INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



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

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

Index Copernicus Publishers Panel, Polandwith 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 2401 Cities in 155 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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
	THE RELATIONSHIP BETWEEN ACCOUNTING REVENUES, INCOME AND EXECUTIVE PAY DR. C. JOE UENG, DR. VINITA RAMASWAMY, DR. YA-HUI HSIEH, DR. YU-TA CHEN & CHING LIANG CHANG	1
2.	TRAFFIC FATALITIES AMONG CHILDREN THAT IS CAUSING EXTENSIVE ECONOMIC DAMAGES	5
3.	MURAT DARCIN IMPACT OF CONSUMER PRICE INDEX, REAL EFFECTIVE EXCHANGE RATE INDEX, PER CAPITA INCOME AND DISCOUNT RATE ON PAKISTAN'S STOCK MARKET INDEX	10
4.	MUHAMMAD TOSEEF ASLAM & DR. MUHAMMAD RAMZAN NEW FACE OF MANAGEMENT EDUCATION: ISSUES AND CHALLENGES	15
5.	DR. S. K. BARAL MANAGEMENT OF RURAL FINANCING FOR RURAL UPLIFTMENT -AN ANALYSIS	20
6.	DR. A. JAGADESH BABU & DR. V. V. RATNAJI RAO CHOWDARY PROBLEMS OF WOMEN ENTREPRENEUR IN MAYILADUTHURAI, NAGAI DISTRICT	24
7	K. MANIKANDAN & DR. K. RAMAKRISHNAN. SWOT ANALYSIS OF WOMEN ENTREPRENEURSHIP IN TIRUPUR WITH SPECIAL REFERENCE TO DALITS	29
	P. DEVI BHUVANESHWARI & DR. R. ANNAPOORANI QUALITY WORK LIFE OF MIGRANT CONSTRUCTION WORKERS IN CHENNAI	
8.	DR. LAVANYA VEDAGIRI RAO	33
9.	AWARENESS LEVEL AMONG WOMEN ENTREPRENEURS TOWARDS STREE SHAKTI AND SGSY – A STUDY OF NORTH KARNATAKA DISTRICTS DR. A. S. SHIRALASHETTI	37
10.	SACK TO SOPHISTICATION: JOURNEY OF JUTE INDUSTRY SANGEETA DEWAN & PREETI SODHI	41
11.	SOCIO ECONOMIC DETERMINANTS OF PARTICIPATION IN MGNREGA: A STUDY IN BANKURA DISTRICT OF RURAL WEST BENGAL BIPUL DE & SEBAK JANA	48
12.	CUSTOMER PREFERENCE AND SATISFACTION TOWARDS CHAT OUT RESTAURANTS DR. C. K. MUTHUKUMARAN, DR. D. SUGUMAR & DR. A. B. ANGAPPAPILLAI	55
13.	IS LABOUR GETTING FAIR SHARE IN ORGANISED MANUFACTURING SECTOR? DR. ASHOK KUMAR & BALIEET KAUR	60
14.	SOCIO-ECONOMIC STATUS OF TSUNAMI SURVIVORS IN KOTTUCHERRYMEDU, KARAIKAL DISTRICT - A CASE STUDY DR. N. UDAYAKUMARI & N. MANIMOZHY	65
15.	COINTEGRATION AND CAUSAL RELATIONSHIP AMONG CONTRIBUTION OF AGRICULTURE, INDUSTRY AND SERVICE SECTOR TO GROSS DOMESTIC PRODUCT IN BANGLADESH MD. ARAFAT RAHMAN & TANVIR KHAN	68
16.	ASSET LIABILITY MANAGEMENT IN PUNJAB NATIONAL BANK -WITH SPECIAL REFERENCE TO THEIR INTEREST RATE SENSITIVITY DEVI PREMNATH & GOWRY.R	73
17.	STRUCTURAL CHANGE IN SOUTHERN STATES OF INDIA TINA SINGH	79
18.	ANALYSIS OF INDIAN DIRECT TAX SYSTEM DR. P. AMARJOTHI.	83
19.	FRAMEWORK FOR DEVELOPMENT OF STRATEGIC ELEMENTS TO SELF HELP GROUPS IN JAMMU AND KASHMIR STATE AASIM MIR	86
20.	WEAK AREAS IN ACCOUNTING SYSTEM CONTROL FACILITATING WHITE COLLAR CRIME	88
21.	DR. YOGESH MAHESWARI HUMAN RESOURCE ACCOUNTING: AN EFFECTIVE ANALYSIS AND FUTURE ASPECT	92
22.	SUJAN KANTI BISWAS & SUMAN KANTI DEB EFFECT OF HEALTH INFORMATION LITERACY ON THE ATTITUDE OF WOMEN TOWARDS FAMILY PLANNING	99
23.	ARAMIDE OLUFEMI, AYO ODUROYE & AKIN ALAGBE VARIATIONS IN EXTERNAL CAPITAL FLOWS AND GROWTH IN THE CEMAC ZONE	104
24.	GEORGES DIEUDONNÉ MBONDO ECONOMIC MODELING OF THE COST OF INPUTS FOR RICE PRODUCTION: A CASE STUDY ON BANGLADESH	111
25.	MD. GHULAM RABBANY, SHARMIN AFRIN, AIRIN RAHMAN & FARJANA SALAM THE ROLE OF MARKETING-MIX STRATEGIES ON GROWTH OF MICRO AND SMALL ENTERPRISES IN MERU COUNTY-KENYA	116
26.	MWIRIGI RAEL NKATHA & LENITY MUGENDI BANK -SPECIFIC DETERMINANTS OF PROFITABILITY OF QUOTED COMMERCIAL BANKS IN KENYA	122
27	UMULKHER ALI ABDILLAHI & MUGANDA MUNIR MANINI TREND OF AREA, PRODUCTION AND PRODUCTIVITY OF RICE CROP IN ASSAM	130
	ANANYA BORGOHAIN ANALYSIS OF HOME LOANS BY PUBLIC SECTOR BANKS: INTER-BANK &INTRA-BANK ANALYSIS	136
	JYOTI BHATIA	
	TREND AND PATTERNS OF FDI INFLOW INTO INDIA RANJAN KUMAR NAYAK	143
30.	HEDONIC CONSUMPTION & CHANGING DEMOGRAPHICS OF THE INDIAN CONSUMER: EMERGING TRENDS AND STRATEGIC IMPLICATIONS ANURAG KANSAL	156
	REQUEST FOR FEEDBACK	165

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, GuruGobindSinghIndraprasthaUniversity, Delhi
Ex. Pro Vice-Chancellor, GuruJambheshwarUniversity, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

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

CO-ORDINATOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

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

PROF. M. N. SHARMA

Chairman, M.B.A., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

EDITOR

PROF. R. K. SHARMA

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

CO-EDITOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

<u>EDITORIAL ADVISORY BOARD</u>

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

UniversitySchool of Management Studies, GuruGobindSinghl. 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

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

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, KurukshetraUniversity, Kurukshetra

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

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

PARVEEN KHURANA

Associate Professor, MukandLalNationalCollege, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S.M.S.KhalsaLubanaGirlsCollege, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, AakashCollege of Education, ChanderKalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

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

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

Weinvite 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, Education, 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; Management 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 and 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 address: **infoijrcm@gmail.com**.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1.	COVERING LETTER FOR SUBMISSION:	
	THE EDITOR URCM	DATED:
	Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF. (e.g. Finance/Marketing/HRM/General Management/Economics/Psych	ology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
	DEAR SIR/MADAM	
	Please find my submission of manuscript entitled '	' for possible publication in your journals.
	I hereby affirm that the contents of this manuscript are original. Furthern under review for publication elsewhere.	nore, it has neither been published elsewhere in any language fully or partly, nor is it

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
 - New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 3. AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 4. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working
 papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS AND THESES

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

ONLINE RESOURCES

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

WEBSITES

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

SWOT ANALYSIS OF WOMEN ENTREPRENEURSHIP IN TIRUPUR WITH SPECIAL REFERENCE TO DALITS

P. DEVI BHUVANESHWARI
RESEARCH SCHOLAR
DEPARTMENT OF ECONOMICS
AVINASHILINGAM UNIVERSITY FOR WOMEN
COIMBATORE

DR. R. ANNAPOORANI
PROFESSOR
DEPARTMENT OF ECONOMICS
AVINASHILINGAM UNIVERSITY FOR WOMEN
COIMBATORE

ABSTRACT

A woman entrepreneur is an adult who owns and runs an enterprise, especially a commercial one, often at personal financial risk. In India women have made a comparatively late entry into business scenario mainly due to the orthodox and traditional socio-cultural environment. In India from the very beginning, women have solely dominated the area of household activities. Today non-traditional enterprises are easily managed by women and are done so excellently with them as the decision – makers. Today, woman entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Among the reasons for women to run organized enterprises are their skill and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive. In this content a research study on "SWOT analysis of women entrepreneurship in Tirupur with special reference to Dalits" was formulated with the objectives of identifying the socio economic profile of Dalit women entrepreneurs, to highlight the main motivational factors for Dalit women entrepreneurs and to study the major constraints faced by the Dalit women entrepreneurs. The study was related to 50 dalit women entrepreneurs in Tirupur district of Tamil Nadu. The study identified the problems of dalit Women entrepreneurs as financial, marketing, social and psychological problems. The degree of problems varies among the male and female entrepreneurs. The female entrepreneurs highly perceive the problems than the male entrepreneurs. But at the same time, the female respondents are also viewing that there are much more opportunities. The level of perception on problems was significantly associated with the profile of entrepreneurs especially personally trait and the highly indebted entrepreneurs highly perceive the problems.

KEYWORDS

women entrepreneurship, Dalit womens.

INTRODUCTION

WOMEN ENTREPRENEURS IN INDIA

woman entrepreneur is an adult who owns and runs an enterprise, especially a commercial one, often at personal financial risk. A recent ILO-Indian study of woman entrepreneurs gave the definition of women's enterprise as "a small unit where one or more women entrepreneurs have not less than 50 per cent financial holdings". In India women have made a comparatively late entry into business scenario mainly due to the orthodox and traditional socio-cultural environment.

In India from the very beginning, women have solely dominated the area of household activities. Today non – traditional enterprises are easily managed by women and are done so excellently with them as the decision – makers. Today, women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Among the reasons for women to run organized enterprises are their skill and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive.

The principal factor in developing entrepreneurship among women is not in terms of infrastructure or financial assistance or identifying an enterprise but it is a question of clearing the ground for their movement into entrepreneurship. For ages together they have been confined to a secondary role and confined to the homes though there are several factors contributing to the emergence of women as entrepreneurs. The sustained and coordinated effort from all dimensions would pave the way for the women moving into entrepreneurial activity thus contributing to the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves.

DEVELOPMENT OF DALIT WOMEN ENTREPRENEURS

The dalit women are mostly the ones who set up small enterprises to sustain themselves and their families. Although, becoming an entrepreneur did arouse a little dilemma in many dalit women they have the potentialities for becoming one. However, to earn quick money was the basic reason for dalit women to start entrepreneurship. They have a deep-seated need for a sense of independence along with a desire to do something meaningful with their time and to have their own identity instead of remaining closeted behind their husband's nameplate. In this context, a research study on "SWOT analysis of Women Entrepreneurship in Tirupur with special reference to Dalits" was formulated with the following objectives:

- 1. To identify the strength of Dalit women entrepreneurs.
- 2. To highlight the main weakness of Dalit women entrepreneurs and
- 3. To study the opportunities and threats of Dalit women entrepreneurs.

METHODOLOGY

The study was related to Tirupur District of Tamil Nadu due to easy accessibility. Tirupur is a textile hub and a vast generator of employment for unskilled temporary workers. Tirupur is the "knitwear capital" of India. It has spurred up the textile industry in India for the past three decades. Its economic boom boosts the morale of Indian industrialists. It contributes to a huge amount of foreign exchange in India. Tirupur has the largest and fastest growing urban agglomerations in Tamil Nadu. Tirupur stands as the life for millions of people in Tamil Nadu. Tirupur consists of 13 blocks namely Uthukuli, Gudimangalam, Vellakovil, Madathukulam, Kundadam, Mulanur, Udumalpet, Avinashi, Palladam, Pongalur, Tirupur, Kangayam and Dharmapuri. The study was confined to Nallur Corporation of Tirupur block. From Nallur corporation 50 dalit entrepreneurs were selected for the study based on their co-operation and willingness to respond. The required information were collected by administering an interview schedule to the respondents and five point rating scale was used to find out the strength, weakness, opportunities and threats.

TOOLS USED

't' test was used to find out whether there is a significant difference in strength, weakness, opportunities and threats of men and women entrepreneurs.

SWOT ANALYSIS

The SWOT analysis is one of the important management tools to identify the problems and prospects of the units. If the strengths are greater than the weakness of the units and the opportunities are greater than the threats to the units, there will be a better scope for the units. If the weaknesses are greater than its strengths and the threats are greater than its opportunities, it may lead to so many problems to the units. The SWOT analysis is generally used for the self-appraisal of any organization. In the present study, the SWOT analysis has been used to exhibit the level of strengths, weakness, opportunities and threats to the micro enterprises run by dalit women.

FINDINGS OF THE STUDY

A. STRENGTH OF MICRO ENTERPRISES

The strengths of the micro enterprises are important for its future prospects. Even though, the strengths of micro enterprises are too many, the present study confine to only 10 strengths.

MEAN SCORE OF STRENGTHS OF MEN AND WOMEN ENTREPRENEURS

The respondents are asked to rate the strengths at five point scale. The mean score of strength has been computed. Table I represents the mean score of strengths of men and women entrepreneurs.

TABLE I: MEAN SCORE OF STRENGTHS OF MEN AND WOMEN ENTREPRENEURS

Strengths	Mean score among		t-statistics
	Men	Women	
Minimum requirement of investment	3.4325	3.6527	1.6385
Easy to start and manage	3.2907	3.4578	1.1464
Flexibility in decision making	3.2195	3.6547	0.9143
Motivation to succeed due to ownership	3.3247	3.3443	-2.4512*
Speed in taking decisions	3.4423	3.8032	-2.1214*
Lack of bureaucracy	3.2669	3.5971	-1.5642
Family orientation	3.7134	3.6524	-2.5216*
Lack of formalities to start	3.2380	3.6598	-1.3256
Government support	3.2995	3.6891	-1.9932*

Source: Calculated figures based on field survey

The highly viewed strengths of the micro enterprises among the men respondents are flexibility in decision making and minimum requirement of investment since its mean score are 3.2195 and 3.4325 respectively. Among the women respondents, these two are motivation to succeed due to ownership and minimum requirement of investment since its mean scores are 3.3443 and 3.6527 respectively. Regarding the perception of strengths, the significant difference among the men and women respondents have been identified in fourvariables out of 9 variables since their respective 't' statistics are significant at five percent level as illustrated in Table I.

FREQUENCY DISTRIBUTION OF THE RESPONDENTS BASED ON THE SCORE ON STRENGTHS OF MICRO ENTERPRISES

The score of strength of the rural micro enterprises among the respondents have been computed. The distribution of respondents on the basis of their score on strengths of micro enterprises is given in Table II.

TABLE II: FREQUENCY DISTRIBUTION OF THE RESPONDENTS BASED ON THE SCORE ON STRENGTHS OF MICRO ENTERPRISES

Score on Strength of Micro Enterprises	Number o	Total	
	Men	Women	
Less than 2.00	10	4	14
2.00-3.00	6	7	13
3.00-4.00	10	6	16
Above 4.00	4	3	7
Total	30	20	50

Source: Field Survey.

Of the total respondents, 32 percent were in the score of 3.00-4.00 with regard to score on strength of micro entrepreneurs.

B. WEAKNESS OF MICRO ENTERPRISES

Weakness of micro enterprises are the major handles for its growth. If the weakness are properly identified and assessed by the entrepreneurs, they can rectify it with due course of time. The present study has made an attempt to measure the weakness of micro enterprises with the help of 10 variables. The mean score of the weakness of the respondents have been computed and given in Table III.

TABLE III: MEAN SCORE OF WEAKNESS OF MEN AND WOMEN ENTREPRENEURS

Weakness	Mean score among		t-statistics
The state of the s	Men	Women	
Over dependence on intermediaries	3.4212	2.6598	2.0154*
Intense competition	3.5185	2.5864	-0.4587
High cost of production	2.6853	2.5411	0.6258
Low mobility	3.2058	2.6598	0.3659
More Familiy responsibility	3.1145	3.2587	-0.2547
Lack of education	3.3325	2.8926	-1.2548
Lack of skill acquisition	3.5246	3.0658	2.0214*
Lack of confidence	3.2584	2.9821	-2.1457*
Lack of technical and managerial skills	3.6532	3.4175	-2.5541*

Source: Calculated figures based on field survey

The highly viewed weaknesses of micro enterprises among the men respondents are intense competition and lack of skill acquisition since their mean scores are 3.5185 and 3.5246 respectively. Among the women respondents these are lack of education and confidence since their mean scores are 2.8926 and 2.9821 respectively. Regarding the perception on weakness of micro enterprises, the significant difference among the male and female respondents have been noticed in the case of 4 variables out of 9 variables since their 't' statistics are significant at five percent level.

^{*}Statistically significant at 5% level.

^{*}Statistically significant at 5% level.

TABLE IV: FREQUENCY DISTRIBUTION ON WEAKNESS OF MEN AND WOMEN ENTREPRENEURS

Frequency distribution	Number of respondents		Total
	Men	Women	
Less than 2.00	7	7	14
2.00-3.00	10	6	16
3.00-4.00	6	5	11
Above 4.00	4	5	9
Total	27	23	50

Source: Field survey

Of the total, 32 percent were in the score of 2.00-3.00 with regard to score on weakness of micro enterprises.

C. OPPORTUNITIES FOR MICRO ENTERPRISES

The opportunity for rural micro enterprises indicates the scope of growth of micro enterprises in future. The opportunities for micro enterprises have been measured with the help of nine variables. The respondents are asked to rate these nine variables at five point scale according to the order of scope from very high to very low.

MEAN SCORE ON OPPORTUNITIES FOR MEN AND WOMEN ENTREPRENEURS

The mean score of opportunities among the male and female respondents have been computed separately. The 't' test has been applied to test the significant difference among the men and women respondents regarding the opinion on opportunities. Table-V represents the Mean score on opportunities for men and women entrepreneurs.

TABLE V: MEAN SCORE ON OPPORTUNITIES FOR MEN AND WOMEN ENTREPRENEURS

Opportunities	Mean score	t-statistics	
	Men	Women	
Competitive advantage	3.2187	3.6754	-2.1434*
Enhance the profitability	3.6842	4.6617	-2.5376*
Sustainability within a market environment	3.0724	3.5287	-2.5309*
Understanding the local needs	3.6543	3.8790	-2.6529**
Less competition	3.4585	3.7425	-2.6547**
Government support	3.5435	3 <mark>.56</mark> 23	-1.7843
Easier to start and manage	3.5648	3.3778	0.7328
Flexibility	3.5514	3.5648	0.6645
Cheaper labor	3.5649	3.5564	-2.2264*

Source: Calculated figures based on field survey

Table V shows the mean score of opportunities among the men and women respondents and its respective 't' statistics. The highly viewed opportunities among the men respondents are flexibility and enhance profitability since their mean scores are 3.5514 and 3.6842 respectively. Among the women respondents, these two are enhancing the profitability and less competition since their mean scores are 4.6617 and 3.7425 respectively. Regarding the level of perception on opportunity, the significant difference between the male and female respondents have been identified in six variables out of nine variables since their respective 't' statistics are significant at five percent level.

TABLE VI: FREQUENCY DISTRIBUTION ON OPPORTUNITIES OF MEN AND WOMEN ENTREPRENEURS

Frequency distribution	Number o	Total	
	Men	Women	
Less than 2.00	3	7	10
2.00-3.00	6	8	14
3.00-4.00	9	7	16
Above 4.00	5	5	10
Total	23	27	50

Source: Field survey

Of the total, 32 percent were in the score of 3.00-4.00 with regard to score on weakness of micro enterprises.

D. THREATS TO MICRO ENTERPRISES:

The mushroom growth of shopping mall and departmental stores at rural and semi-urban areas are becoming as one of the important threats to micro enterprises. The threats to micro enterprises in the present study have been examined with the help of six variables. The respondents are asked to rate these variables at five point scale.

MEAN SCORE ON THREATS TO MEN AND WOMEN ENTREPRENEURS

The mean score of the variables in threats among the male and female respondents have been computed separately. The 't' test has been executed to analyse the significant difference among the male and female respondents regarding their view on threats. The results are given in Table VII.

TABLE VII: MEAN SCORE ON THREATS FOR MEN AND WOMEN ENTREPRENEURS

Threats	Mean score among		t-statistics
	Men	Women	
Urbanization	3.5564	3.9776	-1.3425
Change in consumer taste and preferences	3.0503	3.3342	0.2165
Stiff competition	3.7261	3.1141	-0.1773
Social constraints	3.1145	3.9943	-2.9836**
Higher dependence on private finance	3.8184	3.4812	0.9943
Low need for achievement	3.2354	3.6229	-1.9843*

Source: Calculated figures based on field survey

The highly viewed threats among the men respondents are change in consumers taste and preference and higher dependence on private finance since their mean scores are 3.0503 and 3.8184 respectively. Among the women respondents, the main threats are social constraints and urbanization since their mean scores are 3.9943 and 3.9776 respectively. Regarding the perception to micro enterprises, the significant difference among the male and female respondents have been seen in the case of two variables out of 6 variables since their respective 't' statistics are significant at five per cent level.

^{*}Statistically significant at 5% level.

^{**} Statistically significant at 1% level.

^{*}Statistically significant at 5% level.

^{**} Statistically significant at 1% level.

TABLE VIII: FREQUENCY DISTRIBUTION ON THREATS OF MEN AND WOMEN ENTREPRENEURS

Frequency distribution	Number o	Total	
	Men	Women	
Less than 2.00	3	5	8
2.00-3.00	6	8	14
3.00-4.00	10	7	17
Above 4.00	5	6	11
Total	24	26	50

Source: Field survey

Of the total, 34 percent were in the score of 3.00-4.00 with regard to score on weakness of micro enterprises.

RESPONDENTS VIEW ON SWOT

The respondents view on Strength (S), Weakness (W), Opportunities (O), and Threats (T) have been measured among the men and women respondents separately in order to exhibit the level of SWOT among them. The 't' test has been administered to find out the significant difference among the male and female respondents regarding their SWOT. The results are presented in Table VII.

TABLE IX: RESPONDENTS VIEW ON SWOT TO MICRO ENTERPRISES

SWOT	Mean score among			t-statistics
		Male	Female	!
Strengths	3.6549		3.8342	-2.8328**
Weakness	3.1765		3.0445	0.7223
Opportunities	3.6287		3.8035	-2.0237*
Threats	3.6279		3.8823	-1.8835

Source: Calculated figures based on field survey

Regarding the strengths, opportunities and threats, the mean scores are identified as higher among the female respondents than the male respondents. Regarding the weakness, the mean score among the male respondents is higher than the female respondents. Regarding the level of perception on SWOT, the significant difference among the men and women respondents have been identified in the case of strength, opportunities and threats since their respective 't' statistics are significant at five percent level.

CONCLUSION

The important problems of entrepreneurship are financial, marketing, social and psychological. The degree of problems varied among the male and female entrepreneurs. The female entrepreneurs highly perceive the problems than the male entrepreneurs. But at the same time, the female respondents are also viewing that there are much more opportunities to micro enterprises. The level of perception on problems is significantly associating with the profile of entrepreneurs especially personally trait. The highly indebted entrepreneurs highly perceive the problems. The strengths of the rural micro enterprises are viewed as higher than its weakness. Similarly, the opportunities are viewed as higher than its threats. If the Government properly identifies the specific problems faced by a particular segment, they can implement appropriate programmes to reduce the problems.

SUGGESTIONS

- > In order to check the failure of entrepreneurs they must be imparted necessary skill in the handling of the scheme, which in turn would generate confidence among them.
- > Government policies should primarily be targeted towards removing regulatory barriers and minimizing state induced costs.
- > There is a need for formulating policies aimed at providing common services for micro enterprises and encouraging clusters to reap the benefits of external economies and
- Measures should be formulated to promote efficiency of micro enterprises.

REFERENCES

- 1. Amin (2008), "Entrepreneurship development: An approach to economic empowerment to women", Kurukshetra, Vol: 52, No: 2, pp: 31.
- 2. Geetha and Sundari (2000), "Poverty credit and micro enterprises A gender study", Kurukshetra, Vol: 49, No: 2, pp: 29.
- 3. Naik, Sumangala (2003), "The need for developing women entrepreneurs", Yojana, Vol: 47 pp: 37.
- 4. Neelam Jain (2011), "Women entrepreneurship as a key driver in national development", Southern Economist, Vol. 50, No. 1, pp. 39-41.
- 5. Rajendran and Rajarajan (2011), "SWOT analysis of rural micro enterprises in Cuddalore", Southern Economist, Vol: 50 No: 1 pp: 33-35.
- 6. Shamika Ravi (2009), "Entrepreneurship Development in the micro small and medium enterprise sector in India", Indian school of Business, pp: 20-25.
- 7. Vasanthakumari (2008), women empowerment through micro enterprises development, Southern Economist, Vol: 17 No: 15 pp: 31.



^{*}Statistically significant at 5% level.

^{**} Statistically significant at 1% level.

REQUEST FOR FEEDBACK

Dear Readers

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

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail 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

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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







