

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & 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.,

Open J-Gate, India [link of the same is duly available at Inlibnet 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 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.	A STUDY OF CUSTOMER SATISFACTION FOR IDEA CELLULAR IN EASTERN RAJASTHAN <i>DR. KAVALDEEP DIXIT &amp; NEHA JAIN</i>	1
2.	AN EMPIRICAL STUDY ON EMOTIONAL INTELLIGENCE OF GENERATION X MANAGERS <i>DR. S. GANESAN &amp; DR. R. KRISHNAMURTHI</i>	10
3.	STUDY ON SOURCES OF FUND OF PRIMARY CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANKS IN COMPOSITE TO THANJAVUR DISTRICT <i>DR. K. RAMAKRISHNAN &amp; S.SOUNDARANAYAH</i>	13
4.	ETHICAL, LEGAL AND SOCIAL RESPONSIBILITY IN TOURISM BUSINESS <i>SUBODH KUMAR MISHRA</i>	16
5.	A STUDY OF FDI AND INDIAN BANKING <i>DR. G. S. GAUD &amp; DR. GIRISH KUMAR PAINOLI</i>	20
6.	RELATIONSHIP BETWEEN TRADE AND FDI: EVIDENCE FROM FOOD PROCESSING SECTOR IN INDIA <i>DR. ASHISH MANOHAR URKUDE &amp; PRAVIN JADHAV</i>	24
7.	EMPLOYEE PERFORMANCE APPRAISAL IN CEMENT INDUSTRY: A CASE STUDY OF ACC LIMITED, WADI, GULBARGA DISTRICT <i>DR. A. P. HOSMANI &amp; SHAIKH TABASSUM HAMEED</i>	30
8.	SCIENTIFIC INPUT FOR THE TRAINERS OF HRD PRACTITIONERS IN SOFTWARE INDUSTRY <i>P. SURJITH KUMAR &amp; DR. N. PANCHANATHAM</i>	34
9.	TO STUDY MARKETING STRATEGIES FOR CAR LOANS CUSTOMERS: A COMPARATIVE STUDY OF PUBLIC SECTOR BANKS AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO MEERUT, U. P. <i>ADITI SHARMA &amp; DR. SUDHINDER SINGH CHOWHAN</i>	39
10.	FINANCIAL ANALYSIS OF INDIAN OIL CORPORATION LIMITED <i>PAWAN KUMAR, DR. V. K. GUPTA &amp; DR. ANIL KUMAR GOYAL</i>	46
11.	PERCEIVED PERFORMANCE APPRAISAL EFFECTIVENESS AND ITS IMPACT ON ACADEMIC STAFF ORGANISATIONAL COMMITMENT TURNOVER INTENTION: A CONCEPTUAL MODEL <i>DR. A KUMUDHA &amp; J. BAMINI</i>	53
12.	A STUDY ON EMPLOYEE WELFARE ACTIVITIES IN RASHTRIYA ISPAT NIGAM LIMITED VISAKHAPATNAM STEEL PLANT <i>RAKHEE MAIRAL RENAPURKAR</i>	57
13.	A STUDY ON AWARENESS OF MOBILE MARKETING IN VELLORE DISTRICT <i>DR. M. RAGURAMAN, R. VEERAPPAN &amp; ANGELO JOSEPH</i>	63
14.	ROLE OF SELF-HELP GROUPS IN MOVEMENT OF SOCIO-ECONOMIC AND POLITICAL TRANSFORMATION: A CASE STUDY IN PURBA MEDINIPUR DISTRICT <i>SIDDHARTHA CHATTERJEE</i>	67
15.	WOMEN EMPOWERMENT THROUGH SELF HELP GROUP: A STUDY <i>PREETI SONI</i>	76
16.	IMPACT OF OUT OF BOX ADVERTISING IN INTERNET ON ATTENTION, RETENTION AND PURCHASE INTENTIONS <i>S N KUMAR &amp; ANUPAMA SUNDAR</i>	79
17.	THE EFFECT OF DISCLOSURE QUALITY ON STOCK TURNOVERS OF ACCEPTED COMPANIES IN TEHRAN STOCK EXCHANGE <i>AKRAM DAVOODI FAROKHAD &amp; SAYED NAJIB ALLAH SHANAEI</i>	82
18.	EFFICIENT COMMUNICATION FOR EFFECTIVE SUPERVISORS <i>DR. VIDHU GAUR</i>	87
19.	THE IMPACT OF CAPITAL STRUCTURE ON MICRO FINANCE INSTITUTION PERFORMANCE: EVIDENCE FROM ETHIOPIA <i>GEMECHU FEYISSA GUDU</i>	91
20.	A STUDY ON PUBLIC BUDGET MANAGEMENT OF HIV/AIDS INTERVENTION <i>NURUL DWI PURWANTI</i>	96
21.	A STUDY OF POVERTY ERADICATION IN INDIA: NATIONAL POLICIES, PLANS AND PROGRAMS <i>DR. SANJAY KUMAR CHOURASIYA</i>	101
22.	A STUDY ON UNDERSTANDING OF RURAL CONSUMER BEHAVIOUR IN INDIA <i>SUCHI K. PATEL &amp; ZARNA M. PATEL</i>	106
23.	ENVIRONMENT FOR WOMEN ENTREPRENEURS IN INDIA <i>JAINENDRA KUMAR VERMA</i>	108
24.	WATER RESOURCES AND TOURISM PROMOTION: A CASE STUDY OF HYDERABAD <i>JAYAPRAKASH NARAYANA G</i>	110
25.	A STUDY ON EMPLOYEES' ATTRITION IN BPO SECTOR WITH SPECIAL REFERENCE TO CHENNAI CITY <i>B.LATHA</i>	113
26.	ANALYSIS OF GROWTH & CHALLENGES FACED BY MANAGEMENT EDUCATION IN INDIA: A CRITICAL REVIEW OF LITERATURE <i>HIMANI RAVAL</i>	118
27.	LEARNING AND DEVELOPMENT IN INFORMATION TECHNOLOGY (IT) COMPANIES <i>SIRISHA DAMARAJU</i>	121
28.	WOMEN ENTREPRENEURS' DEVELOPMENT THROUGH TRAINING AND EDUCATION IN INDIA <i>JAINENDRA KUMAR VERMA</i>	123
29.	INTEREST RATE FLUCTUATIONS AND FINANCIAL OUTCOMES OF BANKING SECTOR: A CASE STUDY OF PAKISTAN <i>ASAD ZAMAN, AMMAR ALI GULL, REHAN NASIR, MUHAMMAD BILAL, YASIR PERVAIZ, MUHAMMAD ASIM RIAZ &amp; MUBASHER ASHRAF</i>	125
30.	PEOPLE MANAGEMENT PRACTICES: A POTENTIAL TOOL FOR ORGANIZATIONAL PERFORMANCE <i>SANTOSH V BILGUNDI, KIRAN KUMAR M &amp; AKSHAY PAI R</i>	130
	REQUEST FOR FEEDBACK	134

## 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. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

## ADVISORS

**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

## EDITOR

**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), GuruGobindSinghI. P. University, Delhi

**DR. SAMBHAVNA**

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

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P.J.L.N.GovernmentCollege, 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. V. SELVAM**

SSL, VIT University, Vellore

**PROF. N. SUNDARAM**

VITUniversity, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

**DR. S. TABASSUM SULTANA**

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

**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**

## **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 **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [info@ijrcm@gmail.com](mailto:info@ijrcm@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/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 the 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.

## **INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**

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

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

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 **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. 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**

**FINDINGS**

**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.

**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, 19–22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

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

**ONLINE RESOURCES**

- 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>



**WOMEN ENTREPRENEURS' DEVELOPMENT THROUGH TRAINING AND EDUCATION IN INDIA**

**JAINENDRA KUMAR VERMA**  
**RAJIV GANDHI NATIONAL FELLOW**  
**DEPARTMENT OF APPLIED ECONOMICS**  
**UNIVERSITY OF LUCKNOW**  
**LUCKNOW**

**ABSTRACT**

*The training and education plays vital role in building entrepreneurs especially women due to low women literacy rate in the country. This paper tries to explore the status of women self-employed / entrepreneurs, role of polytechnics in building women entrepreneurs, women entrepreneurship and government policies, two specific points need to be stressed in the interest of women entrepreneurs and internal and external aspects of women entrepreneurs.*

**KEYWORDS**

Women entrepreneurs, Status, Polytechnics, Government policies, Internal and external aspects.

**INTRODUCTION**

Modern World of science and technology warrants us to develop entrepreneurship sense among women. Women are the main portion of the human resource which remains un-exploited unutilized for the betterment of their individual self and society. From the dawn of human civilization women have worked as subservient to man and a mere tool in the hands of man. However after and world war this has also undergone reaching structural changes within the developed countries like Australia, U.S.A. In India France and Sweden the participation ratio of women has increased more than thirty three percent. The position of the third world countries is not satisfactory. The major characteristics of women in third world countries are their pre dominant rate in agriculture. More than 65% of women in these countries are engaged in agriculture and only 16 % to 17 % in industry or services. This shows that women's work is invisible and severally developed. In the analysis of role of the Indian society on historical development of women, we may observe that women enjoyed higher status in ancient India compared to contemporary Greek and Roman civilization.

**OBJECTIVES OF THE STUDY**

The objectives of the study are:

- To explore status of women self-employed / entrepreneurs
- To explore role of polytechnics
- To explore women entrepreneurship and government policies
- To explore two specific points need to be stressed
- To explore internal and external aspects

**METHODOLOGY**

The paper attempt to explore the concepts, obviously it's an exploratory research where earlier studies on the subject matter has been readdressed to give insight to phenomenon.

**STATUS OF WOMEN SELF-EMPLOYED / ENTREPRENEURS**

The women form almost half of the Indian population. Expansion of women employment is essential for acceleration economic growth. But the employment outlook unemployment in India is 40% which is higher than their share in the labour. To contribute to economic development women must engage them-self in what is called economic or gainful activity as distinct from household or non-market activity. In other words, for a full integration of economy in economic development women must enter the labour force on equal footing with man. Women as a part of human resource must come out with an attitude of readiness.

**ROLE OF POLYTECHNICS**

Polytechnics in this regard develop of sense of entrepreneurship among women. Women can perform a significant role and can be means to an end. The technical and management education for entrepreneurs is of high importance. The goal of imbibing the sense of entrepreneurship is to include all round awareness, self confidence and self esteem among women which enhance the status of women. Major emphasis will be laid upon women participation in technical and professional education at different level. Women polytechnic will function for the removal of women illiteracy and obstacles inhibiting their access to technical training. Existing and emerging technologies and entrepreneurship polytechnics can mobilize community support at the gross root level.

**WOMEN ENTREPRENEURSHIP AND GOVERNMENT POLICIES**

The industrial enterprises play a vital role in fulfilling of women needs. The prevalent social structures of today, because of historical reasons have prevented the balanced development of women along with men. What, is to be sought for as a remedy, is to provide positively discriminatory opportunities for women along with men. We are not in a position to understand the productive rate of women in the economic in its full sense. The productive rate of women means their contribution to the productive system in various ways. It can mean the employment of women as workers as well as their rate as entrepreneurs is 16.5 % of the total work force. It comprises much too low by various to the data available from the census of India.

The second stream of thought relates to the argument for autonomy of women. The argument is that, women entrepreneurs be treated with and assumed equal status with men is society. These should be strong efforts to develop women entrepreneurship on for with those of men.

**DEFINITION OF THE TERMS****ENTREPRENEURSHIP**

A person who undertakes on enterprise or business with the choice of profit or loss: the person having effective control over a commercial undertaking.

**POLYTECHNICS**

An institution of higher education offering many courses dealing with or develop to various technical and vocational subjects.

**DISCUSSION**

Women entrepreneurship and its development is the call of the time. It is a known fact that women are part of the factor of production. Women have equal capacity of adding to the national income and hence contributing to the economic development.

Around 30% what is worse the proportion of education and skilled women in total unemployment is increasing, representing tremendous waste of total human resources.

The number of women enrolling for high education has gone up. The accent therefore has to be on increasing self-employment opportunities for women. Further promoting of self-employment of educated women has the additional advantage of creating more jobs for poor and uneducated women.

## TWO SPECIFIC POINTS NEED TO BE STRESSED

When one talk of credit needs and special consideration of self employed women, it is not easier for low income women to cope up with challenges in their tasks.

Therefore, special measures are necessary to promote entrepreneurship among educated women. Awareness for women development has led many organisation towards women entrepreneurship activity. Where growth and employment generation are eminent like Gujarat, Tamil Nadu, Kerala and Delhi are the states where women are developed as entrepreneurs in their considerable number.

The content of the schemes meant for promotion of women entrepreneurship often fail to capture these specification. Therefore, we may propose that the small enterprise development policy for women should be suitable in forms of the environment for the small scale enterprises that are planned for.

## ASPECTS

### INTERNAL

To start with the motion of women industry itself has to be defined and sub divided. It is not functionally enough to state that means all enterprises run by women and are having more than 80 % women employs more important aspects are the background of the entrepreneur as well as the question who the entrepreneur and his/her works are.

### EXTERNAL

The external factors that are important for the planning of women industry are the backward and forward linkages as well as the government policy and regulation that play an important role in determining the positive impact of these enterprises on the economic structure.

## CONCLUSION

Women entrepreneurship should be boosted up to some human resource and energy through polytechnics, community polytechnics and other institutions. It is to assist national economic development and follow constitutional commitment like equal opportunities and follow end of man to man exploitation.

## REFERENCES

1. Dak, T.M.; Women and Work in Indian Society. Discovery Publishing House, Delhi.
2. Kamala, G.V.; Grateful Acknowledgement; Indian Institute of Science, Bangalore.
3. Kaur, Market; Rural Women and Technological Advancement. Discovery Publishing House, Delhi
4. Mangal S.K; Fundamental of Educational Technology, Prakash Brother, Jalandhar.
5. Rasool G; National Policy on Educational Technolgy, Issues and Documental. J K Book House, Residency Road, Jammu.
6. Rastogi, C.M.; Head of Department, of Management Studies, IERT, Allahabad.
7. Shukla U.C.; Commission Report. Prakashan Kendra, Lucknow.



## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce 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. **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](mailto: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 co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

