

Volume - IV
Issue - III
March- 2018

ISSN : 2395- 5929
UGC Jr.No. : 45308
Impact Factor : 1.14
SJIF 2016 : 3.343
SJIF 2017 : 4.253
ISI 2017-2018 : 0673

**EMPEROR INTERNATIONAL JOURNAL
OF FINANCE AND MANAGEMENT
RESEARCH**



ISSN



IJS



Mayas Publication®
Tamilnadu | Kerala | Karnataka
Visit Us: www.eijfmr.com
Mail Us: maya1984kannan@gmail.com
customersupport@eijfmr.com
editor@eijfmr.com
Ph.No.: 99 44 387 367

**EMPEROR INTERNATIONAL JOURNAL OF
FINANCE AND MANAGEMENT RESEARCH
[EIJFMR]**

ISSN: 2395-5929

Volume-IV

Issue - 03

March - 2018

UGC Approval Jr. No. 45308

Impact Factor: 1.14 | SJIF 2016:3.343 | SJIF 2017: 4.253 | ISI 2017-2018: 0673

Chief- In - Editor

Dr. C. SUBATHRA

Assistant Professor in Commerce

Pioneer Kumaraswamy College

Affiliated to Manonmaniam Sundaranar University

Nagercoil.-629003

Advisory Board

Dr.S.GURUSAMY

Professor and Head

Chairperson - School of Business and Management

Dean - Academic

University of Madras

Chennai - 600 005

Editor

Dr. R. MAYAKKANNAN

Assistant Professor in Commerce

Sri Sankara Arts & Science College (Autonomous)

Enathur, Tamil Nadu – 631 561



Published by

Mayas Publication®

Tamilnadu | Kerala | Karnataka

www.eijfmr.com

maya1984kannan@gmail.com / editoreijfmr@gmail.com / customersupport@eijfmr.com

Editorial Board Members

Managing Editor

Dr. R. MAYAKKANNAN

M.Com., M.Phil.,MBA.,MFC., MA(Eco).,PGDFM .,PGDCA., Ph.D.

Mayas Publication®

www.eijfmr.com

Ph.No.: 9944387367

e-mail : maya1984kannan@gmail.com / customersupport@eijfmr.com

Chief-In-Editor

Dr. C. SUBATHRA

M.Com., M.Phil., PGDHRM., M.A(Soc.),M.Sc(Psy.), UGC-NET., Ph.D.

Assistant Professor in Commerce

Pioneer Kumaraswamy College

Affiliated to Manonmaniam Sundaranar University

Nagercoil.-629003

Advisory Board

Dr.S.GURUSAMY

Professor and Head

Department of Commerce

Chairperson - School of Business & Management

Dean - Academic University of Madras.

e-mail : professorsg@yahoo.com

SCHOOL OF COMMERCE, MANAGEMENT, ECONOMICS

Dr.Balakrishnan

Department of International Business,
Administration,

Nizwa College of Applied Science,
Sultanate of Oman.

subramanyapp@lycos.com

Dr. R. Periyasamy

Head & Assistant Professor,
Department of Commerce,
Barathiyar University Constitutional College,
Coimbatore, Tamilnadu, India.
nsebpge2017@gmail.com

Dr.Pratapsinh Chauhan

Vice Chancellor,
Saurashtra University, Rajkot,
Gujarat. India.
drpratapsinhchauhan@yahoo.co.in

Dr.T.J.Arun

Associate Professor of Commerce,
Annamalai University,
Chidambaram,
Tamilnadu,India.

Dr.Kuppusamy Singaravelloo

Department of Administrative Studies and Politics,
Faculty of Economics and Administration,
University of Malaya, Malaysia.
kuppusamy_s@um.edu.my

Dr.A.Ravikumar

Associate Professor of Commerce,
Bishop Heber College (Autonomous),
Puttur, Trichy-17.
ravikumarbhc@gmail.com

Dr. Bharati Pathak

Professor, School of Commerce,
Gujarat University,
Ahmadabad,
India.
bharativpathak@rediffmail.com

Dr.N.Bharathidhasan

Assistant Professor in Commerce,
Dr.Ambedkar Goverment Arts College
(Autonomous), Vyasarapadi,
Chennai, Tamilnadu.
nbd2001@gmail.com

Dr.P. Mohan Reddy

Professor of Commerce,
Management and Information Sciences,
Sri Venkateswara University,
Thirupati, Andhra Pradesh, India.
dr_mohanreddy@yahoo.com

Dr.Leela

Professor of Commerce,
T.S.Narayanaswami College,
Chennai,
Tamilnadu , India.
yen.leela@gmail.com

<p>Dr.Meenu Meheshwari Assistant Professor, Department of Commerce and Management, University of Kota, Kota. drmeenumaheshwari@gmail.com</p>	<p>Dr .K.Krishnamurthy Assistant Professor of Commerce, Periyar Government Arts College, Cuddalore. drkkrishnamurthy@gmail.com</p>
<p>Dr. G. Raju Professor of Commerce, School of Management Studies, University of Kerala Thiruvananthapuram, Kerala, India. rajmukal@yahoo.co.uk</p>	<p>Dr. C. Saraswathy Assistant Professor of Commerce, VELS University, Chennai, Tamilnadu. India. sarashand1@gmail.com</p>
<p>Dr.Vijaya Professor of Commerce, Gulbarga University, Gulbarga, Karnataka state India. drbjvijaya@yahoo.com</p>	<p>Dr. R. Mathavan Assistant Professor of Commerce, Kandaswami Kandar's College, P.Velur, Namakkal (DT) Tamilnadu. India. r.mathugk@gmail.com</p>
<p>Dr.F.Elayaraja HOD of Commerce TKU Arts College Karanthai,Thanjavur, Tamilnadu</p>	<p>Dr. S.Prabhu Head & Assistant Professor of Commerce Bharthi College of Arts and Science, Thanjavur, Tamilnadu</p>
<p>Dr. R. Hariharan Associate Professor of Commerce, National College, Trichy, Tamilnadu</p>	<p>Dr.A.Vijaykanth Assistant Professor of Economics, Dr.Ambedkar Government Arts College (Autonomous), Vyasarpadi, Chennai, India. vijayakanth_us@yahoo.com</p>
<p>Dr. L.Gomathy Assistant Professor of Commerce, Agurchand Manmull Jain College, Meenambakkam, Chennai. gomathypugal@gmail.com</p>	<p>Dr. V. Rengarajan Assistant Professor, Management Studies SASTRA University, Thanjavur, Tamilnadu, India. vrr1971@gmail.com</p>
<p>Dr.S.Raju Assistant Professor of Commerce, A.V.V.M Sri Pushpam College (Autonomous) , Poondi, Thanjavur.India. dr.rajuss@gmail.com</p>	<p>Dr.K.V.Ramanathan, Professor of Finance, Statistician and Research Adviser, Bangalore. kvr08@rediffmail.com</p>
<p>Dr.V.Dheenadhayalan Assistant Professor in Commerce, Annamalai University, Chidambaram, Tamilnadu, India. deena_mint@yahoo.com</p>	<p>Dr.P.Arunachalam Professor & Head , Department of applied Economics Cochin University, Kerala. arunachalam14@yahoo.co.uk</p>
<p>Dr.Bama Sampath Assistant Professor of Commerce Dr.Ambedkar Govt. Arts College Chennai, Tamilnadu, India. sbgs92@yahoo.in</p>	<p>Dr.S.R.Keshava Professor of Economics Bangalore University, Bangalore. sr_keshava@yahoo.com</p>
<p>Dr. R. Vasudevan Assistant Professor in Corporate Secretary Ship, D. G. Vaishnav College, Chennai. rvasu66@yahoo.com</p>	<p>Dr.S.Chinnammai Associate Professor of Economics, University of Madras, Chennai. pragathauom@gmail.com</p>
<p>Dr.A.L.Mallika Associate Professor and Head, Department of Management Studies, Mother Teresa Women's University, Kodaikanal. mvmallika21@gmail.com</p>	<p>Dr.A.Ranga Reddy Professor Emeritus, Sri Venkateshwara University Andhra Pradesh India.</p>

Dr. P. Uma Meheswari Assistant Professor of Economics Barathiyar University College, Coimbatore, Tamilnadu, India. umasreekrishnaram@gmail.com	Dr. V.Vijay Durga Prasad Professor & Head Department of Management Studies PSCMR College of Engineering and Technology Kothapet, Vijayawada , Andhra Pradesh, India. vijaydurgaprasad@gmail.com
Dr.Dhanalakshmi Acharya Bangalore Business School, Andhrhalli Main Road, Bangalore Karanataka, India. dhanalakshmi2311@gmail.com	Dr.A.Alagumalai Associate Professor Department of Political Science, P.T.M.T.M.College, Kamudhi,
Ch. Anjaneyulu Assistant Professor, Department of Business Management Telangana University Dichpally Nizamabad, Telangana India. anzu686@gmail.com	Dr.G.Parimalarani Chairman, Board of Studies in Commerce Department of Commerce, Telangana University Dichpally, Nizamabad, Telangana, India. ramcommerce@rediffmail.com
Dr .Ishwara P Professor in Commerce Department of Commerce, Mangalore University Karnataka. ishwara_p@rediffmail.com	Ms.Bhagyashreehiremath Assistant Professor of Economics Indian Institute of Information Technology Dharwad. bhagyashreehiremath176@gmail.com
Dr.G.Parimalarani Associate Professor Department of Bank Management Alagappa University Karaikudi, Tamilnadu. vini_parimal@yahoo.com	Prof.M.Yadagiri Head & Dean Faculty of Commerce Telangana University Dichpally Nizamabad, Telangana. prof.yadagirimadarapu@gmail.com
SCHOOL OF COMPUTER SCIENCE, ENGINEERING AND TECHNOLOGY	
Prof. Naveen Kumar Associate Professor Department of Computer Science, University of Delhi, India. nk.cs.du@gmail.com	Dr. Ardhendu Mandal Assistant Professor School of Computer Science and Application University of North Bengal (N.B.U). am.csa.nbu@gmail.com
Dr. Rakesh Kumar Mandal Secretary, CSI, Siliguri Chapter Assistant Professor School of Computer Science & Application North Bengal University P.O.,Darjeeling West Bengal. rakeshkumardocor@yahoo.in	Dr Jose Luis Lopez-Bonilla Superior School of Mechanical and Electrical Engineering, National Polytechnic Institute, Mexico city. joseluis.lopezbonilla@gmail.com , jlopezb@ipn.mx
Dr. D. Roy Chowdhury Assistant Professor School of Computer Science & Application University of North Bengal. diliproychowdhury@gmail.com	D. Hiremath Assistant Professor Department of Computer Science and Engineering Indian Institute of Information Technology Dharawd.
Dr. Ms. Bhagyashree, Assistant Professor Department of Computer Science and Engineering Indian Institute of Information Technology Dharawd.	Dr.M.Mohamed Associate Professor of Commerce, Khadir Mohideen College, Adirampattinam, Tamilnadu.
SCHOOL OF AGRICULTURAL & RURAL DEVELOPMENT AND EDUCATIONAL TECHNOLOGY, ENVIRONMENTAL SCIENCE	
Dr.V.M.Indumathi Dept. of Agricultural and Rural Management Tamil Nadu Agricultural University, Coimbatore, India. induarm@tnau.ac.in	Dr. K. Boomiraj Assistant Professor Department of Environmental Sciences, Tamil Nadu Agricultural University, Coimbatore. kb78@tnau.ac.in

Dr. M.Mirunalini Assistant Professor Department of Educational Technology Bharathidasan University,Khajamalai Campus, Thiruchirappalli. miru.bdu@gmail.com	R.Ganesan Professor and Head, Department of English, Kongu Engineering College, Perundurai. ganesankec@gmail.com
Dr.S.Angles Assistant Professor Department of Agricultural Economics, Tamil Nadu Agricultural University, Coimbatore, Tamil Nadu, India. angles.s@tnau.ac.in	Prof. V.Murugaiyan Assistant Professor Post Graduate & Research, Department of History H.H.Rajah's College, Pudukkottai. Perundurai
SCHOOL OF MATHEMATICS, PHYSIC, EARTH SCIENCE, BOTANY, CHEMISTRY, MOLECULAR BIOLOGY, ZOOLOGY	
Dr. P.K. Omana Scientist Ministry of Earth System Science, Government of India, National Centre for Earth Science Studies, Trivandrum, Kerala. India. pkomana2010@gmail.com	Dr. Dhiraj Saha, Assistant Professor (Senior Scale), Insect Biochemistry and Molecular Biology Laboratory, Department of Zoology, University of North Bengal. dhirajento.nbu@gmail.com; dhirajsaha_nbu@rediffmail.com
Dr. S. Loghambal Assistant professor Department of Mathematics V V College of Engineering Tisaiyanvilai, Tamil Nadu, India	Dr.Biju V Assistant Professor of Mathematics College of Natural & Computational Sciences Debre Markos University, Federal Democratic Republic of Ethiopia. bijuwillwin@gmail.com
Dr.CenapOzel Faculty Member, Mathematics Department, King Abdulaziz University Turkey.	Dr.S.Priyan Department of Mathematics MepcoSchlenk Engineering College, Virudhunagar. India.
Dr. Pradip Sarawade Assistant Professor, School of Physics University of Mumbai, India. pradipsarawade@yahoo.co.in	Dr. M. Aruna Associate Professor & Head Department of Botany Telangana University Nizamabad. Telangana State India. drarunatu@gmail.com
Prof.B.Vidya vardhini Professor in Botany, Principal, University College of Science Head, Department of Botany, Telangana University Dichpally, Nizamabad, Andhra Pradesh, India. drvidyavardhini@rediffmail.com	Dr. Dhiraj Saha, Assistant Professor (Senior Scale), Insect Biochemistry and Molecular Biology Laboratory, Department of Zoology, University of North Bengal. dhirajento.nbu@gmail.com; dhirajsaha_nbu@rediffmail.com

**EMPEROR INTERNATIONAL JOURNAL OF
FINANCE AND MANAGEMENT RESEARCH**
[EIJFMR] ISSN: 2395- 5929

CONTENTS

S.no	Title of the Paper	Author Name	Page No
1	Challenges and Opportunities for Rural Women Entrepreneurs	T. Anitha H. Sahaya Ligin Raj	1-5
2	A Study on the Impact of Corporate Social Responsibility on Consumer Buying Behaviour in Kanyakumari District	Dr.M.P.Asha Kumari	6-13
3	Socioeconomic Background of Entrepreneurs in Kanyakumari District	Ayesha Beevi	14-18
4	Social Responsibility of Educators	R.Bairavi Rajeneesh R.C.Padmeena	19-22
5	India CSR Outlook of BSE Big 370 Companies	A.P.S Gandhimathy	23-27
6	Entrepreneurship Development–An Overview of Women Entrepreneurs	Dr. S. Geetha	28-33
7	Social Responsibilities of Youngsters on Safety, Health and Environment	S.Jameela	34-37
8	Women Entrepreneurship among Beautician in Kanya Kumari District - A Study	T.Kavitha S.Raja Priya	38-41
9	Malar has Proved that People with Determination to Work Earnestly Enjoy Happy Life	S.K.Latha Dr. N. Gladstone Joy	42-48
10	A Study on Social Resposibility of College Teachers	Y.Lovely Dr.N.Indira	43-53
11	Individual Social Responsibility: Physicist's Perception on Energy Conservation	J.Packiam Julius T.K.Jayaleka	54-56
12	Women Entrepreneurship in India	N.A.Prabha Pitchai Dr. R.Devi Magdalin	57-59
13	Government Development Programmes for Women Entreprenuers – A Study	M.Shabnam M.S.Santhana Priya	60-64
14	Motivational Factors and Managerial Ability of Women Entrepreneurs in Kanyakumari District- An Analytical Study	Dr. R. Siva Sankar	65-69
15	Training of Rural Youth for Self Employment (TRYSEM)	T. Sirthiga T. Barathi	70-72
16	Corporate Social Responsibility in India: A Comparative Qualitative Approach	Dr. B.Uma	73-76
17	Entrepreneurship Development of Women as Beautician- A Study with Reference to Kanya Kumari District	P.Vijaya Lekshmi	77-80
18	A Study on Challenges Faced by Women Entreprenuers	Dr.A.Thangaswamy A.S.Jayaraj	81-85
19	A Study on Attitude of Retail Outlets in Implementing Quality System and Strategies Adopted	P. Sheeba	86-88
20	Problems of Women Entrepreneurs – An Analysis	F.Eframe Sophia Selvam M.Dhanesh	89-92
21	Consumer Satisfaction Towards Margin Free Market in Nagercoil Town – A Study	D. Sindhuja	93-96
22	Achievement Motivation for Entrepreneurship	K. Sumala Dr. C.Subathra	97-100

CHALLENGES AND OPPORTUNITIES FOR RURAL WOMEN ENTREPRENEURS

T. ANITHA

Assistant Professor

Pioneer Kumaraswamy College, Nagercoil

H. SAHAYA LIGIN RAJ

III B.Com (CA)

Pioneer Kumaraswamy College, Nagercoil

ABSTRACT

Since women is a major segment of the Indian population. Due to interest in technical education, women are learn technical courses such as beauty course, tailoring etc., with the help of technical knowledge they go for self-employment i.e. entrepreneurship. This paper express the Challenges and opportunities in rural areas especially for rural women entrepreneur.

Keywords: Male Dominant Society, Risk Bearing Capacity

I. INTRODUCTION

Entrepreneurship is the process of designing, launching and running a new business, which is more often than not, initially a small business, offering a product, process or service for sale or hire. The person who create these businesses are called entrepreneurs. Entrepreneurship has been described as the "capacity and willingness to develop, organize and manage a business venture along with any of its in order to make a profit.

Entrepreneur is a loanword from French. First used in 1723, today the term entrepreneur implies qualities of leadership, initiatives, and innovation in new venture design. Economist Robert Reich has called team-building, leadership and management ability essential qualities for the entrepreneur.

Entrepreneurship is the propensity of the brain to take calculated risks with confidence to achieve a pre-determined business or developed objectives. It is the risk taking proficiency of the individual, amply coupled with correct decision making. The capability to take risk independently and individually with an outlook to making profits and grabbing and opening

to make more profits in the market-oriented economy is the superior attribute of up to date Entrepreneurship. The most desired needs of fast growth entrepreneurs are optimum use of capital to make operational decision, financing growth, increase the value of the business, compensation for self and associates, hiring training and motivating for growth, succeeding in a rapidly changing world, successful selling, sales force management, management success and scanning of business environment.

A lot of adapted analogue of entrepreneurship that would fit into the rural development context, argued here, is the broader one, the one which defines entrepreneurship as: "a force that mobilizes added assets to accommodate unmet bazaar demand", "the adeptness to actualize and body something from about nothing", "the action of creating amount by affairs calm an altered amalgamation of assets to accomplishment an opportunity". This is why entrepreneurship is advised to be a prime mover in development and why nations, regions and communities that actively advance entrepreneurship development, authenticate abundant college advance ante and appropriately college levels of development than nations, regions and communities whose institutions, backroom and adeptness arrest entrepreneurship. An ambitious economy, whether on the national, bounded or association level, differs decidedly from a non-entrepreneurial abridgement in abounding respects, not alone by its economy anatomy and its economy vigorousness, but as well by the amusing animation and superior of activity which it offers with a consistent affability to people.

Entrepreneurship is the process of designing, launching and running a new business, which is often initially a small business. The people who create these businesses are called entrepreneurs. Entrepreneurship has been described as the "capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit". While definitions of entrepreneurship typically focus on the launching and running of businesses, due to the high risks involved in launching a start-up, a significant proportion of start-up businesses have to close due to "lack of funding, bad business decisions, an economic crisis, lack of market demand—or a combination of all of these. The exploitation of entrepreneurial opportunities includes

- Developing a business plan
- Hiring the human resources
- Acquiring financial and material resources
- Providing leadership
- Being responsible for both the venture's success or failure
- Risk aversion

Entrepreneurship May Operate within an Entrepreneurship Ecosystem Which Often Includes:

Government programs and services that promote entrepreneurship and support entrepreneurs and startups

Non-governmental organizations such as small-business associations and organizations that offer advice and mentoring to entrepreneurs (e.g. through entrepreneurship centers or websites)

Small-business advocacy organizations that lobby governments for increased support for entrepreneurship programs and more small business-friendly laws and regulations

Entrepreneurship resources and facilities (e.g. business incubators and seed accelerators)

Entrepreneurship education and training programs offered by schools, colleges and universities

Financing (e.g. bank loans, venture capital financing, angel investing and government and private foundation grants)

Relationship between Small Business and Entrepreneurship

The term "entrepreneur" is often conflated with the term "small business" or used interchangeably with this term. While most entrepreneurial ventures start out as a small business, not all small businesses are entrepreneurial in the strict sense of the term. Many small businesses are sole proprietor operations consisting solely of the owner—or they have a small number of employees—and many of these small businesses offer an existing product, process or service and they do not aim at growth. In contrast, entrepreneurial ventures offer an innovative product, process or service and the entrepreneur typically aims to scale up the company by adding employees, seeking international sales and so on, a process which is financed by venture capital and angel investments. Successful entrepreneurs have the ability to lead a business in a positive direction by proper planning, to adapt to changing environments and understand their own strengths and weakness

Objectives

The objectives of the study are as follows

1. To know the challenges for rural women Entrepreneurship.
2. To explore the opportunities for rural women Entrepreneurship.

II. REVIEW OF LITERATURE

Kishor and choudhary (2011), in his study focus on the function of women Entrepreneur, as they have been making an important impact in all segments of the economy in India, however, it is possible empowering and liberating only if it provides women an opening to advance their well-being and enhance

their capability. On the other hand, if it is driven by anguish and is reduced public support than it may only boost women's drudgery. The small and medium enterprises led by women experiencing some foremost trials and constraints.

Kumari, et. Al. (2010) conducted work in the country localities, the results of the study show need of supportive mesh, financial and trading difficulties were the foremost difficulty areas for country women entrepreneurs and major de-motivator for other women to initiate entrepreneurial undertaking.

S. Varghees Antony Jesurajan and S. Vargeesh Prabhu in their empirical investigation, revealed the expectations of women entrepreneurs in Tirunelveli district. The finding depicts many factors like finance, training, support and schemes are the major expectations among the women entrepreneurs in Tirunelveli district. The study concludes that the women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

Sudha Menon (2010) in this inspirational book follows the journey of some of India's most admire women achievers who have made a difference to society with their staler work and other pursuits that touch our lives, in more ways than once. This book vividly touches upon issues like what makes tha woman professional, achievers, is there a level playing fields for women, is there something males can learn from their female colleagues etc. this book is a well-researched effort to evaluate the achievements of leading women professionals.

Tambuna, Tulus (2009) in his article mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all

firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively ;own due to factors like low level of education, lack of capital and cultural or religious constraints.

Challenges for Rural Women Entrepreneurs

The main challenges faced by rural women in business are lack of technical knowledge and skills and to make balance their time between work and family. Some of the challenges faced by rural entrepreneurs are as follows:

- The dual role of women overlapping of responsibilities of business and family.
- Women are facing problem in raising funds.
- Literacy rate of the women in rural area is low and also they often unable to study and gain the necessary training. This kind of uneducated rural women do not have the information of estimation and rudimentary accounting.
- Women in rural area are inhabits to defended life in the family. Decision making power relating to enterprise is less because of finance dependent and male dominant society.
- Lack of visibility as strategic leaders.

Take the business to next level of growth is one of the major problem because of lack of information and assistance.

- Need of training and development.
- The male – feminine affray is another factor, which developmental obstacles for women entrepreneurs in the enterprise management process.
- Lack of teaching and advisory services on managerial and technical abilities to solve output problems.

Opportunities for Rural Women Entrepreneurs

• There are some programmes designed by both central and state government to promote rural women entrepreneur . In 1999-2000 the government of India commenced “Swarnaayanthi grama Swarozgar yojana” events for encouraging poverty alleviation through self-employment and association of poor into self help groups. There are diversified vocational training programmes for women by ministry of work and employment, they have established regional vocational training organizations for development of entrepreneurial skills. Following are the programmes for women entrepreneurs.Integrated Rural development Programme (IRDP): The major objective of this programme is boost the earnings generating power of the family who are underneath the scarcity line to alleviate the scarcity.

• IRDP allied programmes are TRYSEM (Training Rural Youth for Self Employment) , DWCRA (Development of Women and Children in Rural areas), JRY (Jawahar Rozgar Yojana) and STEP (Support and Training and Employment Programme for Women).

• Ministry of Rural Development implement some schemes for rural women entrepreneurs. The schemes are:

(a)Swarnajayanti Gram Swarozgar yojana (SGSY) – it is the vikas initiative launched by the government of India to provide sustainable income to poorest of the poor people living in rural and urban areas of the country. The scheme was launched in April 1, 1999.

(b)Sampoorna Grameen Rozgar Yojana (SGRY)- it includes food grains component. This scheme was launched by government of India to attain the objective of providing gainful employment for the rural poor. This programme was implemented through the Panchayati Raj institution. This was launched on 1st September 2001by merging

Employment Assurance sheme and Jawahar Gram samridhi.

(c)Assistance for Rural Employment Guarantee Schemes

(d)National Social Assistance Programme (NSAP) – it is a centrally sponsored scheme of the government of India that provides financial assistance to the elderly, widows and person with disabilities in the form of social pensions

(e)National Rural Employment Guarantee Act (NREGA) – NREGA scheme was later renamed as the “ Mahatma Gandhi National Rural Employment Guarantee Act. It is an Indian labour law and social security measures that aims to guarantee the right to work. This was launched in the year 2005 called National Rural Employment Act,2005.

(f)National Food for Work Programme (NFWP) – This was launched by minister of rural development, central government on November 14, 2004 in 150 of the most backward districts of India with the objective of generating supplementary wage employment. This programme is open for all Indian poor who are prepared to do manual unskilled labour work and are in the need of wage employment.

(g)National Common Minimum Programme (NCMP) – The NCmp is a document outlining the minimum objectives of a coalition government in India. The document has acquired prominence since coalition governments have become the norm in India.

• Ministry of micro, small and medium enterprise also implement some schemes for rural women entrepreneur. They are as follows

(a) Credit Support Programme

(b) Rajiv Gandhi UdyamiMitra yojana

(c) Workshed Scheme for Khadi Artisans

III. CONCLUSION

Rural women entrepreneurs face lots of challenges like business and family conflict, financial crisis, illiteracy, low risk bearing capacity, lack of

visibility and leadership, male dominant society etc., which makes their work very difficult and discouraging. So many support schemes has been implemented by the agencies of the ministry of rural development and ministry of micro, small and medium enterprises.

IV. REFERENCE

- 1) Meenu goyal Jai Prakash (2011), women entrepreneurship in India- problems and prospects. Zenith international journal of multidisciplinary research. Vol 5, pp 195-207, ISSN 2231.
- 2) N. Choudhary (2011), opportunities and challenges for rural entrepreneurship in India, Variorum multi-disciplinary e-research journal, Vol 01, Issue III, February 2011.
- 3) Pooja Nayyar, Avinash Sharma, Jatinder kishtwaria, Arunaranaand NeenaVyas, 2007. Causes and constrains faced by women enterpreneus in entrepreneurial proess, department of family resources management, kamla-raj 2007. Pp 99-102.
- 4) EPRA international journal of economic and business review, online journal.

A STUDY ON THE IMPACT OF CORPORATE SOCIAL RESPONSIBILITY ON CONSUMER BUYING BEHAVIOUR IN KANYAKUMARI DISTRICT

Dr.M.P.ASHA KUMARI
Associate Professor in Commerce
Muslim Arts College
Thiruvithancode

ABSTRACT

Corporate Social Responsibility is a form of corporate self regulation integrated into a business model. To survive today's competition, business organizations must not only take care of the quality of life of their employees and their families, but also take care of their community and society at large. Corporations give more attention to their social responsibility through their four dimensions-economic, legal, ethical, and philanthropic. Many studies have been conducted in CSR taking into consideration corporations' point of view, however, limited studies considered CSR from consumer's perspective. This study will enhance the literature about the theory of consumer perception of CSR and its impact on consumer buying behavior. Practically speaking, this study will apply the impact of CSR on consumer's buying behavior in Kanyakumari district. The results showed that the consumers are adequately aware of CSR concept, but, at the same time, all CSR elements have insignificant relation to consumer behaviour. Consumer should be more aware that in pursuing their objectives. Corporate now bear more responsibility towards society and the environment. The awareness level has increased through better education and the increased influence of the media. Corporations also now believe that to a certain extent the degree of their involvement in

Corporate Social Responsibility does have certain effect on consumers buying behaviour.

Keywords: CSR, Consumer behaviour, Corporate social performance.

I. INTRODUCTION

The traditional view of business is essentially to maximize the profits. However, the traditional views are no longer accepted in today's business environment whereas a result, corporations have adapted the concept of CSR, which is concerned with economic, environment and social performance. Later the broader concept of CSR has been introduced, where the corporation's concern is seen to be shifting to broader components of CSR, which includes stakeholders as one of the most important components while not forgetting effects on the environment or society. Corporate Social Responsibility(CSR also called corporate conscience, corporate citizenship or sustainable responsible business) is a form of corporate self regulation integrated into a business model CSR policy functions as a self regulatory mechanism whereby a business monitors and ensures its active compliance with the spirits of the law, ethical standards and international norms. A company can improve their corporate prestige by fulfilling their corporate social responsibility because the CSR activities of the company can strengthen the company's prestige and promote consumers impression of the company,

increase the trust between the company and the consumers, and thus influence their purchasing behaviour.

Corporations of the twenty-first century can derive enormous benefits when they are perceived as being socially responsible by their stakeholders. Among all the stakeholders, one important group that appears to be particularly susceptible to a company's Corporate Social Responsibility (CSR) initiatives is its consumers. CSR has positive influence – across a range of product categories – on consumers evaluations and purchase intentions of company/product. The positive link between CSR and consumer patronage makes managers realize that CSR is not only an ethical/ideological imperative, but also an economic one in today's marketplace.

CSR in India

The World Business Council on Sustainable Development defines CSR as "the commitment of business to contribute to sustainable economic development, working with employees, their families and local community and society at large to improve their quality of life. Corporate social responsibility can be defined as "ethical payback of corporate house towards the society". The Indian society is highly social in nature. The concept of CSR has always been a part of Indian business in some way or other. In the beginning, the CSR was influenced by culture, religion, family customs and industrialization. Some of the high profile business and industrial families as Tata, Birla, Godrej and so on pioneered the concept of CSR in terms of charity and philanthropy. India being a fast growing economy is booming with opening up of national and multinational firms. And also at the same time, India faces social challenges like poverty, population growth, corruption and illiteracy etc., therefore, in order to create and facilitate an environment of equitable partnership between the civil society and business, it is all the

more important for the Indian companies to see CSR in the right perspective.

Types of CSR Activities in Post Liberalized Indian Scenario

But the scenario around the world has been changing since 1950. Rapid industrialization and globalization have led to corporate fitting to find foot hold in global market and also as a better employer. After opening up of Indian economy in 1990, Indian corporate houses were exposed to threat of external competitors for the first time. Global competitors had deep pockets and were able to pay high so the concern of employee satisfaction and happiness increased among Indian corporate house thus leading to sudden surge of private sector companies who were profit makers pre 1990 into social/employee concern affairs like CSR. These CSR activities were more concentrated towards creation of employable population in the society and the retaining them from switching to other competing companies.

Mandate of CSR Activities

In 2009, the government made it mandatory for all public sector oil companies to spend 2 per cent of their net profits on corporate social responsibility. Besides the private sector, the government is also ensuring that the public sector companies participate actively in CSR initiatives. Adding to this, On 27th February 2014, the Government of India has notified provisions and corresponding rules pertaining to Corporate Social Responsibility under the Companies Act, 2013 (2013 Act) and this came into force with effect from 1 April 2014. As per the provisions of the new Companies Act, any company having a turnover of more than Rs. 1,000 crore or a networth of over Rs. 500 crore or a net profit of over Rs. 5 crore, has to spend 2 per cent of their annual net profit on CSR activities. Hence, this provision will bring major changes in the country as a whole.

II. REVIEW OF LITERATURE

Bello K.B (2016),studied the literature on Corporate Social Responsibility and consumerism, with particular emphasis on the issue of consumer rights awareness, and its potential effect on consumers' reaction towards CSR. The paper utilizes a literature review as a basis for the research conclusions, as well as to develop the research framework. The study highlights suggestions from previous researches, which points to the existence of a historical, as well as contemporary link between increased consumer rights awareness, and adoption of CSR by companies. Specifically, the paper buttresses its arguments with some insights from Nigeria, with particular emphasis on the banking and telecommunication sector, which are have witnessed increased CSR adoption in the country, due to increased agitations from customers, regarding the need for increased ethical behavior and observance of consumer rights by the companies.The study develops a research model, along with relevant research propositions that could guide future research endeavors aimed at empirically ascertaining the relationship between consumerism and CSR.

Jayakumar.A and Geetha.K (2014),the study explore the perception of respondents on corporate social responsibility, to find out the perception and knowledge of consumers of companies towards CSR practices in Salem city, to identify whether the CSR practices has made any effect in consumer decision making while purchasing the products, and their willingness to pay a premium price for the CSR practices. Questionnaire was used to collect the primary data. Convenient sampling technique was used to select the respondents. The sample consists of 100 respondents. The study concluded that though the consumers in Salem may not aware of the mandatory provisions of CSR, they have showed their willingness to buy CSR products and willingness to pay premium price for the CSR practicing

companies' products. Hence, a positive link exists between the CSR and consumer behavior. CSR not only create positive attitude towards the company, it also a weapon for attaining sustainable tomorrow.

Saravanakumar .S and Sakthi Aiswariya .K (2014),the study reveals that Corporations now bear more responsibility towards society and the environment. The awareness level has increased through better education and the increased influence of the media. Corporations also now believe that to a certain extent, the degree of their involvement in Corporate Social Responsibility (CSR) does have certain effect on consumer's buying behaviour. This paper aims to examine the influence of CSR on the buying behaviour of consumers and whether they consider a corporation's CSR initiatives before making any purchase decisions of the products and services.

Andre Sobczak, Gervaise Debucquet and Christelle Havard (2006)¹ , in this paper, the authors analysed the impact of education on students and young manager perception of companies and corporate social responsibility. The research is based on an electronic questionnaire for students and alumni of different institutions of higher education in Nantes (France). The main result of this exploratory study is the impact of the different types of academic institutions on the respondent perception on companies and their attitude towards CSR concepts and tools.

Jean – Marie Codron, Lucie Siriex and Thomas Reardon (2006)² , this paper focuses on the environmental and ethical attributes of food products and their production processes. The paper first presented the four movements that have brought to the fore new aspects of food product quality, to wit: 1) aspects of environmental ethics and 2) social ethics. Consumers tend to perceive the organic production movement and the integrated agricultural movement as a single group because they both deal

with the environment. Finally, the paper identified challenges faced by those promoting food products with environmental and social/ethical attributes as they attempt to communicate coherent signals to consumers at this crucial moment in the emergence of a mass market for these products.

Lei Wang and Heikki Juslin (2011)³, In this paper the authors determined the effects of personal values on individual perceptions of CSR issues. The authors investigated 980 Chinese young people, finding that: Chinese youth displayed a mixed value structure of traditional and emerging western values, stronger self-transcendent values than selfenhancement values, and stronger openness values than conservation values. Chinese youth have negative perceptions of corporate social performance of corporations in China, especially on the environmental dimension. Personal values have a significant effect on perception of Chinese youth of CSR. The practical ethical contribution of this study suggested that value cultivation is a good way to develop ethical behavior and responsibility, which in turn affect the development of CSR in china.

Pham Duc Hieu, (2011)⁴, the author of this paper has examined how executives and managers from different Vietnamese enterprises represent their awareness and their perceptions of corporate social responsibility, as well as whether the attitude of Vietnamese consumers towards CSR. Structured questionnaires have been used to collect data from managers and customers. 30 selected companies operating in three main sectors namely, Banking, Brewery and Clothing and Textiles have been taken into account. Based on the analysis, the paper provided evidence that while a large proportion of managers expressed a highly positive attitude towards CSR and its reporting, consumers perception is at low state and questionable. Although the consumers do not have a clear attitude, the research results showed that the awareness of consumers and their purchasing

decisions influence significantly on the CSR implementation as well as CSR disclosure of companies.

Percy Marquina Feldman and Arturo Z. Vasques-Parraga (2013)⁵, the objective of this research is to explain key antecedents to consumer social responses, in particular, the comparative effects of CSR initiatives and CA in the consumer purchasing behavior. A choice-based conjoint model was applied to quota consumer samples from two disparate countries (USA and Peru) in the shoe industry. The variables used in the study are company's environmental commitment, corporate giving to worthy causes, good labour practices, leadership in the industry, product quality and technological innovation. The main results of the study demonstrated that some CSR initiatives such as companies environmental commitments, along with some CA, such as product quality significantly explain the nature of consumer responses and a trade-off effect on consumers willingness to pay for a product.

III. STATEMENT OF THE PROBLEM

Consumers are an important and complex factor in the CSR equation: Undoubtedly, they may contribute to its diffusion through their purchase behavior. Firms need to become more proactive with respect to consumer social responsibility if they want to make their CSR initiatives more effective as the consumer attitude, decision, purchases and behaviour are still the elements determining the demand for goods and services most directly. Lack of awareness about CSR practices is a limiting factor in consumers' ability to reward / punish corporations appropriately. The present study is a modest attempt to study the impact of CSR on consumer buying behaviour in Kanyakumari district. It becomes important to investigate whether customers value the dedication of organization towards CSR endeavours. A very little research has been carried out to

investigate any preference given to companies following CSR practices by the customers, and hence it becomes very important to study whether customers value the CSR practices adopted by organizations, and give preference to the products/services offered by organizations practising CSR.

IV. SCOPE OF THE STUDY

Socially responsible behaviour of the company is good market practice and that it generates positive consequences for the business is increasingly accepted, but there is still a lack of research on potential benefits of social responsibility from the marketing perspective, as well as on its effects on the consumer segment. The empirical evidence about the relation between Corporate Social Responsibility Practices and consumer behavior is still limited. Hence, the current work aims to shed light on the impact of corporate social responsibility on consumer behaviour in Kanyakumari district.

V. OBJECTIVES OF THE STUDY

The main objective of the study is to study the impact of corporate social responsibility on consumer behaviour in Kanyakumari district.

The secondary objectives are,

1. To analyze the profile of the respondents

VII. DISCUSSION AND ANALYSIS

I. Demographic profile of the respondents

A brief account of the demographic profile of 140 respondents is given below in Table1.

Table 1 Demographic profile of sample respondents in Kanyakumari district

Sl.No	Demographic profile Factor	No. of respondents	Percentage
1.	Gender		
	Male	85	60.7
2.	Age(in yrs)		
	Below 25	12	9
	25-35	15	11
	35-45	75	53.3
	45-55	15	10.7
3.	Monthly Income(Rs.)		
	1000-3000	11	8
	3000-5000	27	19
	5000-10000	43	30.8
	More than 10000	59	42.2

2. To analyze the consumer general awareness of Corporate Social Responsibility
3. To offer valuable suggestions to strengthen Corporate Social Responsibility

VI. RESEARCH METHODOLOGY

This research is based on the survey method.

Data Collection

In this study, both primary and secondary were collected. The primary data were collected by using a well-structured questionnaire. The secondary data were collected from various companies websites from published articles, magazines, newspapers and miscellaneous records.

Sample Design

The persons who know about CSR are the respondents of the study. A convenient sampling technique was used to select the respondents. The sample consists of 100 respondents was taken for the study.

Tools for Analysis

The data collected through the questionnaire where scrutinized and SPSS package was used to analyze the primary data. Statistical tools like percentage analysis, multi-linear regression and ANOVA.

4.	Education	25 73 42 30	18 52 30
	Graduate		
	Post Graduate		
5.	Occupation	28 67 31 14	20 48 22 10
	Business Man		
	Professional		
	Private Employees		

Source: Primary data

The respondents of this study include 60.7% females and 39.3% males. Age of respondents was divided into five categories: below 25, from 25 to less than 35, from 35 to less than 45, from 45 to less than 55, and above 55 years old. The majority of respondents were in the third category between 35 and less than 45 (53.3%). Monthly income was divided into four categories: from 1000 to less than 3000, from 3000 to less than 5000, from 5000 to less than 10000, and

more than 10000, and most of the respondents were in last category (42.2%). Education was divided into three categories: Graduate, Post Graduate and Others. The majority of respondents were in the Post Graduate category(52%). Occupation was divided into four categories: Business man , Professional, Private Employees and Others. Here, the majority of respondents were in the Professional category(48%).

I. General Awareness of CSR In Kanyakumari District

The following Table 2 shows the general awareness of CSR.

Table 2 Consumer general awareness of CSR

Sl.No	Knowledge Level on CSR	Percentage
1.	Well understood	32.1
2.	Moderately understood	35.7
3.	Little understood	28.6
4.	Not at all	3.6
	Total	100

Source: Primary data

The findings of general awareness of CSR in Kanyakumari in this study are shown in Table 2. According to 140 questionnaires returned, 32.1% of the respondents said that they understand the concept of CSR properly, while 35.7% respondents indicated that they moderately understand the concept of CSR, and 28.6% indicated that they do not understand CSR

well. On the other side,3.6% of the respondents mentioned that they do not understand anything about CSR and because of that, they have been excluded from the analysis. These results indicate that the majority of the research sample had moderate understanding of the concept of CSR.

II. Sources of Awareness of CSR

The following Table 3 shows the sources of awareness of CSR

Table 3 Sources of awareness of CSR

Sl.No.	Sources	No. of respondents	Percentage
1	Family and Friends	8	6
2	Company's annual report	19	14
3	Internet	7	5
4	Press	42	30
5	Books	39	28
6	Any other sources	25	17
	Total	140	100

source: primary data

The above table exhibits the sources of awareness of CSR, 30% of the respondents came to know the CSR through the press, 6% of the respondents came to know through Family and Friends, 14% of the respondents came to know the CSR through Company's annual reports, 28% of the respondents came to know through the Internet, and 17% of the respondents came to know the CSR activities through Seminars and Conferences. Majority 30% of the respondents came to know the CSR through the press.

III. CSR and Consumer Behavior

Multi-linear regression (MLR) analysis is a method used to draw a linear relationship between some independent variables and a dependent variable. The regression analysis outcomes indicate the relation of economic, legal, ethical, and philanthropic responsibility (independent variables) on consumer

purchasing behavior (dependent variable). The values of multi-correlation coefficients (R) can lie between -1 and +1. According to the model summary of multi regressions in Table 4, the multiple R is 0.116, this means that there is a positive linear relationship between CSR elements and consumer behavior.

As can be seen in Table 4, R-square is equal to 0.013, which is less than 1. This indicates that there is a very weak linear relationship between CSR elements and consumer behavior. Approximately 1.3% of the variance in all the CSR elements can explain consumer behavior. The findings show that there are many other factors that affect consumer behavior in addition to CSR elements, as for example, price, quality, promotions,etc.

Table 4 Model Summary

Mode 1	R	R Square	Adjusted R Square	Std. Error of the estimate
1.	.116 ^a	.013	.017	.499921

a. Predictors: (Constant), Ethical, Legal, Philanthropic, Economic

The analysis of variance (ANOVA) in Table 5 is used to test whether there is a significant or insignificant linear relationship between the four elements of CSR and consumer behavior. According to Table 5, the p-value is 0.777 which means that the four CSR elements are insignificant to consumer behavior.

Table 5 ANOVA of multiple regression

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	.443	4	.111	.444	.777 ^b
Residual	32.490	130	.250		

a. Dependent Variable: Consumer Behavior b. Predictors: (Constant), Ethical, Legal, Philanthropic, Economic

The coefficient table is one of the important tables that could be used to explain the relationship between CSR and consumer behavior and to test the hypothesis.

Table 6 Coefficient of multiple regressions

Model	Unstandardized Coefficients	Standardized coefficients	T	Sig.
(Constant)	1.606	.498		3.222 .002
Economic	-.022	.029	-.072	-.755 .452
Legal	.041	.065	.059	.635 .526
Philanthropic	-.007	.072	-.009	-.097 .923
Ethical	-.055	.048	-.103	-1.145 .254

a. Dependent Variable: Consumer Behavior Toward CSR

Therefore, the multiple regression equations of this study is:

Consumer Behavior = 1.606 – 0.022 Economic Responsibility + 0.041 Legal Responsibility – 0.007 Philanthropic Responsibility – 0.055 Ethical Responsibility.

As can be seen in Table 6 based on significance (Sig.) column, the p-value for each CSR element is greater than 0.05 which means that all CSR elements do not contribute to explaining the variance of the dependent variable (consumer behavior) so the hypothesis is not supported. The multiple regression equations represents that when consumer behavior (dependent variable) changes by 1 unit, the economic, philanthropic, and ethical responsibility will change negatively with (0.022, 0.007, and 0.055, respectively) while legal responsibility will change with 0.041 in the same direction of consumer behavior.

VIII. CONCLUSION

This study aims to investigate the awareness of Kanyakumari consumers of CSR and whether they are taking into consideration CSR activities when they are taking buying decisions or not. Findings indicate that it is a moderate understanding of CSR in the district of kanyakumari. Philanthropic responsibility is the basic element of CSR from the Kanyakumari consumer point of view. As shown in the results, all CSR elements have insignificant relation to consumer behavior. Moreover, this study finds that there is an insignificant relation between consumer buying behavior and CSR elements, which means that Kanyakumari district consumers do not think about any of the CSR elements when they take their buying decision. Due to the moderate level of income Kanyakumari district consumers do not consider elements of CSR, but they only consider prices concerning purchasing decisions.

IX. REFERENCE

- 1) Andre Sobczak, Gervaise Debucquet and Christelle Havard (2006), "The impact of higher education on students and young managers perception of companies and CSR: an exploratory analysis", Corporate Governance, Vol.6, No.4, pp.463-474.
- 2) Bello K.B (2016), "Corporate Social Responsibilities and Consumer Rights Awareness-A Research Agenda". Indian Journal of Science and Technology, vol9, No.46.
- 3) Jayakumar A and Geetha K (2014), "An Analysis on consumer perception towards Corporate Social Responsibility Practices in Salem city". Proceedings of the second International Conference on Global Business, Economics, Finance and social sciences,Chennai.
- 4) Jean – Marie Codron, Lucie Siriex and Thomas Reardon (2006), "Social and Environmental attributes of food products in an emerging mass market: Challenges of Signaling and consumer perception, with European illustrations", Agriculture and Human Values, I-23, pp.283-297.
- 5) Lei Wang and Heikki Juslin (2011), "The Effects of Value on the Perception of Corporate Social Responsibility Implementation: A study of Chinese Youth", Corporate Social Responsibility and Environmental Management, No.18, pp.246-262.

SOCIOECONOMIC BACKGROUND OF ENTREPRENEURS IN KANYAKUMARI DISTRICT

AYESHA BEEVI

B (I M.Com)

Noorul Islam College of Arts and Science
Kumarakoil

ABSTRACT

Industrialization in least developed countries should be given utmost importance and care and requires more social transformation and attention than that of the industrialization in western developed countries. In order to eliminate this risk, the government of the developed and developing countries has planned to provide assistance and finance for the startup of venture including the provision of technical and managerial skills required for such venture and recruitment. They aim at producing infrastructure facilities as well. The socioeconomic factors otherwise called the personal factors influence the development of entrepreneurial skill to a larger extent. The social factors are those which relate to the family and the society they live in. This also refers to the age, sex, social class, the nature of the family, marital status, background of the family etc. The economic factors refer not only to the financial status of the entrepreneur but also his family which is one of the major determinants affecting the growth and expansion of entrepreneur. In this paper, the socio-economic determinants of the entrepreneurs are briefly discussed.

Keywords: *Socio, Economic, Entrepreneurs.*

I. INTRODUCTION

Industrialisation or industrialization is the period of social and economic change that transforms a human group from an agrarian society into an industrial society, involving the extensive reorganization of an economy for the purpose of

manufacturing. As industrial workers' incomes rise markets for consumer goods and services of all kinds tend to expand and provide a further stimulus to industrial investment and economic growth. The relationships among economic growth, employment and poverty reduction are complex. Higher productivity, it is argued, may lead to lower employment. There are differences across sectors, whereby manufacturing is less able than the tertiary sector to accommodate both increased productivity and employment opportunities; more than 40% of the world's employees are "working poor", whose incomes fail to keep themselves and their families above the \$2-a-day poverty line. There is also a phenomenon of deindustrialization, as in the former USSR countries' transition to market economies, agricultural sector is often the key sector in absorbing the resultant unemployment.

II. REVIEW OF LITERATURE

Selvaraj N (2015) in his journal A Study on the Socio-economic Background of the Entrepreneurs of Industrial Estates in Southern Districts of TamilNadu stated that a feasibility study of the location should be carried out while selecting a centre and site for establishing an estate/area techno-economic.

Objectives

1. To know the social conditions of the entrepreneur in KK district.
2. To know the economic conditions of entrepreneurs in KK district.

3. To know the basic information like the age group, income, sex, family type of the entrepreneurs.

Data Source

The study is based on both primary data and secondary data. Primary data have been collected from 50 respondents in Kanyakumari district. Secondary data have been obtained from the books, journals, websites and unpublished records.

Socio Economic Background of Entrepreneurs

Socioeconomic status (SES) of an entrepreneur is an economic and sociological combined total measures of a persons' work experience and of an individuals or family's economic and social position in relation to others, based on income, education and occupation are examined, as well as combined income, whereas for an individuals' SES only their own attributes are assessed. However, SES is more commonly used to depict an economic difference in society as a whole.

Socioeconomic status is typically broken into three levels – high, middle and low to describe the three places a family or an individual may fall into. When placing a family or individual into one of these categories any or all of the three variables – income, education and occupation can be assessed. Education in higher socioeconomic families is typically stressed as much more important, both within the household as well as the local community.

Age

Age is one of the important aspects of the self-development since the resistance to change is relatively lesser at the young age compare to the older age. The youngsters are generally interested in learning things and take risk in their lives, which is highly essential for entrepreneurship. At the same time, the aged are having more knowledge and experience in their oceanic field.

Sex

Women entrepreneurs are key players in any developing country particularly in terms of their contribution to economic development. The 8th five-year plan placed greater emphasis on women as equal partners and participants in the development process and thereby the conceptual thinking shifted from development to empowerment of women. Gender may play a dominant role in determining the success of the enterprises

Social Class

The social class represents the caste of the respondents. Caste system was introduced in ancient India on the basis of occupation. Even now to some extent people of a particular caste or community stick to a particular trade. Hence, caste is also an important social factor that influences the formation of entrepreneurship.

Nature of the Family

The nature of the family indicates the nuclear family system and joint family system. Both the systems have their own merits and demerits in developing entrepreneurial behavior. The nuclear family system creates an urge among the people to stand on their own legs, whereas the joint family system provides some moral and financial support to promote the entrepreneurial behavior.

Marital Status

The marital status of the respondents may influence the need of finance and the mode of earnings. It may also influence the psychological framework of respondents.

Family Size

The most important social character of respondents is family size. The family size indicates the number of family members who are living together with respondents. The family size may be an asset or liability, which depends upon the earning capacity of the population. In general, the increase in family size leads to financial and social commitments

to the respondents with a few exceptions. This commitment may hinder the growth of entrepreneurship among the respondents.

Earning members per family

The earning members are the family members who are earning daily, weekly or on a monthly basis. As the earning members per family increase, the per capita income of the respondent's family also increases. It provides a financial and moral support to the respondents in all aspects. The higher the earning members per family, the support to the family members is also higher. Apart from that, the standard of living of the respondents can be increased by more earning members per family which is highly essential for entrepreneurship.

Personal Income

Income refers to wages, salaries, profits, rents, and any flow of earnings received. Income can also come in the form of unemployment or worker's compensation, social security, pensions, interest or dividends, royalties, trusts, alimony or other governmental, public or family or financial assistance.

Income can be looked at into two terms - relative and absolute. Absolute income is the relationship in which as income increases, so will consumption, but not at the same rate. Relative income dictates a person or family's savings and consumption based on the family's income in relation to others. Income is a commonly used measure of SES because it is relatively easy to figure for most individuals.

Income inequality is most commonly measured around the world by the Gini Coefficient, where the 0 corresponds to perfect equality and 1 means perfect inequality. Low income families focus on meeting immediate needs and do not accumulate wealth that could be passed onto future generations, thus increasing inequality. Families with higher and expendable income can accumulate wealth and focus

on meeting immediate needs while being able to consume and enjoy luxuries and weather crises.

The personal income means the income of the respondents through all possible sources of income to him or her. The personal income includes the monthly income from enterprises, employment, service, agricultural and other activities that are engaged by the respondents. Since the personal income indicates the standard of living and earning capacity of the respondents.

Education

Education also plays a role in income. The highest degrees, professional and doctoral degrees, makes the highest weekly earnings while those without a high school diploma earn less. Higher levels of education are associated with better economic and psychological outcomes.

Education plays a major role in skill sets for acquiring jobs, as well as specific qualities that stratify people with higher SES from lower SES. An interesting observation that studies have noted is that parents from lower SES households are more likely to give orders to their children in their interactions while parents with a higher SES are more likely to interact and play with their children. A division in education attainment is thus born out of these two differences in child rearing. Research has shown how children who are born in lower SES household have weaker language skills compared to children raised in higher SES households. These language skills affect their abilities to learn and thus exacerbate the problems of education disparity between lower and higher SES neighborhoods. Lower income families can have children who do not succeed to the levels of the middle-income children, who can have a greater sense of entitlement, be more argumentative, or be better prepared for adult life.

Research shows that lower SES students have lower and slower academic achievement as compared with students of higher SES. When teachers make

judgements about students based on their class and SES, they are taking the first step in preventing students having an equal opportunity for academic achievement. Educators need to help in overcoming the stigma of poverty. A student of low SES and low self-esteem should not be reinforced by educators. Teachers need to view students as individuals and not as a member of an SES group. Teachers looking at students in this manner will help them to not be prejudiced towards students of certain SES groups. Raising the level of instruction can help to create equality in student achievement. Teachers relating the content taught to students' prior knowledge and relating it to real world experiences can improve achievement. Educators also need to be open and discuss class and SES differences. It is important that all are educated, understand and be able to speak openly about SES.

Occupation

Occupational prestige, as one component of SES, encompasses both income and educational attainment. Occupational status reflects the educational attainment required to obtain the job and income levels that vary with different jobs and within ranks of occupations. Additionally, it shows achievement in skills required for the job. Occupational status measures social position by describing job characteristics, decisions making ability and control and psychological demands on the job.

Occupations are ranked by the census (among other organization) and opinion plots from the general population are surveyed. Some of the most prestigious occupations are physicians and surgeons, lawyers, chemical and biomedical engineers, university professors and communication analysts. These jobs, considered to be grouped in high SES classification, provide more challenging work and greater control over working conditions but require more ability. The jobs with lower rankings include

food preparation workers, counter attendants, bartenders and helpers, dishwashers, janitors, maids and housekeepers, vehicle cleaners and parking lot attendants. The jobs that are less valued also offer significantly lower wages, and often are more laborious, very hazardous and less autonomy.

Occupation is the most difficult factor to measure because so many exist, and there are so many competing scales. Many scales based on the level of skill involved from unskilled to skilled manual labor to professional, or use a combined measure using the education level needed and income involved.

In sum, the majority of researchers agree that income, education and occupation together best represent SES, while some other feel that changes in family structure should also be considered. With the definition of SES more clearly defined, it is now important to discuss the effects of SES on students' cognitive abilities and academic success. Several researchers have found that SES affects students' abilities.

Other Complementary Variables

Wealth

Wealth, a set of economic reserves or assets, presents a source of security providing a measure of a household's ability to meet emergencies, absorb economic shocks, or provide the means to live comfortably. Wealth reflects intergenerational transitions as well as accumulation of income and savings.

Income, age, marital status, family size, religion, occupation and education are all predictors for wealth attainment.

The wealth gap, like income inequality, is very large in the United States. There exists a racial wealth gap due in part to income disparities and difference in achievement resulting from institutional discrimination. According to Thomas Shapiro, differences in savings (due to different rates of incomes), inheritance factors and discrimination in

housing market lead to the racial wealth gap. Shapiro claims that savings increase with increasing income, but African Americans cannot participate in this, because they make significantly less than Americans of European descent (whites). Additionally, rates of inheritance dramatically differ between African Americans and Americans of European descent. The amount a person inherits, either during a life time or after death can create different starting points

between two different individuals or families. These different starting points also factor into housing, education and employment discrimination. A third reason Shapiro offers for the racial wealth gap are the various discriminations African Americans must face, like redlining and higher interest rates in the housing market. These types of discrimination feed into the other reasons why African Americans end up having different starting points and therefore fewer assets.

Age of the respondents		Sex of the respondents		Monthly income of the respondents		Family type of the respondents		Marital status of the respondents	
Age	%	Sex	%	Income	%	Type	%	Status	%
Upto 30	18	Male	72	Upto 50000	22	Joint	22	Unmarried	8
30-40	36	Female	28	50000-100,000	44	Nuclear	78	Married	92
40-50	54			100,000-200,000	18				
Above 60	12			Above 200,000	16				
Total	100	Total	100	Total	100	Total	100	Total	100

The samples are collected from 50 respondents of various age, sex, monthly income, family type and marital status. Most of the entrepreneurs are between the age group of 40 and 50 and the number of young emerging entrepreneurs have been increased in comparison to the previous years.

Though the number of male entrepreneurs are incomparably higher, it is very evident that women have step out of their home and boldly starting up their own ventures.

Most of the entrepreneurs earn a turnover between 50000 and 100,000. As majority of the entrepreneurs fall under the 40-50 age group, most of them tend to be married.

III. CONCLUSION

While selecting a Centre and site for establishing an estate/area techno-economic feasibility study of the location should be carried out. Based on the studies the type of industries to be encouraged, type of entrepreneurship to be attracted and type and size of sheds or plots to be considered should be decided upon. Adequate attention should be given to reduce the cost by improving design, efficiency, increasing

the size, coverage and reduce to the minimum area allotted for non factory purpose. Once the units are set up the Government must monitor the progress of the units periodically. If the units encounter problems of finance, marketing, raw materials and management the Government must extend them all possible facilities. Attracting outside entrepreneurs and technical talents from elsewhere to a less developed region is necessary to trigger of industrialization of that region. Guided entrepreneurship is to be pursued in less developed regions.

IV. REFERENCE

1. Handi A (1973) Motives: Modernity and Entrepreneurial Competence. The Journal of Social Psychology 31:127-136
2. Selvaraj N (2015) A Study on the Socio-economic Background of the Entrepreneurs of Industrial Estates in Southern Districts of TamilNadu. J Pol Sci Pub Aff S2:002. doi:10.4172/2332-0761.S2-00

SOCIAL RESPONSIBILITY OF EDUCATORS

R.BAIRAVI RAJENEESH

Assistant Professor of Commerce

Pioneer Kumaraswamy College, Nagercoil

ABSTRACT

This paper is examining the social responsibility of educators, the paper proposes a perspective on how social responsibility is currently perceived by educators and students .This paper shows that teachers have to stimulate and inspire their students to be involved in social actions and demonstrate for them how to be good, conscious, and responsible. Our ambition is to develop and establish an advanced social responsibility among the education team who will be responsible to transmit it to students and to community in whole.

Key words: *social responsibility, teaching, learning, citizens, teachers, students, education, values*

I. INTRODUCTION

Education is the key to unlock the success in life, It is a process that involves the transfer of knowledge, habits and skills from one generation to another through teaching. Educating is the instrument which is used to facilitate integration of the younger generation into the logic of the present system and bring about conformity or it becomes the practice of freedom, the means by which men and women deal critically and creatively with reality and discover how to participate in the transformation of their society.

Objectives

1. To study about the social responsibility of educators
2. To build up the social responsibility through education

R.C.PADMEENA

Assistant Professor of Commerce

Pioneer Kumaraswamy College, Nagercoil

3. To determine some stumbling blocks for promoting and implementing the social responsibility in education.

II. LITERATURE REVIEW

As shown by Kathryn Wetzel in her article "Social Competence at School: Relation Between Social Responsibility and Academic Achievement" that Both theoretical and empirical work suggest that student social responsibility is not only a valued outcome in and of itself but that it can be instrumental in the acquisition of knowledge and the development of cognitive abilities. This review describes research on the value of social responsibility for parents and teachers and on how it is promoted within the classroom. It is proposed that social responsibility can facilitate learning and performance outcomes by promoting positive interactions with teachers and peers and, from a motivational perspective, by providing students with additional incentives to achieve.

Lexi Sorenson show in his work paper:"Responsibility of Teachers" that Not all students learn the same way or at the same rate, but they all deserve the same chances to learn and succeed. A student with a learning disability may require extra attention than a student without a disability. It may require extra steps for a gay, or transgendered student to feel safe, included and supported. Equity does not mean that all students are treated the same; equity means that all students are treated fairly, inclusively, and respectfully. The teacher should provide equitable opportunities for all students to develop their individual abilities, regardless of culture, socio-economic class, ethnicity, or faith. And for an

Unbiased Teaching a teacher's personal opinions must be kept out of the classroom. Politics and religion can be discussed in general terms, but the teacher should never skew lessons to promote her own beliefs. Students must be presented with objective information so that they can amass the tools and knowledge to form their own decisions and think independently. A teacher sees first-hand how economic situations can affect a student's well-being and performance. A student from a low-income family may be less likely to participate in extracurricular activities, and may have poorer grades than a fellow student from a higher-income family. As an advocate of student success, it is a teacher's responsibility to do what he can to improve conditions, whether by raising concerns to the principal, speaking to parents, coordinating school programs, or participating in social activism in his community

Teachers' Responsibility

It is a teacher's responsibility to provide a nurturing and welcoming learning environment for all students, and to take seriously the position of influence that she is in. A teacher can influence what her students talk about, how they think and what they become. Social responsibility demands that a teacher not only cares about actual students; but also must understand and prepare them and show them how fit into future community.

Equity

Equity does not mean that all students are treated the same; equity means that all students are treated fairly, inclusively, and respectfully. The teacher should provide equitable opportunities for all students to develop their individual abilities, regardless of culture, socio-economic class, ethnicity, or faith. Not all students learn the same way or at the same rate, but they all deserve the same chances to learn and succeed. A student with a learning disability may

require extra attention than a student without a disability.

Unbiased Teaching

Politics and religion can be discussed in general terms, but the teacher should never skew lessons to promote her own beliefs. Students must be presented with objective information so that they can amass the tools and knowledge to form their own decisions and think independently.

Social Policy in Colleges

A teacher sees first-hand how economic situations can affect a student's well-being and performance. A student from a low-income family may be less likely to participate in extracurricular activities, and may have poorer grades than a fellow student from a higher-income family. As an advocate of student success, it is a teacher's responsibility to do what he can to improve conditions, whether by raising concerns to the principal, speaking to parents, coordinating school programs, or participating in social activism in his community.

Social Education

It is not enough for a teacher to be aware of social justice issues; but also should discuss these issues with her students. Timely domestic and international topics --- including the inequitable distribution of wealth and power, marginalized populations, gender and social inequality, the environment, and social services --- should be talked about in a safe, open-minded environment. These discussions will promote tolerance and unbiased thinking in students.

Need for social responsibility

Building blocks- responsibilities of teachers

1. To create leadership development opportunities for students and to foster a commitment to social and civic responsibility;
2. To enhance the employability of graduates by providing opportunities to build a strong resume and to explore career goals;

3. To promote learning both for students and for community members;
4. To play a role in creating capacity in the community to work on complex societal problems.
5. To design a more effective way for the campus to contribute to economic and community development;
6. To build support for public investment in higher education, both to provide access and opportunity for students of all backgrounds to pursue an education and to generate knowledge that will address critical societal needs;
7. Scholarship of Discovery: contributes to the human stock of knowledge and to the intellectual climate of a college or university.
8. Scholarship of Integration: makes connections across the disciplines, placing the specialties in larger context—often educating non specialists
9. A philosophy of education that empowers individuals, liberates the mind and cultivates social responsibility.
10. Challenging encounters with important issues
11. More a way of learning than specific content
12. Prepares students to be intentional learners who can adapt to new environments, integrate knowledge from different sources and continue to learn throughout their lives.
13. Open up boundaries and stimulate the exchange of ideas using some of the strategies of learning organizations:
14. Incorporate environmental literacy into all of the content areas. Teach students about the interdependence of life forms; that materials flow through our ecosystems; that we are consumers of resources; that humans have an effect on environmental systems. Read about environmentalists, visit local rivers and streams to observe ecosystems.
15. Assist students in learning the process of decision making; if it is always done behind closed

doors they will never know what questions to ask so they can learn to govern themselves. Just as we teach “think alouds” in reading, we should teach “think alouds” in decision making.

16. Encourage students to make small changes through group action.

Stumbling Blocks -Social Responsibility

- Curricula that provide neither guidance on how to promote socially responsible citizenship nor the time necessary for it
- Administrators who may be more concerned with orderly classrooms than with the substance of the teaching and learning that takes place in them .
- Teachers whose view of citizenship and social responsibility is confined to flag pledges, voting, philanthropy, completing assignments and obedience.
- Teachers who are fearful about promoting active citizenship (sometimes with good reason)
- Parents and community members who think a school's primary function is to get students to memorize facts and score well on tests so they can get into college.
- Parents and community members who may protest student involvement in controversial public issues.

Pros and Cons

Pros:

1. To have the student become aware that respecting the rights and feelings of others will lead them to have self-control. Also teach them to deal with conflict in a peaceful and productive manor to successfully cooperate with peers.
2. The student must be a self-motivated individual who has the ability to explore new tasks and ideas that will help them progress as an individual. In attempting new tasks there will be situations that arise that cause the student discomfort and discouragement, they should be able to persist when the going gets tough.

3. This allows the student to be on task in a given situation where they are independent and can set and accomplish goals.

4. This allows the student to have human decency where they can show compassion and caring towards others. When achieved it creates a safe and judgment free environment that lets students decipher when others do and do not need help in a given situation.

5. This goal applies to taking what the student learn in the gymnasium and applying these ideals to everyday life. To accomplish this other areas of the school such as the classroom and recess must stress the same philosophy to allow for growth.

Cons:

1. For a lot of teachers who base their lessons on amount of time doing physical activity this approach can be difficult. Where time could be spent learning and practicing motor skills sometimes it must be spent teaching responsibility. This is not how a lot of teachers are taught so it can be difficult and seem unconventional at times.

2. There is no quick fix and attempting this approach can be demanding. Teacher must be willing to try new things and devote time to activities that promote responsibility. Also teachers need to be constantly reflecting upon their lessons to direct them towards social and personal responsibility.

III. CONCLUSIONS

A teacher has not only to instruct but also to inspire the students; he or she has to influence the life and character of his or her students, and equip them with ideas and values which will fit them to enter the stream of national life as worthy citizens. You have to do all these during the years they are under your influence in the school. The role of a teacher is to shape the minds of the younger generation. That shaping will be on positive lines; development of a scientific and humanistic attitude and temper, self-

discipline, concern for other people, an ecological awareness.

A teacher who does not love knowledge cannot inspire love of knowledge in children. The teacher must keep one's mind fresh by study of new books; he or she must constantly renew one's stock of knowledge. It is not enough for a teacher to be aware of social justice issues; she also should discuss these issues with her students. Timely domestic and international topics --- including the inequitable distribution of wealth and power, marginalized populations, gender and social inequality, the environment, and social services --- should be talked about in a safe, open-minded environment. These discussions will promote tolerance and unbiased thinking in students.

A teacher reads new books, acquires new dimensions of knowledge, and becomes enriched with new stock of ideas. That is the way to keep the mind fresh and creative. And this knowledge capacity must be combined with the capacity to communicate knowledge to others. By his or her knowledge, a teacher can only instruct;

As teachers, we can create very powerful opportunities for our students, both in the classroom and extending into the larger world. We can help them understand processes of group decision making and the political process. And, we can structure ways for them to participate in the empowering experience of acting to make a real difference in the world."

IV. REFERENCE

- 1) Shapiro Alan.(2011).Teaching Social Responsibility Sheldon Berman.(1990).Educating for Social Responsibility. Educational Leadership
- 2) Swami Ranganathananda.(2009).Role and Responsibility of teachers in building up modern India.

INDIA CSR OUTLOOK OF BSE BIG 370 COMPANIES

A.P.S GANDHIMATHY

Madurai Kamaraj University

Madurai

ABSTRACT

The evolution of corporate social responsibility in India is emerging changes over time in India of the cultural norms of corporations' engagement of corporate social responsibility (CSR), with CSR referring to way that businesses are managed to bring about an overall positive impact on the communities, cultures, societies and environments in which they operate. The fundamentals of CSR rest on the fact that not only public policy but even corporate should be responsible enough to address social issues. Thus companies should deal with the challenges and issues looked after to a certain extent by the states. Among other countries India has one of the richest traditions of CSR. Much has been done in recent years to make Indian Entrepreneurs aware of social responsibility as an important segment of their business activity but CSR in India has yet to receive widespread recognition. The Key Highlights of this paper includes a No. of companies, Total no. of projects implemented, and No. of public sector companies.

Keywords: CSR, Companies, Outlook

I. INTRODUCTION

In today's economic and social environment, issues related to social responsibility and sustainability are gaining more and more importance, especially in the business sector. Business goals are inseparable from the societies and environments within which they operate. Whilst short-term economic gain can be pursued, the failure to account for longer-term social and environmental impacts makes those business practices unsustainable. Corporate Social Responsibility (CSR) can be

understood as a management concept and a process that integrates social and environmental concerns in business operations and a company's interactions with the full range of its stakeholders. The Global Compact asks companies to embrace, support and enact, within their sphere of influence, a set of core values in the areas of human rights, labor standards, the environment and anti-corruption. Corporate social responsibility is a thought that has developed into fairly common in the world-of-business today. The present-day commencement of corporate social responsibility (CSR) involves that business willingly incorporate societal and environmental apprehension in their process and relations with shareholders. CSR entails relate the idea of sustainable growth to the business world. Corporation that esteem and pay attention to their shareholders should obviously be alarmed by their development and prosperity, but they should also be conscious of the profitable, environmental, social and societal effect of their actions. Too frequently, attain corporate social responsibility is understood from the viewpoint of business liberality to the public projects and helpful contributions, but this not succeed to detain the majority expensive offerings that a company has to formulate. In broad sense social responsibility is seen as the statement of association to show a missionary rather than a mercenary approach to the culture or situation in which they function. Today, CSR in India has vanished ahead of simply 'contributions and donations' and is move towards in a more planned manner. It has suited a vital part of the business strategy. These days companies have turned into more translucent in their balance sheet. They are

integrating their corporate social responsibility schemes in their yearly report. Companies have CSR squads that create exact guidelines, plan and objectives for their CSR programs and set aside financial statement to maintain them. Companies in India have fairly been positive in taking up CSR schemes and incorporating them in their business practices.

II. OBJECTIVE

The following are the objectives of this study

1. To study the company's efforts and effect in corporate social responsibility.
2. To analyze and visualize a few important curves of CSR landscape in India, entirely based on the actual CSR spending data of these companies.

III. METHODOLOGY

To fulfil the objectives set-out, the secondary data were collected from CSR report 2017. The present study is theoretical and analytical in nature in the field of Corporate Social Responsibility, with the sufficient background of secondary data and for interpretation simple percentage analysis have been used in this report.

IV. CURRENT STATE OF CSR IN INDIA

CSR is not a new concept in India. Ever since their inception, corporate like the Tata Group, the Aditya Birla Group, and Indian Oil Corporation, to name a few have been involved in serving the community. Through donations and charity events, many other organizations have been doing their part for the society. The basic objective of CSR in these days is to maximize the company's overall impact on the society and stakeholders. CSR policies, practices and programs are being comprehensively integrated by an increasing number of companies throughout their business operations and processes. A growing number of corporate feel that CSR is not just another form of indirect expense but is important for protecting the goodwill and reputation, defending

attacks and increasing business competitiveness. Companies have specialized CSR teams that formulate policies, strategies and goals for their CSR programs and set aside budgets to fund them. These programs are often determined by social philosophy which have clear objectives and are well defined and are aligned with the mainstream business. The programs are put into practice by the employees who are crucial to this process. CSR programs range from community development to development in education, environment and healthcare etc. For example, a more comprehensive method of development is adopted by some corporations such as Bharat Petroleum Corporation Limited, Maruti Suzuki India Limited, and Hindustan Unilever Limited. Provision of improved medical and sanitation facilities, building schools and houses, and empowering the villagers and in process making them more self-reliant by providing vocational training and a knowledge of business operations are the facilities that these corporations focus on. Many of the companies are helping other peoples by providing them good standard of living. On the other hand, the CSR programs of corporations like GlaxoSmithKline Pharmaceuticals' focus on the health aspect of the community. They set up health camps in tribal villages which offer medical check-ups and treatment and undertake health awareness programs. Some of the non-profit organizations which carry out health and education programs in backward areas are to a certain extent funded by such corporations. Also Corporatism increasingly joins hands with Non-governmental organizations (NGOs) and uses their expertise in devising programs which address wider social problems. For example, a lot of work is being undertaken to rebuild the lives of the tsunami affected victims. This is exclusively undertaken by SAP India in partnership with Hope Foundation, an NGO that focuses mainly on bringing about improvement in the lives of the poor and needy. The SAP Labs Center of

HOPE in Bangalore was started by this venture which looks after the food, clothing, shelter and medical care of street children.

CSR has gone through many phases in India. The ability to make a significant difference in the society and improve the overall quality of life has clearly been proven by the corporate. Not one but all corporate should try and bring about a change in the current social situation in India in order to have an effective and lasting solution to the social woes. Partnerships between companies, NGOs and the government should be facilitated so that a combination of their skills such as expertise, strategic thinking, manpower and money to initiate extensive

social change will put the socio-economic development of India on a fast track.

The India CSR outlook is report presenting in-depth analysis of CSR spends of big companies in previous financial year. This paper provides an in-depth analysis of CSR spend of big 370 companies in the financial year 2016-17. These 370 companies account for more than 2/3rd of total CSR spend in India, making it a big sample size for any such future study or analysis. The 370 Companies selected in this report were selected on the basis of the following criteria: INR Cr or above prescribed CSR in FY 2016-17, Listed on BSE or subsidiary of a BSE-listed company and Availability of data by 10th Sept. 2017

C. CSR SPEND AMONG PUBLIC SECTOR COMPANIES

TABLE 4 CSR spend among Public Sector Companies

FINANCIAL YEAR	PRESCRIBED	ACTUAL
2016-17	2111 Cr.	2147 Cr.
2015-16	1514 Cr.	1853 Cr.
2014-15	2183 Cr.	1601 Cr.

Source: Computed Data

Table 1 infers that the companies involved in CSR, their projects implemented and the public sector companies in CSR.

A. PRESCRIBED AND ACTUAL CSR SPENT

TABLE 2 CSR spent in the FY 2015-16

S.NO	CSR	SPENT
1	Prescribed	9275 Cr.
2	Actual	8446 Cr.
3	Actual to Prescribed	91%
4	Change in CSR compliance FY 2015 -16	-1%

Source: Computed Data

Table 2 shows that the prescribed, actual and actual to prescribed and change in CSR compliance for the financial year 2015-16

B. PRESCRIBED AND ACTUAL CSR TRENDS

TABLE 3 CSR Trends from the FY 2014-17

FINANCIAL YEAR	PRESCRIBED	ACTUAL
2016-17	9275 Cr.	8446 Cr.
2015-16	8169 Cr.	7549 Cr.
2014-15	7888 Cr.	5952 Cr.

Source: Computed Data

Table 3 reveals that the CSR spent for three financial years.

Table 4 reveals that the CSR spend among Public Sector Companies for the three financial years.

Compliance: Companies and actual to prescribed CSR:

-1/3 rd of the companies spent more than the prescribed CSR while 1/3 rd spent less than the prescribed CSR.

D. TOP 10 COMPANIES BY ACTUAL CSR SPENT (INT Cr.)

TABLE 5 CSR spent for the FY 2016-17

COMPANIES	PRESCRIBED	ACTUAL
Wipro Ltd	186	176
Tata Steel Ltd	194	116
Indian Oil Corp Ltd	214	213
ITC Ltd	276	275
NTPC Ltd	280	228
Infosys Ltd	289	287
HDFC Bank Ltd	305	304
TCS Ltd	380	446
Oil and Natural Gas Corp Ltd	526	536
Reliance Industries Ltd	659	620

Table 5 infers that the top ten companies and their actual, prescribed CSR spent among them Reliance Industries Ltd, ranks first.

E. GOING BEYOND COMPLIANCE IN CSR (INR Cr.)

TABLE 6

COMPANIES	PREScribed	ACTUAL
Kitex Garments Ltd	6.1	2.7
Allcargo Logistic Ltd	5.7	2.5
Sobha Developers Ltd	15	5.8
Piramal Enterprises Ltd	32.8	9.2
UPL Ltd	23.8	4.9

Source: Computed Data

F. GEOGRAPHIC DISTRIBUTION OF CSR FUND

TABLE 7 Top Ten States in India (CSR Fund Flow – Wise – INR Cr.)

S.NO	STATE NAME	TOTAL (in INR Cr.)	PERCENTAGE
1	Maharashtra	1148	14
2	Gujarat	537	6
3	Karnataka	447	5
4	Odisha	424	5
5	Andhra Pradesh	379	4
6	Tamil Nadu	290	3
7	Rajasthan	278	3
8	Delhi	277	3
9	Uttar Pradesh	222	3
10	Telangana	218	4.4

Source: Computed Data

Table 7 depicts that the geographical distribution of CSR fund and among the ten states, the state of Maharashtra ranks first by total of 1148 (in INR Cr)

G. TOP FIVE COMPANIES IN TOP FIVE STATES

TABLE 8 CSR Fund Flow of Top 5 Companies in Top 5 States of India

States	C-1	C-2	C-3	C-4	C-5
Maharashtra	Reliance (442.22)	Bajaj Auto (67.92)	Coal India (55.28)	Infosys (45.70)	Mahindra & Mahindra (34.05)
Gujarat	Reliance (41.63)	Hindustan Petroleum Corp (29.21)	Cadila Healthcare (29.17)	Adani Ports and Special Economic Zone (27.00)	Torrent Pharmaceuticals (25.62)
Karnataka	Wipro (131.64)	Infosys (65.26)	Mphasis (8.00)	Biocon (7.69)	JSW Energy (7.19)
Odisha	Mahanadi Coalfields (166.60)	Tata Steel (80.81)	Infosys (27.51)	Wipro (19.40)	Larsen & Turbo (7.61)
Andhra Pradesh	Indian Oil Corp (63.00)	Reliance Industries Ltd (28.02)	Amara Raja Batteries (16.00)	Aurobindo Pharma (9.45)	Mahindra & Mahindra (8.45)

Source: Computed Data

Note: C – Company Ltd (CSR Fund Flow-Wise-INR Cr.)

H. SECTOR-WISE PERFORMANCE (ACTUAL CSR SPEND IN %)

TABLE 9 Actual and Prescribed CSR

SECTOR	PREScribed	ACTUAL	PERCENTAGE
Auto and Auto Ancillaries	464	464	100
Banking and Finance	1717	1474	86
Power Generation and Distribution	572	657	115
Computers (Hardware and Software)	1254	1091	87
Metal, Mineral and Mining	703	598	85
Pharmaceuticals	383	314	82

Table 9 depicts the sector wise performance of companies in CSR and their actual and prescribed CSR spent in percentage.

I. Theme-Wise Number Of Projects

TABLE 10 Projects and CSR Fund Flow

S.no	Thematic area	No. Of projects	Total (inr cr)	Percentage
1	Education and skills	1598	2973	35
2	Poverty Alleviation, Healthcare and Wash	1260	2131	25
3	Rural Development	433	1091	13
4	Environmental Sustainability	433	795	10
5	Protection of Heritage and Art	110	190	2
6	Rural Sports and Paralympics'	115	181	2
7	Gender Equality and Women Empowerment	177	146	2
8	Technology Incubation	11	45	---
9	Benefits to Armed Forces Veteran	17	32	---
10	Others (Projects, Admin, Misc)	Not applicable	862	11

Source: India CSR Report 2017

Table 10 shows that the major theme wise number of projects implemented through CSR and their fund flow percentages.

Project Implementation Mode

TABLE 11 CSR Fund Flow on Project Implementation Mode

S.no	Modes	Percentage
1	Direct (By Company)	20
2	CSR Foundation	25
3	Implementation Partners	55

Source: Computed Data

Table 11 reveals that the CSR spend among three different modes of Projects Implementations.

CSR Compliance Level – In Companies

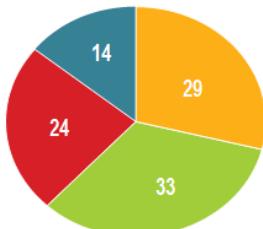


Figure 1 % of CSR fund in companies compliance level

CSR fund	% of Companies
More than the Prescribed	29
Almost the Prescribed	33
50-99% of the Prescribed	24
Less than 50% of the Prescribed	14

Conclusions

By means of analyzing Descriptive statistics of India's CSR outlook of BSE Big Companies, it was found out that, 1/3rd of the companies spent more than the prescribed CSR budget, Almost 1/4th of the

companies fail to meet the prescribed CSR budget, 18 per cent increase in the prescribed CSR budget from FY 2014-15 (beginning of CSR compliance), Public sector companies spent more than the prescribed CSR (as a sector altogether), 41 per cent increase in actual CSR spent since FY 2014-15 and 8 per cent since last financial year, Almost 20 per cent of India's actual CSR spent is in Maharashtra and Gujarat states only, Education projects received almost one-third of total CSR spent and Almost 1/3rd of companies go beyond compliance and spend more than the prescribed CSR.

Reference

1. Andersen M, Skjøtt-Larsen T (2009) Corporate social responsibility in global supply chains Supply Chain Manag Int J 14(2):75–86
2. Baker, M., Ruback, R. & Wurgler, J. (2004). Behavioral Corporate Finance: A Survey. NBER Working Paper, No. W10863.
3. Barberis, N. and Thaler, R. (2004), "A Survey of Behavioral Finance", Working Paper, National Bureau of Economic Research, U.S.A.
4. Boyd DE, Spekman RE, Kamauff JW et al (2007) Corporate social responsibility in global supply chains: a procedural justice perspective. Long Range Plan 40(3):341–356

ENTREPRENEURSHIP DEVELOPMENT– AN OVERVIEW OF WOMEN ENTREPRENEURS

Dr. S. GEETHA

Associate Professor of Commerce
Muslim Arts College
Thiruvithancode.

ABSTRACT

Entrepreneurs play a vital role in the economic development of any country. An entrepreneur is often considered as a person who set up his own business or industrial undertaking with a view to earn profit. They are the innovators, researchers and risk takers of the company. They are action oriented, highly motivated persons who take risks to achieve the goal of earning profit. Large scale sectors are under the public entrepreneurship. The middle and small scale sectors are under the private entrepreneurship. Economic development of a country depends primarily on these private entrepreneurs. In order to develop entrepreneurship in this middle and small scale sector. Government of India had adopted many Entrepreneurship Development Programmes. In the modern world, the participation of the women entrepreneurs is very high in the business world. They also play an important role for the development of entrepreneurship in India. This paper concentrates about the growth and functions of women entrepreneurs and also the problems or challenges faced by the women entrepreneurs.

KeyWords: *Entrepreneurship, Women Entrepreneurs, EDP, Problems, Challenges*

I. INTRODUCTION

Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or gain profit by production or distribution of economic goods and services. It is concerned with making dynamic

changes in the process of production, innovation in production, new usage for materials etc. It is a mental attitude to assess the risks with a view to attain some objectives. i.e., entrepreneurship involves changing, revolutionizing, transforming, and introducing new approaches. According to Richard Cantillon defines entrepreneur as, “a person who buys factors of production at certain prices with a view to selling his product at uncertain prices in future” J. S. Mill viewed the term entrepreneur as “Organiser”

J. A. Schumpeter assigns the role of entrepreneur as , “an innovator who carries out new combinations to initiate the process of economic development through introduction of new products, new markets, conquests of new source of raw materials and establishment of a new organization of industry.”

The World Bank has pointed out that if India’s economy were to make better use of the women in the population then the economic growth rate would rise to over 9 percent. The World Bank in its latest report said just 27 percent of Indian Women were working or actively looking for a job, a matter of “serious concern” that was holding back economic growth. Over the past 15 years, the women owned firms have grown at a rate 1.5 times other small businesses and are estimated to provide more than 5 million jobs by 2018. Micro, small and medium enterprises have been the backbone of the Indian economy. These enterprises play an integral role in contributing substantial contribution to the gross domestic products and these enterprises are smoothly handled

by the women entrepreneurs in a successful manner. This study attempted to find the role of women entrepreneurs to the society.

II. REVIEW OF LITERATURE

Women entrepreneurship in India is increasing at a significant rate. Today women constitute of 10 percent of total entrepreneurs and also making significant efforts to achieve economic growth in the country.

Sharma (2007) stated that women entrepreneurs in India lack the ability to calculate the amount of risk involved in the venture. Further it has been analyzed that women entrepreneurs in India lack the requisite knowledge to utilize the available resources and information in favour of their business venture as they do not have self-reliance. Due to lack of confidence they are unable to interact with people who further results in poor marketing of their products and services.

Davidson and Fielden (2006) defines Indian Women entrepreneurs as women who are capable of establishing and running an endeavor of her own with confidence by balancing between her personal and professional life

Soundariapan (2002) shed the light on the increasing opportunity for the women in the field of business. It has been observed that the issue of gender equality has been taken into consideration by the society and various institutions are coming forward to prevent the gender discrimination. Also government is taking required steps to empower the Indian women entrepreneurs by developing various policies, like Equal Wages Act, increasing literacy level among females etc, which proves to be extremely beneficial for the female in the society.

According to Rani (1996), quality of entrepreneurship is one of the important assets to promote entrepreneurship among women in India

III. OBJECTIVES OF THE STUDY

1. To analyse the contribution of women entrepreneurs in the economic development of our country.
2. To analyse the problems or challenges faced by the women entrepreneurs.
3. To discover the operational problems they are presently facing.
4. To make SWOT analysis of this study.
5. To make suitable suggestion for further improvement.

IV. STATEMENT OF THE PROBLEM

In the modern world, women have a capacity to do all efficient things as men do. They possess all abilities to organize the business in a successive manner. Many small and medium size businesses are hand over mainly by the women entrepreneur; they give employment opportunities to both literate and illiterate people. It increases the per capita income of the people which leads to economic development of our country. But they face many problems or obstacles to stand in this male dominated society. This paper concentrates the problems and solutions for solving such problems.

V. REQUIREMENT OF SUCCESSFUL ENTREPRENEUR

Some qualities are required to become a successful entrepreneur. They are

1. The main aim of the business is to earn profit i.e., goal oriented target.
2. Have a capacity to take a quick and wise decision at a proper time
3. Have ability to accept changes.
4. Always have a positive attitude.
5. Be initiative and creative.
6. Be hard working and energetic.
7. Have a strong sense of commitment.
8. Have passion about achieving their goals.
9. Be self confident and self reliant.

VI. CONTRIBUTION OF WOMEN ENTREPRENEURS

Women entrepreneurs make a significant contribution to the Indian economy. There are nearly three million micro, small and medium enterprises (MSMEs) with full or partial female ownership. Collectively these women owned enterprises contribute 3.09 percent of industrial output and employ over 8 million people. Approximately 78 percent of women enterprises belong to the service sector. Women entrepreneurship is largely skewed towards smaller sized firms, as almost 98 percent of women oriented businesses are micro-enterprises. As with the broader MSME sector, access to formal finance is a key barrier to the growth of women owned businesses, leading to over 90 percent of finance requirements being met through informal sources. E-Commerce in India projected to hit \$ 200 billion by 2026, at a 30 percent compound annual growth rate. This explosive growth has allowed inspirational entrepreneurs to attain nationwide reach for their businesses, creating a platform where they can creditably build their brand. With 8 million businesses run by female entrepreneurs. Women are key to their growth, with home makers, career women and even integral sellers all taking part. Over the last few years, the government's "Make in India" initiative, Digital India" program and many more have played a critical role in supporting such entrepreneurs including government backed loans for new ventures and launching a new on line sales market place "Mahile –E-Haat"

VII. PROBLEMS OR CHALLENGES FACED BY WOMEN ENTREPRENEURS

1. Financial Problems: Access to capital to start and grow their entrepreneurial ventures is an extremely difficult barrier for women entrepreneurs
2. Conflict between work and family: Running a successful business often means finding healthy balance between work and family.

3. Personnel problems: Efficient management of human resources is an important factor for the growth of business.

4. Marketing problems: They are very difficult to find their market due to heavy competition and huge advertisement cost.

5. Production problems: Production involves the coordination of many activities and this is under the efficient control of an entrepreneur.

6. Stiff Competition: The women entrepreneur faces stiff competition for their goods from organized sector and male entrepreneurs.

7. Absence of support from their own family: Family members are not supporting, cooperating and encouraging entering into the entrepreneurship field.

8. Low Risk-bearing Capability: Generally risk bearing capacity is very low.

9. Male-Dominated society: Men in the society dominate the business world and their family and they are not allowed to start a new venture.

10. Occupational Mobility Problems: Women entrepreneurs feel very difficult to shift one product line to another.

11. Government Assistance Problems: They face many problems in the field of taxation, labour, power etc.

12. Low Literacy Rate among Women: Education is very important for an entrepreneur in the field of latest technology, business trends, market knowledge etc.

13. Shortage of Raw material: They suffer often from high prices and low discount rate.

14. Lack of motivation: Women entrepreneur have no motivation from their family and from the society. So they always fear to failure.

15. Limited mobility: They cannot travel freely from one place to another for business reason.

Analysis No. 1

An oral Interview has been conducted in between two women entrepreneurs about their difficulty in running their business.

Table No.1 Problems Faced by the Women Entrepreneurs

Problems faced by the Women entrepreneur	Women Entrepreneur No. 1	Women Entrepreneur No. 2
Finance	10	10
Stiff Competition	9	7
Male- Dominated Society	3	1
Lack of Motivation	2	3
Marketing Problems	7	8
Production problems	8	9
Low Literacy Rate among women	5	5
Low Risk bearing Capacity	4	2
Feminine	1	6
Low mobility	6	4

Source: Primary Data

Table No. 2 Calculation of Spearman's Rank Correlation Coefficient

R1	R2	D= R1-R2	D²
10	10	0	0
9	7	2	4
3	1	2	4
2	3	-1	1
7	8	-1	1
8	9	-1	1
5	5	0	0
4	2	2	4
1	6	-5	25
6	4	2	4
			44

$$R = 1 - \frac{6 \sum D^2}{N(N^2 - 1)} = 1 - \frac{6 \times 44}{10(10^2 - 1)} = 1 - \frac{264}{990} = 0.733$$

Inference: By applying Sperarman's Rank correlation coefficient, there is high degree of positive correlation coefficient between the two women entrepreneurs with regard to the problems faced by them to run their enterprises. It indicates most of the women entrepreneurs are affected severely from above said problems

An Overview of Women Entrepreneur – A SWOT Analysis Table No.3

Strength	Weakness
<ul style="list-style-type: none"> -give employability to both skilled and unskilled labours -should be role model of others. -increase the income of the local people. -improve the standard of living of the people. -increase the number of micro and small enterprises -leads to economic development of our country 	<ul style="list-style-type: none"> -being male dominated society, female cannot be able to bring up. -low risk bearing capacity. -lack of motivation from their family. -very difficult to find their market. -being feminine. -Low mobility -low literacy level
Opportunity	Threats
<ul style="list-style-type: none"> -increase employment opportunity to the local people in future -opportunity to receive financial support and certain concessions from the Government -opportunity to develop infrastructure facilities -possible of area development -possible to develop the personal skill of an entrepreneur 	<ul style="list-style-type: none"> -no technical knowledge, there is a chance of cheating by others. -no knowledge about government current policies about their business. -not ready to change the traditional method of production, leads to air pollution. -no proper waste management, it may affect the health of the workers in future.

VIII. FINDINGS OF THE STUDY

1. The initial motivation of women entrepreneur is very low, but they tend to become high achievers once they get really involved.
2. Majority of the women entrepreneurs came from business family. The business environment seems to have prepared them mentally and thereby facilitate to enter into business. Any help and guidance are received within the family in case of any business problems.
3. Majority of the women entrepreneurs could manage their business independently without the help of others.
4. Women entrepreneurs are ready to take on challenging tasks.
5. The operational problems in the field of dealing directly with workers and labourers are also faced by the women entrepreneurs.
6. Majority of the women entered into the business without any relevant training.
7. The women entrepreneurs are suffering from conflict and mental tension. Whatever conflict ever rose was resolved positively by working on priorities and accepting the situation.
8. It is heartening to note that women face some problems by virtue of being a woman.
9. It was found that some women entrepreneurs spend from their own sources without taking any financial help from Government agencies.
10. It is been proved, beyond doubt, that women entrepreneurs enjoy respect in the society.

IX. SUGGESTIONS

Based on the findings, the following suggestions can be made.

1. There is need for giving training to both new as well as the existing women entrepreneurs

in the various aspects of management. The Government must take greater efforts to introduce various schemes frequently to attract women entrepreneurs.

2. Professionalism in the field of their business is necessary for their success. For that some development motivation programmes should be adopted by the Government.
3. Commercial banks should give loans and advances with low interest to the needed women entrepreneurs.
4. The Government should take necessary steps to register all the women entrepreneurs and should give proper intimation about any change of rules in their business, it will make easy for the entrepreneurs to know about any change of rules and regulations in their own business.
5. Some awareness programmes should be conducted by the public health department about the waste management of small and medium size industries owned by these women entrepreneurs for the avoidance of spreading diseases.

X. CONCLUSION

In a modern era, all women get well educated and they are capable of doing any business as men do. If the government will initiate them by way of some Entrepreneurial Development Programme, then definitely there should be a development of small and cottage industries, gives employment opportunity to many people which leads to economic development of our country.

XI. REFERENCE

1. Dr. Radha(2007) "Entrepreneurial Development" Pranna publishers & Distributors, Chennai.
2. Sharma. M. (2007) India's Transforming Financial Sector, New Delhi, Atlantic Publishers and Distributors (P) Ltd.
3. Davidson M.J. and Fielden S.L. (2006), International Hand book of women and Small Business Entrepreneurship,
4. SoundaraPandian M. (2002) Small Scale Industries, Problems, New Delhi, Concept Publishing Company.
5. Rani D.L.(1996) Women Entrepreneurs, New Delhi, A.P.H. Publishing Corporation.

SOCIAL RESPONSIBILITIES OF YOUNGSTERS ON SAFETY, HEALTH AND ENVIRONMENT

S.JAMEELA

Assistant Professor, Department of Commerce (S.F),
Holy Cross College (Autonomous), Nagercoil

ABSTRACT

The greatest problems that the world is facing today are that of Environmental pollution, accidents, and health problems. Environmental pollution causes irreparable damage to the mother earth. Health problems and accidents increases the death rates. A hundred years ago we didn't have cars, airplanes, computers, vaccines. It was a whole different world. But now the situation was changed. A single person has more than two vehicles. Day by day we hear different types of diseases. Every day many accidents are happening. "There are few things certain in life – one is death, second is change. The youth, the future of the nation, who have the power to change the nation have certain responsibilities towards the country .The responsibilities of the youth that we talk about are not only towards themselves or their families but also towards the nation. However the present study is trying to discuss the Social responsibilities of youngsters on safety, health and environment. For the present study the data have been collected from 100 respondents by a well-structured questionnaire. Social responsibilities of youngsters is a major global concern because of the recklessness effects on a person's health and on the environment.

Key words: Social responsibilities, safety, health, environment

I. INTRODUCTION

Social responsibility is a duty of every individual has to perform so as to maintain a balance between

the economy and the ecosystems. Being Socially Responsible means that people and organisations must behave ethically and with sensitivity toward social, cultural, economic and environmental issues. Social responsibility is an ethical framework and suggests that an entity, be it an organization or individual, has an obligation to act for the benefit of society at large. The actions of an individual must benefit the whole of society and not solely to the individual.

II. STATEMENT OF THE PROBLEM

India is a country of youngsters. Around 65% of India's population is between 15 to 45 years of age. Hence, India's future lies in the hands of young generation. The mind of the youngsters is full of noble ideas. Their eyes are full of dreams. Youngster's life is the period of education. They are very energetic and eager to know everything. They are very innovative. Also safety and environmental education is the part of curriculum in schools and colleges. Therefore the researcher would like to find out the Social responsibilities of youngsters on safety, health and environment.

III. OBJECTIVES

The overall objective of this study is to find out the Social responsibilities of youngsters on safety, health and environment. The following are the specific objectives of the study.

1. To find out the Social responsibilities of youngsters on safety, health and environment.

2. To know the awareness level among the youngsters.
3. To offer suggestions to create Social responsibilities among the youngsters.

IV. METHODOLOGY

This study comprises of both Primary and Secondary data. On the basis of convenience sampling technique 100 respondents were selected. The primary data was collected from the

respondents, with the help of well-structured questionnaire through direct interview. The secondary data was collected from books, magazines, journals, unpublished thesis and websites. The collected data was analyzed with the help of percentage method and Liker's five point scale technique.

V. DATA AND DISCUSSIONS

DEMOGRAPHY PROFILE	Classification	No. of respondents	Percentage
Gender	Girls	50	50
	Boys	50	50
Educational Qualification	School level	50	50
	College level	50	50
Age	15-18 years	45	45
	19-22 years	40	40
	23-26 years	15	40

Primary source

Social Responsibilities of Youngsters on Safety.

The word 'safety' means free from danger. A danger that strikes a person unexpectedly is called an accident. That may or may not cause injury or

damage. But such accidents can be avoided by safety rules and procedures. Either ignorance or carelessness causes accidents.

Table 1 - Social responsibilities of youngsters on safety

Particulars	Score	Rank
Wearing Helmets	430	I
Wearing Seat belts	290	X
Fast driving	300	IX
Following traffic rules	378	IV
Parking at any place	390	III
Using indicator lights	396	II
Drink and drive	360	VII
Ring and drive	320	VIII
More than two members in a bike	374	V
Travelling in the footboard	368	VI

Primary source

Table 1 reveals that the respondents have given the first rank to "Wearing Helmets" with the score of 430 and second rank to "Using indicator lights" with the score of 396. The last rank was given to "Wearing Seat belts" with the score of 290. It is observed that the youngsters are wearing helmets and follow traffic rules, because of the rules and regulations followed by the traffic police, they are forced to wear helmet. And also they know the unsafe practice creates a great damage to both life and property.

Social Responsibilities of Youngsters on Health.

"Health is Wealth". The loss of health is a loss of all happiness. Mahatma Gandhi also says, "*It is health which is real wealth, and not pieces of gold and silver*". Good health gives happiness to a person. The number of people waiting for organ and tissue donation across the world. Organs that can be transplanted include the heart, lungs, liver, kidneys, intestine and pancreas. Tissues that can be transplanted include heart valves and other heart

tissue, bone, tendons, ligaments, skin and cornea of the eye.

Table 2 - Social responsibilities of youngsters on health

Particulars	Score	Rank
Donation of blood	160	I
Donation of heart	100	III
Donation of kidney	100	III
Donation of liver	100	III
Donation of pancreas	100	III
Donation of eyes	135	II
Donation of skin	100	III
Donation of whole body	100	III

Primary source

Table 2 reveals that the respondents have given first rank to "Donation of blood" with the score of 160 and second rank to "Donation of eyes" with the score of 135. It is observed that the youngsters have low awareness on donation of organs. Due to fear, lack of awareness, low blood count, parent's restrictions and religious background they are hesitate to donate their organs.

Social Responsibilities of Youngsters on environment.

Environment is everything that is around us. All living organisms such as plants, animals and human beings cannot live by itself. All organisms are dependent upon each other. So it is our responsibility to take necessary steps to control environmental imbalances. Environmental pollution is causing an endless string of natural disasters around the world

Table 3 - Social responsibilities of youngsters on environment

Particulars	Score	Rank
Smoking in public place	392	IV
Spit in public place	398	III
Open air urination	380	V
Using polythene bags	432	I
Using dust bins	376	VI
Throwing of garbage at open place	370	VII
Throwing of dead animals at open fields	362	VIII
Throwing empty bottles in the public place	426	II
Plantation of trees	322	IX

Primary source

Table 3 reveals that the respondents have given the first rank to "Using polythene bags" with the score of 432, and second rank to "Throwing empty bottles in the public place" with the score of 426. The last rank was given to "Plantation of trees" with the score of 322. It is observed that the youngsters have low responsibilities on environment. Using polythene bags and throwing empty bottles in the public place are harmful to the environment. Healthy living of people is related to quality of the environment.

Awareness of Youngsters

Awareness is the ability to directly know and perceive, to feel, or to be cognizant of events.

More broadly, it is the state of being conscious of something.

Table 4 - Awareness of youngsters

Particulars	Score	Rank
Air pollution	452	I
Water pollution	452	I
Land pollution	452	I
Blood donation	448	II
Eye donation	446	III
Particulars	Score	Rank
Whole body donation	382	IX
Awareness regarding first aid	396	VIII
Follow traffic rules	436	IV
Follow safety rules	414	V
Awareness in recycling of plastic, iron, waste	374	X
Awareness in plantation of trees	410	VI
Awareness in water conservation	400	VII

Primary source

Table 4 reveals that the respondents have given the first rank to "Air, water, and land pollution" with the score of 452, and second rank to "Blood donation" with the score of 448. It is observed that the youngsters have fair awareness towards social responsibilities. Though they have fair awareness, they are doing the same mistakes due to recklessness.

Suggestion

The researcher wishes to give the following suggestions.

1. Youngsters should use helmet and seat belt while driving.
2. Don't smoke, spit or urinate in public places and try to create awareness. Because smoker runs the risk of developing heart and lungs diseases not only to themselves but also those who are around them.
3. Drive less (automobiles) with limited speed and drive smart (bicycles)
4. Donate blood, organs and tissues to the needy people. Universities, Colleges and schools should conduct awareness programs about the donation of organs and tissues.
5. Parents should inculcate the safety rules in the minds of their children.
6. The government must initiate the programs to create environmental awareness among the youngsters.
7. Universities, Colleges and schools should encourage the students to plant trees in the college premises, houses and outside. Planting of trees will reduce pollutants in the air and also enrich the air with oxygen.
8. Universities, Colleges and schools should give proper training about the disposable method of solid waste like plastic, glass, metal etc.
9. The youngsters should strictly avoid polythene bags, instead of that use reusable and returnable glass bottles

Conclusion

Young people can play an active role in protecting and improving the environment. Man is a

social being. He is depending on mutual cooperation. From home and the educational institution, he imbibes the spirit of social responsibilities. Education is the all-round development of an individual into a useful member of society. Youngster's life is the most appropriate time for social service. India has more than 40% of young people in the world. If the Government, Educational Institutions, Teachers, Parents and society inculcate the Social responsibilities to the young people, gradually the recklessness will reduce. Teachers genuinely play an important role in society. They can make or break a future generation. Nelson Mandela once said "Education is the most powerful weapon you can use to change the world". Such is the power that rests in the hands of the teachers. The change you begin TODAY, may quite simply be a TOMORROW for all. When youth works for society, elders begin to reflect on their actions. So, let us make today and everyday a good day for everyone

Reference

1. <http://www.indianyouth.net/responsibilities-of-the-youth/>
2. <https://www.quora.com/What-are-the-social-responsibilities-of-youngsters>
3. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2706628/>
4. <https://www.sciencedirect.com/science/article/pii/S204604301630104>
5. <http://www.indiacelebrating.com/essay/road-safety-essay/>
6. <http://vikaspedia.in/health/organ-donation/types-of-organs-and-tissues-that-can-be-donated-for-transplantation>

WOMEN ENTREPRENEURSHIP AMONG BEAUTICIAN IN KANYA KUMARI DISTRICT - A STUDY

T.KAVITHA

Assistant Professor

Department of Commerce (S.F)

Vivekananda College, Agasteeswaram
Tamilnadu

S.RAJA PRIYA

Assistant Professor

Department of Commerce

Vivekananda College, Agasteeswaram
Tamilnadu

ABSTRACT

This study aimed at investigating the women entrepreneurship among the beautician in Kanyakumari District. Women entrepreneurs is the process in which women gain greater share of control over resources ,materials ,information ,ideas and financial resources like money and access to money with the aim of analyzing the women entrepreneurship among the beautician in Kanyakumari District.. The main objective of this study is to analyzed to identified the problem faced by women beautician. For this purpose data collected from 100 sample respondents selected on the basis of random sampling method .For interpret the final data the statistical tools such as percentage analysis.

Keywords: *Beautician, Entrepreneurship and Women*

I. INTRODUCTION

Entrepreneurship among women in India with the participation in work, Educational, social, economic, Technical empowerment promoted employment of women in India women constitute around half of the population. So they regarded as the better half of the society. Now a day women have started business and running their enterprises successfully. For developing countries like Indi, Women entrepreneurs play a vital role to achieve rapid, All round balance economic growth regionally and socially.

Work of Women Beauticians

Beauticians are beauty care experts specialize in providing beauty services. They analyze the needs desires of clients than recommend most appropriate treatment .Treatment includes facial, eyebrow, threading ,skin treatment coloring some beauticians also offer more advanced treatment such as permanent make-up, electrolysis and laser therapy. They also offer advice to their Client regarding health fitness, skin care, hair care, make up, They offer variety of products for client to purchase statement of the problem.

Women entrepreneurs in India have to cope with various socio-economic problems now a days the number of working women is on the increase .Kanyakumari District stands first in the education level of both men and women. The women empowerment will help in changing this social structure. They also faces the problem of competition from other completers in the field the present study analyses to performance of women beautician in kanyakumara District..

Objective

1. To find out the factor influencing women to become entrepreneur
2. To know the source of their investment.
3. To identity the problem faced by the women beauticians in kanyakumari District.

Scope of the Study

The present study has been carried on to analyze the problems faced by women entrepreneurs in beauty care business in kanyakumari District. The present study throws the problems faced by the owners of Beauticians .It provides the details of the constraints and the factors motivating women to become women entrepreneurs.

II. METHODOLOGY

The present study purely based on analytical in nature by using both primary and secondary data. Both primary and secondary data has been used for the purpose of the study. Primary data is collected with help of a structured questionnaire the same is finalized after conducting a pilot study.

The secondary data is collected from various published sources such as books, journals, News paper, Websites .

Sample size: 100 respondents.

Sample method: Simple random sampling.

III. ANALYSIS AND INTERPRETATION

Demographic profile of the respondents

Demographic classification is based upon the characteristics such as age ,marital status and education level. The attitude of the respondent may be influenced by the demographic variable which influenced the researcher to classify the respondent based upon demography which is presented in following table.

Table-1 Demographic Profile of Sample Respondents

Demographics	No of Respondents	Percentage
Age		
Below25	8	8.00
25-35	44	44.00
35-45	28	28.00
Above 45	20	20.00
Marital status		
Married	68	68.00
Un married	32	32.00
Nature of the family		
Joint family	20	20.00
Nuclear	80	80.00
Education-Beautician Course		
Certificate level	36	36.00
Diploma level	64	64.00
Ownership		
Sole proprietor	72	72.00
Partnership	18	18.00
Monthly income		
Below 10,000	12	12
10,000 -20,000	32	32
20,000-30,000	40	40
Above 30,000	16	16
Monthly Expenses		
10,000-15,000	32	32.00
15,000-20,000	42	40.00
20,000-25,000	12	12.00
Above 25,000	16	16.00

Source : Primary data

Regarding the personal profile of the respondents, the table 1 Indicate that the 44% women entrepreneurs belong to age group of 25-35 years 68% are married,

80% are living nuclear family.64% have done diploma as education level and its further revealed that majority beauticians run the business as sole

proprietors their monthly income earned between 20,000-30,000 and they spend nearly Rs: 15,000-20,000 per month for running their beauty parlor business.

Types of Location of Business

The major and most important factor is location of the beauty parlor that attracts the customers. Beauticians depending upon their financial strength have their beauty parlors either in their own building or in rental building. The type of accommodation is shown in table 2.

Table 2 Location of business

Sl.no	Type of accommodation	No of respondent	Percentage
1	Rental building	68	68.00
2	Own building	32	32.00
	Total	25	100

Source : Primary data

The above table that out of 100 respondents, 68 percentage of the respondent are running their beauty parlor in rental building and the remaining in our own building. It is concluded that majority of the beauticians are running the business in rental building.

Source of Investment

Generally women entrepreneurs finance their business through own fund or borrow fund. Some time they expect help from relative and friends. The source of investment of women entrepreneurs are given in table 3

Table 3 Source of investment

Sl no	Source of investment	No of respondents	Percentage
1	Own capital	20	20.00
2	Relatives	4	4.00
3	Private Institution	17	17.00
4	Bank loan	33	33.00
5	Spouse	26	26.00

Source : Primary data

The above table that out of 100 respondents it clearly reveals that majority beautician's source of investment is bank loan.

include desire to do something new in the life need for independent, availability of finance concessions all those motivations were listed down and the respondent were asked to rank.

Factor Motivation of Women Beautician

The motivating factors are those which encourage women to become entrepreneurs. These

Table 4 Factor motivation of women beautician

Sl no.	Factor	Total score	Mean score	Rank
1	Contribute of family	360	24	II
2	Self satisfaction	352	23.46	V
3	Use of skill	348	23.2	VII
4	Use of spare time	357	23.8	IV
5	Independence living	347	23.13	VI
6	Popularity and good reputation	359	23.9	III
7	Easy to start	362	24.13	I

Source : Primary data

Weighted arithmetic mean is calculated and it clearly reveals that majority of beauticians are starting beauty parlors business as it easy start which got I rank followed by contribution of family goes to II rank, Popularity and good reputation goes to III

rank use of spare time goes to IV rank, Self satisfaction goes to V rank, Independence living goes to VI rank and Use of skill goes to VII rank.

Problems Faced by Women Beautician

Weather it is a small or big business, all business get problems and must find the way to solve it. Today

many women start beauty care centers under self employ scheme. There have faced numerous problems to run the beauty care services successfully. The problems faced by them in changing technology, increase in the price of cosmetics, creams and lotions.

Family problem, competition. All those problems were listed down and the respondents were asked to rank. The responses are summarized in the following table.

Table 5 Problems faced by women beautician

Sl no.	Problems	Total score	Mean score	Rank
1	Changing technology	362	24.13	I
2	Increase in the price of cosmetics	359	23.9	III
3	Lack of income	352	23.46	V
4	Lack of managerial skill	348	23.2	VII
5	Lack of financial	347	23.13	VI
6	Competition	360	24	II
7	Power cut	357	23.8	IV
8	Family problem	337	22.46	VIII

Source : Primary Data

From the above table that important problem faced by the respondent in changing technology which got I rank competition goes to II rank. Increase in the price of cosmetic cream and location goes to III rank, power cut goes to IV rank. Lack of income goes to V rank, Lack of financial goes to VI rank ,Lack of managerial skill goes to VII rank, And family problem goes to VIII rank.

Suggestion

1. Finance is the major problem for women so bank should lend loans to women entrepreneurs without any collateral securities.
2. Women beautician can adopt latest technology for their service in order to enhance the marketing.
3. Beautician can introduce better combo offer in season and advertised properly reached to the customers.
4. The government can provide interest free loans, capital subsidy, power tariff subsidy. Tax

concession and marketing assistance especial to women beautician

Conclusion

Women entrepreneurs are increasing day by day. Now days women beautician will get sufficient income through beauty parlor business. It gives social status to the women in terms of increase income, saving, self confidence, In this field alone women entrepreneurs can start the business with lower budget and earn more money with safety and security. Through this, women are not only contribution to their family and also sharing the contribution in economics growth.

Reference

- 1 SS.khanka” entrepreneurial development” Chand & company ltd, New Delhi,2008.
2. C.B. Gupta,N.P..Srinivasan,” Entrepreneurial development”, Sultan Chand &sons,
3. Robert D. Hisrich “Entrepreneur ship”, Tata Mc.Graw-Hill publication Co ltd, New Delhi.

MALAR HAS PROVED THAT PEOPLE WITH DETERMINATION TO WORK EARNESTLY ENJOY HAPPY LIFE

S.K.LATHA

Assistant Professor of Commerce
V.T.M. College of Arts & Science
Arumanai.

Dr. N. GLADSTONE JOY

Associate Professor of Commerce
Nesamony Memorial Christian College
Marthandam.

ABSTRACT

The very large number of rural women all over Tamil Nadu who had been earning a monthly income in the early 1990s by working as literacy promoters under the Central Government-sponsored total literacy programme suddenly found themselves deprived of their monthly income in 1994 when the Government withdrew the scheme. Hundreds of educated women of Kanyakumari District of Tamil Nadu took to a new way of earning something by their own Self Help Groups on the advice of Tamil Nadu Science Forum. Their new venture helped them stabilize their economic conditions.

Keywords: *Literacy Promoters, Stabilization of Economic Conditions*

I. INTRODUCTION

It is quite natural that when the people engaged in an organized work are all on a sudden asked not to report for work as the scheme of the work is withdrawn, they find themselves in a quandary. An air of uncertainty about their future will loom large before them. Only very courageous and resourceful people will surmount such situations without much difficulty. Such a situation arose for hundreds of women in the year 1994 in Tamil Nadu when the Government of Tamil Nadu withdrew the literacy programme (Arivoli Eyakkam). But hundreds of women of Kanyakumari District who had been sponsored by Tamil Nadu Science Forum took to forming Self Help Groups and thereby earned a small income.

The Science Forum which had been the sole agency to promote the literacy programme in the State motivated the Arivoli Eyakkam teachers who had been rendered jobless to form Self Help Groups in 1995. Women in hundreds of different villages in the district formed their Self Help Groups and the Science Forum guided them to get assistance from NABARD (National Bank for Agriculture and Rural Development).

In due course all the Self Help Groups formed in villages under the guidance of the Science Forum formed an umbrella organization with the name Mahalir Association for Literacy, Awareness and Rights (MALAR). This organization of talented women has been quite active during the last 20 years and it has now under its guidance 1700 SHGs. It has its head office at Nagercoil.

Objectives

The main objective of this study is to popularize the idea of forming clusters of SHGs and thereby helping the members of SHGs in rural areas get greater benefits than the women of single SHGs.

This study also aims at helping women of single SHGs in villages understand that clusters of SHGs can certainly reap richer harvests than members of single SHGs.

Another objective of this study is to make available to the aspiring women of single SHGs the ways and procedures that MALAR has used to create a space where women could regularly meet and

discuss their problems and pinpoint their hidden talents and untapped strength.

II. Review Of Literature

National Bank for Agriculture and Rural Development (NABARD) in its report of 1998 titled Banking with the Poor – Financing Self Help Groups, published in Hyderabad, has emphasized the strategy for expanding the role of SHGs and made suggestions for improving bank linkage with SHGs. This report shows several features such as efficient flow of credit, utilization of credit for income generating activities, excellent loan repayment and improved empowerment of SHG members.

Mahendra Varman (2005) has studied the working of SHGs in Kavarayapathy in Dindigul District and Pottappatty in Madurai District of Tamil Nadu and he has made a modest attempt to examine whether there is any association between the growth of SHGs and the increase in female bank deposit accounts. He has tried to trace the socio-economic factors that determine deposit and credit account holdings in banks among individuals and households.

Ramachandran and Balakrishnan (2008) studied the SHGs in Kanyakumari District to examine the pre- and post-SHG status of SHG members and the impact of SHGs on the efforts of rural women to empower themselves. They have concluded that the SHG brings social solidarity and social and economic betterment to the poor people.

Yoginder Singh (2013), in his study on the effect of Self Help Group in Economic Empowerment of Rural Women in Himachal Pradesh, has made an attempt to evaluate the nature of business and its performance carried out by women through SHGs and its impact on economic empowerment in rural areas. He has opined that economic empowerment for rural women can be harvested through the concept of Self Help Groups based on group approach for rural development.

The Planning Commission of Government of India (1012) has observed that Kanyakumari District could perform better in the implementation of Swarnajayanti Gram Swarozgar Yojana (SGSY) due to various factors like better literacy, presence of a large number of NGOs and co-operation of bankers. The district has a large number of SHGs, estimated to be more than 7000, attached to different NGOs. Several NGOs in the district are collaborating with one another in the implementation of SGSY and important among them are MALAR, NALA OLI, Stella Maris, RWDS, SED and CSD. Banks have been very co-operative in the implementation of the schemes in the district due to the role of NABARD and the lead bank, Indian Overseas Bank.

III. Analysis Of Influences Of Malar On Economic Development Of Members

The prime aim of any SHG is to improve the social and economical conditions of its members, by offering a loan at low interest to them to start new ventures. But many SHGs act only as lending agencies. They take loan and then they share the loan amount among themselves.

Utilizing the loan in productive ventures and thereby augmenting their income is not common with the members of the SHGs. But MALAR, the guiding agency of the SHGs has proved that people with determination to work will enjoy happy life. The objective of the study is to compare the economic status of the members before and after joining an SHG.

By analyzing different demographical variables, which have influences on the economic status of its members, a comparison is made before joining SHG and after joining SHG.

IV. Influence of demographic variables on economic status: before and after joining SHG

Efforts were drawn to measure the economic status of the SHG members. For the purpose, qualitative information was converted into

quantitative forms. The average scores are obtained from the responses given by sample respondents. The difference in income, expenditure and savings may differ due to the influence of demographic or specific member or SHG-related characteristics. The factors that are influencing the economic status are age group, education level, and occupation (independent variables). The dependent variables are pre- and post-income, pre- and post-expenditure and pre- and post-savings are taken as dependent variables. Thus, an attempt is made to know statistically if there is significant difference among the age group, education level, and occupation in SHG in income generation of the respondents before and after joining SHGs.

V. Pre And Post-Income Expenditure And Savings: Age

ANOVA test is used to compare mean scores among different age groups. Age can be an influencing factor in income generation, expenditure and savings. An attempt is made to know statistically

if there is significant differences among the various age groups in income generation, expenditure and savings of the respondents before and after joining SHGs. The following hypotheses are framed and tested using One Way ANOVA.

Null Hypothesis: H0 (1): There is no significant deviation in statistical terms of income generation among the age groups before joining and after joining Self-Help Groups.

Null Hypothesis: H0 (2): There is no significant deviation in statistical terms of expenditure among the age groups before joining and after joining Self-Help Groups.

Null Hypothesis: H0 (3): There is no significant deviation in statistical terms of savings among the age groups before joining and after joining Self-Help Groups.

Table -1 Influence of age on pre and post-family monthly income, expenses and savings -f statistics

Economic Status	Divisions	Mean	Std. Deviation	F	Sig. (p Value)
Income Before Joining SHG	<= 22	1.00	1.044	.374	
23 - 37		1.07		.302	
38 - 52		1.18		.555	
53 - 67		1.08		.277	
Total		1.13		.463	

Economic Status	Divisions	Mean	Std. Deviation	F	Sig. (p Value)
Income After Joining SHG	<= 22	1.00	.332	.802	
23 - 37		1.89		1.242	
38 - 52		1.95		1.321	
53 - 67		2.15		1.463	
Total		1.94		1.294	
Expenditure Before Joining SHG	<= 22	1.00	.368	.776	
23 - 37		1.04		.187	
38 - 52		1.07		.287	
53 - 67		1.08		.277	
Total		1.06		.252	
Expenditure After Joining SHG	<= 22	1.00	1.106	.348	
23 - 37		1.19		.452	
38 - 52		1.23		.537	
53 - 67		1.46		.660	
Total		1.23		.515	
Savings Before Joining SHG	<= 22	1.00	.406	.749	

Age classification is an independent variable and economic status is a dependent variable. The results on the impact of age group on economic status are indicated in Table 1. Here all the null hypotheses are accepted. Since the F statistic for all the variables are statistically insignificant as the p value is greater than 0.05 in all cases. There is no significant difference between mean scores of various age group on economic status of SHG members. This means that age is not an important factor while deciding the economic status of Self-Help group members.

Pre and Post-Income Expenditure and Savings: Education

ANOVA test is used to compare mean scores among different education levels. Education can be an influencing factor in income generation, expenditure and savings. An attempt is made to know statistically if there is significant difference among

the educational levels in income generation, expenditure and savings of the respondents before and after joining SHGs. The following hypothesis are framed and tested using One Way ANOVA

Null Hypothesis: H0 (4): There is no significant deviation in statistical terms of income generation among the educational levels before joining and after joining Self-Help Groups.

Null Hypothesis: H0 (5): There is no significant deviation in statistical terms of expenditure among the educational levels before joining and after joining Self-Help Groups.

Null Hypothesis: H0 (6): There is no significant deviation in statistical terms of savings among the educational levels before joining and after joining Self-Help Groups.

Table 2 influence of education on pre and post- family monthly income, expenses and savings -f statistics

Economic Status	Education	Mean	Std. Deviation	F	Sig.
Income Before Joining SHG	Illiterate	1.05	0.218	1.438	.222
Primary School		1.14		0.416	
SSLC		1.22		0.696	
Higher Secondary School		1.05		0.220	
UG Or Diploma		1.25		0.608	
Total		1.13		0.463	
Income After Joining SHG	Illiterate	1.62	0.973	.787	.535
Primary School		2.01		1.222	
SSLC		2.13		1.485	
Higher Secondary School		1.88		1.316	
UG Or Diploma		1.75		1.327	
Total		1.94		1.294	
Expenditure Before Joining SHG	Illiterate	1.05	.218	.585	.674
Primary School		1.05		.228	

Economic Status	Education	Mean	Std. Deviation	F	Sig.
SSLC		1.07		.327	
Higher Secondary School		1.03		.181	
UG Or Diploma		1.13		.338	
Total		1.06		.252	
Expenditure After Joining SHG	Illiterate	1.10	.301	.491	.742
Primary School		1.27		.556	
SSLC		1.22		.554	
Higher Secondary School		1.22		.490	
UG Or Diploma		1.25		.532	
Total		1.23		.515	
Savings Before Joining SHG	Illiterate	1.00	0.000	1.618	.171
Primary School		1.01		.116	

SSLC		1.07		.250
Higher Secondary School		1.00		0.000
UG Or Diploma		1.04		.204
Total		1.02		.148

Economic Status	Education	Mean	Std. Deviation	F	Sig.
Savings After Joining SHG	Illiterate	1.10	.301	.975	.422
Primary School		1.16		.406	
SSLC		1.24		.639	
Higher Secondary School		1.10		.303	
UG Or Diploma		1.25		.532	
Total		1.16		.448	

Education level is an independent variable and economic status is a dependent variable. The results on the impact of education level on economic status are indicated in Table -2. Here all the null hypotheses are accepted. Since the F statistic for all the variables are statistically insignificant as the p value is greater than 0.05 in all cases. There is no significant difference between mean scores of various educational levels on the economic status of SHG members.

Pre and Post- Income Expenditure and Savings: Occupation

ANOVA test is used to compare mean scores among different occupations. Occupation can be an influencing factor in income generation, expenditure and savings. An attempt is made to know statistically if there is significant difference among the occupation

categories in income generation, expenditure and savings of the respondents before and after joining SHGs. The following hypothesis are framed and tested using One Way ANOVA.

Null Hypothesis: H0 (7): There is no significant deviation in statistical terms of income generation among different occupations before joining and after joining Self-Help Groups.

Null Hypothesis: H0 (8): There is no significant deviation in statistical terms of expenditure among different occupations before joining and after joining Self-Help Groups.

Null Hypothesis: H0 (9): There is no significant deviation in statistical terms of savings among different occupations before joining and after joining Self-Help Groups.

Table 3 influence of occupation on pre-and post family monthly income, expenses and savings –f statistics

Economic Status	Occupation	Mean	Std. Deviation	F	Sig.
Income Before Joining SHG	Housewife	1.08	.272	.685	.603
Farm Worker		1.17		.554	
Coolie		1.13		.428	
Small Trader		1.20		.616	
Small Industrial Venture		1.04		.204	

ECONOMIC STATUS	OCCUPATION	Mean	Std. Deviation	F	Sig.
Total		1.13		.463	
Income After Joining SHG	Housewife	1.86	1.281	.364	.834
Farm Worker		1.98		1.309	
Coolie		1.81		1.223	
Small Trader		2.20		1.436	
Small Industrial Venture		1.88		1.296	
Total		1.94		1.294	
Expenditure Before Joining SHG	Housewife	1.02	.140	.958	.431
Farm Worker		1.08		.309	
Coolie		1.06		.250	
Small Trader		1.10		.308	
Small Industrial Venture		1.00		0.000	
Total		1.06		.252	
Expenditure After Joining SHG	Housewife	1.12	.475	1.271	.282
Farm Worker		1.28		.554	
Coolie		1.19		.402	

Economic Status	Occupation	Mean	Std. Deviation	F	Sig.
Small Trader		1.35		.671	
Small Industrial Venture		1.17		.381	
Total		1.23		.515	
Savings Before Joining SHG	Housewife	1.00	0.000	.707	.588
Farm Worker		1.03		.172	
Coolie		1.03		.180	
Small Trader		1.05		.224	
Small Industrial Venture		1.00		0.000	
Total		1.02		.148	
Savings After Joining SHG	Housewife	1.16	.418	.784	.536
Farm Worker		1.14		.429	
Coolie		1.26		.631	
Small Trader		1.25		.444	
Small Industrial Venture		1.08		.282	
Total		1.16		.448	

Occupation is an independent variable and economic status is a dependent variable. The results on the impact of different occupations on economic status are indicated in Table 3. Here all the null hypotheses are accepted. Since the F statistic for all the variables are statistically insignificant as the p value is greater than 0.05 in all cases. There is no significant difference between mean scores of different occupations on the economic status of SHG members.

From the above analysis it is clear that the income and economic status of the members of SHG after joining the group is higher. The age, education and occupation of the members highly influence the economic status of members.

VI. CONCLUSION

The achievements that the members of SHGs working under the umbrella organization, MALAR, drive home to the other women the fact that concerted efforts taken under the proper guidance pays rich dividends.

VII. REFERENCE

- 1) Nabard, report on banking with the poor – financing self help groups, hyderabad, 1998.
- 2) Mahendra varman. P., “impact of self help groups on formal banking habits,” economic & political weekly, vol. XI, no. 17, april 23-29, 2005, pp. 1705-1713.
- 3) T. Ramachandran and s. Balakrishnan, impact of self help groups on women’s empowerment – a study in kanyakumari district, kurushetra, vol. 57 (2), december 2008, pp. 31-34.
- 4) Yoginder Singh, Journal of Indian Research, Vol. 1. No. 3, July-September 2013, pp. 54-61.
- 5) Planning Commission of India, Report of the Steering Committee on Micro-Finance and Poverty Alleviation, 2007-2008 – 2011-2012.

A STUDY ON SOCIAL RESPONSIBILITY OF COLLEGE TEACHERS

Y.LOVELY

Research Scholar

Manonmaniam Sundaranar University

Tirunelveli

Dr.N.INDIRA

Assistant Professor of Commerce and Research Supervisor

Pioneer Kumaraswamy College

Nagercoil.

ABSTRACT

In this paper an attempt has been made to highlight the responsibilities of college teacher in educational institutions. The roles and responsibilities of college and university faculty members are closely tied to the central functions of higher education. Correspondingly, college and university faculty members undertake research, teaching, and service roles to carry out the academic work of their respective institutions. Each of these roles enables faculty members to generate and disseminate knowledge to peers, students, and external audiences. The balance among teaching, research, and service, however, differs widely across institution types and by terms of the faculty member's appointment. The major portion of this paper will deal with these kinds of differences while latter sections will focus on the faculty as collective entities and related trends within college education.

Keywords : *Teaching , Students, Institutions, Knowledge, Service.*

I. Introduction

"Teaching is a very noble profession that shapes the character, caliber, and future of an individual. If the people remember me as a good teacher, that will be the biggest honour for me." - A. P. J. Abdul Kalam

The first guru of the child is the mother, the second guru is the father, and the third guru is the

teacher at school. These gurus open the eye of the - mind of the student to the vast world of knowledge, with its two integral dimensions of the secular and the religious. But still teaching is one of the most important, and one of the hardest, jobs in the world.. Social responsibility of education is a process whereby the whole community transmits to the next generation appropriate values, traditions, skills and cultural norms. Service learning promotes good deeds and academic success.

Statement of the Problem

Teachers are role models and mentors helping students achieve lifelong goals long after the students have graduated. All children and youth are searching for role models. Therefore, a good teacher as a role model should outwardly and inwardly display no bad habits or behavior in dress, grooming, or body defacing for students to notice. As an excellent role model, teachers have the responsibility to be honest, hard-working, have an enthusiasm for teaching and learning, be punctual, and display cooperation and compromise in the classroom..The responsibilities of every teacher are more important today than ever before. If teachers are to effectively train our future leaders of tomorrow, they must pay attention not only to their academic responsibilities but also to their non-academic responsibilities of teaching moral values to students. So how do we prepare students to be good future engaged citizens

Objectives

1. To create leadership development opportunities for students and to foster a commitment to social and civic responsibility.
2. To enhance the employability of graduates by providing opportunities to build a strong resume and to explore career goals.
3. To promote learning both for students and for community members.
4. To design a more effective way for the campus to contribute to economic and community development.

II. Literature Review

a. As shown by Kathryn Wentzel in her article "Social Competence at School: Relation Between Social Responsibility and Academic Achievement" that Both theoretical and empirical work suggest that student social responsibility is not only a valued outcome in and of itself but that it can be instrumental in the acquisition of knowledge and the development of cognitive abilities. This review describes research on the value of social responsibility for parents and teachers and on how it is promoted within the classroom. It is proposed that social responsibility can facilitate learning and performance outcomes by promoting positive interactions with teachers and peers and, from a motivational perspective, by providing students with additional incentives to achieve.

b. Lexi Sorenson show in his workpaper: "Responsibility of Teachers" that Not all students learn the same way or at the same rate, but they all deserve the same chances to learn and succeed. A student with a learning disability may require extra attention than a student without a disability. It may require extra steps for a gay, or transgendered student to feel safe, included and supported. Equity does not mean that all students are treated the same; equity means that all students are treated fairly, inclusively, and respectfully. The teacher should

provide equitable opportunities for all students to develop their individual abilities, regardless of culture, socio-economic class, ethnicity, or faith

III. Duties and responsibilities:

The primary responsibility of an assistant professor is to conduct assigned undergraduate and graduate courses and seminars. Additionally, the assistant professor is to serve as academic advisor to students; serve on college or university committees; engage in scholarly activities, and/or creative endeavors which contribute to the academic mission of the University. Where appropriate, the assistant professor is to participate in curriculum development activities; serve on graduate committees; supervise laboratories, independent study activities, and off-campus learning such as practicums and internships; and to render service to the professional or lay community which is relevant to the individual's academic specialty. Perform such other related tasks and duties as assigned.

IV. Limitations Of Research

- Our sample of study was very limited
- The assessment of social responsibility is subjective
- This study may stimulate a future direction to be investigated deeply in this field testing the relationship between social responsibilities and learning achievement

V. Service To The College

The following are examples of what may be considered service to the college. Some of these may be required based on the nature of the program, division, or college policy.

- Help students achieve their educational goals through formal and/or informal advising.
- Post and keep on campus hours to facilitate interaction with students, other faculty, staff, administrators, and the public.

- Serve on standing and ad hoc committees, advisory boards, hiring committees, faculty senate, or as a student organization advisor.
- Attend local, regional, state, or national meetings where required or necessary for the discipline.
- Mentor and/or assist in orienting new faculty either formally or informally.
- Serve as a liaison for Early College Experience faculty.
- Attend commencement or other ceremonies appropriate to the faculty member's discipline or program.
- Attend departmental, divisional, and college-wide meetings.
- Perform other academically related duties as assigned by the instructor's supervisor.
- Participate in faculty business meetings and forums.

Table no.1 descriptive statistics of proxies' variables of social responsibility as approximated by students

Awareness Of This Concept	0.6
Inspiration	0.66
Lenient	0.7
Friendly	0.45
Discrimination	0.9
Seriousity	0.15

Source: Primary Data

As shown by this table that almost 60% of students don't know what social responsibility is, and be aware of the importance of ecological and environmental issues , Only 66% of students declare that they have inspired values from their teachers, 70% of students consider that teachers are lenient

and he is willing to help them , 45% of students feel that their teacher are considered as their friends , 90% of students feel that they are discriminated by both administrative agent and by their teachers , 55% of them seem to be serious , Only 15 % of students have done green actions.

Table no.2 descriptive statistics of proxies' variables of social responsibility as approximated by teachers

Familiarity	0.7
Stimulation	0.7
Green Actions	0.66
Friendly	0.5
Seriousity	1
Notoriety	0.8
Knowledge Capacity	0.7

Source: Primary Data

From these statistics we can note that almost 70% of teachers know what social responsibility of education is , 70% of teachers are convinced to convey these social issues through their materials and thereby can involve their students to be good citizens, Only 66% of teachers have done green actions as participating in social association and debates , 50% of teachers behave friendly with their students All of them are agree to be serious and strict intheir duty in order to inspire student to be disciplined sincere and 80% are interested by their notoriety among their

students, 70% of teachers are constant reader and update their knowledge.

VI. Findings

Comment From these statistics we can note that almost

- 70% of teachers know what social responsibility of education is
- 70% of teachers are convinced to convey these social issues through their materials and thereby can involve their students to be good citizens

- Only 66% of teachers have done green actions as participating in social association and debates
- 50% of teachers behave friendly with their students
- All of them are agree to be serious and strict intheir duty in order to inspire student to be disciplined sincere and
- 60% are interested by their notoriety among their students
- 70% of teachers are constant reader and update their knowledge Recommendations Teachers should be engaged more and more in doing green actions as to be a member in social association, participation in training courses in this field, debates, conferences...
- Teachers should be more engaged to learn their students what is to be good citizens inspiring them how to practice the correct values, and if they prepare them correctly they prepare, in fact the future generation and the community in whole Strong learning of citizenship (responsibility, seriousness, honesty, consciousness, good capacity of knowledge..;) leads certainly to strong community

VII. Recommendations

Teachers should be engaged more and more in doing green actions as to be a member in social association, participation in training courses in this field, debates, conferences. Teachers should be more engaged to learn their students what is to be good citizens inspiring them how to practice the correct values, and if they prepare them correctly they prepare, in fact the future generation and the community in whole

Strong learning of citizenship (responsibility, seriousness, honesty, consciousness, good capacity of knowledge..;) leads certainly to strong community. Encourage students to participate

in green actions and became familiarized with this type of social initiatives as participate in social group, (decorating, cleaning the university...)

VIII. Conclusion

The role of a teacher is to shape the minds of the younger generation. That shaping will be on positive lines; development of a scientific and humanistic attitude and temper, self-discipline, concern for other people, an ecological awareness. Teachers must instil into the students ancient cultural spirit of tolerance of different opinions and viewpoints, and acquaint them with the modern wisdom expressed in the dictum of the famous French thinker, Voltaire: 'I do not accept what you say; but I will defend with my life your right to say so. A teacher who does not love knowledge cannot inspire love of knowledge in children. The teacher must keep one's mind fresh by study of new books; he or she must constantly renew one's stock of knowledge.

It is not enough for a teacher to be aware of social justice issues; she also should discuss these issues with her students. Timely domestic and international topics --- including the inequitable distribution of wealth and power, marginalized populations, gender and social inequality, the environment, and social services --- should be talked about in a safe, open-minded environment. These discussions will promote tolerance and unbiased thinking in students. And, we can structure ways for them to participate in the empowering experience of acting to make a real difference in the world."

IX. Reference

- 1) Bebeau, M.J.; Rest, J.R.; & Narvaez, D. (1999). Beyond the promise: A perspective on research in moral education. *Educational Researchers*, 28(4), 18-26. EJ587024.
- 2) Benninga, J.S.; Berkowitz, M.W.; Kuehn, P.; & Smith, K. (2003). The relationships of

- character education and academic achievement in elementary schools. *Journal of Research in*
- 3) Character Education Partnership. (2002). Practices of teacher educators committed to characters. Examples from teacher education programs emphasizing character development. Washington: Character Education Partnership.
- 4) Damon, W. (1996). Greater expectations: Overcoming the cultur of indulgence in America's homes and schools. New York: Free Press. (ED 393 591).
- 5) Goleman, D. (1995). Emotional Intelligence: Why It Can Matter More than IQ. New York: Bantam. EJ 530 121.

INDIVIDUAL SOCIAL RESPONSIBILITY: PHYSICIST'S PERCEPTION ON ENERGY CONSERVATION

J.PACKIAM JULIUS

Assistant Professor

Department of Physics

Pioneer Kumaraswamy College

Nagercoil

T.K.JAYALEKA

Assistant Professor

Department of Physics

Pioneer Kumaraswamy College

Nagercoil

ABSTRACT

Energy conservation is the most economical solution to energy crisis. Energy conservation reduces energy consumption and energy demand per capita. In this work an attempt has been made to study the productivity, energy demand per capita storage of energy and the social responsibility of an individual in saving energy.

Key works: Conservation, Energy, Responsibility, Social

I. Introduction

Everyone in this world is trying to make an effort to “go more green” save energy and save the environment for a bright and green future. Abundant and economical energy is the life blood of modern civilizations. It is the right time for the kids and the elderly people to learn how to save energy, save water, purchase energy saving appliances (having 5* rating) and vehicles that run on renewable energy and thereby save money and build family wealth. We have to make energy conservation a family value. Kids can help save energy by doing simple things like switching off lights, fans and all electronic equipments including computer, video games etc, keeping the windows and doors closed when the air conditioner and the refrigerator on “enables energy saving”. To avoid a serious energy crisis in coming decades, citizens should actually urge their governments to come to international agreement on a persistent, orderly, predictable and steepens series of oil hikes over the next two decades”

Energy Crisis

Energy crisis is a significant bottleneck in the supply of energy resources to an economy. Industrial growth and population explosion have led to a surge in the global demand for energy in recent years. Most energy crises have been caused by localized shortages, wars and market manipulation. The cause for this crisis may be over-consumption, aging infrastructure, choke point disruption etc. The historical crises were tabulated in chronological order in table 1.

Table-I Historical Crises

Year	Cause
1970	Peaking of oil production in major industrial nations and embargoes from other producers.
1973	OPEC oil export embargo by Arabian Countries
1979	Iranian revolution
1990-91	Gulf War
2000-	(California Electricity crisis)
2001	Market manipulation by Enron
2004	Argentina crisis
2007	Burmese anti government protests
2008	(Central Asia crisis) abnormally cold temperatures and low water levels at areas that were dependent on hydro-electric power (South Africa)
2015	Economic blockade to Nepal by India

Most people don't feel connected to its reality unless the price of gas goes up or there are queue at the gas station. The energy crisis is something that is ongoing and getting worse despite many positive trials. The reason for this is that there is not a wide understanding of the causes and solutions for the

crisis that will allow for an effort to happen that will resolve it.

Causes of Energy Crisis

The causes of energy crisis a rare overconsumption population explosion, Poor infrastructure, unidentified renewable energy sources, delay in commissioning of power plants, wastage of energy, poor distribution system, major accidents and Natural calamities, wars and attacks. Some other miscellaneous factors are tax hikes, strikes, military coup, and Political events severe hot summers or cold winters.

Social and Economic Effects

The macroeconomic implication of energy crisis is large because energy is the resource used to exploit all other resources. When energy market fails, an energy shortage develops. Industrialized nations are dependent on oil and efforts to restrict the supply of oil would have an adverse effect on the economics of oil producers. For the consumer the price of natural gas, petrol and diesel for cars and other vehicles rises. An early response from stakeholders is the call for report investigations and commission in to the price of fuel.

Productivity of India & Crisis Management

India's economic diplomacy partly has transferred into oil diplomacy. India's oil diplomacy can be divided into three phases (1) from independence to 1960 (ii) from 1960 s to end of the cold war (3) since 1991 to present time. In the 21st contrary oil issue has been key issue in India's foreign policy. After end of the collapse of USSR. India has stopped to import oil from Moscow and started to extend its dependency on other destinations. Table 2 shows India's production rate for 2017.

Table 2 Energy production rate of India

Nature of energy	Capacity MW	Actually produced MW
Water	2,307	290
Lignite	4,660	3730
Coal	5,462	200
Wind	7,616	90
Others	7,872	4530
Total	27,625	12,610

An electricity shortage is felt mostly in heating cooking and water supply. Therefore a sustained energy crisis may become a humanitarian crisis. Energy audits may be conducted to monitor usage. In the worst kind of energy crisis energy rationing may be incurred

Energy Saved is Energy Produced

We cannot keep on producing non renewable resources like petrol, diesel and electricity. So the need of the hour is the better utilization of existing resources. Among the various strategies for meeting energy demand the efficient use of energy and its conservation energies as the least cost option.

Gandhiji's words 'Live simply so that others may simply live' are very much relevant today. Conservation of energy has both personal and societal benefits. Saving energy for future is to prevent the wastage of natural resources. The slogan 'save energy' aims at maintaining an ecological balance in nature too with a vision of bright beautiful and green earth in future.

CONCLUSION

An individual can help to save energy. We should allow the refrigerator motor and compressors enough space so that the heat can escape and the cooling system will use less energy. The cooking devices should be kept clean as they consume less energy. We can save hot water by taking short showers instead of baths. Improving insulation will result in greater conservation of energy. The alliance to save energy offers some home energy tips like using energy saving LED lights that use about 99% less energy than traditional bulb. CFL reduces 75% less electricity than incandescent lamps. We should

clean the AC filter every month. Because of our technology and other developments, we humans influence the ecology of our planet. The coming era of limited and costly energy will be a challenging one for every one on Earth. But, it will be more difficult if

it is not anticipated. It is of utmost importance that the common folk and the policymakers understand the global energy crisis and individual social responsibility. We can save up to 30% of energy consumptions if we have individual responsibility.

WOMEN ENTREPRENEURSHIP IN INDIA

N.A.PRABHA PITCHAI

Assistant Professor of English

Pioneer Kumaraswamy College, Nagercoil

Dr. R.DEVI MAGDALIN

Assistant Professor of English

Pioneer Kumaraswamy College, Nagercoil

ABSTRACT

Women form a nation's significant human resource. The Women entrepreneurship is defined as an act of possession and innovation is business that benefits the women financially by increasing their confidence in the male dominant society. Women are now ready to do all business and enter all professions like trade, industry, engineering, etc. The role and participation of women are recognized and steps are being taken for the promotion of women entrepreneurship. A complete development in a nation can only be achieved by the participation of women.

Keywords: Women, Entrepreneurship, India

I. Introduction

"A woman with a voice is by definition a strong woman. But the search to find that voice can be remarkably difficult." -Melinda Gates.

The women entrepreneurship is defined as an act of possession and innovation of business that benefits the women financially by increasing their confidence in the male dominant society. Woman too has started to step out of the four walls and are joining the hands of entrepreneurship.

Women form a nation's significant human resource. Women, on the other hand, are willing to take up business and lend their contributions to the growth of the nation. Women are now ready to do all business and enter all professions like trade, industry, engineering, etc. The role and participation of women are recognized and steps are being taken for

the promotion of women entrepreneurship. Women must be shaped up properly with other entrepreneurial traits and skills to face the challenges of world markets in the entrepreneurial fields. A complete entrepreneurial development in a nation can only be achieved by the participation of women and so the growth and development of women entrepreneurs must be accelerated.

II. Present Status of Women Entrepreneurs in India

There is a saying that "No war can be fought without the help of the better half of our society." The emergence of women entrepreneurs has been hampered by attitudinal constraints, social traditions and kinship system. Due to lack of technical knowledge and little competition from men, Indian women have contributed for the most part of household industries. At present age women were aware of social and economic development which is necessary for overall economic development of any society or a country. The spread of education and growing awareness among women have motivated women to enter the fields of engineering, electronics, energy and such other industries. Slowly the growth of women entrepreneurs in the country has been accelerated.

III. Attributes Of Women Entrepreneurs

Alexandra Chong, CEO and founder, Lulu, states that "Build something you're passionate about .As an entrepreneur, you have to have the passion and drive to stay the course." A successful woman entrepreneur

is positive in her power. There are number of attributes that make up a successful entrepreneur. Important among them are listed below:-

- They are highly ambitious.
- They possess leadership quality.
- They develop optimistic personality and are good decision makers.
- They are receptive and are good planners and possess management skills.
- They are well disciplined and dedicated towards their job.
- They have good determination and are good in creativity and productivity.

IV. Industries Promoted By Women Entrepreneurs

Women who belong to rural areas choose a business which suits their resources and knowledge. They do not require any special skills and they carry out business with low investment and minimum risk. Also uneducated women, below the poverty line choose small enterprises which are convenient to manage. Here are some of the industries provided by women entrepreneurs.

- Agarbathi making
- Papad making
- Embroidery
- Handicrafts
- Catering Services
- Running restaurant, snack bars, etc.
- small retail shops
- Beauty parlors.
- Pickle manufacturing, etc.

V. Problems Faced By Women Entrepreneurs

Women entrepreneurs face difficulties due to old traditions, socio-cultural norms, male-dominant society, family responsibility, and etc .Women entrepreneurs face lot of problems. Being a women itself poses various problems.-

• Indian women are emotionally attached to their families. They are over burdened with family responsibilities.

• Women are not equally treated in our society. Early marriage, inadequate education pulls them down in their career.

• The traditions and customs also stand as an obstacle.

• Social barriers like casteism and religious dominance hinders women entrepreneurs.

• They face a tough task in getting the financial assistance, raw materials and non-receipt of payment from customers in time.

• They face technology obsolescence due to non-adoption.

• By nature women are considered as weak, shy. In India they think that it is high risk for running an enterprise.

• Women mobility is highly limited, especially younger women feel uncomfortable in dealing with women.

• Low level aptitude in entrepreneurship also troubles them.

• They were exploited by the middle men for they depend on men for marketing, distribution and money collection.

• Self-confidence which is essentially a motivating factor is lacking in women entrepreneurs. Psychological factors often obstruct the success.

• Earning respect in male dominant society is a struggle.

VI. Ways To Overcome The Challenges Faced By Women Entrepreneurs

Women entrepreneurs are creating business at a fast pace. There is some significant road blocks that women business owners have to face that are different than their male counter parts. But there is provision to overcome the problems faced by women entrepreneurs. Here are few:

- To protect themselves from the make dominant society they should be emotionally strong they need to adopt a stereo typical male attitude.
- Proper training programmes can be organized for enhancing their level of work – knowledge.
- Inspire the beginners with more exposure to the successful women entrepreneurs.
- Professional network creates support. Mind should be sharpened with positive energy.
- Believing in yourself should be the strongest motive behind your entire step.
- Awareness and consciousness should be created about policies, plans by government organizations and NGO's.

VII. Conclusion

Entrepreneurship plays an influential role in the economic growth and standard of living of the country. Innovations might boost up our standard. In

this dynamic society it is really a difficult task for the women to establish their entrepreneurship. To be a successful entrepreneur, fight vibrantly and overcome all your hindrances. Roseanne Bar rightly said that “The thing women have yet to learn is nobody gives your power. You just take it”

VIII. Reference

- 1) Davidson, M.J. and Fielden, S.L. (2006) International Handbook of Women and Small Business Entrepreneurship. United Kingdom : Edwar Elgar Publishing Limited.
- 2) [https://economictimes.indiatimes.com>](https://economictimes.indiatimes.com)
- 3) [https://www.businessnewsdaily.com>](https://www.businessnewsdaily.com)
- 4) <https://www.womentrepreneursindia.com>

GOVERNMENT DEVELOPMENT PROGRAMMES FOR WOMEN ENTREPRENEURS – A STUDY

M.SHABNAM

Assistant Professor,

Department of Commerce (SF)
Pioneer Kumaraswamy College
Nagercoil

M.S.SANTHANA PRIYA

Assistant Professor

Department of Commerce (SF)
Pioneer Kumaraswamy College,
Nagercoil

Abstract

Women entrepreneurship development is an essential part of human resource development. The development of women entrepreneurship is very low in India, especially in the rural areas. The ministry of women and child develop and India introduced various development programmes for women entrepreneurs. The prime goal is for empowerment and development, protection and welfare of women child. It provides subsidies fund and other assistance to all Indian women. This paper focus on the financial supports given by the Indian government to the women entrepreneurs. It should represent opportunity and conduct training programmes for the encouragement of women entrepreneurs.

Keywords: *Entrepreneurs, Women Entrepreneurs, Government, Programs*

I. Introduction

Women entrepreneurs are of vital necessity to achieve rapid, all-round and regionally and socially balanced economic growth. Women in India constitute 48.5 percent of the total population. Increase in cost of living has prompted the Indian women to undertake economic activities in order to support their families. They are coming forward to take risks, face challenges and prove to the world that their role in the society is no more limited to that of buyers but they can be also successful sellers. There are thousands of good examples where women have shown entrepreneurial talents and have succeeded. Women entrepreneurs are the key players in any

developing country in terms of their contribution to economic development. Now, it is imperative to know who is an women entrepreneur.

In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. It signifies that section of female population who venture out into industrial activities. It may be defined as a woman or group of women who initiate, organize and run a business enterprise. In advanced countries of the world, there is a phenomenal increase in the number of self-employed women after the II world war..

Entrepreneurs

An entrepreneur is an individual who, rather than working as an employee, founds and runs a small business, assuming all the risks and rewards of the venture. The entrepreneur is commonly seen as an innovator, a source of new ideas, goods, services and business/or procedures.

Entrepreneurs play a key role in any economy. These are the people who have the skills and initiative necessary to anticipate current and future needs and bring good new ideas to market. Entrepreneurs who prove to be successful in taking on the risks of a startup are rewarded with profits, fame and continued growth opportunities. Those who fail suffer losses and become less prevalent in the markets

Women Entrepreneurs

“Women entrepreneurship is based on women participation in equity and employment of a business enterprise.”

Ruhani j.alice

“Women who innovate initiate or adopt business actively are called women entrepreneurs.”

J.Schumpeter

Women entrepreneurs defined as the enterprises owned and controlled by a women or women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprises to women.

Women entrepreneurship is the process where women organize all the factors of production, undertake risks, and provide employment to others. The definition of women entrepreneurship has never been differentiated on the basis of sex and hence could be extended to women entrepreneurs without any restrictions.

Objectives

1. To understand the various government development programmes related to women entrepreneurs.

Government Development Programmes For Women Entrepreneurs

To encourage women entrepreneurs, the Government of India and non government organization (NGOs) promote various schemes. Some of the schemes are promoted exclusively for women.

Central government programmes Annapurna scheme

This scheme is offered by the State Bank of Mysore for those women entrepreneurs who are setting up food catering industry in order to sell packed meals, snacks, etc. The amount granted as a loan under this scheme can be used to fulfill the working capital needs of the business like buying utensils and other kitchen tools and equipment.

Under this loan, a guarantor is required along with the assets of the business being pledged as collateral security. Further, the maximum amount of money that is granted is ₹50,000 which has to be re-paid in monthly installments for 36 months, however, after the loan is sanctioned, the lender doesn't have to pay the EMI for the first month. The interest rate is determined depending upon the market rate.

Shree Shakti Package for Women Entrepreneurs

This scheme is offered by most of the SBI branches to women who have 50% share in the ownership of a firm or business and have taken part in the state agencies run Entrepreneurship Development Programmes (EDP).

The scheme also offers a discounted rate of interest by 0.50% in case the amount of loan is more than ₹2 lakhs.

Bharatiya Mahila Bank Business Loan

This loan is a support system for budding women entrepreneurs looking to start new ventures in the fields of the retail sector, loan against property, MICRO loans, and SME loans.

The maximum loan amount under this loan goes up to ₹20 crores in case of manufacturing industries and also a concession is available to the extent of 0.25% on the interest rate and interest rates usually range from 10.15% and higher.

Additionally, under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), there is no requirement of collateral security for a loan of up to ₹1 crore.

Dena Shakti Scheme

This scheme is provided by Dena bank to those women entrepreneurs in the fields of agriculture, manufacturing, micro-credit, retail stores, or small enterprises; who are in need of financial assistance. The interest rate is also decreased by 0.25% along with the maximum loan amount being ₹20 lakhs for

retail trade; education and housing whereas ₹50,000 under the microcredit.

Udyogini Scheme

This scheme is offered by Punjab and Sind Bank so as to provide women entrepreneurs involved in Agriculture, retail and small business enterprises to get loans for business at flexible terms and concessional interest rates. The maximum amount of loan under this scheme for women between the age bracket of 18-45 years is ₹1 lakhs but your family income is also taken into consideration and is set at ₹45,000 per annum for SC/ST women.

Cent Kalyani Scheme

This scheme is offered by the Central Bank of India with the aim of supporting women in starting a new venture or expanding or modifying an existing enterprise. This loan can be availed by women who are involved in village and cottage industries, micro, small and medium enterprises, self-employed women, agriculture and allied activities, retail trade, and government-sponsored programs.

This scheme requires no collateral security or guarantor and charges no processing fees. And the maximum amount that can be granted under the scheme is Rs. 100 lakhs.

Mahila Udyam Nidhi Scheme

This scheme is launched by Punjab National Bank and aims at supporting the women entrepreneurs involved in the small scale industries by granting them soft loans that can be repaid over a period of 10 years. Under this scheme there are different plans for beauty parlors, day care centres, purchase of auto rickshaws, two-wheelers, cars, etc. the maximum amount granted under this scheme is ₹10 lakhs and the interest depends upon the market rates.

Mudra Yojana Scheme For Women

This scheme has been launched by the Govt. of India for individual women wanting to start small new enterprises and businesses like beauty parlors,

tailoring units, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security and can be availed as per 3 schemes –

i. Shishu – loan amount is limited to ₹50,000 and can be availed by those businesses that are in their initial stages.

ii. Kishor – loan amount ranges between ₹50,000 and ₹5 lakhs and can be availed by those who have a well-established enterprise.

iii. Tarun – loan amount is ₹10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion

If the loan is granted, a Mudra card will be given to you which functions the same way as a credit card however the funds available are limited to 10% of the loan amount granted to you.

Orient Mahila Vikas Yojana Scheme

This scheme is provided by Oriental Bank of Commerce to those women who hold a 51% share capital individually or jointly in a proprietary concern. No collateral security is required for loans of 10 lakhs up to 25 lakhs in case of small-scale industries and the period of repayment is 7 years. A concession on the interest rate of up to 2% is given.

Naye

There is a women's wing of National Alliance of Young Entrepreneurs (NAYE) which assists women entrepreneurs in:

i. Providing access to capital, infrastructure and markets

ii. Development of management and production capabilities

iii. Identifying investment opportunities

iv. Sponsoring, delegating, participation in trade fairs, exhibitions, arranging buyer-seller meets and specialized conference, etc.

v. Organizing seminars, workshops and training programmes for giving wider exposure to

women entrepreneurs develop their entrepreneurial capabilities.

vi. Lobbying for them in press, parliament, state legislatures and other fora.

vii. Advocating effectively for securing their rightful place in the Indian economy.

Sidco

Women entrepreneurs, with proposal to start units in biotechnology, computer-related field, electronics and engineering are given priority at industrial estates to be set up by SIDCO at Tirumullaivoyal, Tiruchi, Madurai, Coimbatore and Salem. SIDCO has decided not to permit any chemical-based industries in the estates, particularly in Tirmullaivoyal, because of pollution-related problems. The corporation is also finding out from the prospective entrepreneurs whether they prefer built sheds or just developed plots in these industrial estates.

SIDCO shall sign an agreement with NSIC under which loans up to Rs.25 lakhs will be given to the entrepreneurs without insisting on collateral security. The project proposals are assessed both by SIDCO and NSIC, and loan recoveries are also done jointly by these two organizations.

WEC

Commercial Banks also have 'Women entrepreneur cells' (WEC) to extend financial assistance to women. WEC was established with the vision for empowering women entrepreneurs individually and collectively by expending the facilities of I am SME of India and independent activities that WEC deemed suitable for its members.

MUN & MNV

The IDBI has set up the Mahila Udyam Nidhi (MUN) and Mahila Vikas Nidhi(MVN) schemes to help women entrepreneurs. MUN provides 15% equity assistance for a new project, its cost not exceeding Rs.10 lakhs. Eligible entrepreneurs are required to bring in a token contribution of 10%, and

are allowed to retain central orstate investments subsidies, if any, to meet the working capital requirements. MUN scheme extends aid to voluntary agencies in decentralized industrial training-cum-production centres and also for management and skill upgradation.

Indira Mahila Yojana

Indira Mahila Yojana (IMY) was launched in August 1995 to give education awareness, income generation capacity and empowerment to women. This has to be implemented through the self-help groups at the grass root level.

RMK

Rashtriya Mahila Kosh(RMK) was established in 1992 with a fund of Rs.31crores to meet the needs of poor women by giving them loans. It also organizes training apprenticeship and orientation programmes for trainees under the Indian Mahila Block Societies (MBBS). With credit support of Rs.2500 toRs.5000, women have been able to double or triple their daily income. The activities undertaken are dairying, petty shop keeping and investment on the agricultural operations. RMK has disbursed Rs.16 crores and the recovery rate is 92% in the last three years.

NORND

NORAD (Norwegian Agency for International Development) was established in 1983 to help the educated and uneducated women financially in non-traditional areas of business such as electronics, computer programming, manufacturing of watches, printing, readymade garments, etc.

ARVIND

'ARVIND' was started by the National Bank for Agriculture and Rural Development (NABORD). It provides loan up to Rs.10 lakhs to women who work collectively in agriculture for their economic development.

DWCRD

'DWCRD' (Development of Women and Children in Rural Areas) was launched in 1982 by the Rural Development Department Scheme to support women's income generation activities through a group of 15 to 20 women in each group. The main objectives of this programme are to strengthen the economy of rural women by giving their loan and economic assistance to develop their skills, efficiency and ability to meet their liabilities.

Trysem

TRYSEM is a sub-plan of Integrated Rural Development Programme. It gives training to the young unemployed women for self-employment. The trainees get stipend of Rs.150 per month during the training period. In this programme, 40% of total seats are reserved for women.

TNCDW

The Government of Tamilnadu established Tamilnadu Corporation for Development of Women Limited (TNCDW) for development and empowerment of women. It is nodal agency for implementation of various projects. The 'Mahalir Thittam' scheme of the state government is being implemented by TNCDW.

EDP

There are special entrepreneurship development programmes (EDP) of women with a view to encourage them to enter industry. Product and process-oriented courses enabling women to start small scale industries are also recommended. Examples are Entrepreneurial Development Programmes on banking, food processing, plastic and leather Industries. Technical capability is given and women are exposed to opportunities in specific industries.

State Government Schemes

Several central and state level nationalized banks, SFCs, SIDO, DIC, and voluntary agencies like FICCI's Ladies Organization (FLO), NAYE are

engaged in protecting and developing women entrepreneurs in the rural and urban areas of the country. In addition, the Association of Women Entrepreneurs of Karnataka (AWAKE), Women Entrepreneur Association of Maharashtra (WEMA) and Self-Employed Women's Association, Ahmedabad (SEWA), Indian Council of Women Entrepreneur (ICWE) are also striving to promote entrepreneurship among women. SEWA has its own bank which gives loans to the poor women like vegetable vendors, flower vendors, etc. SEWA is a successful organization, functionally effectively for many years. In Tamilnadu and Andhra Pradesh, the respective Governments have promoted industrial estates especially for women entrepreneurs and other State Governments are also planning to introduce similar steps.

II. Conclusion

Rural women entrepreneurs are face lot of problems like financial level, literacy, and awareness. The women agreed that the government helps the women financially, and helps the women to promote their products in market. EDP decreases illiterate level of women in India. EDP also trains the women support them in technical matters, and also develops their business skills.

III. Reference

- 1) Jayshree Suresh (2013) Entrepreneurial Development.
- 2) S.Chand (2013) Entrepreneurship Development.
- 3) S.S.Khanka (1999) Entrepreneurial Development.

MOTIVATIONAL FACTORS AND MANAGERIAL ABILITY OF WOMEN ENTREPRENEURS IN KANYAKUMARI DISTRICT-AN ANALYTICAL STUDY

Dr. R. SIVA SANKAR

Assistant Professor of Commerce
P.G. Department of Commerce
Vivekananda College
Agasteeswaram, Kanyakumari.

Abstract

Women entrepreneurs are those women who establish business undertaking for the purpose of earning income. Women entrepreneurs have also to perform all the functions involved in establishing an enterprise. These includes idea generation and screening, determination of objectives, project preparation, Product analysis, determination of business organisation, raising funds, Procuring men, machine and materials. The aim of the study is to analyse the motivational factors behind the women entrepreneurs and also highlights the managerial ability of the women entrepreneurs. The study is empirical in nature based on both primary and secondary data. Simple random sampling techniques are used to select the respondents from Kanyakumari district. The t-test, standard deviation and Garrett's ranking techniques is used for analysing the collected data. The suggestions are given based on finding of the study.

Keywords: *Motivational Factors, Managerial Ability, Women Entrepreneurs*

I. Introduction

Women entrepreneurship is of crucial role to achieve all-round and socially balanced economic growth. In most of the developing countries their economic participation is very low. In India women participation in economic activities is only 38 per cent. Women entrepreneurs are those women who

think of a business enterprise, initiate it, organize and combine factors of production, operate the enterprise and undertake risk and handle economic uncertainty involved in running a business enterprises. In Kanyakumari District women entrepreneurs has to perform all the functions involved in establishing an enterprises. These include idea generation and screening, determination of objectives, project preparation, Product analysis, raising funds, procuring men, machine and materials and operation of business. The Government of India has been set up number of institution to develop women entrepreneurs by providing training and giving financial assistance. Also Governments and voluntary organisations carried out seminars, workshops and conference to show the value of women activities in business, arrangement of training for women and technological developments.

II. Literature Review

Edona Haxhiu (2015) had observed that women's entrepreneurship is considered to have a significant role in economic development. The aim of the study was evaluating, studying and presenting the major factors that affect the performance and success of women entrepreneurs in Kosovo. This study also tried to address the characteristics of women entrepreneurs.

Vanita Yadav and Jeemol Unni(2016) had observed that aspiring women entrepreneurs can

benefits by gaining access to apprenticeship in target industries. This experience can help them prepare better prior to launching their own business in that particular industry. Specially gaining exposure to a business start-up can be beneficial to women entrepreneurs.

Sankara Nayagam and Revathy (2017) had suggested that finance is the first major problem of women entrepreneurs. The study concluded that most of the women entrepreneurs are married have been involved in the business, the reason is that they are willing to take risk in life, hence they become entrepreneurs. The development of the industry depends on the efficiency of the women entrepreneurs.

Sonu Garg and Parul Agarwal (2017) reveals that proper environment with support from society, primarily their own family, government can solve many of the issues and as such, government has rolled out several initiatives and schemes to help women entrepreneurs to overcome the barriers. A single window set up for women entrepreneurs staffed with well informed and skilled personnel could help the women entrepreneurs to manage the cumbersome government procedure, manage the tax related issues and complete legal formalities.

III. Statement of the Problem

Today women participation in economic activities is very low in India. Traditionally, business have been male dominated and women have always engaged in homely affairs i.e. cooking and nature the family and children. Over the last few years, the economic participation of women is increased due to literacy and government support especially to women entrepreneurs. The government and NGO'S has been arranged number of EDP programme particularly to women entrepreneurs to develop their business skill and knowledge and also provide computer training. Women become entrepreneurs due to number of factors such as "Pull factors" and "Push factors". The

Kanyakumari district is industrially backward district when it is compared with other district of TamilNadu. To develop women entrepreneurs is in this district, the economy of nations will also developed. In these context, the study on motivational factors and managerial ability of women entrepreneurs in Kanyakumari District has been undertaken by the researcher.

IV. Objectives of the Study

1. To analyse the profile of women entrepreneurs in Kanyakumari district.
2. To analyse the motivational factors behind the women entrepreneurs.
3. To highlights the managerial ability of women entrepreneurs.

Scope of the Study

The main scope of the study is to analyse the motivational factors of women entrepreneurs and their managerial ability. The study is limited by the researcher to the women entrepreneurs in Kanyakumari district.

V. Methodology

The present study is empirical in nature based on both primary and secondary data. Well structured and pretested questionnaire was used for collecting primary data. The secondary data have been collected from books, report, Journal, magazines and published thesis.

Sampling Procedure

This study applies simple random sampling method. For the purpose of the study the respondents are selected from four taluk of Kanyakumari district. The size of the sample is 120 women entrepreneurs.

Tools For Analysis

The collected data are analysed and processed with the help of Statistical Package for Social Science (SPSS). The t-test and standard deviation is used for motivational factor behind the women entrepreneurs. The Garratt's ranking techniques is used to analyse the managerial ability of women entrepreneurs.

VI. Analysis and Interpretation

Profile of women entrepreneurs

Table: 1 Age

Age	Frequency	Percentage
Upto 30 years	22	18
30-40 years	39	33
40-50 years	31	26
Above 50 years	28	23
Total	120	100

Table: 2 Marital Status

Sl.No	Factors	Frequency	Percentage
1.	Married	94	78
2.	Unmarried	26	22
	Total	120	100

Table: 3 Educational Qualification

Sl.No	Educational Qualification	Frequency	Percentage
1.	Upto 12 th standard	39	33
2.	Graduate	49	41
3.	Post Graduate	32	26
	Total	120	100

Table: 4 Type of family

Sl.No	Type of Family	Frequency	Percentage
1.	Joint family	46	38
2.	Nuclear family	74	62
	Total	120	100

Table: 5 Previous Experience

Sl.No	Experience	Frequency	Percentage
1.	Yes	66	55
2.	No	54	45
	Total	120	100

Table: 6 Family Support

Sl.No	Family Support	Frequency	Percentage
1.	Yes	71	59
2.	No	49	41
	Total	120	100

Table: 7 Mode of Decision Making

Sl.No	Decision making	Frequency	Percentage
1.	Own decision	62	52
2.	Consulting with family members	34	28
3.	Professional Advice	24	20
	Total	120	100

Table: 8 Location of Business

Sl.No	Type of Family	Frequency	Percentage
1.	Rural	53	44
2.	Urban	67	56
	Total	120	100

Table 1 shows that 33 per cent of the women entrepreneurs belongs to 30-40 years and 18 per cent are upto 30 years. The study reveals majority of the women entrepreneurs from 30-40 years in the study area.

Table 2 inferred that 94 per cent are married and 26 per cent are unmarried. The study reveals mostly of married women actively involved in business.

Table 3 indicates 41 per cent are done graduate and 26 per cent are post graduate. Thus, the survey reveals that graduate women significantly contribute business activities.

Table 4 clearly reveals that 62 per cent are from nuclear family and 38 per cent are joint family.

Table 5 indicates 55 per cent of the women entrepreneurs has previous experience and 45 per cent are not. Thus the previous experience significantly impacts the women entrepreneurship in the study area.

Table 6 shows that 59 per cent of the women entrepreneurs have adequate support from family

members and 41 per cent are not. Thus majority of the women entrepreneurs has obtained support from her family.

Table 7 reveals that 52 per cent of women entrepreneurs has take own decision and 20 per cent of women entrepreneurs has consult with professionals. Thus the survey reveals that majority of women entrepreneurs has taken own business decision without consult with others.

Table 8 indicates 56 per cent of women entrepreneurs located their business enterprises in urban area and 44 per cent are rural area.

Motivational Factors Behind the Women Entrepreneurs

There are number of factors motivate the women to start the business enterprises. The motivational factors of women entrepreneurs are analysed with the help of one sample *t-test* and standard deviation. For this purpose five point likert type scaling technique used to collect the required data. The result of *t-test* and standard deviation of motivational factors are given in Table 9.

Table: 9 Motivational factors behind the women entrepreneurs

Sl. No	Factors	Mean score	Standard deviation	<i>t-test</i>
1.	Need for independence	3.86	1.9621	2.9261*
2.	Availability of finance	3.96	1.9262	3.001*
3.	Earn income	4.10	0.862	3.9621*
4.	Family circumstances	4.15	0.858	4.182*
5.	Ability to innovation	3.81	1.002	0.826
6.	Government concession and subsidies	3.92	1.1120	2.954*
7.	Face Challenges	3.42	1.3210	1.062
8.	Ability to take risk	3.56	2.001	0.6351
9.	Acquire self respect	3.46	1.2130	1.6781
10.	Unemployment	3.92	1.1820	2.9812*

* Significant at five per cent level.

From the above analysis shows that 'family circumstances' is the most important factor behind the women entrepreneurs followed by 'earn income' and 'availability of finance'. The variables such as "need for independence", 'availability of finance', 'earn income', 'family circumstances' 'government concession and subsidies' and 'unemployment' since their respective *t-test* is significant at five per cent level. Hence these variables significantly impact the

factors behind the women entrepreneurs in the study area.

Managerial ability of women entrepreneurs

Mostly the business is managed by women entrepreneurs herself. Sometimes they appoint manager to manage the business also. The managerial ability of women entrepreneurs are analysed with the help of Garretts's ranking techniques.

Table : 10 Managerial Ability of Women entrepreneurs

Sl.No	Managerial ability	Garrett mean score	Rank
1.	Multi-tasking skill	48.15	VIII
2.	Decision-making skill	56.28	I
3.	Leadership skill	53.50	IV
4.	Motivating skill	52.64	V
5.	Business development skill	53.65	III
6.	Communication skill	55.82	II
7.	Marketing skill	50.85	VI
8.	Critical thinking skills	49.82	VII
9.	Finance skill	46.25	IX
10	Collaboration skills	44.26	X

From the above analysis shows that the first rank goes to ‘decision making skill’, second rank to ‘communication skill’, third rank to business development skill, fourth, fifth, sixth, seventh, eighth, ninth and tenth rank goes to ‘leadership skill’, ‘motivation skill’, ‘marketing skill’, ‘critical thinking skill’, ‘multi-tasking skill’, ‘finance skill’ and ‘collaboration skill’ respectively. Thus, the study reveals decision-making skill is important managerial skill possessed by women entrepreneurs in the study area.

VII. Suggestions

1. Mostly 30-40 years age group women entrepreneurs are actively involved in running the business in the study area. Hence the proper training and retraining is needed for these age groups women entrepreneurs is very essential. These training programme should covers the marketing activities, innovations, computer programming, and finance skills.

2. The Government of India can provide financial assistance in the form of subsidy such as capital subsidy, power subsidy and loan subsidy.

3. Most of the women become an entrepreneurs due to family circumstances. So that the family members must encourage the women entrepreneurs and also give lot of support to that women entrepreneurs in the life time of business.

4. The finance is the major problem of women entrepreneurs. So that the Government can arrange adequate finance through commercial bank in the

form of loan especially to the women entrepreneurs in order to attract number of women to establish business organisation.

5. The women entrepreneurs can attend the various business related seminars, conferences and workshops in order to acquire marketing skill, finance skill, critical thinking skill, computer operation skill and multi-tasking skill.

VIII. Conclusion

The economic development of nation is mostly depend upon the development of women entrepreneurs. The economic contribution of women entrepreneurs is widely increased then the country economy also increased. Hence both government and also non-government agencies could be encourage the women to establish the business venture and also provides subsidy for starting the business.

IX. Reference

- 1) Desai Vasant, “Dynamics of Entrepreneurial Development and Management”, Himalaya Publishing House, Mumbai, 1992.
- 2) Gordon.E., and Natarajan.K., “Entrepreneurship Development” Himalaya publishing House, Mumbai, 2005.
- 3) Gupta.C.B., and Srinivasan.N.P., “Entrepreneurial Development”, Sultan Chand & Sons, New Delhi, 2006.
- 4) Khanka.S.S., “Entrepreneurial Development”, S.Chand & Company Ltd, New Delhi, 2008.

TRAINING OF RURAL YOUTH FOR SELF EMPLOYMENT (TRYSEM)

T. SIRTHIGA

Assistant Professor

Department of Commerce (SF)
Pioneer Kumaraswamy College
Nagercoil

T. BARATHI

Assistant Professor

Department of Commerce (SF)
Pioneer Kumaraswamy College
Nagercoil

Abstract

Entrepreneurs play a vital role in development of economy. This paper expresses the training of rural youth for self employment. It includes TRYSEM, objectives of TRYSEM, selection of trainees of TRYSEM, and training methods of TRYSEM. This study suggest that the TRYSEM scheme is help to develop the rural youth for self employment.

Key Words: Entrepreneur, Training, TRYSEM

I. Introduction

An entrepreneur is an individual who, rather than working as an employee, runs a small business and assumes all the risks and rewards of a given business venture, idea, or good or service offered for sales. The entrepreneur is commonly seen as a business leader and innovator of new ideas and business processes.

The educated women do not want to limit their lives in the walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditional are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weakest female and always made to depend on men folk in their family and outside throughout their life.

Entrepreneurs play a key role in any economy. These are the people who have the skills and initiative necessary to take good new ideas to market and to make the right decisions that lead to profitability. The reward for taking the risk is the potential economic profits the entrepreneur could earn. Entrepreneurs are like gambles, and like any

gambler, their chances of winning increase if they have right cards.

An entrepreneur has been defined as, “ A person who starts, organise and manage any enterprise, especially a business, usually with considerable innovative and risk; running a small business with all the risk and reward of any given business process.” In this paper I explain something about Training of Rural Youth for Self Employment scheme (TRYSEM).

II. Review Of Literature

1. S. Varghees Antony Jesurajan and S. Vargeesh Prabhu in their empirical investigation, revealed the expectations of women entrepreneurs in Tirunelveli district. The finding depicts many factors like finance, training, support and schemes are the major expectations among the women entrepreneurs in Tirunelveli district. The study concludes that the women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

2. Sudha Menon (2010) in this inspirational book follows the journey of some of India’s most admire women achievers who have made a difference to society with their staler work and other pursuits that touch our lives, in more ways than once. This book vividly touches upon issues like what makes tha woman professional, achievers, is there a level playing fields for women, is there something males can learn from their female colleagues etc. this book

is a well-researched effort to evaluate the achievements of leading women professionals.

3. Tambuna, Tulus (2009) in his article mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints.

III. Objective Of The Study

1. To study about the TRYSEM.

Origin of TRYSEM

The training of rural youth for self employment is to train rural youth from the target groups of families in skills so as to enable them to take up self/wage employment. It has been laid down that the coverage of youth from SC and ST communities should be at least 50 per cent of the rural youth trained. Out of the total beneficiaries, at least 40 per cent should be women.

The scheme of TRYSEM aimed at providing basic technical and entrepreneurial skill to the rural poor in the age group of 18-35 years. The scheme had been merged into Swarnajayanti Grama Swarojgar Yojana (SGSY) with IRDP, DWCRA etc. from April, 1999.

Through rural India has been endowed with abundant labour force, most of it is unskilled. The majority of the rural poor are unable to take up productive programmes, even if institutional credit is available, because of lack of requisite skills. Training like education is an instrument in human resource management training meant for rural poor should discard its elitist character.

A centrally sponsored scheme, training of rural youth for self-employment -(TRYSEM) was

launched by the government of India by the department of rural development on 15th August 1979 to provide training facilities and create self-employment among rural unemployment youths. It is facilitating components of integrated rural development programme (IRDP)

India is one of the developing countries, the size of population and poverty level is high especially in rural areas. Thus, central goal of our planning is to reduce poverty. So government of India introduce many scheme such as NREP, RLEGP, IRDB, TRYSEM etc.

Objectives Of TRYSEM

The main objectives of TRYSEM is to provide some technical and fundamental skill to the people who are all in below poverty line and help them to make a self-employment in the fields of agriculture and some other activities. This scheme enlarged to provide wage employment. The target age from the poverty families is from 18-35. Therefore the TRYSEM scheme is to provide the basic needs and requirements of the people of below poverty.

Selection of Trainees

The Block Development Officer will invite the applications from the youth belongs to the age group of 18 to 35. The committee select the finalist on the basis of follows

- a. The members of poorest family first
- b. 40 per cent of the candidates should be women
- c. 3 per cent of the candidates are physically challenged
- d. Minimum 50 percent of the youth are belongs to SC and ST.

Identification of Vocations

The District Rural Development Agency (DRDA) will identify the necessary vocations, in consultation with the District Level Officers of different departments, keeping in mind their sectoral plans. 38 trades are identified for skill development. Some are as follows mushroom cultivation, honey

processing, cultivate herbs and plants for medical purpose, sericulture, water pumps, tailoring etc.

Training

Training is important both through formal training and institutional and non-institutional modes like master craftsman. The duration of training course can be few days to several months but it did not exceed 6 months.

The trainee receives Rs.250 per month for stipend, Rs.500 per month for the trainees, if the training conducted other than their village. If the trainee successfully complete training IRDB provide subsidy and credit.

IV. Conclusion

TRYSEM is one of the training programme to develop skills of the rural entrepreneurs. It creates the employment opportunity to many rural youngsters and create the entrepreneurs also.

V. Reference

- 1) Meenu goyal Jai Prakash (2011), women entrepreneurship in India- problems and prospects. Zenith international journal of multidisciplinary research. Vol 5, pp 195-207, ISSN 2231.
- 2) N. Choudhary (2011), opportunities and challenges for rural entrepreneurship in India, Variorum multi-disciplinary e-research journal, Vol 01, Issue III, February 2011.
- 3) Pooja Nayyar, Avinash Sharma, Jatinder kishtwaria, Arunaranaand NeenaVyas, 2007. Causes and constraints faced by women entrepreneurs in entrepreneurial process, department of family resources management, kamla-raj 2007. Pp 99-102.

CORPORATE SOCIAL RESPONSIBILITY IN INDIA: A COMPARATIVE QUALITATIVE APPROACH

Dr. B.UMA

Assistant Professor, Department of Commerce
Lekshmipuram College of Arts and Science, Neyyoor

Abstract

The concept of Corporate Social Responsibility (CSR) is different to different companies. The ongoing change in the perception of business, from a narrow view of profit making to a wider view of extended responsibilities towards its stakeholders, is challenging enterprises both at the global level and at the national level. CSR is a new business phenomenon which is not yet fully-understood and explored (compared to environmental issues) in corporate discussions and many of its features. The present study is an attempt to study the concept of Corporate Social Responsibility among Students with Commerce Degree and Executives with Commerce Degree, adopting a qualitative approach.

Key words: *Corporate social responsibility, society, organization, stake holder*

I. Introduction

The activities of legitimate global business create havoc with climate, environment, biodiversity and the very basis of life on the planet. The civil society's awareness of the need for corporate social responsibility is also increasing. There has been a growing interest in Corporate Social Responsibility (CSR) across a range of disciplines. Companies facing these challenges are aware that Corporate Social Responsibility can be of direct economic value. They view these activities not as a cost but an investment. They view it as a long-term strategy. As a result, CSR has emerged as an inescapable priority for business leaders in every country.

II. Corporate Social Responsibility

CSR includes environmental, social and human rights-based impacts and initiative of companies. European Commission in a green paper published in 2001 defines it as 'essentially a concept whereby companies decide voluntarily to contribute to a better society and a cleaner environment'. The concept provides a way for business to concern itself with social dimensions and pay some attention to its social impacts. The Strategic Advisory Group on CSR of International Organization for Standardization (ISO) describes it as 'a balanced approach for organizations to address economic, social and environmental issues in a way that aims to benefit people, community and society'.

The factors driving companies to pursue a CSR agenda are fairly consistent across the corporate world; however, once a company makes the decision to adopt CSR orientated activities, a plan (involving a lot of engagement with employees, managers, suppliers, NGOs and others) must be implemented to carry out the agreed CSR programme.

Within the pages of its CSR Implementation Guide the International Institute for Sustainable Development (IISD) outlines what it considers to be the six key components which go towards a coherent CSR plan: (i) CSR Assessment; (ii) CSR Strategy; (iii) CSR Commitments; (iv) Implementation Plan and Actions; (v) Verification and Evaluation of Results, and (vi) Refinement. "Perhaps most important, however, is an underlying commitment to multi-stakeholder engagement as a foundational pillar to any credible CSR program," says Jason Potts, a

senior associate with IISD's sustainable markets and responsible trade initiative. "CSR is fundamentally about ensuring that companies forward broader public objectives as an integral part of their daily activities and this can only be ensured with the appropriate communication channels with stakeholders."

As CSR programmes continue to evolve and extend their reach, it may well become the case that companies find themselves under added pressure to have their CSR initiatives deliver a strong financial result. If this is indeed true, many would question whether this financially-orientated approach is not somewhat at odds with what the core aims of a CSR programme are supposed to be. "This depends on your timescale," suggests Mr Webb. "In three to five years, a good CSR strategy will have delivered more engaged employees, better access to talent, lower capital constraints and a better reputation. In the longer term it can deliver serious business innovation and transformation of the company culture and how the firm sees its role in the world. Companies attempting this – not yet successfully, but on the way – include Unilever and Nestle, among others. Two well-known examples of those that are already there are Interface and Patagonia."

Others are not convinced that organisations are feeling extra pressure due to a need to demonstrate stronger financial outcomes in conjunction with their CSR activities. "Significant pressure to bolster financial outcomes has always existed and will continue to exist," says Mr Potts. "There is no reason why CSR commitments cannot deliver strong financial results, and it would be folly to expect companies to throw this core corporate objective out the window altogether."

The problem arises when companies attempt to measure the financial results of their CSR policies independent of their other corporate activities. Rather, CSR policies need to be considered as a core and inseparable component of the overall service or

product offering. Furthermore, the costs related to CSR should not be expected to demonstrate traceable financial gains.

CSR policies should set the 'rules of the game' which the company concerned has established, and within which broader corporate financial returns need to be secured. "Basic CSR principles and commitments should be considered non-negotiable parameters of business operations rather than being subject to specific financial performance requirements," says Mr Potts.

III. Future Embrace

At present, the incorporation of CSR programmes by businesses on a fundamental level appears as prevalent as ever. However, the jury is still very much out as to whether companies have it within them to embrace a broad or multifaceted vision of CSR. "It would be utopic to expect a sea change among industries," says Mr Potts. "While there are plenty of examples of companies using strong CSR performance as a brand-building and product marketing strategy, far too many corporate executives still rely on the old financial and hierarchical models of yesteryear as the basis of their own planning. The biggest and most influential companies also tend to be the most reliant on the 'conventional way' of doing business. What is happening, however, is a broad transition to the adoption of external multi-stakeholder processes – in the form of multi-stakeholder sustainability standards and labels – as a way of outsourcing the stakeholder engagement process."

Ultimately, there are no hard and fast rules governing CSR. The more companies understand the growing resilience, reputation and legal risk they face, the more opportunities our globalised and connected world has to offer them. "This often depends on the sector," points out Mr Webb. "If you make mining equipment, your focus will be energy efficiency and perhaps new technology that is safer.

If you sell chocolate, your concerns are around the economic viability of your supply chain."

IV. Corporate Social Responsibility - Indian Perspective

Recently, the concept of Corporate Social Responsibility has started gaining serious attention by researchers in the Indian context.

Sastray (2011) organized a roundtable discussion with a panel of entrepreneurs from the corporate sector and leaders of civil society debating on various contentious issues related to the concept of 'Corporate Social Responsibility'

Sharma (2011) defines Corporate Social Responsibility as 'it is the obligation of the firm to use its resources in ways to benefit society, through committed participation as a member of society, taking into account the society at large, and improving the welfare of the society independently of the direct gains to the company'. From the above discussion, it can be concluded that this concept is considered to be important by various researchers and stakeholders of Indian corporations, there is a glaring lacuna with respect to the definition of the concept. The present research endeavour is an attempt in to fill this void.

V. THE COMPARATIVE APPROACH

The present research endeavour is designed to get insights into the concept of 'Corporate Social Responsibility', as perceived by a) students in the final year of commerce degree course, and by executives of organizations with commerce background in Kanyakumari district.. The study was undertaken considering two different sets of sample. The first sample set consisted 80 students with commerce background. Whereas the second set of sample consisted of 40 executives with commerce background.

VI. SAMPLING METHOD AND PLAN

The method of sampling adopted for this study was 'Random Sampling'. The second set of sample

consisted of executives belonging to private organizations.

A focus group is an interview conducted by a trained moderator(s) in a non-structured and natural manner with a small group of respondents. The moderator lead the discussion.

VII. RESULTS AND DISCUSSION

The following ideas were generated in the discussion held in the four focus groups that were conducted as part of this study. They are listed in the descending order, as expressed by the students, who constitute the student sample:

1. Corporate Social Responsibility helps in the development of people.
2. Corporate Social Responsibility is the responsibility of a corporation towards development of the society.
3. Corporate Social Responsibility is the responsibility of a corporation towards the society and its welfare.
4. Corporate Social Responsibility is the responsibility of a corporation towards the people where it is involved in business.
5. Corporate Social Responsibility is the responsibility of an organization towards helping the government in the development of the society. The following ideas were generated in the discussion held in the four focus groups that were conducted as part of this study.

They are listed in the descending order, as expressed by the respondents of the study:

1. Corporate Social Responsibility is an important feature of business, which the managers have a responsibility towards the environment.
2. Corporate Social Responsibility is the responsibility of a corporation towards the society and its welfare.
3. Corporate Social Responsibility is the requirement by the law for an organization to engage in welfare measure in the society.

4. Corporate Social Responsibility is the responsibility of an organization towards helping the government in the development of the society.

5. Corporate Social Responsibility is the responsibility of a corporation towards development of the society through various department and individuals in the organization.

6. Corporate Social Responsibility is the result of the outplay of various individual and groups/departments towards the society at large.

7. Corporate Social Responsibility in the outcome of ethics and satisfaction of the employees of an organization towards the society.

VIII. LIMITATIONS OF THE STUDY

The disadvantages of qualitative research and focus groups are applicable to this study. Apart from this, questions may be raised regarding the generalizability of the findings of study, owing to the method of sampling adopted.

IX. CONCLUSION

The concept of corporate social responsibility is not new to India. It has been a well-established tradition in a number of organisations, particularly family-based companies with a strong community ethos. The findings of the study can serve as a basis for generating important hypotheses that may be used for conducting quantitative research. Empirical contribution of the study is that provides empirical evidence with respect to the concept of Corporate Social Responsibility. The findings of the study may aid senior managers of organizations to get insight into the expectations regarding the concept of 'corporate social responsibility', among all executives who work with them. It will help them design strategies and incentive schemes which may have implications for higher productivity.

X. REFERENCE

- 1) Sastry, T. (2011). Exploring the role of business in the Society. IIMB Management Review, Vol. 23, p. 246 - 256

- 2) Sharma, S. (2011). Corporate Social Responsibility in India, Indian Journal of Industrial Relations. Vol. 46 (no. 4), p. 637 – 649
- 3) Sathya Kumar C (2016) Corporate Social Responsibility – An Qualitative Approach, Mass Bulletin (An international Journal of Management and Social Sciences) Vol. 4, p. 59-63

ENTREPRENEURSHIP DEVELOPMENT OF WOMEN AS BEAUTICIAN- A STUDY WITH REFERENCE TO KANYA KUMARI DISTRICT

P.VIJAYA LEKSHMI

Assistant Professor

Department of Commerce (PG)
Vivekananda College, Agasteeswaram
Kanya Kumari

Abstract

Entrepreneur is a critical input in the economic development of a country. Entrepreneurial talent exists in all sections of the society. Women entrepreneurship is also playing a pivotal role in terms of economic growth and employment generation. Beautician profession is one of the blooming professions as beauty consciousness had dawned on rising affluence. Women who start this profession certainly increases self-confidence and self-esteem. The aim of this study is to have an overview of the existing socioeconomic situation of women entrepreneurs in line with their problems and prospectus in beauty parlour business. The study is based on both primary and secondary data. Primary data is collected from 50 beauticians by applying convenient random sampling technique. Various statistical tools like Garret Ranking Technique, Weighted Average Technique and Likert's Scaling Technique are employed in this study. The study reveals that women are increasingly participating in beauty parlour industry inspite of facing several challenges.

Keywords :*Entrepreneurship Development, Women Entrepreneur, Beautician.*

I. Introduction

Women have been regarded as the nuclei of nation and builder and molder of its destiny. Gone are the days when women were considered no match for

all powerful men in this world. Women were as good as men on parameters of hard work, intelligence and leadership traits. Women stepping out off the confinement of the household have multiplied their roles and responsibilities and empowered their potentials. Now they are the important part of economic development. Early phases of women entrepreneurship was regarded as extension of their kitchen activities mainly to 3P's namely Pickles, Powder and Pappad. But with growing awareness women have started shifting from the 3P's to modern fields. They are working in all types of jobs such as technical, professional and non-professional in both private and public sectors. Beautician profession is one of the blooming professions among women who are moderately educated. When they start up a profession like beauticians it certainly increases their self-confidence and self-esteem. They also gain popularity and good reputation in society depending on the skill handling in customer service and reputation. The result is that beauty parlours can be seen in almost every neighborhood and street from low income neighborhood to busy streets and markets to posh suburbs.

Objectives of the Study

1. To know the socio economic background of the respondents.
2. To identify the reasons and understand the skill required for the beautician profession.

3. To study the level of empowerment of women through beautician profession.
4. To analyze the problems faced by women beauticians.

II. Methodology

This study is based on both primary and secondary data. Primary data were collected from 50 beauticians through a well-structured interview schedule. Secondary data were collected from various books, journals and websites.

III. Sampling Design

Convenience random sampling method was used for collecting the data. The data was collected from 50 sample respondents.

IV. Data Analysis And Interpretation

The analysis and Interpretation of data was made with the help of statistical tools like Garrett Ranking Technique, Weighted Average Technique and Likert's Scaling Techniques.

Table 1 Socio Economic Background

Particulars	Categories	No of Respondents	Percentage
Age	Below 25 years	7	14
	25-35 years	24	48
	35-45 years	12	24
	Above 45 years	7	14
Marital status	Married	30	60
	Unmarried	20	40
Educational Qualification	Higher Secondary	15	30
	Under Graduate	21	42
	Post Graduate	14	28
Monthly Income	Below Rs10000	12	24
	Rs10000-Rs20000	18	36
	Rs20000-Rs30000	13	26
	Above Rs30000	7	14
Years of Experience	Less than 5 years	7	14
	5-10 years	24	48
	10-15 years	11	22
	Above 15 years	8	16
Savings	Below Rs 5000	10	20
	Rs 5000-Rs10000	19	38
	Rs 10000- Rs15000	14	28
	Above Rs 15000	7	14
Mode of Savings	Post Office	23	46
	Bank	25	50
	Chit Funds	2	4

Source: Primary Data

Skills required for the beautician profession

Beauticians undertake facial and body care treatments and aim to improve their client's appearance and well-being. The skills required are presented in Table 2.

Table 2 Skills Required

Sl.No	Skill	Weighted Mean Score	Rank
1	Friendly and caring	3.98	IV
2	Sensitive to client's needs	2.58	VI
3	Well groomed appearance	1.76	VIII
4	Good stamina	2.54	VII
5	Good time keeping skill	3.20	V
6	Creativity	4.23	III
7	Customer satisfaction	4.57	I
8	Customer Retaining Skill	4.48	II

Source: Primary Data

From the above table it is clear that customer satisfaction ranks first with the mean score of 4.57 and well groomed appearance ranks last with the mean score of 1.76.

EMPOWERMENT OF BEAUTICIANS

In order to identify the empowerment of women through beautician profession an attempt has been made and it is shown in Table 3.

Table 3 Empowerment of Beauticians

Sl.No	Factors	Score	Rank
1	Increase self-confidence and self esteem	150	I
2	Improve leadership quality	150	I
3	Financial independency	136	VI
4	Popularity and good reputation	147	III
5	Socio economic empowerment	146	IV
6	Increasing social interaction	146	IV
7	Better communication skills	127	VII
8	Increase encouragement from family	125	VIII

Source: Primary Data

From the above table it is inferred that increase self-confidence and self-esteem and improve leadership quality secures I rank. Increase encouragement from family is getting VIII rank.

PROBLEMS FACED BY BEAUTICIANS

Problems are inevitable. The problems are listed in the following Table 4.

Table 4 Problems faced by beauticians

Sl.No	Problems	Mean score	Rank
1	Lack of family support	39.34	V
2	Personal constraints	38.42	VI
3	Beauty products costly	55.52	II
4	Competition	62.28	I
5	Upgrading to changing technology	48.14	III
6	Lack of training	44.31	IV

Source: Primary Data

It is clear from the above table that the major problem faced by beauticians is competition which is ranked first with the mean score of 62.28. Personal constraint is ranked last with a mean score of 38.42.

V. Suggestions

- Support of the family is essential for beauticians to start their business and also feel confident to their dreams.
- Training institutes can give proper guidance and additional skills to run their beauty parlour successfully. It will give them knowledge, experience and providing ultimate satisfaction to their clients. Workshops and consultancy services may be provided.
- Organizing exhibitions on beauty products and providing offers may help the clients to be loyal.
- Competitions can be reduced by forming an Association for Beauticians.
- Beauticians should be creative and must be ready to adopt to the changing technology.
- Collection of feedback and suggestions from the customers help to maintain and retain existing customers.

VI. Conclusion

Women who have been entering into remunerative occupations are increasing substantially. Their entrepreneurship not only improved their living conditions and earns more

respect in the family and society but also have a special role in creating empowerment and establishing entitlement at all levels of socioeconomic development. The beautician is becoming more and more popular day-to-day. It has already opened a huge way of employment opportunity. It is a fact that when there is development of women, the family develops, the society develops and the country develops. They are the catalyst of development and with them only we prosper. Times went out when they were confined to the four walls of their homes and now they are the important part of economic development.

VII. Reference

1. Chitra M. and Kalpana (2012) "Women Entrepreneurs in Beauty ClinicIndustry in Tamil Nadu", International Journal of Management 2012 Vol.3 No.3.
2. Syed ShaharbanuShanabazi (2013) "Identifying the decision Criterion for choosing Beauty Parlour and saloon: A Marketing Perspective", International Journal of Business Management investment Vol.1 No.10, pp 18-26.
3. Palaneeswari .T. and Renuga Devi M.S.P., "A Study on Women Entrepreneurs in Beauty care Services at Sivakasi", Indian Journal of Research, Vol.1, Issue 9.
4. RoshniNarendran, "Are the Female Entrepreneurs of Beauty Salons in India, Victims of bad Publicity", The International Journal of Diversity in Organisations, Communities and Nations, Vol.11, Issue1,2011
5. Melisa Socorro-Nunez, "Beauty as Business: Research on Women Entrepreneurs in India", Global marketing and communications intern and Anjali Banthia Specialist Research, September 30 2013.

A STUDY ON CHALLENGES FACED BY WOMEN ENTREPRENEURS

Dr.A.THANGASWAMY

Head & Assistant Professor of Commerce and Research Supervisor
Pioneer Kumaraswamy College,Nagercoil.

A.S.JAYARAJ

Research Scholar,
Manonmaniam Sundaranar University, Tirunelveli.

Abstract

Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. With the advent of media, women are aware of their own traits, rights and also the work situations. Empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business. Women in India are facing many problems to get ahead in business. This paper mainly focuses on funds (through financial Institutions) as hurdle for most of the women Entrepreneurs. The sample of 20 women in business from Kanyakumari district had been taken for the purpose this study. It aims to exploring problems faced by women in business in availing finance for the start up and to continue business.

Key words: Women, Entrepreneurship,
Challenges

I. Introduction

"There is no chance for the welfare of the world unless the condition of women is improved."

—Swami Vivekananda

Women perform 66 percent of the world's work, produce 50 percent of the food, but earn 10 percent of the income and own 1 percent of the property. (Women, Business and the Law, World Bank, 2011) Globally, women represent 49.6% of the total

population, but only 40.8% of the total workforce in the formal sector.

Since ages India has been men-dominated country. But, time is changing now. Women in India have outraged the fact that since hundreds of years they had been following the orders of men. They now know their rights and duties and with the spreading awareness amongst the women they are now no less than the men. They are walking with men at the same pace in each and every field.

In former days, for Women there were 3 Ks- Kitchen, Kids, Knitting, then came 3 Ps- Powder, Papad, Pickles and now at present there are 4 Es- Electricity, Electronics, Energy, Engineering. Women entrepreneurs are fast becoming a force to reckon with in the business world and are not only involved in business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Educated Women is contributing to a great extent to the social transformation and in the future, will be seen that more women venturing into different areas.

Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

Women Entrepreneurship

Women entrepreneurship means not only the owner of the business but also boost the economy for everyone, and the empowered women can smash scarcity - not only for themselves, but for their families, societies, and countries too. As per Government of India "An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women." The policy maker cannot neglect the truth that women are now a promising economic force. Now the modern world as well as the democratic economy is now balanced by the participation of both sexes. Women have been making a significant blow in all the segments of the economy which is more than 25% of all types of business. As per center for Women's Business Research, women in business were growing twice as fast as the other business since 1997 to 2002.

II. Literature Review

The focus of literature review will be at the concept of entrepreneurship, and then drive on to look at women entrepreneurship and related definitions. An important tool considered in allowing female empowerment and liberation is Women Entrepreneurship .Directing a literature review is a vital element of the research process.

In the 18th century, the person with capital was differentiated from the one who needed capital. In other words, the entrepreneur was distinguished from the capital provider (the present day venture capitalist). Many of the inventions developed during this time were reactions to the changing world.

In the late 19th and early 20th centuries, entrepreneurs were frequently not distinguished from managers and were viewed mostly from an economic perspective. Richard T. Ely and Ralph H. Hes, briefly stated: "The entrepreneur organizes and operates an enterprise for personal gain. He contributes his own

initiative, skill, and ingenuity in planning, organizing, and administering the enterprise. He also assumes the chance of loss and gain consequent to unforeseen and uncontrollable circumstances. The net residue of the annual receipts of the enterprise after all costs have been paid, he retains for himself". "Female entrepreneurs are defined as those who use their knowledge and resources to develop or create new business opportunities, who are actively involved in managing their businesses, and own at least 50 per cent of the business and have been in operation for longer than a year"

III. Objective

1. To identify the challenges faced by Women in business
2. To find the awareness of the various schemes for financial aids provided by banks.
3. To find the reason for not approaching bank for financial assistance

IV. Research Methodology

Secondary data sources such as books, Magazines, journals and Websites were referred to arrive at an in depth understanding of various problems faced by women Entrepreneurs. Primary data sources included a survey which was conducted in kanyakumari district through a questionnaire contained open ended as well as close ended questions. Sample was taken from Kanyakumari District, sample design consist of Women entrepreneurs. Sample size taken was 20 women entrepreneurs. This study was a part of non-probability sampling called as Purposive sampling or Judgmental sampling.

V. Findings and Discussion

The objective of this paper was to identify the problems faced by women entrepreneurs with special reference to financial assistance, to find the awareness of the various schemes for financial aids provided by banks for the women entrepreneurs.

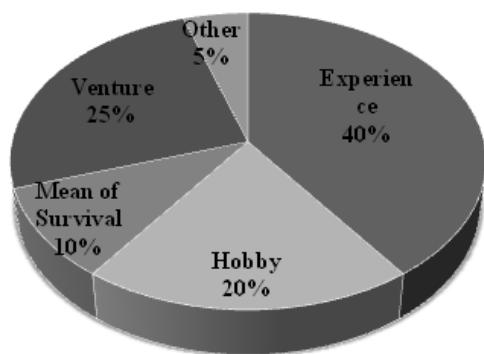
Questionnaire was designed to collect data from respondents with regard to their reasons to start business, challenges faced by them and awareness about various scheme for financial assistance and also the reasons for not approaching bank for loan.

Table. 1 Reason to start business

Reason to Start business	Number	Percentage
Experience	8	40
Hobby	4	20
Mean of Survival	2	10
Venture	5	25
Other	1	5
Total	20	100

Survey shows that one of the main reason for women to start their business that they have experience in the relevant field (40%), the second top reason is venture new field of opportunity. And the 3rd important factor on the list was hobby; these women converted their hobby as their passion into business which is their enough as they do have created. (See Figure.1)

Figure.1. Reason to start business



As per the data collected, 10 critical factors evaluated and identified as challenges faced by women entrepreneurs were listed in questionnaire, those factors are No Obstacles, Lack of information, Management Skills, Self Confidence, Start up Finance, Family support, Family and work life, Finding the right contact, Gender discrimination and other reasons.

Table. 2 Challenges Faced by Women Entrepreneur

Challenges Faced by Women Entrepreneur	Number	Percentage
No Obstacles	2	10
Lack of information	1	5
Management Skills	2	10
Self Confidence	1	5
Start up Finance	6	30
Family support	1	5
Family and work life	3	15
Finding the right contact	0	0
Gender discrimination	4	20
others	0	0
Total	20	100

Major problem for women is the start up Finance 30% followed by Gender Discrimination 20% and Family and work life and Management skill as 15% and 10% respectively. It was amazing to note that Family support as one of the least problem for a women entrepreneur, it shows that women don't identify unsupported family members as a challenge. (See figure.2)

Figure.2. Challenges Faced by Women Entrepreneur

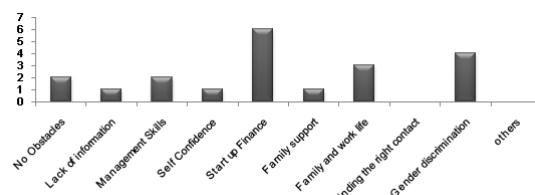
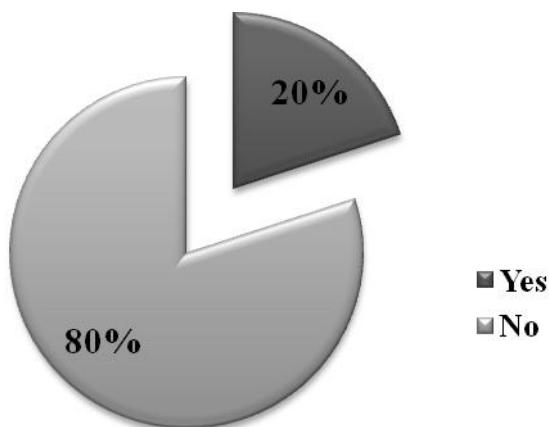


Table below shows the awareness of bank schemes for women entrepreneurs. This question was created to know the awareness of the women regarding bank facility provided to women entrepreneurs. As the respondents are from different field, qualification, experience and environment vary for these business women. There are women who are aware of bank providing loan for women, but very few are aware of government scheme for loan.

Table.3. Aware of Banks schemes for Women

Aware of Banks schemes for Women	Number	Percentage
Yes	4	20
No	16	80
Total	20	100



Study result reveals only 20% of women are aware about the scheme and this women are the one who are actually approach bank for loan and the rest 80% are not aware whether bank has that kind of schemes, and how can be these schemes prove beneficial for development of women owned business. (See Figure. 3)

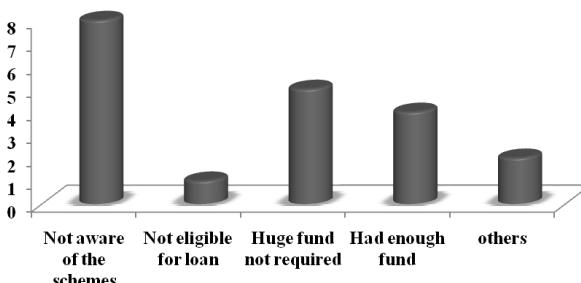
According to the survey , there are five major reason that discourages women to approach bank for their business, these factors are a) Not aware of the schemes, b) Not eligible for loan, c) Huge fund not required, d) Had enough fund, and e) others.

Table.4. Reasons for not approaching bank for loan

Reasons for not approaching bank for loan	Number	Percentage
Not aware of the schemes	8	40
Not eligible for loan	1	5
Huge fund not required	5	25
Had enough fund	4	20
others	2	10
Total	20	100

Majority of the women are not aware of the schemes (40%) while discussing about awareness of the scheme they mention that they have not heard of

about these scheme, it can be concluded that banks are not doing advertisement of this schemes on high scale.

Figure.4. Reasons for not approaching bank for loan

Other reasons were that huge fund not required (25%); women who opted for this option were generally occupying the small size business

which does not call for huge funding. Next category were the women who had enough funds to finance their business (20%), these are the women from upper

class of the society or the female who were working initially and were ready with their savings to invest in their business. Women who are in category of others (10%) are either not in the favour of taking loan from bank, or they are not comfortable with bank procedures. (See Figure. 4)

It is found from the study that Majority of the women are not aware of the schemes, hence do not approach bank for financial assistance

Conclusion

Women entrepreneurs face many problems, but the major problem is the start up finance than the other problems viz., Gender Discrimination, Management skill and work & Family life. Women today are most confident towards themselves. As most number of women become entrepreneurs and start doing the business because of their knowledge and experience towards it. Most of the women today does not approach bank for finance, it is because lack of awareness towards the scheme for the women entrepreneurs. Thus it is the duty and responsibility of the bank and Government institutions to spread awareness through SHG's, NGO's and other Local women Association.

Suggestions

Following suggestion was made from the findings and discussion of the study.

1. Women in business should take an initiative to aware of the schemes available for them for the beneficial and development of their owned business.
2. Financial institutions must bring changes to their process and policies.
3. Bank must give awareness of the women regarding bank facility provided to women entrepreneurs' in order to encourage them.
4. Start up Finance is the first major problem for women entrepreneurs. Hence, the

government can provide interest free loans to encourage women entrepreneurs. To attract more women entrepreneurs, the subsidy for loans should be increased.

5. Management Skill development programme and entrepreneurs development programme along with the institutional finance training can be provided to both qualified and unqualified women entrepreneurs.

VI. Reference

1. Ayala Malach Pines, Miri Lerner, Dafna Schwartz. Gender differences in entrepreneurship. *Equality, Diversity and Inclusion*:186-198(191): 2040-7149
2. Dr. Ajay Sharma, Ms. Sapna Dua, Mr Vinod Hatwa Micro Enterprise Development and Rural Women Entrepreneurship: Way for Economic Empowerment. *Economics and Management* 2012; 127(119-123): 2278-0629
3. G. Palaniappan, "A Study On Problem And Prospects Of Women Entrepreneurs With Special Reference To Erode District", *IJPSS Volume 2, Issue 3 ISSN: 2249-5894*, Mar 2012.
4. Gurendra Nath Bhardwaj , Swati Parashar , Dr. Babita Pandey , Puspamita Sahu Women Entrepreneurship in India: Opportunities and Challenges
5. Jayen K. Thaker, Obstacles faced by women Entrepreneurs in India: *Management* 2013; 121-122(122): 2277–8160

A STUDY ON ATTITUDE OF RETAIL OUTLETS IN IMPLEMENTING QUALITY SYSTEM AND STRATEGIES ADOPTED

P. SHEEBA

M.Phil Research Scholar
Pioneer Kumaraswamy College
Nagercoil-3

Abstract

Quality is essential for every business in order to withstand the vigorous competition in these days. Meeting the needs and requirements of the customers plays a vital part from smaller retail outlets to Multinational giants. Adhering to the Quality standards should be reflected in the business proceedings and the customers must be informed about it. Quality management practices helps in achieving the objectives. The researcher thus identified the significance of implementation of quality management system in retail outlets and studied on Attitude of retail outlets in implementing quality system and strategies adopted.

Keywords: Attitude, Business, Retail, Quality.

I. Introduction

When the expression “Quality” is used it is often related to the meaning that an excellent product or service that fulfills or exceeds the customer’s expectations. These expectations are based on the intended use and the selling price. When a product surpasses the expectations it is considered that it is a quality product. Quality is defined as the degree to which a set of inherent characteristics fulfills requirements. Degree means that quality can be used with adjectives such as poor, good, and excellent. The history of quality is undoubtedly as old as industry itself. During the middle ages, quality was to a large extent controlled by the long periods of training required by the guilds. This training instilled pride in workers for quality of a product. In the late 1980’s Statistical Process Control was used. In addition, ISO

9000 became the worldwide model for a Quality Management System.

II. Review Of Literature

Parasuraman (1988), identified that however the quality service can afford the common agenda for the evaluation of retail facet and attitudes, but there is no existence of consent for the contentment of stores attitudes or how many factors has to utilize for the complete assessment of store image.

Dabholkar, Thorpe and Rentz (1996), mentioned that in trade the service quality can be evaluated with the help of regular scale dimensions. There are five quality measurement used to measure the service quality. It includes: Personal interaction; Vendors politics; Problem solving capacity; Physical aspects; and Reliability.

Caruana (2000), explained that various studies are available for incorporating the cost with quality of store attitude. He also pointed out that the store satisfaction, retention and choice can be explained with the help of important antecedents such as the value, cost and price.

Dale H. Besterfield (2006) in their comments on quality management systems mentioned that third part audits and registration are not a requirement of the quality systems. The standards are written for contractual situations between a customer and a retailer. Registration is one way to demonstrate compliance to the standard. The requirements specified in the standards are aimed at preventing

nonconformities during all stages of the business functions.

According to Ganesan - Lim, Russell - Bennett & Dagger (2008) it is important to understand the relationship between the customer's perception of service quality and demographic information such as age, gender, education level and income level. This information is useful for ensuring there are suitable products available for the target market. They hypothesised that service quality dimensions were different depending on the age, gender and income level of customers; however only age was found to have a relationship with service quality dimensions.

III. Objectives

1. To identify the attitude of retail outlets in implementing Quality system.
2. To know about the strategies adopted by the retail outlets in Promoting the business.
3. To render suggestions for effective implementation of Quality systems.

IV. Methodology

The research study is a descriptive study based on sampling method. The information collected by the researcher is from the primary and secondary sources. For the collection of the primary data the tool of interview schedule was used. The researcher personally interviewed 50 electronic goods retailers belonging to KanyaKumari District. They were chosen as convenient samples. In order to strengthen the primary information secondary data were collected. Secondary data were collected from journals, books, administrative reports, and district profiles. The collected data were classified and further analysis was done with the help of statistical tools like Percentages, Rank Order analysis, tables and charts.

Attitude of Differentiation

Each and every retail outlets follows a unique strategy to make themselves differ from the other

retailers. This differentiation helps them to survive in the competitive market.

Table 1. Attitude of differentiation

S.No	Attitude	No. of Respondents
1	Branded Products	18 (36)
2	Service	26 (52)
3	Special Discounts	02 (04)
4	Accessible Location	04 (08)
	Total	50 (100)

Table. 1 indicates that 52 percentage of the respondents has accepted that service is their major attitude that differentiate themselves from others followed by 36 percentage of retailers accept that offering various products which are branded is their attitude of differentiation. Thus it is inferred that average number of retailers considers service as the attitude of differentiation.

Rank Order Analysis

Table 2. Rank Order Analysis of Strategies Adopted in Promoting the Retailer's Business.

Rank	I (1)	II (2)	III (3)	IV (4)	V (5)	Total	Rank Order Total	Rank
Strategies								
Banners/ Posters	12	10	15	07	06	50	135	II
Travelling Displays	07	10	13	12	08	50	154	III
Media Advertisements	25	20	02	02	01	50	84	I
Window dressing	02	04	09	28	07	50	184	IV
Transit Advertisements	04	06	11	01	28	50	193	V
Total	50	50	50	50	50			

Table 2 reveals through the rank order analysis that among the various strategies adopted by the retailers most of them adopt media advertisements as it is preferred as Rank I strategy followed by Banners and posters. The window dressing and transit advertisements are considered as less preferred strategy.

Findings

The important findings made by the researcher in this study are as follows;

- The attitude that differentiates the retail outlets from their competitors are the service rendered, Special discounts offered to the customers, wide variety of branded products available and their area of location. Among all these attitudes most of the

retailers choose service as the best attitude to make themselves differentiated from others.

- Most of the sales persons show preference in attending to the complaints of the customers which they consider as the prior service to be offered to the customer.
- Among the various strategies adopted by the retailers most of them adopt media advertisements followed by Banners and posters. The window dressing and transit advertisements are considered as less preferred strategy.

Suggestions

In the effective implementation of Quality management system in electronic retail outlets the following suggestions are given by the researcher:

- a) Quality -based electronic retail outlets should strive to achieve perfection by continuously improving the quality standards practiced by them.
- b) Anticipating the changing customer needs.
- c) Making all process effective, efficient and adaptable.
- d) Innovative techniques should be implemented.
- e) Investigating activities that do not add value in meeting the requirements of the customer.
- f) Continuously monitoring the improvements made and assessing its impact.
- g) To ensure that the quality level of the service is maintained the electronic retailers should document their business proceedings.

V. Conclusion

Based on the study the researcher has come to the conclusion that retaining customers is yet another task to be performed by the retailers as the taste, preference and requirements of the customer's changes now and then as well as their attitude towards the quality standards and towards retailers may also change with time. Hence monitoring the customers is an important strategy to be adopted by the retailers.

VI. Reference

- 1) Besterfield and et al; "Total Quality Management", Pearson Education, 2nd edition, New Delhi, 2006.
- 2) Caruana A., Money A.H. and Berthon P.R., Service quality and satisfaction – the moderating role of value, 34 (11), pp.1338-53, 2000.
- 3) Chetan Bajaj & etal, "Retail Management", Oxford University press, 2005.
- 4) Dabholkar P.A., Thorpe D.I. and Rentz J.O., A measure of service quality for retail stores: scale
- 5) development and validation. Journal of the Academy of Marketing Science, 24 (1), pp. 3-17, 1996.

PROBLEMS OF WOMEN ENTREPRENEURS – AN ANALYSIS

F. EFRAME SOPHIA SELVAM

Assistant Professor of Commerce

St. John's College of Arts & Science, Ammandivilai.

M.DHANESH

M.Com, M.K.University

Madurai

Abstract

The international labour organisation says that women represent 50 percent of the population, 30 percent of the labour force, perform 60 percent of all working hours, receive 10 percent of the world's income and own less than one percent of the world's property. Women's economic participation in the production of goods and services accounted in the national income statistics. Recently the role of women in the Indian society has changed considerably. Women today are no longer confined to the kitchen and the four walls of the house. But they have been actively participating in every economic activity and successfully proving that they can excel in any activity. There are many successful woman entrepreneurs. In this paper, the researcher analyses the contributions of women entrepreneurs, their problems and provides suggestions.

Key words: *Entrepreneurs, Problems and Women.*

I. Introduction

'The hand that rocks the cradle rules the world'. Women in our country constitute 58.65cr out of the total population 121cr as per census 2011. In Tamil Nadu out of 7.21cr total population 3.59cr women. Therefore, development of the Indian economy is not possible without the participation of women. Like both hands are necessary to do any work properly. It is essential that men and women are given equal opportunities to work, so that they can increase family income in particular and the country's income

in general. In India women have generally confined their professions to activities like teaching, office work, nursing, medicine, social work and the like. Now a days they have entered into professions like engineering and business and they have started plugging into industries also and running their enterprises successfully. There is no doubt that we are in the midst of a great revolution in the history of women. Women are major contributors to the 21st century's emerging economy. The term Entrepreneur is derived from the French word known as 'entreprendre' which means 'to undertake'. In 18th century this term was first used by an Irish man named 'Richard Cantillon'. An entrepreneur could be defined as a dynamic agent of change, who is motivated to use resources and skills and to take risks to achieve results in a competitive market.

Entrepreneurship

The purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain, or earn profit by production and distribution of economic goods and services. -A. H. Cole.

Its features are risk bearing, innovation, decision making, achievement orientation, organisation building accepting challenges, creative personality and mobilising resources.

Women Entrepreneurship

Women entrepreneurs are those who generate business idea, setup an organisation, combine the factors of production, operate the unit, undertake

risks and handle problems involved in operating a business enterprise.

Management comes naturally to women. Be it home or work place, she puts her 100% and enjoys whatever she does, and she also encourages and motivates her family members, colleagues, friends etc. Wherever she goes, she spreads her knowledge, virtues, love and affection. Today, she is no more confined to the four walls of her house, but is playing an important role in entrepreneurship and business.

To quote Dr. Vasanth Desai, ‘The stage is set for social take off for women from a low development path to an accelerated pace in achieving higher level of self sustaining economic growth’.

Statement of the Problem

Women entrepreneurs are not persons who have thorough knowledge about entrepreneurship. The entrepreneurship which is lacking among the entrepreneurs in women owned micro enterprises is essentially a function, creativity and behavior manifestation of a person for shifting resources from low productivity. It is a trait, like willingness to take risk, high economic and achievement motivation, self-confidence, problem-solving disposition, enterprise involvement, managerial abilities etc. In this study, an attempt is made to analyse these problems faced by the women entrepreneurs.

Objectives

The important objectives of the present study are

1. To study and analyse the socio economic factors of the women entrepreneurs in Kanyakumari district.
2. To study and analyse the problems faced by the women entrepreneurs in Kanyakumari district.
3. To provide findings and suggestions related to the study.

Methodology

The study covered both primary and secondary data. For the present study 30 entrepreneurs of

various businesses are selected. The samples are selected using convenient sampling method. Percentages, Garrett ranking method is used to analyse the collected data.

Problems Faced by Women Entrepreneurs in India

The majority of the self-employed women are engaged in the organized sector like agriculture, handicrafts, handlooms and cottage based industries. 90 percentage women workers were in the rural areas as against only 10 percentages in urban areas. 619 units have been organized by women, 123 industrial co-operative societies, 421 proprietary concerns, 4 joint stock companies, 33 partnership firms and 32 ventures by charitable institutions. The main problems faced by the women entrepreneurs are as follows,

- Shortage of finance
- Inefficient arrangements for marketing and sale
- Shortage of raw materials
- Stiff competition
- High cost of production
- Low mobility
- Family responsibilities
- Low ability to bear risk
- Lack of education
- Low need for achievement
- Inadequate training and skills
- Problems in marketing

Analysis of Data

Analysis of Demographic Factors:

Age- wise distribution of women entrepreneurs in kanyakumari district.

From the selected women entrepreneurs, the age-wise distribution of women entrepreneurs in kanyakumari district is given in the table.

Table 1 – Age wise distribution of women entrepreneurs

Age	No of respondents	Percentage
Below 30	8	26.67
30-40	5	16.66
41-50	11	36.67
Above 50	6	20
Total	30	100

According to the above table the majority of 36.67 percentage of women entrepreneurs are from the group of 41 -50 and 26.67 percentage of women entrepreneurs are from below 30 age group and 20 percentage of women entrepreneurs are entrepreneurs are from above 50 age group and a minority of 16.66 percentage of women entrepreneurs lies under the category of 30-40 age group.

Education of Women Entrepreneurs in Kanyakumari District

Now- a- days education is playing a vital role in the society. Likewise, in this research work also, education has played a vital role. All women who are engaged in business are educated in kanyakumari district. According to the survey, they are saying that without some means of education they can't turn out anything effectively.

Table 2 Education of women entrepreneurs

Particulars	No of respondents	Percentage
School level	9	30
College level	14	46.67
Professional	7	23.33
Total	30	100

Source: primary data

From the above table, there are no uneducated women entrepreneurs in Kanyakumari district. At least they are having their school level education as minimum and professional qualification as maximum. 46.67 percentages of women entrepreneurs were educated up to college level 23.33 percentages of women entrepreneurs up to school level and only 30 percentages of women entrepreneurs are professionally qualified.

Analysis of problem faced by women entrepreneurs

The problems faced by the women entrepreneurs in kanyakumari district are analysed using the Garrett ranking method and the results are shows in the table.

Table 3 – Problems faced by women entrepreneurs in kanyakumari district

Sl No	Problems	Garrett mean Score	Rank
1	Shortage of Finance	51.67	II
2	Family Responsibilities	51.63	III
3	Shortage of Raw materials	50.67	V
4	Lack of Education	51.2	IV
5	Low need for achievement	44.33	VII
6	Stiff Competition	56.4	I
7	Others	45	VI

Source: Primary data

It is inferred from the above table that the stiff competition scores high and holds the first rank, shortage of finance scores 51.67 and holds the second rank, the family responsibilities scores 51.63 and holds third rank and the lack of education and shortage of raw materials holds fourth and fifth rank respectively.

II. Findings

The important findings of the study are:

1. Majority of the respondents (36.67 percent) belong to the group of 41-50 years.
2. From the total respondents (46.67 percent) of them are having educational qualification below college.
3. Majority of the respondents (61 percent) did not have basic knowledge about government's schemes and support given to the entrepreneurs.
4. The stiff competition scores high and holds the first rank, shortage of finance scores and the financial problems holds the second and third rank respectively.

III. Suggestions

1. The government should take steps to create awareness about the various important schemes available for the development of entrepreneurs.
2. Lack of finance is a major problem faced by the entrepreneurs in our district. The government must take steps to give loans and other financial assistance to the entrepreneurs.
3. Proper training programmes must be conducted by the government and other organizations to give assistance to the entrepreneurs how to overcome the problems faced by them.

IV. Conclusions

Over 200 million women are employed across all industrial sectors, with half of this number in developing countries. Their work not only sustains, their families, but also makes a major contributions to socio – economic progress. The creativity and talents of all women are an invaluable resource, which can, and should be developed both for their own self-realization and for the benefit of society as whole. The key to enhancing women's opportunities, and hence their position in industry and the economy, is to provide them with access to know- how, technologies and credit. Training is provide to upgrade women's technological capabilities and to enhance their entrepreneurial and business skill.

V. Reference

- 1) Renuka V. (2001) Opportunities and challenges for women in business, India Together, Online Report, Civil Society Information Exchange Pvt. Ltd.
- 2) Journal; The JUP Journal of Entrepreneurship Development – June 2012,
- 3) Dr. Radha (2009) Entrepreneurial Development – Prasanna & co Chennai.
- 4) International journal of business intelligence and management.

CONSUMER SATISFACTION TOWARDS MARGIN FREE MARKET IN NAGERCOIL TOWN – A STUDY

D. SINDHUJA

M.Phil Scholar

Pioneer Kumaraswamy College
Nagercoil-3

Abstract

The present study has been made to analyse the Satisfaction of purchasing from the margin free market and the relationship between Monthly income and visit to margin free market of the respondent. It also finds the reasons for the selection of margin free market and selecting more than one margin free market. The study is mainly based on the primary and secondary data. The primary data are collected by means of questionnaire. The secondary data are collected from internet published service books and journals. From the total 5 Margin free markets, 60 respondents were selected randomly out of total number of customers visited per day. The collected data from the respondent were analyzed through tables and chi- square test and techniques. The study findings reveals that Majority of the respondents are satisfied by purchasing from the margin free market and Monthly income does not influence with the frequent visit to the margin free market.

Keywords: Consumer Satisfaction, Margin Free Market.

I. Introduction

The Study of consumer behaviour as a separate marketing discipline began when marketers realized that consumers did not always act or react as marketing theory suggested they would. Despite a sometimes “me too” approach to fads and fashions, many consumers rebelled at using the identical products that everyone else used. Instead, they preferred differentiated products that they felt reflected their own special needs personalities, and

life styles. Even in industrial markets, where needs for goods and services were always more homogeneous than in consumer markets, buyers were exhibiting diversified preferences and less predictable purchase behavior.

Objectives

This study has the following objectives

1. To study Reasons for the selection of margin free market and selecting more than one margin free market.
2. To analyse the level of satisfaction of purchasing from margin free market .
3. To analyse the relationship between the monthly income of the respondent and visit to margin free market.

II. Methodology

The present study aims at bringing out the consumer satisfaction towards margin free market. The study is mainly based on the primary and secondary data. The primary data are collected by means of questionnaire and direct personal interview with the customers. The secondary data are collected from internet published service books and journals. From the total 5 Margin free markets, and 60 respondents each were selected randomly out of total number of customers visited per day (as shown in Table.1). The collected data from the respondent were analyzed through tables and chi- square test and techniques.

Table 1. Sample respondents of selected Markets at Nagercoil town

Sl. No	Name and place of the shop	No. of customers visited per day (Approx)	Sample respondent
1	Ganesh Margin free market	400	12
2	Suyam Prabha Margin free Market	300	12
3	Raja's mall Margin free market	400	12
4	Lynns Margin free market	600	12
5	Derik Margin free market	400	12
Total		2100	60

Analysis of Data**Reasons for the Selection of Margin Free Market**

Here, the reasons for selection of margin free market are given in table.2.

Table 2. Reasons for the selection of margin free market

SL.No	Reason of Selecting	No. of respondents	Percentage
1	Availability of all goods	15	25
2	Reasonable Price	20	33
3	Easy to select	22	37
4	Computerized bill and service	3	5
	Total	60	100

Source: Primary data

Table 2 reveals that among the total 60 respondents maximum number of respondents 37 percentage respondents are select the margin free shop on the basis of easy to select the product and 33 percentage of the respondents are select the shop on

the basic of reasonable price and 25 percentage of the respondents are select the margin free shop on the basis of goods availability. Besides only minimum 5percentage of the respondents are select the shop on the basis of computerized bill and rendering services.

Satisfaction of Purchasing From the Margin Free Market

The satisfaction of purchasing from the margin free market is given in the table below.

Table 3. Satisfaction of purchasing from the margin free market

Satisfied	No. of respondents	Percentage
Yes	42	70
No	18	30
Total	60	100

Source: Primary data

Table 3 presents that 70 percentages of the respondents are satisfied by purchasing from the margin free market, and 30 percentages of the respondents are not satisfied by purchasing from the margin free market.

Reason For Selecting More Than One Margin Free Market

Here, the reasons for selecting more than one margin free market are given in table.4.

Table 4. Reason for selecting more than one margin free market

SL.No	Particulars	No. of respondents	Percentage
1	Poor service	10	17
2	Lack of product arrangement	15	25
3	Delay in packing and Billing	30	50
4	No customer care	5	8
	Total	60	100

Source: Primary data

Table 4 clears that 50 percentage of the respondents accept that the delay in packing and Billing, are the reason for selection of another margin free market and 25 percentage of the respondents are choosing another shop because of lack of products arrangement, 17percentage of the respondents select another shop due to poor service and 8 percentage of them are selecting another margin free market because of absence in customers care.

Table 5. Monthly Income and Visit to Margin Free Market

Monthly income	Frequency of visit of MFM				Total
	Weekly Once	Monthly once	Monthly Twice	Daily	
Below Rs.2000	2	4	-	-	6
Rs.2000 - Rs. 5000	12	2	4	-	18
Rs.5000 - Rs. 8000	3	18	-	-	21
Above Rs. 8000	-	2	5	8	15
Total	17	26	9	8	60

Source: Primary data

Form the result it is clear that, "Monthly income does not influence with the frequent visit to the margin free market".

III. Findings

- The Demographic of the respondents reveals that, Majority of the respondents belong to the age group of 30-40, least of the respondents belong to the age group of 20-30. Majority of the respondents taken for the research are female. 58 percentage of the respondents are married and remaining 42 percentage of the respondents are single .It is found from the analysis that the majority of the respondents have studied graduation level. 33 percentage of the respondents are other doing works and 17 percentage of the respondents are government employee.35 percentage of the respondents are have a income of Rs 5000-Rs 6000 and 10 percentage of the respondents are have a income of below Rs 2000.
- Majority of the respondents are satisfied by purchasing from the margin free market and least

Monthly Income and Visit To Margin Free Market

Frequent visit to the margin free market, it depends upon the individuals monthly income. In order to find out the relationship between monthly income and frequent visit to the margin free market is significant or not, for that the a null hypothesis is framed. Monthly income and frequent visit to the margin free market are shown in table 5.

of the respondents are not satisfied purchasing from the margin free market.

- 37 percentage of the respondent are select the margin free shop on the basis of easy to select the product and 5 percentage of the respondents are select the margin free shop on the basis of computerized bill and service .

- Majority of the respondents are visit margin free market monthly once and least of the respondents are visit margin free market daily for the purpose of purchase .

- Monthly income does not influence with the frequent visit to the margin free market.

IV. Suggestions

The following suggestions are made with the help of above findings.

- Service provided in margin free market should be improved, so that the customers should keep one choice for purchasing .
- Customer care service should be made easier for all customers, so that rural area people can be attracted.

- Awareness should be created regarding shops member card so that all the customers can avail discount.
- All margin free markets should provide additional service like orders through phone and door delivery.
- Festival offer and discounts should be given to the regular customer.
- Proper packing facilities should be made available near by the margin free shops.
- The margin free markets should give tokens to all customers and make facilities to keep their own belongings while purchasing.
- Margin free market should provide car parking facility to their customers.
- ATM centers should be formed near by the margin free market for the customers.
- Facilities should be improved in the margin free shops.
- Fix reasonable price to the product then more customers are get satisfaction.

V. Conclusion

People now a day, buys groceries and domestic things from Margin free market. Rare they buy from the nearest shops. Monthly income is not a factor for the shopping. In order to improve the customer every market must have attractive marketing and promotion technique to sustain their customer, which may be focused on the needs and wants of the customer.

VI. Reference

- 1) Bill Delia. J. Albert and Loudon. L David (2002) "Consumer behaviour". Tata MC Grew Hill publishing Company Ltd, New Delhi Davar. Rustom'S (1977), "Mordern Marketing Mgt" progressive corporation private Ltd., Chennai.
- 2) Jain and Monika Bhatt, P.C., (2003).Consumer behaviour in Indian Context", Sulthan Chand a & sons, New Delhi.
- 3) Pillai and Baghvathi R.S.N (1966)Modern Marketing principles and practices, Sultanchand & Company, New Delhi.
- 4) Rogar D. Black well, Paul, W. Miniard James

ACHIEVEMENT MOTIVATION FOR ENTREPRENEURSHIP

K. SUMALA

M.Phil Scholar

Pioneer Kumaraswamy College
Nagercoil-3.

Dr. C.SUBATHRA

Assistant Professor of Commerce & Research Supervisor
Pioneer Kumaraswamy College
Nagercoil – 3.

Abstract

Entrepreneurship is a major factor in the national economy; thus, it is important to understand the motivational characteristics spurring people to become entrepreneurs and why some are more successful than others. David McClelland conducted Kakinada Experiment; the main objective of the experiment was to break the barrier of limited aspirations by inducing achievement motivation. This article intended to know about David McClelland Motivational needs and to view the Kakinada Experiment in detail.

Keywords: *Entrepreneurship, Kakinada, Experiment.*

I. Introduction

McClelland asserted that a person's needs are influenced by their cultural background and life experiences. He also asserted that the majority of these needs can be classified as the needs for affiliation, achievement or power. A person's motivation and effectiveness can be increased through an environment, which provides them with their ideal mix of each of the three needs (N-Ach, N-Pow and/or N-Affil).

McClelland believed that people with a strong need for achievement (N-Ach), make the best leaders for a variety of reasons including setting goals, reviewing progress and continuously looking at how things can be done better. However they may "expect too much" from their team as they believe that others

have the same "need for achievement" which is often not the case.

McClelland observed that with the advancement in hierarchy, the need for achievement increased rather than Power and Affiliation. He also observed that people who were at the top, later ceased to be motivated by these drives.

Objective

1. To know about the David McClelland Motivational needs
2. To view the Kakinada Experiment

II. Methodology

Secondary data sources such as books, Magazines, journals and Websites.

David McClelland Motivational Needs

One of David McClelland's most well known theories is that human motivation is dominated by three needs. McClelland's theory, sometimes referred to as the three need theory or as the learned needs theory, categorizes the needs as follows;

- The need for power (N-Pow)
- The need for affiliation (N-Affil) and
- The need for achievement (N-Ach)

Fig. 1. David McClelland Motivational Needs

The importance of each of these needs will vary from one person to another. If you can determine the importance of each of these needs to an individual, it will help you decide how to influence that individual.

Need For Power

Basically people for high need for power are inclined towards influence and control. They like to be at the centre and are good orators. They are demanding in nature, forceful in manners and ambitious in life. They can be motivated to perform if they are given key positions or power positions.

Need For Affiliation

In the second category are the people who are social in nature. They try to affiliate themselves with individuals and groups. They are driven by love and faith. They like to build a friendly environment around themselves. Social recognition and affiliation with others provides them motivation.

Need For Achievement

People in the third area are driven by the challenge of success. A person with this type of need will set goals that are challenging but realistic. The goals have to be challenging so that the person can feel a sense of achievement. However the goals also have to be realistic as the person believes that when a goal is unrealistic, its achievement is dependent on chance rather than personal skill or contribution. This type of person prefers to work alone or with other high achievers. They do not need praise or recognition, achievement of the task is their reward.

A person with a “need for achievement” (N-Ach) needs regular job-related feedback so that they can review their progress and achievement. Feedback includes advancement in the person’s position in the organization. Salary scale will also be viewed as measure of progress. The amount of salary is not about increasing wealth for a person with a high need for achievement. Instead this type of person is focusing on how their level of salary symbolizes their progress and achievement.

Kakinada Experiment

Kakinada is an industrial town in Andhra Pradesh. The experiment started in January 1964. The main objective of the experiment was to break the barrier of limited aspirations by inducing achievement motivation. A total of fifty two persons were selected from business and industrial community of the town. They were given an orientation programme at Small Industry Extension Training Institute (SIET), now NIESIET, and Hyderabad.

The participants were grouped into three batches. They were put under training for 3 months. The training programme was designed in such a way that it could help the trainees improve imagination and enable them to have introspection of their motivation.

Accordingly, the program included the following items in its syllabi:

1. The individuals strived to attain concrete and regular feedback.
2. The participants sought models of achievement to emulate.
3. The participants thought of success and accordingly set plans and goals.
4. The participants were encouraged to think and talk to themselves in a positive manner.

The impact of this training program on the participants’ behaviour was observed after a period of two years. The observations were quite encouraging.

It was found that those attended the program performed better than those did not.

The participants' need for achievement was assessed by using Thematic Apperception Test (TAT). In this TAT, ambition related pictures were displayed to the trainees and then they were asked to interpret the pictures and what is happening in the picture.

Thereafter, all the themes related to achievement were counted and, thus, the final score represented one's need for achievement. McClelland reached to this conclusion that the training program positively influenced the entrepreneurial behaviour of the participants. As regards caste, the traditional beliefs and imitation of western culture, they did not determine one's behaviour as an entrepreneur.

That the need for achievement motivation can be developed more especially in younger minds is well supported by the cross-country experiments. For example, Junior Achievement Program is started in the United States of America with a view to instill achievement motivation in the minds of younger generation. Similarly, in United Kingdom, "Young Enterprise" program has been started in the same objective of inducing achievement motivation in younger minds.

The above said experiments/programmes have made us realize that entrepreneurship is to be developed from a very young age. Accordingly, efforts have been made to develop a school curriculum that would result in a high need for achievement among the students.

1. The individuals strived to attain concrete and regular feedback.
2. The participants sought models of achievement to emulate.
3. The participants thought of success and accordingly set plans and goals.
4. The participants were encouraged to think and talk to themselves in a positive manner.

The impact of this training program on the participants' behaviour was observed after a period of two years. The observations were quite encouraging. It was found that those attended the program performed better than those did not.

The participants' need for achievement was assessed by using Thematic Apperception Test (TAT). In this TAT, ambition related pictures were displayed to the trainees and then they were asked to interpret the pictures and what is happening in the picture.

Thereafter, all the themes related to achievement were counted and, thus, the final score represented one's need for achievement. McClelland reached to this conclusion that the training program positively influenced the entrepreneurial behaviour of the participants. As regards caste, the traditional beliefs and imitation of western culture, they did not determine one's behaviour as an entrepreneur.

That the need for achievement motivation can be developed more especially in younger minds is well supported by the cross-country experiments. For example, Junior Achievement Program is started in the United States of America with a view to instill achievement motivation in the minds of younger generation. Similarly, in United Kingdom, "Young Enterprise" program has been started in the same objective of inducing achievement motivation in younger minds.

III. Conclusion

Traditional beliefs do not inhibit an entrepreneur; Suitable training can provide necessary motivation to an entrepreneur. The achievement motivation had a positive impact on the performance of the participants. It was the Kakinada experiment that made people realise the importance of EDP (Entrepreneurial Development Programme) to induce motivation and competence in young, prospective entrepreneurs.

IV. Reference

- 1) Ahmed, S. U. (1985). nAch, risk-taking propensity, locus of control and entrepreneurship. *Personality and Individual Differences*, 6, 781–782.
- 2) Hedges, L. V., & Olkin, I. (1985). *Statistical methods for meta-analysis*. Academic.
- 3) Hines, G. H. (1973). Achievement motivation, occupations, and labor turnover in New Zealand. *Journal of Applied Psychology*, 58, 313–317.*McClelland, D. C. (1961). *The achieving society*. Princeton, NJ: Van Nostrand.
- 4) McClelland, D. C. (1965). Toward a theory of motive acquisition. *American Psychologist*, 20, 321–333.
- 5) McClelland, D. C. (1972). Opinions predict opinions: So what else is new? *Journal of Consulting and Clinical Psychology*, 38, 325–326.