



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S) | Page No. |
|---------|---|----------|
| 1. | ETHICS AND IT- UNSOLVED ISSUES OF ONLINE BASED BANKING <i>DR. V V R RAMAN & DR. VEENA TEWARI</i> | 6 |
| 2. | PETROLEUM PROFIT TAX AND NIGERIA ECONOMIC DEVELOPMENT <i>ADEGBIE, FOLAJIMI FESTUS & FAKILE, ADENIRAN SAMUEL</i> | 11 |
| 3. | WOMEN ECONOMIC EMPOWERMENT THROUGH SELF HELP GROUPS: A STUDY IN ANDHRA PRADESH <i>DR. B. V. PRASADA RAO, S. R. PDALA & DR. NEDURI SURYANARAYANA</i> | 19 |
| 4. | THE ROLE OF CELEBRITY ADVERTISING ON BRAND PREFERENCE <i>OKORIE NELSON & ADEYEMI ADEROGBA</i> | 27 |
| 5. | WOMEN BUILDING BUSINESSES IN A MAN'S WORLD – THE SAGA OF WOMEN ENTREPRENEURSHIP <i>J. EDUKONDALA RAO</i> | 34 |
| 6. | COMMUNITY DEVELOPMENT INITIATIVES IN ENGINEERING COLLEGES IN BENGALURU, INDIA <i>PROF. B.N.BALAJI SINGH</i> | 38 |
| 7. | BANKING ON IT: PROBLEMS AND PROSPECTS IN STATE BANK OF INDIA <i>TIMIRA SHUKLA & ANITA SINGH</i> | 45 |
| 8. | BUSINESS RISK ANALYSIS THROUGH GINNI'S COEFFICIENT: A STUDY OF SELECT IT COMPANIES IN INDIA <i>DR. DEBASISH SUR & DR. SUSANTA MITRA</i> | 49 |
| 9. | EMOTIONAL COMPETENCY CLUSTERS AND STAR PERFORMER IN SOFTWARE PROJECT TEAM <i>DR. A VELAYUDHAN, DR. S GAYATRIDEVI & MS. S. SRIVIDYA</i> | 56 |
| 10. | IMPACT OF FLEXI-TIME (A WORK-LIFE BALANCE PRACTICE) ON EMPLOYEE PERFORMANCE IN INDIAN IT SECTOR <i>DR. S. SUMAN BABU, DR. U. DEVI PRASAD, FAKHRUDDIN SHEIK & K. BHAVANA RAJ</i> | 65 |
| 11. | TRIPS, TECHNOLOGY AND EXPORTS: EVIDENCE FROM THE INDIAN PHARMACEUTICAL INDUSTRY <i>MADHUR MOHIT MAHAJAN</i> | 72 |
| 12. | CORPORATE SOCIAL RESPONSIBILITY (CSR) OF A TOBACCO COMPANY: A PARADIGM PERSPECTIVE OF AN EXCLUSIVE CASE <i>DR. S. P. RATH, PROF. BISWAJIT DAS & PROF. RAKESH KATYAYANI</i> | 79 |
| 13. | REFLECTIONS OF SELF HELP GROUPS AND THEIR MAMMOTH GROWTH IN THE STATE OF TAMILNADU, INDIA <i>R. LAKSHMI & PROF. DR. G. VADIVALAGAN</i> | 85 |
| 14. | CONSUMERS' PERCEPTION ON MATCHING QUALITY OF CELEBRITY AND BRAND FEATURES IN ADVERTISEMENT <i>DR. P. RAJA, PROF. (DR.) R. ARASU & D. KARTHIK</i> | 88 |
| 15. | ROLE OF THE URBAN COOPERATIVE BANKS IN THE AFTERMATH OF GLOBAL FINANCIAL CRISIS: A STUDY WITH REFERENCE TO VELLORE DISTRICT <i>E. GNANASEKARAN & PROF. (DR.) M. ANBALAGAN</i> | 92 |
| 16. | RISK ASSESSMENT OF DEFAULT BEHAVIOUR OF HOUSING LOANS OF A PUBLIC SECTOR BANK (AN EMPIRICAL STUDY) <i>SHUBHA B. N & DR. (MRS.) S. GOMATHI</i> | 102 |
| 17. | DYNAMICS OF IPO – A STUDY WITH REFERENCE TO SELECTED CORPORATE SECTORS <i>DR. P. NATARAJAN & S. BALAJI</i> | 106 |
| 18. | RETURN - BASED PERFORMANCE ANALYSIS OF SELECTED EQUITY MUTUAL FUNDS SCHEMES IN INDIA – AN EMPIRICAL STUDY <i>DR. R. SHANMUGHAM & ZABIULLA</i> | 113 |
| 19. | A STUDY ON PROBLEMS AND PROSPECTS OF EXPORTING INDIAN HIGHER EDUCATIONAL SERVICES <i>DR. SHEELAN MISRA</i> | 120 |
| 20. | PERFORMANCE APPRAISAL OF CENTRAL COOPERATIVE BANKS IN INDIA IN LIBERAL ECONOMIC SCENARIO <i>DR. SUBRATA MUKHERJEE & DR. SAMIR GHOSH</i> | 127 |
| 21. | ROLE OF INFLATION IN INVESTMENT DECISIONS - AN ANALYTICAL STUDY <i>DR. SAMBHAV GARG</i> | 134 |
| 22. | EMPOWERMENT OF WOMEN IN GADAG DISTRICT- A STUDY OF SELF HELP GROUPS ENTREPRENEURS <i>DR. A. S. SHIRALASHETTI</i> | 138 |
| 23. | AN EVALUATION OF COOPERATIVE SOCIETIES FINANCED BY ICDP IN HIMACHAL PRADESH – A STUDY OF KULLU DISTRICT <i>DR. GAGAN SINGH & MAST RAM</i> | 145 |
| 24. | MANAGEMENT OF DETERMINANTS OF WORKING CAPITAL – AN UPHILL TASK <i>BHAVET</i> | 153 |
| 25. | DEPOSIT MOBILIZATION IN ICICI AND SBI BANKS IN INDIA <i>ESHA SHARMA</i> | 157 |
| | REQUEST FOR FEEDBACK | 162 |

CHIEF PATRON**PROF. K. K. AGGARWAL**

Chancellor, Lingaya's University, Delhi
 Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON**SH. RAM BHAJAN AGGARWAL**

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

CO-ORDINATOR**BHAVET**

Lecturer, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

ADVISORS**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITORS**DR. SAMBHAV GARG**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

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

PROF. SANJIV MITTAL

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

PROF. SATISH KUMAR

Director, Vidya School of Business, Meerut, U.P.

PROF. ROSHAN LAL

Head & Convener Ph. D. Programme, M. M. Institute of Management, M. M. University, Mullana

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Head, Department of Computer Applications, Institute of Management Studies, Noida, U.P.

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla, Himachal Pradesh

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

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

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. VIKAS CHOUDHARY

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

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

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

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

DR. ASHISH JOLLY

Head, Computer Department, S. A. Jain Institute of Management & Technology, Ambala City

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitgappa, Bidar, Karnataka

SUNIL KUMAR KARWASRA

Vice-Principal, Defence College of Education, Tohana, Fatehabad

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

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

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

MOHITA

Lecturer, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

SAKET BHARDWAJ

Lecturer, Haryana Engineering College, Jagadhri

TECHNICAL ADVISORS**AMITA**

Lecturer, E.C.C., Safidon, Jind

MONIKA KHURANA

Associate Professor, Hindu Girls College, Jagadhri

SURUCHI KALRA CHOUDHARY

Head, Department of English, Hindu Girls College, Jagadhri

NARENDRA SINGH KAMRA

Faculty, J.N.V., Pabra, Hisar

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

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, info@ijrcm.org.in or infoijrcm@gmail.com.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

Dated: _____

The Editor
IJRCM

Subject: Submission of Manuscript in the Area of (Computer/Finance/Marketing/HRM/General Management/other, please specify).

Dear Sir/Madam,

Please find my submission of manuscript titled ' _____ ' for possible publication in your journal.

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 anywhere.

I affirm that all 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 our/my manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your two journals i.e. International Journal of Research in Commerce & Management or International Journal of Research in Computer Application & Management.

Name of Corresponding Author:

Designation:

Affiliation:

Mailing address:

Mobile & Landline Number (s):

E-mail Address (s):

2. **INTRODUCTION:** Manuscript must be in English prepared on a standard A4 size paper setting. 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 12 point Calibri Font with page numbers at the bottom and centre of the every page.

3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.

5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain background, aims, methods, results and conclusion.

6. **KEYWORDS:** Abstract must be followed by 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.

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 be in a 8 point Calibri Font, single spaced and justified.

10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. 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. It must be single spaced, and at the end of the manuscript. 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 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.
- Use endnotes rather than footnotes.
- 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.

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

- Chandel K.S. (2009): "Ethics in Commerce Education." 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. (2006): "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.

Website

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on February 17, 2011 <http://epw.in/epw/user/viewabstract.jsp>

EMPOWERMENT OF WOMEN IN GADAG DISTRICT- A STUDY OF SELF HELP GROUPS ENTREPRENEURS

DR. A. S. SHIRALASHETTI

ASST. PROFESSOR OF COMMERCE

P. G. DEPARTMENT OF STUDIES AND RESEARCH IN COMMERCE

KARNATAK UNIVERSITY

DHARWAD- 3

ABSTRACT

The women of today have the capability to analyse, organise and mobilise the surrounding situation for social transformation. Because of participation in social activities, leadership qualities are developing in women. They are participating actively during election by campaigning and voting and many women entrepreneurs become the members and volunteers of political parties. Women of today are heading various institutions. They are more productive as compared to men in many entrepreneurial activities. They are also participating in taking all important decisions of their family matters. The present study is based on the primary data collected from 250 sample women entrepreneurs of Gadag district of Karnataka state. The study focused on to examine the women empowerment through entrepreneurial activities. It has suggested to make provision of sufficient finance and to provide all necessary infrastructure to women entrepreneurs.

KEYWORDS

Women, Gadag, Entrepreneurs, Sociel, Finance.

INTRODUCTION

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being. The word 'empowerment' is a multi-fold concept that includes economic, social and political empowerment.

Women are no doubt working more than men but proportion of unpaid work to total work of female is longer than male. However, of late, this trend has changed. Women of today get access to and control over productive resources and they have some degree of financial autonomy. Women are earning more income than men and they are independent in financing, investment and distribution decisions. Their power has increased in purchase of fixed and current assets. They get more spending ability and they are saving more than what they were in the past. They have been investing more of their savings in various investment avenues and possessed more domestic animals. In additions, they own more properties after taking entrepreneurial activities.

Constitutionally and legally, man and woman are equal. But in reality, woman still finds a secondary place. In past, women were looked with suspicious eyes and considered as neglected person in society. Very less importance had given to women and their participation was very less in social activities. However, efforts are being made by the governments and NGOs and other social organizations to bring equality in men and women. As result of this, women are participating in all social activities. In addition, they aware majority of social problems and their social status and recognition is high.

The women of today have the capability to analyse, organise and mobilise the surrounding situation for social transformation. Because of participation in social activities, leadership qualities are developing in women. The central government made constitutional provision of 33 per cent reservation in seats of Gram Panchayat during 1991. Woman participation in political activities is rising. Many women entrepreneurs are president of Gram Panchayat. They are participating actively during election by campaigning and voting. In addition, many women entrepreneurs become the members and volunteers of political parties.

STATEMENT OF RESEARCH PROBLEM

Recently, the role of women in the Indian society has changed considerably. Women of today are no more confined to kitchen and four walls of the house. They have been actively participating in every economic activity and successfully proved that they are equally productive and in many cases they are more productive than men. Women are the backbone of many successful entrepreneurs, educationists, professionals, scientists and economists, etc. Since, women in India constitute 48.15 percent of the total population as per census 2001; development of Indian economy cannot be possible by neglecting women who constitute large segment of the society. Like both hands are necessary for the growth and development of any human, men and women are need to work jointly and individually for the development of family income in particular and country income in general.

Economic development of a country means a process by which per capita income of that country moves upward over a period of time. Like many other countries of the world, India has endowed with rich natural and human resources; needs proper use by adopting modern technology for growth and development of the economy. Therefore, entrepreneurship is essential for proper use of renewable and non-renewable natural resources and to provide employment to the unemployed youth. Many women entrepreneurs are playing a vital role in this direction through creation of utilities and generation of employment. Further, there has lot of progress in growth and development of SHGs in India in general and study area in particular and it is very essential to know the growth of entrepreneurial activities of women, its impact on women entrepreneurs and problems faced by them during entrepreneurial activities. Hence, the research problem is stated as "**Empowerment of Women in Gadag District- A Study of Self Help Groups Entrepreneurs**"

NEED AND SIGNIFICANCE OF THE STUDY

India is a rich country inhabited by more number of poor people. India has completed ten five years plans and it is in the eleventh five years plans, which has begun from 1st April 2007. All these plans focused on increasing the Gross Domestic Product (GDP) and eradicating the poverty by providing more employment opportunities to the unemployed men and women. The growth rate in the Gross Domestic Product (GDP) at factor cost was 9.6 percent during 2006-07 and it is expected to grow at 6 percent plus during 2009-10. "The unemployment in India among work force was 7.49 million in 1992-93 and the same has increased to 11.24 million in 2004-05"¹. The people below the poverty line in India are around 20 percent of total population. All these above factors are equally applicable to the study area (i.e. Gadag District) and Gadag district is one of the backward districts among the districts of north Karnataka area.

Women participation in entrepreneurial activities in abroad is growing rapidly. "25 per cent of businesses in China, 40 per cent of all business in Hungary, 38 per cent of business in Poland, 32 per cent of business in Mexico, 25 per cent of business in France are established by women entrepreneurs. 38 per cent of businesses in USA are established by women and employed 27.5 million. They generate annual sales of \$3.6 trillion. In addition, 23 per cent of private firms in Japan, 1/3 of new business since 1990 in Germany and 1/3 of new business in Europe and 25 per cent of self employed sector in UK were established by women entrepreneurs"².

There has lot of progress in the growth and development of SHGs in India in general and study area in particular. "The number of SHGs financed by banks in India has increased from 32995 in 1992-93 to 2476492 in 2006-07. The loan sanctioned and disbursed to these SHGs went up from Rs.571 million in 1992-93 to Rs.135119 million in 2006-07. The numbers of households benefited under SHG programme are more than 32.98 million. Further, the cumulative numbers of SHGs formed in Gadag district are 9161 and the amount of loan disbursed to these SHGs are Rs.2325.87lakhs as on 31-03-2007"³. However, the poverty, unemployment, illiteracy, low industrialization, male dominance, etc, still exist in the study area. Besides, it is also clear from the review of earlier literature that there has no study on this area. Hence, the researcher felt the need of the study.

REVIEW OF EARLIER LITERATURES

There are numerous studies made both by Indians and foreigners to examine the empowerment of women. The some important studies on women empowerment are as follows;

Nayak Sudarshan (2006)⁴ The researcher made an attempt to analyze the empowerment of poor through the SHG and Micro Finance in Kalahandi district of Orissa State. The questionnaires were prepared and presented to 997 members of sample 80 SHG. The study found that 89194 families of Kalahandi district were benefited from SHGs and bank linkage programme and suggested for strengthening of cooperative sector.

Tushir, Monika. Chadda Sumit and Ahlwat Pankaj (2007)⁵ They made an attempt to highlight the role of micro finance in up lifting the economic conditions of women households in Haryana district through SHGs up to March 2006 They concluded that micro credit is a powerful instrument and has improved access to rural poor especially women.

Vinayamoorthy, A. and Pithoda, Vijay (2007)⁶ An attempt was made by the researchers to examine the women empowerment through SGHs in three villagers of Tamil Nadu they selected the sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharmapur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs role of SHGs in providing credit. They concluded that the economic activities of the SHGs were quite successful.

Nagaraj. V. Gudaganavar and Rajashree. S. Gudaganavar(2008)⁷ They made an attempt to examine the empowerment of rural women through SHG. They highlighted the progress of SHG in India from 1992-93 to 2006-07. They also highlighted the region wise progress of SHG and employment of women through SHG. They concluded that no development was possible without empowerment of women.

Vasantakumari, P(2008)⁸ The author made an attempt to examine the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority for commercial viability of enterprises.

Ganapathi, R and Sannasi,S.(2008)⁹ The authors made an attempt to highlight the factors influencing the women entrepreneurs. The study highlighted the common features of women entrepreneurs, challenges faced by them while undertaking the entrepreneurial activities and the necessary strategies to overcome the challenges. The study concluded that the women must be motivated to establish business in the interest of the family income in particular and national income in general.

Lalitha K and Prasad G (2009)¹⁰ An attempt was made by the authors to analyze the empowerment of women through DWCRA programme in Guntur district of Andhra Pradesh. The study revealed that income of individual after joining DWCRA programme has increased as compared to before joining. The study concluded that the potential of the women is not fully tapped and utilized for the community.

A.Saraswathy,S. Porkodi and M Bhuvaneswari (2009)¹¹ The authors made an attempt to analyse the role of micro finance in Krishnagiri district. They highlighted the role of Government of India, NABARD, NGO and Banks. The questionnaire was prepared and presented to 75 members of 16 SHGs of 9 NGO. The study revealed that majority of members have agreed that there income has increased after joining SHG. The study concluded that SHGs become the development ambassador of villages.

OBJECTIVES OF THE STUDY

The main objectives of the study are:

1. To examine the level of women empowerment through entrepreneurship development.
2. To offer useful suggestions in the light of findings.

HYPOTHESES OF THE STUDY

The main hypotheses of the present study are;

- Ho; There has no women empowerment through entrepreneurial activities.
Ha; There has women empowerment through entrepreneurial activities.

METHODOLOGY

The present study is based on the primary as well as secondary data. The primary data would be collected through pretested questionnaires from 250 members of SHGs by selecting them randomly as sample from different taluka of Gadag district. Further, equal weightage has been

given by selecting 125 entrepreneurs from city (district and taluka head quarters) and 125 entrepreneurs of different villages of five taluka of Gadag district. The collected data were analyzed by using statistical tools like classification, tabulation, percentage and common size statement to examine the level of women empowerment after joining SHGs. Further, the secondary data like newspapers, annual reports of the NABARD, books and journals, etc, are used to collect the necessary information for the study. Besides, discussions will also be held with the officials of banks, the NABARD, NGOs and members of SHGs.

SCOPE OF THE STUDY

The present study covers the women empowerment through SHG in Gadag District.

ANALYSIS OF WOMEN EMPOWERMENT

Women is said to be empowered only when she has the power and control on resources. Empowerment is a multifold concept comprise of economic empowerment, socio-cultural empowerment and political empowerment. To examine the level of economic, socio-cultural and political empowerment in women, the data on various dimensions before and after taking entrepreneurial activities were compared.

TABLE 1: NUMBER OF INCOME EARNERS IN FAMILY OF WOMEN ENTREPRENEURS

| Number of Income Earners | Number of Women Entrepreneurs | | | |
|--------------------------|--|------------|---|------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| One | 171 | 68.40 | 5 | 02.00 |
| Two | 79 | 31.60 | 151 | 60.40 |
| Three | ---- | --- | 94 | 37.60 |
| Total | 250 | 100 | 250 | 100 |

Source; Field Survey.

Table 1 reveals that 68.4 per cent of women entrepreneurs have only one income earners and 31.6 per cent have two income earners in the family of entrepreneurs before taking entrepreneurial activities. However, the percentage of one earner has decreased to 2 from 68.4 and percentage of two income earners increased from 31.6 to 60.4 after taking entrepreneurial activities. In addition, there have three income earners in 37.6 per cent of women entrepreneurs' family after taking entrepreneurial activities. This indicates that number of earning members in family of women entrepreneurs have increased after taking entrepreneurial activities.

TABLE 2: MATERIAL POSSESSION BY WOMEN ENTREPRENEURS

| Material possession | Number of Women Entrepreneurs | | | |
|---------------------|--|------------|---|------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Radio | 225 | 90.00 | 239 | 95.60 |
| TV | 125 | 50.00 | 244 | 97.60 |
| Bicycle | 78 | 31.20 | 227 | 90.80 |
| Two Wheeler | 7 | 02.80 | 145 | 58.00 |
| Cupboard | ---- | --- | 15 | 06.00 |
| Total | 250 | 100 | 250 | 100 |

Source; Field Survey.

Note; Multiple Choices.

Table 2 provides information on material possession by women entrepreneurs before and after taking entrepreneurial activities. It is clear from table that 90 per cent possess radio, 50 per cent possess TV, 31.2 per cent possess bicycle and only 2.8 per cent of women entrepreneurs possess two wheelers in their family before taking entrepreneurial activities. However, after taking entrepreneurial activities, 95.6 per cent possess radio, 97.6 per cent possess TV, 90.8 per cent possess bi-cycle and 58 per cent possess two wheelers. In addition, 6 per cent of women entrepreneurs own cupboard after taking entrepreneurial activities. This indicates that economic ability of women entrepreneurs has increased after taking entrepreneurial activities.

TABLE 3: MONTHLY INCOME OF WOMEN ENTREPRENEURS

| Income Level (Rs) | Number of Women Entrepreneurs | | | |
|-------------------|--|------------|---|------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Up to 1000 | 144 | 57.60 | 6 | 02.40 |
| 1001-2000 | 96 | 38.40 | 81 | 32.40 |
| 2001-3000 | 10 | 04.00 | 74 | 29.60 |
| 3001-4000 | ---- | --- | 58 | 23.20 |
| Above 4000 | ---- | --- | 21 | 12.40 |
| Total | 250 | 100 | 250 | 100 |

Source; Field Survey.

It is evident from table 3 that the percentage of women entrepreneurs whose monthly income was up to Rs.1000 and Rs.1001 to Rs.2000 before taking entrepreneurial activities has decreased from 57.6 to 2.4 and from 38.4 to 32.4 respectively after taking entrepreneurial activities. However, the percentage of women entrepreneurs whose monthly income was Rs.2001 to Rs.3000 before taking entrepreneurial activities has increased from 4 to 29.6 after taking entrepreneurial activities. Further, there was no single entrepreneur whose monthly income is Rs.3001 to Rs.4000 and above Rs.4000 before taking entrepreneurial activities. But 23.2 per cent and 12.4 per cent of women entrepreneurs have monthly income of Rs.3001 to Rs.4000 and above Rs.4000 respectively after taking entrepreneurial activities.. This signifies that the entrepreneurial activities through SHGs helped entrepreneurs in elevating income.

TABLE 4: MONTHLY EXPENDITURE OF WOMEN ENTREPRENEURS

| Expenditure Level (Rs) | Number of Women Entrepreneurs | | | |
|------------------------|--|------------|---|------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Up to 1000 | 188 | 75.20 | 94 | 37.60 |

| | | | | |
|--------------|------------|------------|------------|---------------|
| 1001-2000 | 60 | 24.00 | 111 | 44.40 |
| 2001-3000 | 2 | 00.80 | 45 | 18.00 |
| 3001-4000 | ---- | ---- | ---- | ---- |
| Above 4000 | ---- | ---- | ---- | ---- |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

Table 4 clears that the monthly expenditure of women entrepreneurs has gone up after taking entrepreneurial activities as compared to their expenditure before taking entrepreneurial activities. The table also clears that 75.2 per cent women entrepreneurs' monthly expenditure was up to Rs.1000 and 24 per cent women entrepreneurs' monthly expenditure was Rs.1001 to 2000 before taking entrepreneurial activities. However, the percentage of women entrepreneurs whose monthly expenditure is up to Rs1000 before taking entrepreneurial activities has declined to 37.6 percent and the percentage of women entrepreneurs whose monthly expenditure was Rs.1001 to Rs.2000 and Rs.2001 to 3000 before taking entrepreneurial activities has increased to 44.4 per cent and to 18 per cent respectively. This indicates that women entrepreneurs have gotten higher ability to spend to meet their day today requirements after taking entrepreneurial activities.

It is evident from table 5 that savings of women entrepreneurs has gone up after they become they took entrepreneurial activities. The women entrepreneurs whose monthly savings was up to Rs100=00 before taking entrepreneurial activities has declined from 61.6 per cent to 37.6 per cent and women entrepreneurs whose monthly was Rs.100 to Rs.150=00 and Rs.151-to Rs.200 has increased from 36.4 per cent to 44.4 per cent and 2 per cent to 14 per cent respectively after taking entrepreneurial activities. Further, savings above of Rs.200 has increased to 4 per cent. This signifies that the saving with women entrepreneurs has risen due rise in their income.

TABLE 5: MONTHLY SAVINGS PATTERN OF WOMEN ENTREPRENEURS

| Savings Level (Rs) | Number of Women Entrepreneurs. | | | |
|--------------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Up to 100 | 154 | 61.60 | 94 | 37.60 |
| 101-150 | 91 | 36.40 | 111 | 44.40 |
| 151-200 | 5 | 02.00 | 35 | 14.00 |
| Above 200 | --- | ---- | 10 | 04.00 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

TABLE 6: INVESTMENT PATTERN OF WOMEN ENTREPRENEURS

| Investment | Number of Women Entrepreneurs. | | | |
|----------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Gold | 101 | 40.40 | 245 | 94.00 |
| Silver | 234 | 93.60 | 235 | 94.00 |
| Bank deposits | 85 | 34.00 | 241 | 96.40 |
| Postal Savings | 69 | 27.60 | 223 | 89.20 |
| LIC | 70 | 28.00 | 235 | 94.00 |
| Shares | --- | ---- | 31 | 12.40 |
| Mutual Funds | --- | ---- | 5 | 02.40 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

Note; Multiple Choices.

It is clear from table 6 that investment made by women entrepreneurs in gold, silver, bank deposits, postal savings and LIC has increased after taking entrepreneurial activities as compared to before taking entrepreneurial activities. The number of women entrepreneurs who made investments in gold has increased from 40.4 per cent to 94 per cent, in silver has increased marginally by 0.06 per cent. Similarly, the number of women entrepreneurs who made investment in bank deposits, postal savings and LIC has increased from 34 per cent to 96.4 per cent, 27.6 per cent to 89.2 per cent and 28 per cent to 94 per cent respectively. Further, women entrepreneurs who had not made any investment in shares and mutual funds before taking entrepreneurial activities are started investing in shares and mutual funds. 12.4 per cent and 2.4 per cent of women entrepreneurs have invested in shares and mutual funds respectively after taking entrepreneurial activities.

TABLE 7: DOMESTIC ANIMALS OF WOMEN ENTREPRENEURS

| Domestic animals | Number of Women Entrepreneurs. | | | |
|------------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Cow | 90 | 36.00 | 182 | 72.80 |
| Buffalos | 20 | 08.00 | 56 | 22.40 |
| Goat | 43 | 17.20 | 102 | 40.80 |
| Sheep | 57 | 22.80 | 183 | 73.20 |
| Hen | 81 | 32.40 | 140 | 56.00 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

Note; Multiple Choices.

Table 7 depicts the position of women entrepreneurs in terms of possession of domestic animals before and after taking entrepreneurial activities. The possession of cow has increased from 36 per cent to 72.8 per cent, buffalo has increased from 8 per cent to 22.4 per cent, goat has gone up from 17.2 per cent to 40.8 per cent, sheep has increased from 22.8 per cent to 73.2 per cent and hen has increased from 32.4 per cent to 56 per cent in women entrepreneurs after taking entrepreneurial activities. This indicates that entrepreneurial activities enable the women entrepreneurs to possess more domestic animals which in turn elevated their income.

Table 8 reveals that 89.6 per cent of durable products purchase decisions took by male members and only 10.4 percent of durable products purchase decisions took by female members of family before taking entrepreneurial activities. However, male member dominance has decreased from 89.6 per cent to 57.6 per cent and female member dominance has increased from 10.4 per cent to 27.2 per cent after taking entrepreneurial activities in purchase of durables. Further, both male and female members jointly discuss and decide to purchase durables and the percentage of this is 15.2 per cent. This indicates that importance of female has been increasing day by day.

TABLE 8: PURCHASE DECISION IN WOMEN ENTREPRENEURS

| Members | Number of Women Entrepreneurs. | | | |
|--------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Male | 224 | 89.60 | 144 | 57.60 |
| Female | 26 | 10.40 | 68 | 27.20 |
| Both | ---- | --- | 38 | 15.20 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

TABLE 9: EDUCATION DECISION IN WOMEN ENTREPRENEURS.

| Members | Number of Women Entrepreneurs. | | | |
|--------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Male | 221 | 88.40 | 173 | 69.20 |
| Female | 29 | 11.60 | 37 | 14.80 |
| Both | --- | --- | 40 | 16.00 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

It is clear from table 9 that 88.4 per cent of children' education decisions were decided by male member of family before taking entrepreneurial activities by women entrepreneurs. However, after taking entrepreneurial activities by women entrepreneurs, the percentage of taking children' education decision has decreased to 69.2 per cent and female member percentage increased from 11.6 per cent to 14.8 per cent after taking entrepreneurial activities. Further, both male and female members jointly discuss and decide on education of children and the percentage of this is 16 per cent. This indicates that the dominance by male members of family has been slowly declining in taking many decisions of family.

TABLE 10: MARRIAGE DECISION IN WOMEN ENTREPRENEURS.

| Members | Number of Women Entrepreneurs. | | | |
|--------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Male | 236 | 94.40 | 218 | 87.20 |
| Female | 14 | 05.60 | 27 | 10.80 |
| Both | ---- | ---- | 5 | 02.00 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

Marriage decision is an important decision one can decide very carefully because this is affecting the whole life of couple. Any small mistake in this regard will affect adversely to both family. In past, male members of family dominate in taking marriage decisions of their family members. However, after taking entrepreneurial activities by women things have been changing and it is clear from table 10 that the decision power of female members has increased from 5.6 per cent to 10.8 per cent and power of male members has decreased from 94.4 per cent to 87.2 per cent.

TABLE 11: IMPROVEMENT IN PERSONALITY OF WOMEN ENTREPRENEURS.

| Personality Elements | Number of Women Entrepreneurs. | | |
|--|--------------------------------|------------|--------------|
| | Yes | No | Total |
| Improvement in economic conditions | 246 (98.40) | 4(01.60) | 250(100.00) |
| Improvement in industrial skills | 176 (70.40) | 74(29.60) | 250(100.00) |
| Improvement in importance in family | 245(98.00) | 5(02.00) | 250(100.00) |
| Improvement in social status | 224(89.60) | 26(10.40) | 250(100.00) |
| Improvement in ability to contact with officials | 175(70.00) | 75(30.00) | 250(100.00) |
| Improvement in ability to take decisions | 162(64.80) | 88(35.20) | 250(100.00) |
| Increase in awareness of government facilities | 165(66.00) | 85(34.00) | 250(100.00) |
| Increase in awareness of social problems | 122(48.80) | 128(51.20) | 250(100.00) |
| Increase in importance of women education | 240(96.00) | 10(04.00) | 250(100.00) |
| Overall response | 1755(78.00) | 495(22.00) | 2250(100.00) |

Source; Field Survey.

Note; Multiple Choices.

Table 11 depicts information on change in personality of women entrepreneurs after taking entrepreneurial activities. It is clear from table 78 per cent have opined about overall improvement in personality of women entrepreneurs. The economic conditions has improved in 98.4 per cent, industrial skill has improved in 70.4 per cent, importance in family has improved in 98 per cent, social status has improved in 89.6 per cent, ability to contact with officials of various organizations has improved 70 per cent, ability to take decisions has improved in 64.8 per cent, awareness of government facility has increased in 66 per cent, awareness of social problems has increased only in 48.8 per cent and awareness of importance of women education has increased in 96 per cent of women entrepreneurs after taking entrepreneurial activities. This indicates that there has overall improvement in the personality of women entrepreneurs.

TABLE 12: POLITICAL CHANGE IN WOMEN ENTREPRENEURS

| Political Change | Number of Women Entrepreneurs. |
|------------------|--------------------------------|
|------------------|--------------------------------|

| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
|--|--|------------|---|---------------|
| Member of party | 48 | 19.20 | 66 | 26.40 |
| Volunteers of party | 6 | 02.40 | 17 | 06.60 |
| No relation with party | 98 | 39.20 | 95 | 38.00 |
| Participation in party function | 11 | 04.00 | 29 | 11.60 |
| Voting in election | 225 | 90.00 | 245 | 98.00 |
| Member of gram panchayat | --- | --- | 15 | 06.00 |
| Member of taluk panchayat/ Municipality/ town council | ---- | ---- | ---- | ---- |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

Note; Multiple Choices.

The government of India has empowered women by providing reservations at various levels. It has already given 33 per cent reservation at gram panchayat and taluk panchayat. Reservation quota is also given to women in employment. Further, the central government has moved women reservation bill in Rajyasabha and it is already passed. But it has still pending in Lokasaba. It is clear from table 12 that number of women entrepreneurs to the member of political party has increased from 19.2 per cent to 26.4 per cent, volunteers of political party has increased from 2.4 per cent to 6.6 per cent and entrepreneurs who have no relation with party has declined from 39.2 per cent to 38 per cent. Further, participation during election by voting has increased from 90 per cent to 98 per cent and 6 per cent of women entrepreneurs are members of gram panchayat. These indicate that women participation political activities have increased after taking entrepreneurial activities.

TABLE 13: AWARENESS OF PUBLIC UTILITY SERVICES IN WOMEN ENTREPRENEURS

| Utility Services | Number of Women Entrepreneurs. | | | |
|-------------------------------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Office of Gram Panchayat | 125 | 50.00 | 186 | 74.40 |
| Office of Taluk Panchayat | 79 | 31.60 | 181 | 72.40 |
| Office of Municipality/Town Council | 95 | 38.00 | 125 | 50.00 |
| Primary health center | 120 | 48.00 | 245 | 98.00 |
| Post office | 135 | 54.00 | 245 | 98.00 |
| Bank | 75 | 30.00 | 225 | 90.00 |
| Police station | 64 | 25.60 | 205 | 82.00 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

Note; Multiple Choices.

The benefits of public utility services can be available to the public only when they got awareness. The awareness towards gram panchayat has gone up from 50 per cent to 74.4 per cent, taluk panchayat has increased from 31.6 per cent to 72.4 per cent, primary health centre has increased from 48 per cent to 98 per cent, post office has gone up from 54 per cent to 98 per cent, bank has increased from 30 per cent to 90 per cent and police station has increased from 25.6 per cent to 82 per cent in women entrepreneurs after taking entrepreneurial activities.

TABLE 14: PARTICIPATION IN LEGAL MATTERS BY WOMEN ENTREPRENEURS

| Members | Number of Women Entrepreneurs. | | | |
|--------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Male | 210 | 84.00 | 170 | 68.00 |
| Female | 40 | 16.00 | 50 | 20.00 |
| Both | ---- | ---- | 30 | 12.00 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

Table 14 reveals that 84 per cent of male member and only 16 per cent of female members of family were used to participate in legal before taking entrepreneurial activities by women entrepreneurs. However, male members' role has declined from 84 per cent to 68 per cent and female members' role has increased from 16 per cent to 20 per cent in legal matters of family. Further, joint participation was not be there before venturing entrepreneurship but after venturing entrepreneurship this has risen to 12 per cent. This indicates that women participation has increased even sensitive issue like legal matters.

TABLE 15 PARTICIPATION IN SOCIAL MATTERS BY WOMEN ENTREPRENEURS.

| Members | Number of Women Entrepreneurs. | | | |
|--------------|--|------------|---|---------------|
| | Before taking Entrepreneurial Activities | Percentage | After taking Entrepreneurial Activities | Percentage |
| Male | 145 | 58.00 | 35 | 14.00 |
| Female | 14 | 05.60 | 20 | 08.00 |
| Both | 91 | 36.40 | 195 | 78.00 |
| Total | 250 | 100 | 250 | 100.00 |

Source; Field Survey.

It is clear from table 15 that role of women has increased in social matters after taking entrepreneurial activities. The role of male members has decreased from 58 per cent to 14 per cent and role female members have increased from 5.6 per cent to 8 per cent decisions relating to social matters. Further, joint participation has increased from 36.4 per cent to 78 per cent after taking entrepreneurial activities by women entrepreneurs. These indicate that there has good development in society by more participation from female members.

FINDINGS OF THE STUDY

The main findings of the study are as following:

- Number of earning members in family of women entrepreneurs have increased after taking entrepreneurial activities.
- Materials possession of women entrepreneurs has increased after taking entrepreneurial activities.
- The entrepreneurial activities through SHGs helped entrepreneurs in elevating income.
- The ability to spend in women entrepreneurs has risen due to rise in income.
- The savings of women entrepreneurs has increased after taking entrepreneurial activities.
- Investment made by women entrepreneurs in gold, silver, bank deposits, postal savings and LIC has increased after taking entrepreneurial activities as compared to before taking entrepreneurial activities.
- Entrepreneurial activities enable women entrepreneurs to possess more domestic animals which in turn elevated their income.
- Male member dominance has decreased from 89.6 per cent to 57.6 per cent in purchase decisions of family assets. Similarly, male members dominance has slowly and steadily declining in all other family related decisions. The importance of women entrepreneurs are recognizing more and more.
- There has tremendous change in overall personality of women entrepreneurs.
- Women participation political activities have increased after taking entrepreneurial activities.
- Awareness towards public utility services in women entrepreneurs has increased after taking entrepreneurial activities.
- Women participation in legal and social activities has increased.

SUGGESTIONS

The main suggestions are as per following:

- Initiating Awareness Programmes
- Setting up of Entrepreneurial Cell
- Changing the Aim of Formation of SHG
- Arranging Training Programmes
- Provision of Information
- Formation of Women Marketing Cooperatives
- Improving Infrastructure
- Planning of Entrepreneurial Activities
- Increasing Loan Amount
- Formation of More Number of SHGs

CONCLUSION

The economic progress of India depends on the productivity of both male as well as female population. However in India, women were restricted to the four walls of the kitchen for the last many years due to male dominance. Of late, there has tremendous progress in social and cultural environment of India. The women are working in all areas of the economy, which were even restricted to male members. Women have proved their working ability and are working on par with men. Therefore, there is an urgent need to utilize these women resources optimally since they constitute around 48 per cent of total population to bring economic, social, cultural, political and legal empowerment. The SHG movement started in India has been working in right direction in empowering women by developing entrepreneurship spirit in rural and urban areas.

REFERENCES

- Economic Times dated 8-10-2007.
- Surymurthi, S. Christina Sheela and Umarani, T.S. 2009. Globalisation- Challenges Faced by Women Entrepreneurs, *Journal of Management*, 11(3):34-37.
- Annual Reports of NABARD.
- Nayak, Sudharshan. 2007. Empowerment of the Poor through SHG and Micro Finance, *Cooperative Perspective*, 41(1)
- Tushir, Monika. Chadda Sumit and Ahlwat Pankaj. 2007. Role of Micro Finance in Uplifting the Economic Conditions of Women House Holds in Haryana through SHG, *Southern Economist*, 46(7):.
- Vinayamoorthy, A. and Pithoda, Vijay. 2007. Women Empowerment through SHG-A Case Study in North Tamil Nadu, *Indian Journal of Marketing*, 37(11):
- Nagaraj. V. Gudaganavar and Rajashree. S. Gudaganavar. 2008. Empowerment of Rural Women through SHG, *Southern Economist*, 47(19):35-37.
- Vasantakumari, P. 2008. Women Empowerment through Micro Enterprises Development, *Southern Economist*, 47(15):31-34.
- Ganapathi, R and Sannasi, S. 2008. Women Entrepreneurship- The Road Ahead, *Southern Economist*, 46(18):36-38.
- Lalitha K and Prasad G. 2009. Empowerment of Women: DWCR Programme, *Southern Economist*, 47(23-24):13-16.
- A. Saraswathy, S. Porkodi and M Bhuvaneswari. 2009. Micro Finance in Krishnegiri District, *Indian Journal of Marketing*, 39(5):47-57.
- Saurab Kumar. 2009. New Dimension of Empowerment, *Professional Banker*, 9(9):25-29.
- Anitha H. S. and Revenkar A.D. 2007. Micro Credit through SHG for Rural Development, *Southern Economist*, 46(8):
- Shobha, K. 2008. Problems of Self Employed Women- An Analysis, *Southern Economist*, 47(6):24-26.
- Murugan M., Sakthive and Beghum, Aysha. 2008. Predominant Barriers of Women Entrepreneurs, *Southern Economist*, 47(6):31-34.
- Shiralashetti, A.S. and Hugar, S. S. 2008. Micro Finance- A Study of SHG and Bank Linkage, *Journal of Business Studies*, 5(9):31-37.
- Kumararaja, K. 2009. Performance of SHG in Tamil Nadu, *Southern Economist*, 47(19):14-16.
- Sankaran, A. 2009. Trends and problems of Women Entrepreneurs in India, *Southern Economist*, 48(4):11-12.

REQUEST FOR FEEDBACK

Esteemed & Most Respected Reader,

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

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **info@ijrcm.org.in** or **infoijrcm@gmail.com** for further improvements in the interest of research.

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

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator