

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.		
1.	IMPACT OF CUSTOMER DEMOGRAPHICS ON THE CRM AWARENESS AND EFFICIENCY: AN EXPLORATORY STUDY OF THE FIVE SELECT PUBLIC SECTOR BANKS IN INDIA			
	VUTLA PADMAJA RANI, DR. MOHAMMED ABBAS ALI & DR. VIJAYA KUMAR GUDEP			
2.	A FRAMEWORK FOR LEADERSHIP DEVELOPMENT IN PUBLIC SECTOR BANKS	5		
	K. V. S. RAJU, DR. S. SUMAN BABU & DR. D. MASTHAN			
3.	THE EFFECTIVENESS OF LIQUIDITY MANAGEMENT ON THE NIGERIAN ECONOMY OLOWE, OLUSEGUN	11		
4.	MICROFINANCE IN CAPE COAST METROPOLIS: A BASELINE SURVEY JAMES ATTA PEPRAH	15		
5.	CORPORATE SOLVENCY MANAGEMENT: HOW EFFECTIVE ARE CONTEMPORARY TOOLS? DR. ENY! PATRICK ENY!	20		
6.	DEPOSITORY SYSTEM IN INDIA - A COMPARATIVE STUDY OF NSDL AND CDSL	26		
0.	DR. SULTAN SINGH	20		
7.	THE IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) ON CUSTOMER SATISFACTION IN HDFC BANK OF INDIA	34		
	VAHID RANGRIZ & DR. M. G. BASAVARAJA			
8.	TESTING THE CAPITAL ASSET PRICING MODEL (CAPM) – A STUDY OF INDIAN STOCK MARKET DR. G. SUDARSANA REDDY	40		
		4-		
9.	PANCHAYATS AND EMPOWERING THE RURAL POOR SPECIALLY THE WOMEN: THE WEST BENGAL EXPERIENCE NIRANJAN MANDAL & ASIT KUMAR BANERJEE	47		
10 .	MICRO-CREDIT: A STUDY OF MICRO-CREDIT USAGE BY SELF HELP GROUP MEMBERS IN GOA DR. ELIZABETH JOEY HENRIQUES & DR. REKHA RAMESH GAONKAR	56		
11.	ROLE OF FDI IN INFRASTRUCTURE DEVELOPMENT IN INDIA DR. JIMMY M. KAPADI & DR. (MRS.) HEMLATA AGARWAL	61		
12.	AN EMPIRICAL ANALYSIS ON BAD LOANS IN PERSONAL LOAN - WITH SPECIAL REFERENCE TO RURAL BANKS IN ODISHA DR. B. CHANDRA MOHAN PATNAIK, DR. IPSEETA SATPATHY & AROOP KUMAR MOHAPATRA	69		
13.	MERGERS & ACQUISITIONS: AN EMPIRICAL STUDY ON THE SHORT-TERM POST- MERGER PERFORMANCE OF CORPORATE FIRMS IN INDIA DR. RAMACHANDRAN AZHAGAIAH & T. SATHISH KUMAR	80		
14.	AN EMPIRICAL ANALYSIS OF SEMI-MONTH AND TURN OF THE MONTH EFFECTS IN INDIAN STOCK MARKET P. NAGESWARI, DR. M. SELVAM & DR. J. GAYATHRI	104		
15 .	PHYSICAL INFRASTRUCTURE FACILITIES FOR AGRICULTURAL MARKETING IN HARYANA: A CASE STUDY OF SIRSA DISTRICT DR. ANITA DAGAR, SANDEEP KUMAR & MUKESH KUMAR	110		
16.	AN EMPIRICAL STUDY OF ENTREPRENEURSHIP DEVELOPMENT IN SUB URBAN REGIONS: A CASE STUDY	113		
10.	DR. S. K. SINHA & DR. JYOTI AGARWAL	113		
17 .	INTRODUCTION OF ISLAMIC BANKING IN INDIA: A SUGGESTED LEGAL FRAMEWORK A. PANDU & DR. MOHAMMED GALIB HUSSAIN	117		
18.	MEASURING CORPORATE SUCCESS: STATISTICAL ANALYSIS OF FINANCIAL PERFORMANCE INDICATORS	121		
10.	DR. HEMAL PANDYA & CHETANA PARMAR			
19.	FACTORS INFLUENCING INVESTOR BEHAVIOUR: AN EMPERICAL STUDY IN PUNJAB GAURAV DAWAR & CHHAVI WADHWA	125		
20.	TEXTING MANIA - A SOCIAL DILEMMA	132		
25.	DR. SATEESHCHANDRA JOSHI & VINOD K. LALBEG	132		
21.	CLIMATE CHANGE: A MAJOR ISSUE IN THE SUSTAINABLE DEVELOPMENT OF INDIA DR. PRERNA JAIN & DR. PRAGATI JAIN	136		
22.	ADHERENCE OF CUSTOMER NEEDS THROUGH THE REDRESSAL MECHANISM OF BANKS DR. V. DARLING SELVI	140		
23.	MEASURING ROI: A STUDY OF HURCONOMICS ON EMPLOYEES OF THE STEEL MANUFACTURING INDUSTRY IN KARNATAKA S. AMOLAK SINGH	146		
24.	INDIA'S RECENT ECONOMIC PERFORMANCE AND FUTURE OUTLOOK – NEED FOR CAUTIOUS OPTIMISM	150		
25.	C. BARATHI & S. PRAVEEN KUMAR MANAGEMENT OF STONE CRUSHING INDUSTRY AND ITS IMPACT ON EMPLOYEES AND ENVIRONMENT -A CASE STUDY	154		
23.	DR. T. V. RAMANA & B. SRINIVASA RAO	157		
	REQUEST FOR FEEDBACK	158		

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest, U.S.A., The American Economic Association's electronic bibliography, EconLit, U.S.A.,

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

DR. BHAVET

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

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-EDITOR

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.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

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

PROF. SANJIV MITTAL

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

PROF. RAJENDER GUPTA

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

PROF. NAWAB ALI KHAN

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

PROF. S. P. TIWARI

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

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

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

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

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

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

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

SUNIL KUMAR KARWASRA

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

DR. VIKAS CHOUDHARY

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

TECHNICAL ADVISORS

AMITA

Faculty, E.C.C., Safidon, Jind

MOHITA

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

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design. 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.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

COVERING LETTER FOR SUBMISSION:	
	DATED:
THE EDITOR	
IJRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Computer/IT/Finance/Marketing/HRM/Gen	eral Management/other, please specify).
	1.70
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 nor is it under review for publication anywhere.	has neither been published elsewhere in any language fully or partly,
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 formal contribution to any of your journals.	ties as given on the website of journal & you are free to publish our
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address & Pin Code:	
Residential address with Pin Code:	

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- 2. **INTRODUCTION**: Manuscript must be in British 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 8 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 italic & 11-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 the background, aims, methods, results & conclusion in a single para.
- 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.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

воокѕ

- 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

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

UNPUBLISHED DISSERTATIONS AND THESES

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

ONLINE RESOURCES

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

WEBSITE

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 http://epw.in/user/viewabstract.jsp

AN EMPIRICAL STUDY OF ENTREPRENEURSHIP DEVELOPMENT IN SUB URBAN REGIONS: A CASE STUDY

DR. S. K. SINHA

HEAD

DEPARTMENT OF FINANCIAL STUDIES

VBS PURVANCHAL UNIVERSITY

JAUNPUR

DR. JYOTI AGARWAL

LECTURER

INSTITUTE OF BUSINESS MANAGEMENT

MANGALAYATAN UNIVERSITY

ALIGARH

ABSTRACT

Globalization is the new buzzword that has come to dominate the world since the beginning of the nineties. Globalization has bought new opportunities to developing countries resulted into greater access to developed country markets, technology transfer which hold out promise of improved productivity and higher living standard. Entrepreneurship and economic development are intimately related. Schumpeter opines that entrepreneurial process is a major factor in economic developed and the entrepreneur is the key to economic growth of a country. Whatever be the form of economic and political set up of the country, entrepreneurship is indispensable for economic development. But globalization has posed some challenges like inadequate growth across and within nations, volatility in financial market and environmental deteriorations. Considering these challenges in the mind the proposed study is an attempt to analyze the growth rate of women entrepreneurship development in eastern part of UP and suggest the survival strategy for small and cottage scale entrepreneurs for strengthening the regional economy and eliminating the disparities.

KEYWORDS

Business, Entrepreneurship, Economic development, Industrial development, Women entrepreneurship.

INTRODUCTION

he words entrepreneur and entrepreneurship have acquired special significance in the context of economic growth in a rapidly changing socio-economic and socio-cultural climates both in developed and developing countries. The experience in the industrialized countries like the United States of America, Germany, Japan and the United Kingdom are authoritatively cited in support of this claim. An in-depth study of the subject thus becomes not only relevant but also necessary. Women constitute around half of the total world population, so is in India also. They are therefore, regarded as the better half of the society. In traditional societies, they were confined to the four walls of houses performing household activities. In modern societies, they have come out of the four walls to participate in all sorts of activities. The global evidences support that women have been performing exceedingly well in different sphere of activities like academics, political administration, social work and so on. Now they have started plunging into industry also and running their enterprise successfully. Therefore while discussing on entrepreneurial development; it seems in the fitness of the context to study about the development of women entrepreneurs in the country.

REVIEW OF LITERATURE

Yu T.F. (2001) developed a model of the 'entrepreneurial drawing on the experiences of few East Asian economics. Mambula (2002) analyzed major constrains faced by SMEs in Nigeria. The author recommended that small entrepreneurs should collaborate with each other to sort out the various problems faced by them. There is a need to form alliance of Government, Research Institutions and Financial Institutions to create appropriate training for prospective small business. J.Waston (2003) has examined the failure rates among female control business in Australia. The analysis of study highlighted that failure rate of female control business is relatively higher than male controlled business. But the difference is not significant after controlling for the effects of industry. J. Cope (2003) recognize the importance of learning events —discontinuous or non-routine events that happen during the entrepreneurial process that can lead to higher order learning. Trilochan Tripathy (2005) found that selecting the right type of micro enterprise and provide necessary training to the rural women aware reduce the extent of gender inequity prevalent in the rural sector and family empower the women both economically and socially. Srinivasulu Baylineni (2005) found that in this present scenario of globalization, privatization and liberalization of the world the daring entrepreneur can be established our economic world and also serve the society or nation with employment generation. Finally the entrepreneurship promoted the economic development and social welfare both.

Rajeev Ray (2006) reported that there is a match competence with categories of products and extent of mass customization is desirable. This will serve as a roadmap to a host of interest entrepreneurs. Work is also needed to quality economical benefits and costs associated with mass customization so that meaningful financial projections can be made and revenue and cost outcomes can be understood and further investigated. Narendra C. Bhandari (2006) reported that the 'luck' factor has a statistical relationship with the students' intentions of starting a business. A vast majority of the more than 1 billion people of India are Hindus, Sikhs, or Jains many believe in luck as a dominant variable that affects their life. Past, present and future people regularly cite luck as a variable in their successes and failures. Vijaya Shery, Chand Geeta & Amin Chaudhary (2006) found that teachers with a set of professional skills related to the primary school curriculum pedagogy and classroom management. Many teachers soon realized that if they are to achieve their educational for themselves to counter the difficult condition that confront them- mainly in the form of the low esteem in which the local community holds education and educators.

Stpal Wadhwa (2006) suggested that entrepreneurs can be developed through opportunity designed entrepreneurship development programs. Hanuman Prasad & B.L. Verma (2006) reported that Government of India has introduced policy measures to promote the status and the level of women entrepreneurship. But very few entrepreneurs could approach for assistance the root causes of these problems lies in the social systems and attitudes. J.R. Clark & Dwight R.Lee (2006) found that people with the entrepreneurial talent drive and propel economic progress by challenging the status quo with innovative approaches and products are found in every society. The spirit of bold entrepreneurship is necessary for economic progress but it is not sufficient. Some what easier to justify policies that restrict our freedom just a bit more, which in turn further erodes the informed discipline of the market providing justification for the next round of restriction on freedom etc. understanding this destructive dynamic is crucial in protecting not just entrepreneurial freedom, but all our freedoms.

Vinayayamoorthy and Vijay Pithadia (2007) found that the economic activities of SHGs area are quite successful and SHGs in North Tamil Nadu are very successful to develop women empowerment and rural areas. Prema Basargekar (2007) found that the women entrepreneurship is affected by negative and positive drivers. Women entrepreneurs face a number of problems such as socio-cultural barriers, financial constraints, managerial and technical constraints and so on. M.M. Shakar and M.E. Vijayalakshmi (2007) have examined motivating factors among women entrepreneurs in Chennai. They categorized the various

motivating factors into push and pull factors and it was concluded that women entrepreneurs were motivated by the pull factors. Angeline Low (2007) has examined economic outcomes of female immigrant entrepreneurship in Sydney. The study has shown that these entrepreneurs have made significant contribution to the creation of new business and job in addition to other non-quantifiable economic benefits to Australia.

Dr. B.K. Jha (2008) has done with the focus on the development of entrepreneurship of village areas the active participation of the banking services the village can be transformed into thriving cities along with crop-cultivation. A.K. Makar & D.C. Kalita (2008) found that the purpose of providing education to women is to enable them to think critically identify their strengths and take conscious informed decision empower them to play a positive role on their own in the development of the nation. S. Mathivanna and M Selva Kumar (2008) found that business ownership provide women with independence they crave for and with economic and social satisfaction. Ravindra Rena (2008) found that the micro-finance has the potential to assist poor women as well as small-scale women entrepreneurs.

Anil Kumar & Divya Verma (2008) reported that the problem of women entrepreneurs can be tackled by imparting training in the field of management of small enterprise. Anil Kumar (2008) found that the low level of awareness is responsible for less utilization of services of supporting agencies of women entrepreneurship. P. Nagesh & Nrasimha Murthy (2008) has emphasized for awareness and training programmed of development of women entrepreneurship it needs a serious effort by central and state government also.

On the basis of the available literature it is clear that women are not having proper information about the industry and business. Further there is a huge gape and gender inequality in the society. This is one of the reasons for low pace of entrepreneur development of women. Keeping these facts in the mind the proposed study focuses on the following objective

OBJECTIVE OF THE STUDIES

- To understand entrepreneurship driven employment generation in Jaunpur district, Uttar Pradesh
- To analyze growth of entrepreneurship from 2005-2008.
- To identify various sectors involved in entrepreneurial activities.
- To understand male female participation in entrepreneurship.

METHOD

Secondary data has been used in the present study data from government resource main available by DIC has been used.

DATA ANALYSIS

The data collected was subjected to quantitative analysis Total, Average, and Percentage have been used for the analysis

JAUNPUR- AN OVERVIEW

Jaunpur is a semi- urban city of eastern Uttar Pradesh. It is one of the biggest districts of the state as per the area. The population of the district is 39 lakhs 11,305 as per the 2001 census. The gender composition of male and female is 10:14. The literacy rate is 60%. Male literacy is higher (59.98%) as compared to females (45.53%), (Table-1)

TABLE 1: JAUNPUR- AN OVERVIEW

Demography	2001
Total Population	8911305
Male	1935576
Female	1975729
Gender Ratio	
Male	1000
Female	1014
Total % of literacy Rate	59.98%
Male	77.16%
Female	43.53%

Source: CENSUS Report 2001

RESULTS

GROWTH OF INDUSTRIAL DEVELOPMENT OF JAUNPUR

The district Jaunpur is having more than 1400 industrial units spread over in its entire territory (DIC 2008), out of which the largest number of units is in repairing and service sector (520), followed by more than 250 units in the area food product industry. The number of wool product units is third largest industrial segment of the district, as more than 200 units are in the area of wood products. The next largest industrial unit are in the category of miscellaneous includes handicrafts, embroideries etc. The highest growth of upcoming industrial units are in the area of metal products as the growth rate in this sector is more than 90% for the year 2007-08 in comparison to the previous year 2006-07. The second largest growing industry in Jaunpur district is food product industry its growth rate is more than 50% for the year 2007-08 in comparison to the year 2006-07. But on the other hand surprisingly there is a downfall in the growth of industrial units specially in he field of beverages, cotton, textile, jute textile, non metallic mineral, electrical, transport equipments etc, as there was no growth in the year 2007-08 (Table-2)

TABLE 2: TOTAL INDUSTRIAL STATUS OF JAUNPUR DISTRICT

S	Industries	Year (2007-2008) No. of units &	Year (2006-2007) No. of units &	Year (2005-2006) No. of units &	Total
No.		(%)	(%)	(%)	
1	Food Product	130 (51.38)	68 (26.87)	55 (17.3%)	253
2	Beverages, TOBA, TOBA Product	-	01 (50)	01 (50)	02
3	Cotton Textiles	-	-	02 (100)	02
4	Wool, Silk & Synthetics Fiber Textiles	16 (25.29)	18 (28.57)	29 (46.03)	63
5	Jute, HOMPs MESTA Textiles	-	-	-	00
6	Hosiery & Garments	25 (40.32)	27 (48.54)	10 (16.12)	62
7	Wood Product	52 (25.12)	74 (35.74)	81 (39.13)	207
8	Paper Product & Printing	06 (40)	09 (60)	-	15
9	Leather Products	07 (29.17)	04 (16.67)	13 (54.46)	24
10	Rubbers Plastic Product	05 (41.67)	06 (50)	01 (8.33)	12
11	Chemical & Chemical Product	02 (11.76)	09 (52.94)	06 (35.29)	17
12	Non Metallic Mineral Product	-	01 (50)	01 (50)	02
13	Basic Metal Industries	18 (90)	02 (10)	00	20
14	Metal Product	13 (46.42)	09 (32.14)	06 (21.44)	28
15	Machinery & Part Except Electrical	03 (14.29)	18 (85.71)	-	21
16	Electrical Machinery & Apparatus	-	03	-	03
17	Transport Equipments & Part	-	-	-	-
18	Miscellaneous MFG	67 (42.14)	74 (46.54)	18 (11.32)	159
19	Repairing & Servicing Industries	146 (28.08)	153 (29.42)	221 (42.50)	520
	Total	490 (34.00)	476 (33.03)	475 (32.97)	1441

Source DIC Jaunpur

MEN ENTREPRENEURSHIP DEVELOPMENT IN THE DISTRICT

Almost all the units are owned by the male counter part in the districts in the entire industrial sector. The maximum units are in the area of repairing and servicing sector followed by food products as more than 200 units are in the category of food products. The wood product follow this line and around 200 units are in the area of wood products, wood product category includes bamboo and other wood related products.

The minimum number of unit owned by men are beverages, cotton, textile, non metallic minerals, electrical and machinery apparatus. The beverage industry, cotton textile industry, non metallic products, electrical machinery products are the least attractive sector for the entrepreneurs, as no growth has been seen in the year 2007-08. (Table-3)

TABLE 3: MEN ENTREPRENEUR

S	Industries	Year (2007-2008) No. of units	Year (2006-2007) No. of units	Year (2005-2006) No. of units	Total	%age
No.		& (%)	& (%)	& (%)		
1	Food Product	110 (51.11)	60 (27.9)	45 (20.9)	215	84.98
2	Beverages, TOBA, TOBA Product	-	01 (50)	01 (50)	02	100
3	Cotton Textiles	-	-	02 (100)	02	100
4	Wool, Silk & Synthetics Fiber Textiles	14 (26.4)	15 (28.3)	24 (45.3)	53	84.12
5	Jute, HOMPs MESTA Textiles	-	-	-	-	-
6	Hosiery & Garments	17 (36.9)	21 (45.6)	08 (17.39)	46	74.19
7	Wood Product	43 (24.43)	64 (36.36)	08 (39.2)	176	85.02
8	Paper Product & Printing	06 (40)	09 (60)	-	15	100
9	Leather Products	07 (29.16)	04 (16.6)	13 (54.16)	24	100
10	Rubbers Plastic Product	05 (41.66)	06 (50)	01 (6.33)	12	100
11	Chemical & Chemical Product	02 (11.76)	09 (52.9)	06 (35.2)	17	100
12	Non Metallic Mineral Product	-	01 (50)	01 (50)	02	100
13	Basic Metal Industries	18 (61.8)	02 (9.09)	02 (9.09)	24	100
14	Metal Product	13 (46.42)	09 (32.14)	06 (21.42)	28	100
15	Machinery & Part Except Electrical	03 (14.28)	18 (85.7)		21	100
16	Electrical Machinery & Apparatus	- M - A	03 (100)	13/1	03	100
17	Transport Equipments & Part	-			-	-
18	Miscellaneous MFG	55 (40.74)	64 (47.4)	16 (11.85)	135	84.90
19	Repairing & Servicing Industries	112 (26.4)	127 (29.9)	195 (45.9)	424	81.53
	Total	405 (32.76)	413 (33.4)	418 (33.8)	1236	85.77

WOMEN ENTREPRENEURS

More than 200 units are under the control of women in the district this is very low participation of women in the field of industrial development. The maximum number of unit owned by women are related to repairing and servicing sector, followed by food products, and wood products. Out of 19 industrial areas the district the women participation is zero with 13 industrial sectors (Table-4).

TABLE 4: WOMEN ENTREPRENEURS

S	Industries	Year (2007-2008) No. of	Year (2006-2007) No. of units &	Year (2005-2006) No. of units &	Total	%age
No.		units	(%)	(%)		
1	Food Product	20 (52.6)	8 (21.05)	10 (26.3)	38	15.1
2	Beverages, TOBA, TOBA Product	-	-	-	-	
3	Cotton Textiles	-	-	-	-	
4	Wool, Silk & Synthetics Fiber Textiles	2 (20)	3 (30)	5 (50)	10	15.8
5	Jute, HOMPs MESTA Textiles	-	-	-	-	
6	Hosiery & Garments	8 (50)	6 (37.5)	2 (2.5)	16	25.8
7	Wood Product	9 (29.05)	10 (32.2)	12 (38.7)	31	14.9
8	Paper Product & Printing	-	-	-	-	
9	Leather Products	-	-	-	-	
10	Rubbers Plastic Product	-	-	-	-	
11	Chemical & Chemical Product	-		-	-	
12	Non Metallic Mineral Product	-	-	-	-	
13	Basic Metal Industries	-	-	-	-	
14	Metal Product	-	-	-	-	
15	Machinery & Part Except Electrical	-	-	-	-	
16	Electrical Machinery & Apparatus	-	-	-	-	
17	Transport Equipments & Part	-	-	-	-	
18	Miscellaneous MFG	12 (54.5)	10 (45.4)	2 (9.1)	24	13.6
19	Repairing & Servicing Industries	34 (39.5)	26 (32.2)	26 (30.2)	86	16.5
	Total	85 (41.5)	63 (30.7)	57 (27.8)	205	4.2

CONCLUSION

Jaunpur is an under developed district of the State as per the growth rate of industry. The maximum growth is seen in the field of repairing and servicing sector which is based on the labour skill and knowledge. This sector did not need more capital and infrastructure repairing and servicing can be started. This trend indicates the low per capita income and insufficient fund/capital with the entrepreneurs. The second attractive industry is food products which required fewer infrastructures and low amount of fund. On the other hand heavy industrial units transport equipments, electrical machinery apparatus, non metallic mineral products, jute and textile products were did not find place for most of the entrepreneurs as there areas of industries required huge amount of fund and large infrastructure.

On the basis of the data it is clear that most of the units are labour intensive and small and cottage nature in its size, because of non-availability of adequate amount of fund to establish a heavy industry. The Government should promote the entrepreneurs in the area of agriculture and food processing industry sectir like; animal husbandry, poultry, piggery, fisheries, milk and dairy products etc. Adequate training programme should be conducted to promote the entrepreneurship, the women participation is very low so the special efforts should be made to promote women entrepreneur in all industrial sector. The economic development of the district as well as state and the country can not be done with out the participation of women in any field or industry, as the women consist of half of the population.

REFERENCES

Kumar Anil (2008), "Awareness of supporting agencies among women entrepreneurship in small Business", Entrepreneurship development Dec. Vol V, No. 4.

Nagesh P. and Narsimha, M.S. (2008), "The effectiveness of women entrepreneurship Training Program: A Case Study", The ICFAI Journal of Entrepreneurship Development. Sep. Vol V. No.3/

Rena Ravinder (2008), "Women's Enterprise Development in Eritrea through Microfinance", The ICFAI Journal of Entrepreneurship Development Sept. Vol V, No.3.

Kumar Anil and Verma Divya (2008), "A Study of Marketing Problems in women owned business", The Indian Journal of Commerce, Jan-March, Vol-61, No.1. Mathivannan, S. and Kumar Selva, M. (2008), "A Study on Socio-economic Back grouind and status of women entrepreneurs in SSI", Indian Journal of Marketing, May. Vol XXXVIII. No.5

Makar, A.K. and Kalita, D.C. (2008), "Empowerment of Women thorugh participation in Rura; Development", June Vol.V, No.2

Jha, B.K. (2008), "Role of Banking Services in Rural Entrepreneurship (A Case Study of Sultanpur District U.P.), Banking finance, June, Vol. XXI, No.6.

Basargekar Prema (2007), "Women Entrepreneurs: Challenged faced", The Jouornal of ICFAI Entrepreneurship Development, June, Vol XXI, No.6

Vinayagamoorthy, A. and Pithadia, Vijay (2007), "Women Empowerment through self help groups: A Case Study in the North Tamil Nadu Indian Journal of Marketing, Vol. XXXVII, No. 11.

Prasad Hanuman and Verma, B.L. (2006), "Women Entrepreneurship in India", Indian Journal of Commerce", April-June Vol.59, No.2.

Wadhwa Stapal, (2006), "Impact of Globalization in Indian Entrepreneurship", Indian Journal of Commerce, July-Spet., Vol. 59, No. 3

Cope, J. (2003), "Entrepreneurial Learning and critical reflection: Discontinuous events as triggers for higher-level learning, Management learning.

EID Florence (2006), "Recasting Job creation strategies in Developing regions" A Role for Entrepreneurial Finance," The Journal of Entrepreneurship, July-Dec, Vol.15, No.2,

Clark, J.R. and Lee Dwight, R. (2006), "Freedom Entrepreneurship and Economic Progress", The Journal of Entrepreneurship, Jan-June. Vol.15, No.1

Bhandari, Narendra, (2006), "Intention for Entrepreneurship among students of India,", The Journal of Entrepreneurship, Jan-June, Vol-15, No.1

Bayineni, Srinivasulu (2005), "The Role of Entrepreneurship in economic Development", Managerial Economics, Nov. Vol III, No.4. Tripathy Trilochan (2005), "A step towards Rural women Empowerment", Agricultural Economy", Oct. Vol. II, No.4

Tripathy Trilochan, (2005), "Changing Attitude of Rural Women Toward Gender Equity Through Micro Entrepreneurship", Sept. Vol.IV, No.5

Chand Vijay Shery and Chaudhary, Geeta Amin, "Teachers and Socio-educational Entrepreneurship", July-Dec, Vol 15, No.2

Yu, T.F. (2001), "Towards a theory of the Entrepreneurial state International", Journal of Social Economics.

Roy Rajeev (2006), "Mass Customization: An Entrepreneurial opportunity", Indian Journal of Marketing, Oct. Vol.XXXVI, No.1

Mambula (2002), "Perceptions of SME growth constraints in Nigeria", Journal of small Business management, 40(1): 58-65.

Waston, J. (2003), "Failure rates for female-controlled business: Are they any different?" Journal of small Business Management, 41(3):262-277

Shakar, M.M. and Vljayalaakshmi, M.E. (2007), "A study on the motivating factors of women entrepreneurs in Chennai", The Icfai Journal of Entrepreneurship Development, 6(2):46-54

Low Angeline (2007), "Economic outcomes of female immigrant entrepreneurship", International Journal of Entrepreneurship and small Business 5(3/4): 224-240.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator