: Kalyani Publishers.
- Sharma, P. & Varma, S.K. (2008). Women Empowerment through Entrepreneurial Activities of Self Help Groups. Indian Research Journal of Extension Education, 8(1):46-51.
- Suguna, B. (2006). Empowerment of rural women through self-help groups. New Delhi: Discovery Publishing House Pvt. Ltd.
- Uma, Narang. (2012). Self-Help Group: An effective approach to women empowerment in India, International Journal of Social Science and Interdisciplinary research, 11(8):8-16.
- Venkatesh, J. & Kala, K. (2010). Empowering rural women all the way through self-help groups, International Journal of Management, 1(2): 156-163.
- Vinayagamurthy, A. (2011). Women empowerment through self-help groups: A case study in the north Tamil Nadu, 1(4): 62-75.

REQUEST FOR FEEDBACK

Dear Readers

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

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

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

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

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

Our Other Journals

