



A STUDY ON WOMEN ENTREPRENEURS WITH SPECIAL REFERENCE TO SELF-HELP GROUPS IN KUMBAKONAM

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ABSTRACT

The study focuses on women's empowerment through self-help organisations in Kumbakonam, Tamil Nadu. The data for the analysis came from both primary and secondary sources. A multistage approach of linear and random sampling was introduced. The percentages were analysed to provide a clear assessment of the context and results. The methodology was used to categorise the motivations for joining the self-help community in the Garrett rankings. The association was determined using factor analysis.

1.1 INTRODUCTION

People are designed with a Self-Help service policy. It was introduced in Bangladesh in 1975 by professor **Mohammed Younas** of the University of Chittagong and in 1989 in Tamil Nadu. This has benefited women to a large extent in the society and in truth leads to improved socio-economic status of their families. To be a full-time entrepreneur and be active. A woman in a family is like a rectangular block with a triangle hole. But with the support of himself and the public, the hard work is simple. What entrepreneurs need to start a unit for financial aid? Other than that, they need to be confident about themselves and be able to provide for society. This study is worth exploring. Welfare of Women Entrepreneurs in KUMAKONAM. Empowering the Women Entrepreneurs with the role of Self-Help Groups economically and Socially Aware.

India is a developing country. In Indian society women are losing a huge amount of opportunities. When compared to men whose education levels are always low. Women are also discriminated against on the basis of wage discrimination.

The main goal of any healthy woman is the growth process of an economy that empowers women. In this context, micro enterprise ownership has emerged as a strategy for the economy, for women and especially for poor women. Research shows that investing in women provides the most effective ways to improve health and nutrition and the health and education standards for families and consequently, the entire community. Thus, women need a special support services, both financial and non-financial.

1.2 WOMEN ENTREPRENEURS

The key to empowering women in any development is the economy. It has been found that there are various forums and NGO's that are working hard towards this. There are a lot of research studies that support this notion. The Indian economy has been significantly liberalized in recent years to increase its shareholding for small-scale private enterprise. There has been a push to improve the role of women in economic liberalization moves to ensure that women have at least 30% of their seats in local bodies and many other elected bodies (through not yet in the National Assembly).

Rajasekhar has prepared his thesis on NGO's. Some research on the effects of Micro Credit Schemes Poverty, well-being and Gender equality. This study is therefore no specific research on the motivation of women entrepreneurs in India and their contribution to the local economy, which focuses on different things.

1.3 OBJECTIVES

- To study the demographic profiles and socio-economic background of women entrepreneurs of SHG's.
- To analyse the reasons for women entrepreneurs to joining SHG's.
- To analyse the impact of SHG's women entrepreneurs of SHG's before and after to joining SHG's.
- To examine the effectiveness of SHG's in socio-economic empowerment of women entrepreneurs in KUMBAKONAM.
- To find out the problems faced by SHG's women entrepreneurs in Kumbakonam.

1.4 HYPOTHESIS

- There is no significance association between Age and socio-economic back ground of women entrepreneurs.



- There is no significance association between Educational qualification and socio-economic back ground of women entrepreneurs.
- There is no significance association between marital status and socio-economic back ground of women entrepreneurs.
- There is no significance association between Monthly income and socio-economic back ground of women entrepreneurs.

1.5 REVIEW OF LITERATURE

- According to “**A. Stalin**” (2017) Women Entrepreneurs face the launching and nurturing of most gender-based barriers. For women entrepreneurs, discriminatory property, marital and hereditary law and cultural practices, and limited mobility are barriers and challenges. Lack of family and social support, ignorance of opportunities, lack of motivation, shyness and inhibition, the desire for traditional occupation, and the desire for safe jobs are the factors that prevent it. Full time employment, entrepreneurs reiterate barriers to finance, marketing, manufacturing and workplace facilitation. The main problem that people face as a female entrepreneur is the health problem. They faced problems in the sale of products to obtain loans. They also face personal problems such as time constraints and family stress. The government should provide women with the necessary skills to ensure the rapid growth of entrepreneurship. Key issues facing rural women entrepreneurs include business, competition in marketing, access to bank loans, for start-up and working capital. Lack of long-term financing, the need for regular and frequent capitalisation, long-term bank financing procedures, and the rise in the cost of necessary machinery or equipment are the major problems faced by women.
- “**Dr.M.Nandhini¹ Dr.M.Usha² Dr.P.Palanivelu³**” (2017) in her study concluded that Poverty and Unemployment in any of the developed countries. India is no exception. In rural areas, 27.1% of the population lives in poverty. The overall unemployment rate is estimated at 7.32%. The women unemployment rate is 8.5%. The unemployment rate for women in rural areas is 9.8%. More attractive programs are being introduced to eradicate the unemployment of women in Tamil Nadu. Self Help Group is a group of rural poor women. They came forward to organize themselves as a group to alleviate the poverty of members. I agree to save them regularly and turn their savings into a common fund called Group Corpus.
- “**Mr.Madanant Naik, Dr.Anthony Rodrigues**” (2017) found that development of Rural Women Empowerment of women is vital for development. Growth of the country honestly promoting



women and bringing them to the mainstream of development is a major concern of the Government of India. That is the reason why 2001 was declared “Women’s Year”. Empowerment of women is also important to the socio-economic development of society. By consolidating women’s personal savings into a deposit, the Self Help Group reduces the transaction costs of the bank. Though Self Help Group, banks can provide proper financial services to the small villagers.

- According to “**Sunilkumar R¹& Harold Andrew Patrick²**” (2018) Women in India are considered to be very weak. So, men prefer women to face challenges in organisational communication that are not considered equal. Government of India is defined as a company owned and controlled by women entrepreneurs. It is very important for women to be entrepreneurial and motivated. Health and hygiene are very important. Unmarried and divorced women are also easier to be entrepreneurs.

1.6 STATEMENT OF THE PROBLEM

In recent years many Women Entrepreneurs have been growing and the government has been supporting them to improve their position. Even then, there are some women in rural areas who lower themselves in the kitchen. This is mainly because they are not economically sustainable. They are also self-confident and difficult to work with in a male dominated society. The Self-Help Group plays an important role in reversing this situation. Although general, psychology states that people who face adversity are truly committed to solving their problems, they still face financial difficulties and poverty persists. Besides, Self-Help Groups around the country focus on self, social awareness and skill development. Therefore, it helps the study to understand the impact of Self-Help Groups on the Economy of Women Empowerment, Self and Social Awareness Entrepreneurs. This study was conducted to answer the following questions.

1. What are the socio-economic characteristics of women entrepreneurs of SHG’s?
2. What are the reasons for women entrepreneurs to joining Self-Help Groups?
3. What are the problems faced by the women entrepreneurs in SHG’s?
4. How has the Self-Help Groups helped in economically empowering the women in Kumbakonam?

1.7 RESEARCH DESIGN

1.7.1 SOURCES OF DATA

Survey method has been followed in this to collect of both primary and secondary sources of data were used. The primary data were collected from the interview schedule was designed to elicit

necessary details from the ‘Women Entrepreneurs of SHG’s’. The secondary data were collected from the Key Books, Journals, Web portals and various unpublished records of Women Entrepreneurs, etc...,

1.7.2 SAMPLE SIZE

The data were collected from 120 women entrepreneurs of SHG’s.

1.7.3 STATISTICAL TOOLS

The primary data were collected from the respondents were analysed with the help of SPSS.

1. Percentage Analysis

3. Chi-square Test

1.7.4 SAMPLING TECHNIQUES

The snowball sampling methods were used to select respondents in women entrepreneurs of SHG’s.

1.8 LIMITATIONS OF THE STUDY

- The study is restricted to women entrepreneurship.
- The study area is conducted only at Kumbakonam.
- Time is constraint.

1.9 ANALYSIS AND INTERPRETATIONS

Table No. 1

Demographic profile of the respondents

		No. of respondents	Percentage
Age of the respondents	Below 20	20	16.7
	21 – 40	58	48.3
	41 – 60	30	25.0
	Above 60	12	10.0
	Total	120	100.0
Marital status of the respondents	Married	49	40.8
	Unmarried	38	31.7
	Divorce	5	4.2
	Widow	28	23.3
	Total	120	100.0
	Illiterate	22	18.3

Education qualification of the respondents	Higher secondary	48	40.0
	Under graduate	33	27.5
	Post graduate	17	14.2
	Total	120	100.0
Nature of family	Joint family	38	31.7
	Nuclear family	82	68.3
	Total	120	100.0
Monthly income	Below Rs.5,000	19	15.8
	Rs.5000 - Rs.15,000	65	54.2
	Rs.15,000 - Rs.25,000	22	18.3
	Above Rs.25,000	14	11.7
	Total	120	100.0

Source: Primary Data

When the demographic profile of the respondents taken for study was analysed, 16.7 percent respondents belong to the age group of below 20 years. 48.3 percent of the respondents belong to the age group of 21 to 40 years. 25.0 and 10.0 percent to the age of 40 to 60 and above 60 years. The marital status of the respondents is grouped into 4 categories. 49 (40.8 percent) respondents are married and 38 (31.7 percent) respondents are unmarried and 5 (4.2 percent) respondents are divorce and 28 (23.3 percent) respondents are come under others category. Education qualification of the respondents is grouped into 4 categories namely illiterate, higher secondary, under graduate and post graduate. 22 (18.3 percent) respondents are illiterate, 48 (40.0 percent) respondents are higher secondary, 33 (27.5 percent) respondents are under graduate, 17 (14.2 percent) respondents are Post graduate. The Table reveals that maximum 68.3 percent of respondents are Nuclear family and 31.7 percent of respondents are Joint family. The monthly incomes of the respondents are grouped into 4 categories. 19 (15.8 percent) respondents are income below Rs.5000 and 65 (54.2 percent) respondents are income Rs.5000 to Rs.15000 and 22 (18.3 percent) respondents are income Rs.15000 to Rs.25000 and 14 (11.7 percent) respondents are income above Rs.25000.

Table No. 2

Persuaded to join SHG Women Entrepreneurs

	No. of respondents	Percentage
Self	24	20.0

Family members	43	35.8
Friends and relatives	35	29.2
SHG leaders	3	2.5
SHG members	8	6.7
Others	7	5.8
Total	120	100.0

Source: Primary Data

It could be seen from the table that 35.8 percent of the respondents says family members support. 29.2 percent of the respondents belongs to the factor friends and relatives. 20 percent of the respondents says Self-motive. 6.7 percent says SHG members. 5.8 percent says other general reason. While 2.5 percent of the respondents were SHG leaders persuaded to join SHG women entrepreneurs.

Table No. 3

Introducers of SHG's Women Entrepreneurs

	No. of respondents	Percentage
Self	24	20.0
Family members	42	35.0
Friends & relatives	38	31.7
SHG Leaders	4	3.3
SHG members	6	5.0
Others	6	5.0
Total	120	100.0

Source: Primary Data

The introducers of SHG's women entrepreneurs showed that, 35 percent of the respondents belongs to the family members. 31.7 percent of the respondents have friends & relatives. 20 percent of the respondents were self confident. 5 percent and 5 percent of the respondents are introduced by SHG leaders and others. Those who were introduced by SHG leaders were just 3.3 percent.

Table No. 4

Reasons for joining in SHG's

	No. of respondents	Percentage
Social security	25	20.8
Financial	66	55.0

Others	6	5.0
All of the above	23	19.2
Total	120	100.0

Source: Primary Data

A majority of the sample reasons for joining SHG's 55 percent of the respondents had financial support. 20.8 percent of the respondent had social security. For example all of the above was 19.2 percent of the respondents. The respondents who had others were just 5 percent.

Table No. 5

The problem faced by SHG's women entrepreneurs

	No. of respondents	Percentage
Domestic work	41	34.2
Occupation pressure	25	20.8
Constraints from family members	16	13.3
Any other problems	38	31.7
Total	120	100.0

Source: Primary Data

It is understood that nearly the problem faced by SHG's women entrepreneurs 34.2 percent of the respondents says by means of domestic work. 31.7 percent of the respondents says other problems. 20.8 percent of the respondents says they are facing occupation pressure. 13.3 percent of the respondents says constraints by means of family members.

Table No. 6

Investment

	No. of respondents	Percentage
Below Rs.5,000	7	5.8
Rs.5,000 to Rs.15,000	67	55.8
Rs.15,000 to Rs.25,000	26	21.7
Above Rs.25,000	20	16.7
Total	120	100.0

Source: Primary Data

The researcher found that 55.8 percent of respondents invested Rs.5000 to Rs.15000, 21.7 percent of respondents invested Rs.15000 to Rs.25000, 16.7 percent of respondents invested above Rs.25000 and 5.8 percent of respondents invested below Rs.5000.

Table No. 7
Contributed by SHG

	No. of respondents	Percentage
Partially	78	65.0
Fully	42	35.0
Total	120	100.0

Source: Primary Data

It is understood that the contributed by SHG like 65 percent of the respondents says partially contributed amount by SHG. 35 percent of the respondents says fully contributed amount by SHG.

TABLE No. 8
Types of Business of SHG's Women Entrepreneurs

	No. of respondents	Percentage
Cloth bag	20	16.7
Tailoring	45	37.5
Pickle, food items	20	16.7
Browsing centre	8	6.7
Beauty parlor	11	9.2
Embroidery work	11	9.2
Poultry	5	4.2
Total	120	100.0

Source: Primary Data

As far as sample types of business SHG women entrepreneurs are concerned, the highest percentage of them 37.5 percent of the respondents belongs to the tailoring. 16.7 percent of the respondents have business of cloth bag and pickle, food items. 9.2 percent of the respondents belongs to beauty parlor and embroidery work. 6.7 percent of the respondents doing browsing centre. 4.2 doing poultry.

Table No. 9
Earn profit

	No. of respondents	Percentage
Yes	72	60.0
No	48	40.0
Total	120	100.0

Source: Primary Data

It is inferred that majority 60 percent of the respondents says they are earning profit, 40 percent of the respondents says they didn't receive any profit.

Table No. 10

If Yes

	No. of respondents	Percentage
Below Rs.5,000	9	7.5
Rs.5,000 to Rs.10,000	22	18.3
Rs.10,000 to Rs.15,000	16	13.3
Rs.15,000 to Rs.25,000	12	10.0
Above Rs.25,000	13	10.8
Total	72	60.0

Source: Primary Data

It was found that, 18.3 percent of respondents earning profit of Rs.5000 to Rs.10000. 13.3 percent of respondents earning profit of Rs.10,000 to Rs.15,000. 10.8 percent of respondents earning profit of above Rs.25,000, 10 percent of respondents earning profit of Rs.15,000 to Rs.25,000. 7.5 percent of respondents earning profit of belongs to below Rs.5000.

Table No. 11

If No

	No. of respondents	Percentage
Not able to compare with big units	7	5.8
No advertisement is given	6	5.0
Cost of production is high	2	1.7
Non - co-operation of family Members	5	4.2
Male members domination in the business	2	1.7
Local sales only	12	10.0

Lack of financial support	5	4.2
Others	9	7.5
Total	48	40.0

Source: Primary Data

It is observed about ways of not able to earning more profit by various ways and those values are given as, 10 percent says local sales only. 7.5 percent of the respondents says other problems. 5.8 percent of the respondents says they are not able to compare with big units. 5 percent of the respondents says no advertisement is given. 4.2 percent of respondents says Non - co-operation of family Members and Lack of financial support. 1.7 percent of the respondents says Cost of production is high and Male members domination in the business.

Table No. 12
The impact of SHG loans

	No. of respondents	Percentage
Unemployment to self employment	19	15.8
Wage employment to self employment	27	22.5
Expansion in employment	44	36.7
No change in employment position	30	25.0
Total	120	100.0

Source: Primary Data

It is found out that impact of SHG loans leads to various outcome and those are given as, 36.7 percent of the respondents says expansion in employment. 25 percent of the respondents says no change in employment position. 22.5 percent of the respondents says wage employment to self employment. Unemployment to self employment is observed as 15.8 percent.

Table No. 13
Problems faced by Women Entrepreneurs

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Not able to compare with big units	25 (20.8)	11 (9.2)	6 (5.0)	3 (2.5)	3 (2.5)
No Advertisement is given	8	31	4	3	2

	(6.7)	(25.8)	(3.3)	(2.5)	(1.7)
No encouragement from the govt. side	31 (25.8)	3 (2.5)	5 (4.2)	7 (5.8)	2 (1.7)
Cost of production is high	5 (4.2)	4 (3.3)	14 (11.7)	9 (7.5)	16 (13.3)
Non- co-operation of family members	5 (4.2)	4 (3.3)	10 (8.3)	10 (8.3)	19 (15.8)
Male member's domination in the business	5 (4.2)	3 (2.5)	8 (6.7)	14 (11.7)	18 (15.0)
Local sales only	11 (9.2)	12 (10.0)	12 (10.0)	8 (6.7)	5 (4.2)
Lack of financial support	6 (5.0)	8 (6.7)	15 (12.5)	11 (9.2)	8 (6.7)

Source: Primary Data

The table shows about that SHG are not able to compare with big units in which 20.8 percent strongly agreed and 9.2 percent agreed. 5.0 percent are neutral 2.5 percent and 2.5 percent are disagreed and strongly disagreed.

The above table shows about that in SHG no advertisement is given in which 6.7 percent strongly agreed and 25.8 percent agreed. 3.3 percent are neutral 2.5 percent disagreed and 1.7 percent strongly disagreed.

The above table shows about that SHG are not properly encouraged by government, in which 25.8 percent strongly agreed and 2.5 percent agreed. 4.2 percent are neutral 5.8 percent disagreed and 1.7 percent strongly disagreed.

The above table shows about that cost of production is high in SHG, in which 4.2 percent strongly agreed and 3.3 percent agreed. 11.7 percent are neutral 7.5 percent disagreed and 13.3 percent strongly disagreed.

The table shows about that SHG members are facing non cooperation issues with their family members, in which 4.2 percent strongly agreed and 3.3 percent agreed. 8.3 percent are neutral 8.3 percent says disagreed and 15.8percent says strongly disagreed.

It shows that male domination is exist in business units in which 4.2 percent strongly agreed and 2.5 percent agreed. 6.7 percent are neutral 11.7 percent says disagreed and 15 percent strongly disagreed.

Table No. 14
Age and Socio-economic back ground of Women Entrepreneurs

Age	Low	Medium	High	Total
below 20	1	11	8	20
21 - 40	4	24	30	58
41 - 60	3	13	14	30
above 60	1	2	9	12
Total	9	50	61	120
Chi-square Value	Df		Sig.	

Source: Primary Data

It is observed that majority of the respondents who belong to 21-40 years of the age group are high level of socio-economic development after joining SHG. Respondents belong to below 20 years and above 60 years of age group are in low level of development. Since the respondents of below 20 years age do not posses much experience, the development level is low for them and respondents come under above 60 years age group category have low level of development due to their age factor.

Chi-square value in the table is significant as its P value (0.533) is greater than 0.05. Thus the null hypothesis is rejected. There is no significant association between the age and socio-economic back ground of women entrepreneurs.

H₀: There is no significance relationship between Age of and socio-economic back ground of women entrepreneurs

Table No. 15
Marital status and socio-economic back ground of Women Entrepreneurs

Marital status	Low	Medium	High	Total
Married	3	24	22	49
Unmarried	1	18	19	38
Divorce	1	2	2	5
Widow	4	6	18	28
Total	9	50	61	120
Chi-square Value	Df		Sig.	

Source: Primary Data

From the above table it is found that majority of the married respondents are medium level of socio-economic development. 4 widow respondents low level of development.

Chi-square value in the table is significant as its P value (0.161) is greater than 0.05. Thus the null hypothesis rejected. Hence, there is no significant association between the marital status of respondents and socio-economic back ground of women entrepreneurs.

Table No. 16

Monthly income and socio-economic back ground of women entrepreneurs

Monthly income	Low	Medium	High	Total
below Rs.5,000	5	8	6	19
Rs.5000 - Rs.15,000	10	34	21	65
Rs.15,000 - Rs.25,000	1	8	13	22
above Rs.25,000	2	7	5	14
Total	18	57	45	120
Chi-square Value		Df	Sig.	

Source: Primary Data

From the above table found that Majority of the respondents are in medium and high levels of socio-economic development which is due to monthly income based on their investment.

Chi-square value in the table is significant as its P value (0.265) is greater than 0.05. Thus the null hypothesis is rejected. Hence, there is no significant association between the monthly income of respondents and socio-economic back ground of women entrepreneurs.

1.10 FINDINGS

1. Majority of the respondents were falling under the age group of 21 to 40 years.
2. Most of the respondents (81 percent) were literate.
3. The maximum number of respondents were Nuclear family (68.3 percent)
4. Majority of the women entrepreneurs were married.
5. 54.2 percent of the respondents' monthly income was Rs.5000 – Rs.15000.
6. Majority (50.8 percent) of the respondent's have joint SHG due to financial motive.
7. 35 percent of the respondents joined SHG with the support of family members.
8. Majority (55 percent) of the respondents get financial benefits through SHG.
9. Most (34.2 percent) of the respondents faced domestic problems in their work.
10. 35 percent of respondents joined in SHG between 2 years and 5 years.
11. Majority (37.5 percent) of the respondents choose Tailoring as their business.



12. 65 percent of the respondents for provided financial support by SHG.
13. Maximum (77.5 percent) of the respondents get financial support from family members.
14. 60 percent of the respondents earn profit in their business.
15. 36.7 percent of the respondent expanded their business.
16. Most (27.5 percent) of the respondents improved their management skills.
17. 60 percent of the respondents success in their business.
18. Chi-square value in the table is significant as its P value (0.533) is greater than 0.05. Thus the null hypothesis is rejected. There is no significant association between the age and socio-economic back ground of women entrepreneurs.
19. Chi-square value in the table is significant as its P value (0.161) is greater than 0.05. Thus the null hypothesis rejected. Hence, there is no significant association between the marital status of respondents and socio-economic back ground of women entrepreneurs.
20. Chi-square value in the table is significant as its P value (0.215) is greater than 0.05. Thus the null hypothesis is rejected. There is no significant relationship between the educational qualification of respondents and socio-economic back ground of women entrepreneurs
21. Chi-square value in the table is significant as its P value (0.265) is greater than 0.05. Thus the null hypothesis is rejected. Hence, there is no significant association between the monthly income of respondents and socio-economic back ground of women entrepreneurs

1.11 SUGGESTIONS

1. Cooperation from family members is required for improvement of the women entrepreneurs.
2. Banks and financial institutions should encourage the women entrepreneur by granting financial support.
3. Training programs should be conducted to SHG's members.
4. Appropriate pattern of education and special training programs should be conducted.
5. Government may consider offering subsidies to the women entrepreneurs of SHG.
6. Government may extend support for women entrepreneurs of SHG by supplying raw materials.

7. Marketing is the challenge. So government shall take initiatives to move the products to the market.
8. Awareness programs should be conducted to the poor income group to join in SHG for improving their standard of living.
9. Government should encourage and the support the women entrepreneur to join the SHG.
10. Successful women entrepreneur must be given awards and rewards.

1.12 CONCLUSION

The study was undertaken to empower women through Self Help Groups in Kumbakonam. It has been found that women's incomes have increased after joining self-help groups. So, they can manage the monthly reserve costs that have risen significantly. Success and satisfactory progress of women can only be achieved by honesty by the honest and dedicated efforts of all. The biggest revolution in a country is the status quo and its women's living conditions.

The basic paradigm of a self-help group is that women should save and save as a group. This is in stark contrast to the previous state where individual men-centered lending strategy. Experience has shown that men are the worst losers – so switch to lending to women. Since the early 1990s, India has embraced the strategy of forming state women's groups and has been linked to debt as part of the development strategy. Self-help groups are now seen as a means of eradicating poverty as a tool for empowering poor rural women. Together with the millennium Development Goals (MDGs) commitment to alleviate extreme poverty by 2015, state governments have designed programs to encourage self-help groups and make them available for credit. The economic growth of India depends on the productivity of men's and women's.

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