

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., Google Scholar,

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

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

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

Circulated all over the world & Google has verified that scholars of more than 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.	MACRO ECONOMIC ANALYSIS OF DEMONETIZATION AND ITS ECONOMIC IMPLICATION <i>PIYUSH KUMAR & DR. DHANI SHANKER CHAUBEY</i>	1
2.	WOMEN ENTREPRENEURSHIP: PROBLEM AND PROSPECTS: A STUDY OF CHITTOOR DISTRICT <i>DR. A. B. SANTHI</i>	6
3.	THE ROLE OF MANAGERIAL SKILLS IN SUCCESS OF AN ORGANIZATION <i>DR. CHAMPA DEVI MAURYA & MAJ. DR. ASHOK KUMAR SHARMA</i>	12
4.	FACTORS AFFECTING CUSTOMER SATISFACTION: AN EMPIRICAL STUDY ON RETAIL STORES OF SHOPPING MALL, BHOPAL <i>DR. ANKUR SAXENA</i>	15
5.	MUTUAL FUNDS: A RIGHT SOURCE FOR SMALL INVESTORS <i>G. ASHOK REDDY & DR. S. RAGHUNATHA REDDY</i>	18
6.	AN ANALYTICAL STUDY OF FACTORS AFFECTING EMPLOYEES' PERFORMANCE IN SARVA HARYANA GRAMIN BANK <i>NEHA DANGI & DR. MAHABIR NARWAL</i>	20
7.	ESTIMATING INDIA'S AGGREGATE IMPORT DEMAND FUNCTION <i>DR. AMAL SARKAR</i>	26
8.	A STUDY OF FACILITY MANAGEMENT SERVICES AND ITS AUDIT IN INDIA <i>DR. RAJENDRA SINGH, VINOD GUPTA & DR. NINA JAIN</i>	31
9.	IMPACT OF TAXATION ON FOREIGN DIRECT INVESTMENT <i>JASLEEN KAUR</i>	38
10.	AN INTRODUCTION TO GOODS AND SERVICES TAX 2017 <i>DR. PRERNA</i>	41
11.	BRAND PERSONALITY AND BRAND LOYALTY <i>RAMYA JAIN</i>	43
12.	MOVING FROM EMPLOYEE SATISFACTION TO EMPLOYEE ENGAGEMENT <i>SILKY MADAN</i>	46
13.	CONSUMERS BUYING BEHAVIOUR AT SUPERMARKET IN TIRUVARUR DISTRICT <i>DR. V. MURUGAN</i>	51
14.	NON- FINANCIAL REPORTING: CORPORATE SOCIAL RESPONSIBILITY, EXECUTIVES AND MATERIALITY <i>PRAKHAR WADHWA</i>	54
15.	IMPACT OF FDI ON ENVIRONMENTAL QUALITY IN INDIA <i>JASLEEN KAUR</i>	57
16.	CORPORATE SOCIAL RESPONSIBILITY IN INDIA <i>AARUSHI JAIN & GURJOT KAUR</i>	60
17.	SARIMA MODEL OF MALARIA IN NIGERIA: A CASE STUDY OF MALARIA CASES OF A TEACHING HOSPITAL IN NIGERIA <i>ADEKANMBI, D.B</i>	63
18.	UNDERSTANDING THE CONCEPT OF ENTREPRENEURIAL EDUCATION: CHALLENGES AND IMPLICATIONS <i>AFIFA IBRAHIM</i>	70
19.	MIGRATION TO CITIES REVS UP PROFITABILITY IN HOUSING SECTOR <i>MANEESHA GAUR</i>	73
20.	GOODS AND SERVICE TAX (GST): A BRIEF INTRODUCTION <i>SAPNA</i>	75
	REQUEST FOR FEEDBACK & DISCLAIMER	80

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, Chinar 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. CHRISTIAN EHIUBUCHE**

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

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. KAUP MOHAMED

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

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. MIKE AMUHAYA IRAVO

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

Dr. NEPOMUCENO TIU

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

Dr. ANA ŠTAMBUK

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

Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

Dr. SANJIV MITTAL

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

Dr. SHIB SHANKAR ROY

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

Dr. NAWAB ALI KHAN

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

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

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

Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. BORIS MILOVIC

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

Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

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

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

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

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. PARDEEP AHLAWAT

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

Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

Dr. KIARASH JAHANPOUR

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

Dr. SAMBHAVNA

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

YU-BING WANG

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

Dr. MELAKE TEWOLDE TECLEGHIORGIS

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

Dr. SHIVAKUMAR DEENE

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. JASVEEN KAUR

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar

SURAJ GAUDEL

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

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

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>

WOMEN ENTREPRENEURSHIP: PROBLEM AND PROSPECTS: A STUDY OF CHITTOOR DISTRICT

DR. A. B. SANTHI
HEAD
DEPARTMENT OF COMMERCE
SPW UG & PG COLLEGE
TIRUPATI

ABSTRACT

The emergence of woman entrepreneurs and their contribution the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 2000s. women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the expect market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. Women's entrepreneurship needs to be studied separately for three main reasons. The first reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. A second reason concerns the sectoral issue: not only have women lower participation rates in entrepreneurship than men, but they also generally choose to start and manage firms in different industries than men tend to do. The third reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This paper aims to explore the Problems & Prospects of women entrepreneurship The study is conducted in Tirupati city in Chittoor district by taking a sample of 100 women entrepreneurs who are independently running their enterprise.

KEYWORDS

entrepreneurship, problems and prospects, woman business.

INTRODUCTION

In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. Entrepreneurship can help women's economic independence and improve their social status. Automatically the women get empowered once they attain economic independence. The development of women entrepreneurship enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation –building and economic development. It provides them psychological satisfaction and imbues a deep sense of achievement to create their enhanced identity in society.

QUALITIES OF ENTREPRENEURS

To be successful entrepreneurs one has to acquire and develop certain qualities, namely:

- High motivation for achievement of goal,
- Insatiable drive and persistent enthusiasm,
- Ready to take risk and face challenge,
- Technical expertise
- Spirit of innovation
- Hardworking, dedication, commitment and self-confidence,
- Willingness to take advice / learn from the failure and use of feedback
- Effective management of time.

TO WOMEN ENTREPRENEURS IN CHITTOOR DISTRICT

In Chittoor district, comprise 60% of the population. Yet they have secondary position in the society. Their role is confined within the four walls of the household activities. In the male dominated society discrimination against the fair sex is still being practiced in different forms. At this juncture can we expect that a woman can act as entrepreneurs. Last decade, the life of women was like a well-defined predictable master plan. It began with a girl playing with dolls and built to the crescendo of marriage.

However, in this modern age things have been changed a lot. Spread of education coupled with a revolutionary change in the field of information and technology brings a significant change of the status of women in the society. "Women entrepreneur refers equally to someone who has started a one woman business to someone who is a principal in family business or partnership or to someone who is shareholder in a public company which she runs".

The Government of India has defined a women entrepreneur is "an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women." the role of women in the economic activity of the nation was practically ignored. The increasing participation of women in the work-force, the multiple role of women as mothers, homemakers and paid workers and misunderstandings of the nature of unemployment among women, therefore, suggest the usefulness of redefining trends and relationships, in participation of women in corporate. The aim of the study is to attempt to identify the qualities and analyze the major challenges of women entrepreneur in Chittoor district.

Problems faced by women entrepreneurs in rural are mainly low access to credit and marketing networks, lack of access to credit and marketing networks, lack of access to land and property and reduced risk-taking capacity, lack of access to modern technology, lack of personal security and risk of sexual harassment, severe competition from organized units both in the domestic as well as the international markets, low level of self confidence, and social and cultural barriers such as exclusive responsibility for household work, restrictions on mobility. In some regions in India women entrepreneurs do not enjoy the same opportunities as men due to a number of deep-rooted discriminatory socio-cultural values and traditions

REVIEW OF LITERATURE

A comprehensive survey of the literature shows that specific studies pertaining to the problem and issues of women entrepreneurs are very few. The only available reports on the issue, which are mainly from developed nations, indicate that women entrepreneurs of these nations enjoy a comparatively good work life balance (Key R, 2013; CIBC, 2014; Carter & Eleanor, 2006; Godwyn, 2009). On the other hand, no serious efforts have been made to analyse the problems faced by women entrepreneurs of developing and underdeveloped countries where societal etiquette, male dominance and deep-rooted discriminatory socio-cultural values and traditions (UNIDO, 2001) persist. The limited studies available from India on women entrepreneurship (Khanka, 2010; Mann & Phukan, 2010; Anitha & Lakshmi, 1999) either concentrate on the reasons for female emancipation or highlight the contributions of the few successful women entrepreneurs.

Previously, the female workforce in India was mainly employed in non-managerial, subordinate or low-profile positions. Now, they occupy almost all categories of positions in the workplace. These changes in work culture have added to women's duties and responsibilities to their family as well as to society (Mathew & Panchanatham 2009a; 2009b). Despite this newfound work culture, and even though more and more women are joining the workforce, women in entrepreneurial roles are limited. The probable reason for this phenomenon are the conflicts between competing work demands and personal and family needs. According to Peeters, Montgomery, Bakker and Schaufeli (2005), pressures from the job and family domains are often incompatible, giving rise to imbalance. Therefore, the concept of problems of women, along with its implications, is a core issue that must be investigated as more women become entrepreneurs in Indian society.

RESEARCH METHODOLOGY

Inferential and descriptive research has been adopted to conduct the present research. The research was conducted on 100 women entrepreneurs in the district who are working independently. Primary data was collected with the help of structured questionnaire which had the following dimensions: Personal profile, details of enterprise and finally problems faced by women entrepreneurs.

OBJECTIVES OF THE STUDY

1. To study the position and role of Women Entrepreneurs
2. To find out the extent of support to Women Entrepreneurs.
3. To find out the problems and prospects of Women Entrepreneurs.

HYPOTHESIS

H₁: Investigating the Problems of women entrepreneurs on basis of overall women entrepreneur's problems.

DATA ANALYSIS AND INTERPRETATION

Data were subject to statistical analysis such as descriptive statistics and frequency distribution. This part presents the collected data in the form of tables to reveal the various aspects of the respondents.

Table 1 shows that 26% respondents are of the age between below 35, 55% respondents are of the age group of 36-45 and 19% respondents are of the age group of 46-55. Many women come into business after marriage and some of them often do jobs for some years and then start their venture. So, the maximum number was in the age group of 36-45.

EDUCATION OF RESPONDENTS

The respondents were categorized in three categories according to their qualification. Table 1 shows that 26% respondents are below graduate, 31% respondents are graduate and 43% respondents are post graduate. Literacy is one of the biggest obstacle in the path of women and so female education must be emphasized.

PROFESSION WISE RESPONDENTS

The women entrepreneurs were divided into four categories of professions-professional services, apparels, food & beverages and manufacturing industries. The above table shows that 18% of respondents are from professional services, 27% of respondents are apparels and accessories, 44% of respondents are from food & beverage sector and 11% of respondents are from manufacturing industry. Nearly 18 out of 100 respondents said that their businesses were in the areas of Professional Services like academics, IT, etc. 27 women were having business in Apparels, maximum 44 were engaged in food & beverages industry and only 11 are in manufacturing industry. Statistics also showed that most women entrepreneurs from this survey had small to medium sized businesses and more than 70% had less than 5 employees working for them.

TABLE 1: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS (N= 100)

S.No	Variable	Per cent	S.No	Variable	Per cent
1	Age		5.	Enterprises by size	
A	Below 35 years	26		Large	2
B	36 -45 years	55		Medium	11
C	46 -55 years	19		Small	87
2.	Qualification		6.	Type of family	
	Below Graduate	26		Nuclear	75
	Graduate	31		Joint	25
	Post Graduate	43	7.	Family support	
3.	Profession			Locating business	5
	Professional service	18		Idea of enterprise	4
	Apparels & accessories	27		Planning choice	2
	Food & beverages	44		Establishing business	16
	Manufacturing industry	11		Financial support	48
4.	Source of finance			Govt. Formalities	12
	Personal savings	53		Banking	10
	Loans from non-bankers	23		General management	3
	Loans from banks	19			
	Other sources	5			

Source: Primary data.

SOURCE OF FINANCE

The survey revealed source of finance was a big problem and it was generally overcome through loans from non-bankers i.e. friends, relatives, money-lenders etc. More than half of the respondents (53%) accessed funds from traditional sources, 23% started their business with personal savings, 19% approached financial institutions for loans and 5% raised finance from other indigenous sources. One of the most inspirational finding for budding young to-be entrepreneurs is the fact that 60% of these respondents started with a capital of less than 1 lac loans from friends and family, personal savings and loans from external parties emerged as the top 3 sources of funding. Not surprisingly, finance was the most important challenge and roadblock these women entrepreneurs faced.

ENTERPRISE BY SIZE

The enterprises in the sample were divided into large, medium, and small depending upon the amount of investment and number of labourers. The bulk of women enterprises were small (87 percent) while 11 percent were of medium size. The reason for this variation is the difference in risk-taking. It is quite clear that women entrepreneurs in general do not take more risks. If they had the strength to take calculated risks in business they could have graduated into at least the medium scale, which itself is quite below the family limits.

FAMILY TYPE

The respondents were identified on the basis of family i.e. nuclear or joint. The above table shows that 75% of the sampled women entrepreneurs live in nuclear families which proves that today also traditional joint families restrict women entry in the area of business.

WOMEN ENTREPRENEURS ON THEIR FAMILIES FOR SUPPORT

The type of support received by women entrepreneurs from their family in initial stage the main areas identified are financial management and adherence to government formalities. In fact, family support was resorted to by more than 75 percent of the cases in respect of all the areas of support. However, in the cases of support excessive dependence was found only in the case of financial matters i.e. 48 %. In all other matters, dependence was far less. We can see from the table that only 2% support in the form of planning choice & setup was received that clarify that the concept was their own and no support was offered in the general management of the business which proves that they are capable enough to manage the ins and outs of business enterprise.

PROBLEMS OF WOMEN ENTREPRENEURS

The problems of women entrepreneurs were examined using factor analysis based on 22 individual variables and the reliability of the subsequent factor structures was then tested for internal consistency of the grouping of the items.

The 22 statements regarding problems of women entrepreneur attributes in Table 2 were factor-analysed using principal components analysis and the varimax rotation method to determine the underlying dimensions. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity were also implemented to test the fitness of the data. Regression analysis was carried out to determine the strength of association between the respondents' overall problems of Women entrepreneur and the predictor variables.

H1: Investigating the Problems of women entrepreneurs on basis of overall women entrepreneur's problems.

In order to access the women problems of independent variables on overall women entrepreneur's problems as dependent variable, enter method of multiple regressions was applied.

The principal components factor method was used to generate the initial solution. The eigenvalues suggested that a seven- factor solution explained 93.41% of the overall variance after the rotation. The factors with eigenvalues greater than or equal to 1.0 and attributes with factor loadings greater than 0.4 were reported. Table 1 illustrates the results of the factor analysis. The seven factors were: Financial problems, marketing problems, personnel problems, social problems, facilities factor and family problems.

The overall significance of the correlation matrix was 0.000, with a Bartlett test of sphericity value of 19481.482. The statistical probability and the test indicated that there was a significant correlation between the variables, and the use of factor analysis was appropriate. The Kaiser-Meyer-Olkin overall measure of sampling adequacy was 0.782, which was meritorious (Hair, Anderson, and Black 1999).

From the varimax-rotated factor matrix, six factors with 22 variables were defined by the original 22 variables that loaded most heavily on them (loading ≥ 0.4) (see Table 4-5). No attribute was dropped due to the failure of loading on any factor at the level of 0.40 (or higher).

To test the reliability and internal consistency of each factor, the Cronbach's alpha of each was determined. The results showed that the alpha coefficients ranged from 0.758 to 0.980 for the six factors. The results were considered more than reliable, since 0.50 is the minimum value for accepting the reliability test (Nunnally, 1967).

The six factors underlying women entrepreneurs' perceptions of motivational factors attributes in the Chittoor district were as follows:

(Factor 1) contained five attributes and explained 33.219% of the variance in the data, with an eigenvalue of 7.308 and a reliability of 76 %. The attributes associated with this factor dealt with the financial problems of women items, including unawareness of borrowing money, Bad recovery of dues from buyers etc.

TABLE 2: FACTOR ANALYSIS WITH VARIMAX ROTATION AND RELIABILITY TEST FOR PROBLEMS OF WOMEN ENTREPRENEURS (N = 100)

Variables	Component						Communalities
	Financial Problems Factor 1	Marketing Problems Factor 2	Personal Problems Factor 3	Social Problems Factor 4	Facilities Problems Factor 5	Family problems Factor 6	
Unawareness about the sources of borrowing	.921	.104	.071	.017	.230	.177	.949
Limited working capital	.912	.092	.068	.040	.258	.225	.895
Amount is inadequate	.911	.097	.049	.022	.263	.199	.980
Penal interest is levied for late repayment of loan	.861	.094	.030	.025	.223	.343	.951
Bad recovery of dues from buyers	.677	.486	.064	.096	.175	-.141	.967
High cost of advertising/sales promotion	.104	.981	-.011	.021	.014	.024	.975
Rivalry from competitors	.110	.974	-.019	.016	.013	.015	.934
Poor ability to fix the price	.095	.968	-.044	.013	.016	-.001	.916
Lack of information on changing market trends	.117	.941	.028	.023	.042	.042	.948
High labour absenteeism	.056	-.007	.985	-.016	.065	.043	.966
High salary/wages/bonus demands	.051	-.001	.980	-.007	.072	.052	.961
Inefficiency of workers	.061	-.011	.961	-.043	.068	.023	.863
Attitude of employees and workers are good	.041	-.014	.956	.002	.028	.020	.935
Family life adversely affected by the business	.056	.005	.002	.962	.070	.031	.963
Sexual harassment	.027	.023	-.014	.958	.081	.014	.922
Complicated legal formalities	.028	.015	-.017	.944	.044	-.031	.904
Bribe to get licenses/Approvals	.017	.042	-.033	.925	.063	-.013	.926
Costly legal assistance	.334	.030	.073	.078	.903	.165	.971
Lack of awareness regarding legal issues and formalities	.329	.035	.109	.083	.897	.180	.758
Health Problems	.312	.043	.075	.143	.880	.152	.969
The right place for women is home	.362	.029	.077	-.003	.247	.878	.919
Opposition from family	.383	.016	.067	-.008	.246	.875	.978
Eigen Values	7.308	4.030	3.616	3.245	1.293	1.058	
Variance (%)	33.219	18.318	16.437	14.75	5.877	4.811	
Cumulative Variance (%)	33.219	51.537	67.975	82.73	88.60	93.41	
Reliability of Alpha	0.761	0.720	0.817	0.796	0.714	0.710	
Number of Items	5	4	4	4	3	2	

Note: Extraction Method – Principal Component Analysis

Rotation Method – Varimax with Kaiser Normalization

KMO (Kaiser-Meyer-Olkin Measure of Sampling Adequacy) = 0.782

Bartlett's Test of Sphericity: $p = 0.000$ ($\chi^2 = 19481.482$, $df = 231$)

(Factor 2) contained four attributes and explained 18.318% of the variance in the data, with an eigenvalue of 4.030 and a reliability of 72 %. The attributes associated with this factor dealt with the marketing problems of women items including Rivalry from competitors, Lack of information on changing market trends.

(Factor 3) contained four attributes and explained 16.437% of the variance in the data, with an eigenvalue of 3.616 and a reliability of 82 %. The main attributes associated with this factor dealt with the human resource problems of women items including Inefficiency of workers, Attitude of employees and workers are good.

(Factor 4) contained four attributes and explained 14.750% of the variance in the data, with an eigenvalue of 3.245 and a reliability of 79.6 %. The main attributes associated with this factor dealt with the legal problems of women items including Family life adversely affected by the business, Complicated legal formalities. (Factor 5) contained three attributes and explained 5.877% of the variance in the data, with an eigenvalue of 1.293 and a reliability of 71.4 %. The main attributes associated with this factor dealt with the facilities problems of women items including Lack of awareness regarding legal issues and formalities, Health Problems (Factor 6) contained two attributes and explained 3.815% of the variance in the data, with an eigenvalue of 1.717 and a reliability of 71. %. The main attributes associated with this factor dealt with the tuff task problems of women items including The right place for women is home, Opposition from family.

REGRESSION ANALYSIS

In table-3 the first table is summary of the model. This summary table provides the value of r, r2 and adjusted r2 for the model that has been derived. 'r' represents the value of the multiple correlation coefficients between the predictors and the outcome (Field, 2005). Here, r has a value 0.997, this value represents the simple correlation between financial problem marketing problems, personal problems, social problems facilities problems and family problems and overall women entrepreneurial problem.

'r²' is a measure of how much of the variability in the outcome is accounted for by the predictors (Field, 2005). The value of r² is 0.992 which tells us that these major seven problem variables can account for 99.2% of the variation in the overall women entrepreneurial problems. This means that 0.8% of the variation in overall women entrepreneurial problems cannot be explained by these financial problem marketing problems, personal problems, social problems facilities problems and family problems variables. So, there must be other variables too that have an influence.

TABLE 3: REGRESSION ANALYSIS

Model Summary ^b									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.902 ^a	.902	.889	.02838	.904	485.822	7	1808	.000

a. Predictors: (Constant), REGR factor score 7 for analysis 1, REGR factor score 4 for analysis 1, REGR factor score 6 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 1 for analysis 1, REGR factor score 5 for analysis 1, REGR factor score 2 for analysis 1

b. Dependent Variable: Overall women entrepreneurial Problems

The adjusted 'r²' gives an idea of how well the model generalizes and ideally its value is likely to be the same or very close to, the value of r² (Field, 2005). Here, the difference between r² and adjusted r² is 0.2% (0.997 – 0.992= 0.5). This means that if the model were derived from the population rather than a sample it would account for approximately 0.5% less variance in outcome.

ANOVA TABLE ANALYSIS BETWEEN INDEPENDENT AND DEPENDENT VARIABLES

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	273.778	7	39.111	485.82**	.000 ^b
	Residual	1.457	1808	.001		
	Total	275.235	1815			

a. Dependent Variable: Overall women entrepreneurial Problem

b. Predictors: (Constant), REGR factor score 7 for analysis 1, REGR factor score 4 for analysis 1, REGR factor score 6 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 1 for analysis 1, REGR factor score 5 for analysis 1, REGR factor score 2 for analysis 1

Table 3 is the output reports of an analysis of variance (ANOVA). „F-ratio“ represents the ratio of the improvement in prediction that results from fitting the model, relative to the inaccuracy still exists in the model (Field, 2005). “A large value of ‘F’ indicates that most of the variation in ‘Y’ is explained by the regression equation and that the model is valid. A small value of ‘F’ indicates that most of the variation in ‘Y’ is unexplained” (Keller, 2009, p.679). From the table we can see, F is 485.321, which is significant at p (sig.) value <.001, i.e. 0.000< 0.001. This result tells us that there is less than a 0.1% chance of F-ratio being this large. Therefore, the regression model significantly improved our ability to predict overall women entrepreneurial problem (outcome, or dependent variable).

COEFFICIENT OF THE REGRESSION MODEL

COEFFICIENTS ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	3.247	.001		4824.795	.000					
	Factor 1	.229	.001	.592	345.992	.000	.613	.993	.592	.998	1.002
	Factor 2	.161	.001	.407	237.343	.000	.420	.984	.406	.995	1.005
	Factor 3	.149	.001	.387	226.049	.000	.414	.983	.387	.999	1.001
	Factor 4	.135	.001	.354	206.669	.000	.355	.979	.354	1.000	1.000
	Factor 5	.112	.001	.279	162.650	.000	.289	.967	.278	.997	1.003
	Factor 6	.090	.001	.223	130.103	.000	.237	.951	.223	.999	1.001

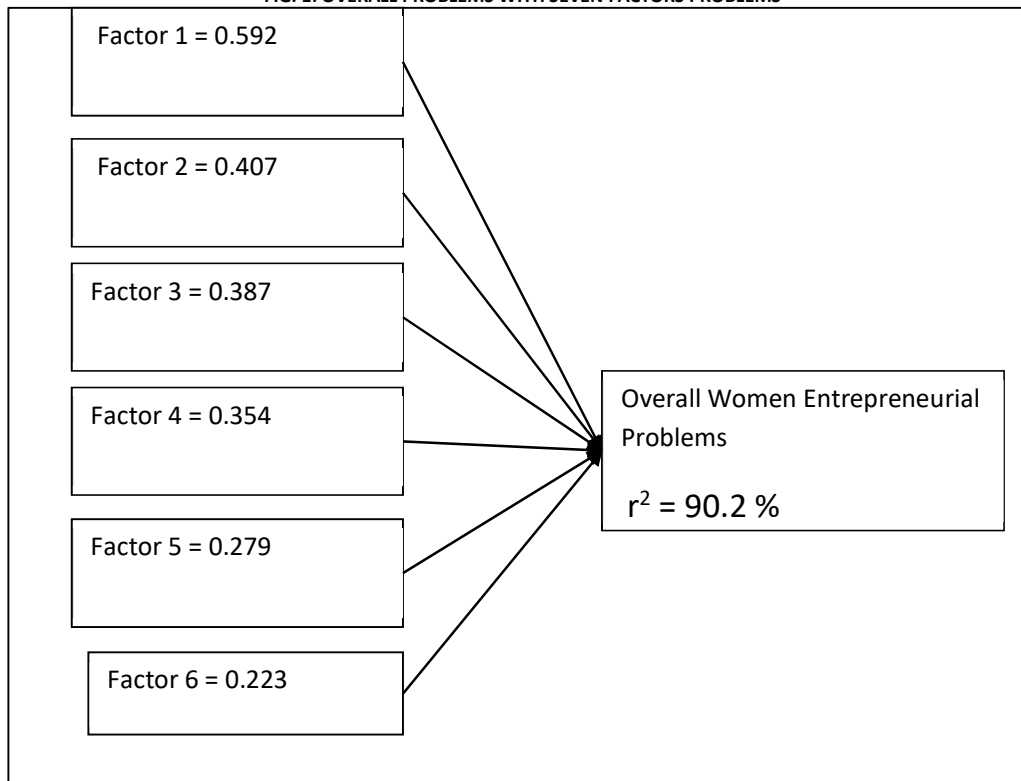
a. Dependent Variable: Overall Problems

The b-values in the table 3 represent the relationship between overall women entrepreneurial problem and each predictor (i.e. service quality variables). If the value is positive, we can tell that there is a positive relationship between the predictor and the outcome whereas negative coefficient represents a negative relationship. The b-value also tells us to what degree each independent variable affects the dependent variables if the effects of all other independent variables are held constant (Field, 2005).

In the table 3 all seven women entrepreneurial problem variables have positive b-values; which indicates the moderate relationships between the women entrepreneurial problem variables and overall problems. As Financial problems of women (factor 1) decreases, women problems decrease; as Marketing problems decreases, women problems decrease; likewise, as legal problems, personnel problems, etc. increases, so do the women entrepreneurial increase. Here, for e.g., if financial problems (factor 1) decreases by one unit, women problems will decrease by 0.229, other variables held constant.

The beta value tells us the number of standard deviations that the outcome will change as a result of one standard deviation change in the predictor (Field, 2005). Higher beta value signifies stronger correlation with the dependent variable. In table 3 financial problems have the highest beta (0.592), followed by factor 2 (0.407), factor 3 (0.387), factor 4 (0.354), factor 5 (0.279), and factor 6 (0.223). This represents as if the major problems are financial problems decreases by one standard deviation, overall women entrepreneurial problem standard deviation decreases by 0.592, if the factor 2 decreases by one standard deviation, overall women entrepreneurial problem standard deviation decreases by 0.407, if the factor 3 decreases by one standard deviation, overall women entrepreneurial problem standard deviation decreases by 0.387 and so on. But the interpretation is true only if the other variables are held constant while measuring the relationship between dependent variables and one of the independent variables. So, from the results of multiple regression we can infer that financial problems influences the overall women entrepreneurial problems the most followed by factor 2 factor 3 factor 4 factor 5 and factor 6.

FIG. 1: OVERALL PROBLEMS WITH SEVEN FACTORS PROBLEMS



PROBLEMS FACED BY WOMEN ENTREPRENEURS

Women entrepreneurs face a series of problems right from the foundation till the enterprise functions.

Patriarchal Society: Entrepreneurship has been traditionally seen a male preserve field and idea of women taking up entrepreneurial activities considered as a distant dream. Women also have to face role conflict as soon as they initiate any entrepreneurial activity. The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal - male dominant social order is the building block to them in their way towards business success.

Absence of Entrepreneurial Aptitude: The male – female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. They have lack of knowledge about the insights of running a business

Marketing Problems: Mobility is a big challenge as they are unable to overlook and ignore their family and social responsibilities which limits their marketing of products and services.

Financial Problems: Obtaining the support of bankers, managing the working capital, credit resources are the issues which still remain in the male’s domain. Women are yet to make significant mark in quantitative terms. The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies.

Family Conflicts: Women also face the conflicts between family and professional life as they are not available to spend enough time with their families.

Credit Facilities: Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money (Starcher, 1996; UNIDO, 1995a). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security.

Fine balance: Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.

Low-level management: Women entrepreneurs have low-level management skills.

Heavy Competition: Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries. Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population.

Shortage of raw-materials: Women entrepreneurs encounter the problems of shortage of raw-materials.

High Production cost: Finally, high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries

PROSPECTS FOR DEVELOPMENT OF WOMEN ENTREPRENEURS

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

Entrepreneurship basically implies being in control of one’s life and activities and women entrepreneurs need to be given confidence, independence, and mobility to come out of their paradoxes. The following measures are suggested to empower the women to seize various opportunities and face challenges in business. Women should be considered as specific target group. Regular entrepreneurship awareness programs should be conducted with the intention of creating knowledge among women about the various areas to conduct business. The standards of education of women should be enhanced and effective practical experience and personality development and training programs should be conducted to improvise their over-all personality standards.

Educational institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects.

Develop professional competencies in managerial, leadership, marketing, financial, technical, production process, profit planning, etc. Training on professional competence and leadership skill to be extended to women entrepreneurs. Vocational training should be provided to women which enables them to understand the insights of production management. Women in business should be offered soft loans & subsidies for encouraging them into industrial activities. Micro credit facilities to the women entrepreneurs will overcome the financial problems to some extent.

CONCLUSION

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global markets and also to be competent enough to sustain and strive for excellence in the entrepreneurial arena. Women entrepreneurs have become a strong driving force in today's corporate world. Not only are they able to equalize their duties of both motherhood and entrepreneurship but they also comprise of almost half of all businesses owned today. Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. Appropriate support and encouragement from the Society in general and family members in particular is required to help them scale new heights in their business ventures. The right kind of assistance from family, society and Government can make these Women Entrepreneurs a part of the mainstream of national economy and they can contribute.

REFERENCES

1. Anitha, H. S., & Lakshmisha, A. A. (1999, 15 June). Women entrepreneurs. *Southern Economist*, 38(9), 1–9.
2. Godwyn, M. (2009). This place makes me proud to be a women: Theoretical explanation for success in entrepreneurship education for low-income women. *Research in Social Stratification and Mobility*, 27(1), 50–64.
3. Key, R., Gunterberg, B., Holz, M., & Wolter, H. J. (2013). *Female entrepreneurs in Germany*. Bonn, Germany: Institute for Mittelstandsforschung.
4. Mann, A., & Phukan, R. (1998). *The motivational aspects of women entrepreneurs in India*. New Delhi, India: Himalaya Publishing House.
5. Mathew, R. V., & Panchanatham, N. (2009a). Work life balance issues among the women entrepreneurs in South India. In K. J. Cherian, & S. P. A. Mathew (Eds.), *Emerging entrepreneurial strategies for self-development and skill development* (pp. 46–57). Kottayam, India: Kuriakose Gregorios College (KGC).
6. Mathew, R. V., & Panchanatham, N. (2009b). Influencers and the role in determining the work life balance of employees working in the information technology sector. *KGEES Journal of Social Science*, 1, 17–31.
7. Peeters, M. C. W., Montgomery, J. J., Bakker, A. B. & Schaufeli, W.B. (2005). Balancing work and home: How job and home demands are related to burnout. *International Journal of Stress Management*, 12, 43–61.
8. United Nations Industrial Development Organisation (UNIDO). (2001). *Women entrepreneurship development in selected African countries*, UNIDO Working Paper 7. Vienna: Author.
9. *Women Entrepreneurship Problems and Prospects of Indian Economy: Mr. Sandeep Krishnat Raval, Mr.Suresh Shankar Shejal*

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & 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

