

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

IJR
C
M



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

Indexed & Listed at:

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

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

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

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

Circulated all over the world & Google has verified that scholars of more than 4767 Cities in 180 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	COST AND RETURN ANALYSIS OF PADDY UNDER ORGANIC FARMING <i>DR. K. THIRIPURASUNDARI, R. SWARNA & S. V. DIVYA</i>	1
2.	A MONTE CARLO RISK ANALYSIS OF THE REAL TIME GROSS SETTLEMENT SYSTEM OF FUND TRANSFER IN ZAMBIA <i>MUDENDA COLLINS & KRISTEN KOMBE</i>	4
3.	SOCIO-DEMOGRAPHIC, ECONOMIC AND LIVING CONDITIONS OF THE TRIBAL WOMEN: A STUDY IN THE AGENCY AREA OF KHAMMAM DISTRICT OF TELANGANA STATE <i>G. JANARDHAN & DR. S. RADHA KRISHNA</i>	12
4.	SOCIO – ECONOMIC CONDITION OF WOMEN ENTREPRENEURS THROUGH SHGS IN KANCEPURAM DISTRICT OF TAMIL NADU <i>DR. P. RAJA & V. R. RADHAAKRISHNAN</i>	15
5.	SOCIAL INSECURITY IN KERALA: SOME REFLECTIONS OF CONSUMERISM <i>DR. ABDULLA M.P</i>	18
6.	DETERMINANTS OF DIVIDEND POLICY WITH SPECIAL REFERENCE TO SELECTED HOUSING FINANCE CORPORATIONS IN INDIA <i>DR. V. MOHANRAJ & S. SOUNTHIRI</i>	21
7.	JOB SATISFACTION AS A FACTOR FOR EMPLOYEE RETENTION: CIVIL ENGINEERS IN CHENNAI <i>DR. S. MEENA & JERINCE PETER</i>	25
8.	AN ECONOMIC STUDY OF SELECT FISCAL INDICATORS PERTAINING TO KARNATAKA ECONOMY FROM 2000-01 TO 2011-12 <i>MONICA M & VIJAYA PRIYA S</i>	28
9.	RURAL MARKETING STRATEGIES OF PEPSICO AND COCA-COLA <i>A. KALAIMOHAN</i>	37
10.	WHAT AFFECT SLOGANS? <i>WAN-CHEN WANG</i>	41
11.	REVIVAL OF MSME'S IN INDIA: A STEP TOWARDS SUSTAINABLE DEVELOPMENT <i>DR. NIDHI SRIVASTAVA & GAGANDEEP CHADHA</i>	46
12.	ECONOMIES OF SCALE: AN EVIDENCE FROM CROSS SECTIONAL ANALYSIS OF FIRMS IN INDIAN TEXTILE INDUSTRY <i>CMA. POTHARLA SRIKANTH & VIJAYALAXMI B</i>	50
13.	INCLUSIVE GROWTH AND THE INFORMAL SECTOR: A STUDY OF THE FEMALE DOMESTIC WORKERS IN SOUTH 24 PARGANAS, WEST BENGAL <i>SANGHITA BHATTACHARJEE</i>	55
14.	THE ECONOMIC REASONS OF RURAL TO URBAN LABOUR MIGRATION: A STUDY ON MURSHIDABAD DISTRICT OF WEST BENGAL <i>SRIPARNA GUHA</i>	60
15.	EMPLOYMENT ELASTICITY OF INDIA: A STUDY OF PRE AND POST-REFORM PERIODS <i>DR. A. VAMSI KRUSHNA</i>	63
16.	GROUND WATER: POTENTIAL AND CONSTRAINTS <i>DR. N. SWAMINATHAN</i>	66
17.	CUSTOMER RELATIONSHIP MANAGEMENT (CRM): A STUDY OF J&K BANK AND HDFC BANK <i>RIZWANA KHURSHID & DR. ASHFAQ AHMAD</i>	68
18.	SOCIAL RESPONSIBILITY: A CASE STUDY OF VISHAL MEGA MART SOCIAL RESPONSIBILITY <i>DR. NARENDRA KUMAR</i>	70
19.	AN ANALYSIS OF INDIA'S TRADE RELATIONS WITH THAILAND <i>ANJU RANI</i>	75
20.	CULTURAL SUSTAINABILITY IN KERALA VIA TOURISM <i>SHIJI O.</i>	80
	REQUEST FOR FEEDBACK & DISCLAIMER	83

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

Chairman, Malaviya National Institute of Technology, Jaipur
 (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
 Chancellor, K. R. Mangalam University, Gurgaon
 Chancellor, Lingaya's University, Faridabad
 Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON**LATE SH. RAM BHAJAN AGGARWAL**

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

CO-ORDINATOR**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

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**

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

FORMER CO-EDITOR**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD**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

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, 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, 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, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

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

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

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

FORMER TECHNICAL ADVISOR**AMITA**

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation

Institution/College/University with full address & Pin Code

Residential address with Pin Code

Mobile Number (s) with country ISD code

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)

Landline Number (s) with country ISD code

E-mail Address

Alternate E-mail Address

Nationality

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) **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 within twenty four hours** 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 a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be **bold typed, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italicized text**, ranging between **150 to 300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably range from 2000 to 5000 WORDS.

12. **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.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they are supposed to follow Harvard Style of Referencing. **Also check to make sure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in 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 parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders after the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

SOCIO – ECONOMIC CONDITION OF WOMEN ENTREPRENEURS THROUGH SHGs IN KANCEPURAM DISTRICT OF TAMIL NADU

DR. P. RAJA
PROFESSOR

DEPARTMENT OF MANAGEMENT STUDIES
SRI RAMANUJAR ENGINEERING COLLEGE
CHENNAI

V. R. RADHAAKRISHNAN
ASSOCIATE PROFESSOR

DEPARTMENT OF MANAGEMENT STUDIES
SRI RAMANUJAR ENGINEERING COLLEGE
CHENNAI

ABSTRACT

Women in India constitute about 50 per cent of the total population and comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. Women still have to struggle with their traditional role in order to balance career and household responsibilities. They have to endure negative social value and cultural bias that lead to unfair perceptions about their ability to operate a business and legal constraints also limit the pursuit of economic independence by women. Among the different districts in Tamil Nadu, the Kancepuram district has been purposively selected for the present study. Among different geographical locations in the district, Tambaram, Chengalpattu, and Sriperumpudur has been again purposively selected based on the concentration of number of Self Help Groups (SHGs) and members. Multi-stage random sampling technique has been adopted for data collection. The data and information have been collected from the sample size of 100 through structured interview method. The primary data collected from respondents pertains to the year 2014-2015. In order to analyze the socio-demographic features, the descriptive statistics has been carried out. Besides, in order to analyze the differences among the socio-economic features, the Chi-Square test is employed.

KEYWORDS

women entrepreneur, SHG, socio economic condition.

INTRODUCTION

In almost all the societies, women have less power than men, have less control over resources and receive lesser wages for their work. They remain as an 'invisible' work force. Inevitably, all these affect women's capacity to open up, grow, develop, exceed and excel. It is unfortunate that because of centuries of inertia, ignorance and conservatism, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution to social progress.

Women in India constitute about 50 per cent of the total population and comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. India envisions a future in which Indian women are independent and self-reliant (Agarwal, 2001).

Women must be empowered by enhancing their awareness, knowledge; skills and technology use efficiency, thereby, facilitating overall development of the society. In various national policies and developmental programmes, emphasis has been given on organizing women in Self Help Groups and thus, marks the beginning of a major process of empowering women (Ashford, 1995).

Micro finance and SHG intervention have brought tremendous change in the life of women at the grass root. Unlike the other kind of micro finance, self help group have savings as a base which created a binding on the part of the women and also the financial partners, say banks, to extend credit to the hitherto unreached poor, women. It has succeeded in bringing several women to compulsory savings and through some committed women in the group and NGOs support they have been able to avail micro credit in the form of revolving credit and economic assistance.

Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of home makers. Economic independence is the need of the hour. Participation in income generating activities helps in the overall empowerment of women. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self-reliant and self-confident.

The emergence of women entrepreneurship in the past two decades and especially in the second half of the 1990's is not a coincidence. First of all, the entire business environment has changed. Women are being encouraged to participate in various business activities – a process that was unimaginable decades ago. Next, the rapid development of computers and information technology makes starting and operating a business easier, with less capital and a lower minimum efficient level of production. Third, the rapid expansion and specialization of the service sector have provided women with new opportunities to pursue their own business careers. Finally, new business tools, like the internet and e-commerce make flexible working hours possible and help balance women's responsibilities in workplace and the family.

Although women are taking on important positions in the business sector, they continue to face barriers to their entrepreneurial activities, compared to their male counterparts. Some barriers are general to women and men, such as administrative barriers, including the regulations of business establishments. However, others are gender-specific and have severe implications for women entrepreneurs, especially those in SMEs and micro businesses. Women still have to struggle with their traditional role in order to balance career and household responsibilities. They have to endure negative social value and cultural bias that lead to unfair perceptions about their ability to operate a business and legal constraints also limit the pursuit of economic independence by women. With this background, the present study was attempted to study the influence of growth determinants on business income of women entrepreneurs through SHGs in Kancepuram district of Tamil Nadu.

METHODOLOGY

Among the different districts in Tamil Nadu, the Kancepuram district has been purposively selected for the present study. Among different geographical locations in the district, Tambaram, Chengalpattu, and Sriperumpudur has been again purposively selected based on the concentration of number of Self Help Groups (SHGs) and members. The data and information have been collected from the respondents by adopting random sampling technique. The district has been selected purposively followed by geographical location and the sample respondents have been selected randomly thus, multi-stage random sampling technique has been adopted for data collection. The data and information have been collected from the sample size of 100 through structured interview method. The primary data collected from respondents pertains to the year 2014-2015.

STATISTICAL TECHNIQUES**DESCRIPTIVE STATISTICS AND CHI-SQUARE TEST**

In order to analyze the socio-demographic features, the descriptive statistics has been carried out. Besides, in order to analyze the differences among the socio-economic features, the Chi-Square test is employed and the formula is:

$$\chi^2 = \sum \left(\frac{(O-E)^2}{E} \right)$$

Where

O = Observed Frequency in each category

E = Expected Frequency in the corresponding category

df is the "degree of freedom" (r-1)(c-1)

RESULTS AND DISCUSSION**SOCIO-DEMOGRAPHICS**

The socio-demographic features of women entrepreneurs were analyzed and the results are hereunder discussed. The age distributions of women entrepreneurs were analyzed and the results are presented in Table 1. From the table, the majority of women entrepreneurs (52 per cent) belonged to the age group of 30-45 years followed by less than 30 years (41 per cent). Only 7 per cent of women were in the age group of 45 and above 45 years. The chi square value was 0.01 and it was statically significant at five per cent level of significance indicating that there was a significant difference between age of the women entrepreneurs.

TABLE 1: FREQUENCY DISTRIBUTION OF AGE OF WOMEN ENTREPRENEURS

Age	Frequency	Per cent	Chi Square Value	Sig
< 30 Years	41	41	0.010	0.00
30-45 Years	52	52		
45 and Above	7	7		
Total	100.00	100.00		

Source: Primary & Computed Data

The educational qualifications of the women entrepreneurs are presented in Table 2. The results indicated that about half of the entrepreneurs (50 per cent) have school education followed by under graduation (42 per cent). The post graduation and professionals accounted about only 2 per cent while illiterates were only 6 per cent. The chi square value was 0.05 and it was statically significant at five per cent level of significance indicating that there was a significant difference between educational qualifications of the women entrepreneurs.

TABLE 2: FREQUENCY DISTRIBUTION OF QUALIFICATION

Educational Qualification	Frequency	Per cent	Chi Square Value	Sig
School Education	50	50	0.050	0.00
Under Graduation	42	42		
Post Graduation	2	2		
Illiterates	6	6		
Total	100.00	100.00		

Source: Primary & Computed Data

The source of income from business for women entrepreneurs are presented in Table 3. The results showed that about 48 per cent of women entrepreneurs earned income in the range of Rs. 50000-1 lakh from their business followed by less than Rs. 50000(33 per cent). About 18 per cent of entrepreneurs earned the income in the range of Rs.1 lakh-150000 and only 1 per cent earned their income in the range of above 2.5 lakh. The chi square value was 0.02 and it was statically significant at five per cent level of significance indicating that there was a significant difference between business income for the women entrepreneurs.

TABLE 3: FREQUENCY DISTRIBUTION OF BUSINESS INCOME

Business Income(Rs)	Frequency	Per cent	Chi Square Value	Sig
< 50000	33	33	0.02	0.01
50000-1 Lakh	48	48		
1Lakh- 150000	18	18		
150000-2.5 Lakh	1	1		
> 2.5 Lakh	0	0		
Total	100.00	100.00		

Source: Primary & Computed Data

The distribution of sector wise business activity is presented in Table 4. It is clear that about 48 per cent of women entrepreneurs were involving in marketing followed by supplier (23 per cent). About 16 per cent of the women carried manufacturing activities while, only 13 per cent was involving in service sector activities. The chi square value was 0.01 and it was statically significant at five per cent level of significance indicating that there was a significant difference between sector of business activity of the women entrepreneurs.

TABLE 4: FREQUENCY DISTRIBUTION OF SECTOR OF BUSINESS ACTIVITY

Sector	Frequency	Per cent	Chi Square Value	Sig
Manufacturing	16	16	0.01	0.00
Marketing	48	48		
Supplier	23	23		
Service	13	13		
Total	100.00	100.00		

Source: Primary & Computed Data

The enterprise base of the women entrepreneurs is presented in Table 5. From the table, it is apparent that the enterprise base for majority of the entrepreneurs (60 per cent) was semi-urban followed by urban (37 per cent). Only 3 per cent of them, used metropolitan area as their enterprise base. The chi square value was 0.02 and it was statically significant at five per cent level of significance indicating that there was a significant difference between enterprise base of the women entrepreneurs.

TABLE 5: FREQUENCY DISTRIBUTION OF ENTERPRISE BASE

Sector	Frequency	Per cent	Chi Square Value	Sig
Semi Urban	60	60	0.02	0.01
Urban	37	37		
Metropolitan	3	3		
Total	100.00	100.00		

Source: Primary & Computed Data

CONCLUSION

The forgoing analysis indicted that the socio-demographic features of the women entrepreneurs are significantly different in various aspects. About 52 per cent of women entrepreneurs belong to the age group of 30-45 years followed by less than 30 years. It was evident that about 62 per cent of women in the business income group of Rs. less than 50000, 55 per cent in the income group of Rs.50000-1 lakh and 73 per cent in the income group of Rs. 1 lakh-15000 have invested less than Rs.25 lakhs. About 48 per cent of women entrepreneurs were involving in marketing followed by supplier (23 per cent). About 16 per cent of the women carried manufacturing activities while, only 12 per cent was involving in service sector activities

My past experience strengthens and develops network, Correct business location contributed to my success, I take measures to protect the environment as I grow, As I gain more experience I commit less mistakes and Orientation and training assisted me to run my business are positively influencing the business income of the women entrepreneurs.

Entrepreneurial development should not be left to chance, as is the practice now. The training programmes should include identification and selection of potential entrepreneurs, and their motivation into entrepreneurial career through provision training and other inputs necessary to set up entrepreneurial units.

REFERENCES

1. Agrawal, S., "Technology Model for Women's Empowerment", Kurukshetra, (2003): May, pp. 18-28.
2. Ahmad, M.A., "Women Empowerment: Self Help Groups", Kurukshetra, (1999): April, pp. 13-15.
3. Ashford, L., 'Gender Equality and the Empowerment of Women'. Population Bulletin, 50 (1), (1995): pp. 17 – 22.
4. Bharat Dogra, "Women Self-Help Groups Kindling Spirit of Entrepreneurship", Kurukshetra, 50(5), (2002): pp. 40-42.
5. Deepti Agarwal, "Empowerment of Rural Woman in India", Social Welfare, 48(4), (2001): pp. 3-4.
6. Gain, Raji T.S. and P. Satish, "A Micro Study on Group Dynamics and Group Functioning", Working Paper No. 6, Banker's Institute of Rural Development, (1995).
7. Huq, A. and Richardson, P., "Business Ownership as an Economic Option for Middle-Income Educated Urban Women in Bangladesh", Frontiers of Entrepreneurship Research, (1997): pp. 240-241.
8. Kabeer, Naila., "Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment", Development and Change, 30, (1999): pp. 435-464.
9. Leelamma Devasia, V., V., Devasia, "Empowering Women Folk Sustainable Development", Ashish Publishing House, New Delhi, (1994).
10. Manimekalai, M. and Rajeshwari, G., "Nature and Performance of Informal Self Help Groups – A Case from Tamil Nadu", Indian Journal of Agricultural Economics, 56 (3), (2001): pp.34-46.
11. Morrison, A., Breen, J. and Ali, S., "Small Business Growth: Intention, Ability and Opportunity", Journal of Small Business Management, 41(4), (2003): pp. 417-425.
12. Reserve Bank of India, Report of the Internal Group to Examine Issues Relating to Rural Credit and Microfinance, (2005).
13. Senthil Vadivoo, K. and V. Sekar, "Self Help Groups a Movement for Women Services: How the Poor in India Could be Better Served?", Kissan World, 31(7): (2004). Pp. 13-14.
14. Sharma, K.C., "Micro Financing Through SHG's", Indian Journal of Agricultural Economic, 56 (3), (2001): pp. 76-86.
15. Srinivasan, R. and Sriram, M. S., "Round Table Microfinance in India: Discussion", Management Review, 15(2), (2003): pp. 52-86.
16. Tripathy K.K, "Self-Help Groups-A Catalyst of Rural Development", Kurukshetra, 52(8) (2004): pp. 40-43.

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-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

