

Impact of Self-Help Groups on Self, Social Awareness and Economic Empowerment of Women Entrepreneurs of Coimbatore District

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Abstract: For years and even now it is the battle of genders. If a research is carried out to find out the job which needs utmost dedication with perfection and sacrifice with no rest then it would prove to be a woman and an entrepreneur. When these two super powers join together to prove to the society, then it becomes extraordinary and are called woman entrepreneur. The study aims to understand the impact of SHGs in the economic empowerment and self, social awareness among the women entrepreneurs of Coimbatore district. Women are involved in small scale entrepreneurship programs with the help of SHGs and through these they are economically empowered and attain status in their family and community which lead to an improvement in self and social awareness. The study is based on primary data collected through interview schedule from a total of 100 women animators of Self Help groups in Coimbatore district of Tamil Nadu. Percentage analysis, ANOVA test and Friedman ranking have been applied for the study.

Keywords: Economic empowerment, Self and Social awareness, SHGs, Women Empowerment, Women entrepreneurship.

I. INTRODUCTION

The Self Help Group is framed with the principle of serving the people. This was introduced in Bangladesh in the year 1975 by Prof. Mohammed Yunas of Chittagong University and in Tamil Nadu it was introduced in the year 1989. This has benefited the women community to a great extent which in turn leads to the betterment of the socio-economic status of their family. To be a full time entrepreneur and an active woman of a family are like fitting a rectangular block into a triangular hole. But with the support of external sources and **confidence** in oneself and in front of the public, make the tedious work simpler. Financial support is what the entrepreneur requires to start a unit. Apart from that, they need to be confident about themselves and should also be presentable to the society. This study deals with examining the well-being of the women entrepreneurs in Coimbatore district considering the role of SHGs ineconomically empowering the women entrepreneurs and also on self and social awareness.

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II. STATEMENT OF THE PROBLEM

In the recent years many women entrepreneurs have been emerging and the government has also been supporting them to improve their status. Even then, there are few women in the rural areas who curtail themselves in the kitchen. This is mainly because they are not economically stable. They also lack self-confidence and find it difficult to work in a male dominant society. Self-Help Group (SHG) has been playing a major role to transform this situation. Though the general psychology states that the people who face hardships are those who are really committed to solving their problems, they still face financial crisis and poverty still persists. Apart from financial support SHGs across the country also focuses on self, social awareness and skills development. So, this study helps in understanding the impact of SHGs in economic empowerment, self and social awareness of the women entrepreneurs in Coimbatore district. This study is undertaken to answer the following questions.

1. What are the socio economic characteristics of the women entrepreneurs?
2. What are the reasons for the women joining Self Help Group?
3. How has the Self Help Groups helped in economically empowering the women in Coimbatore district?
4. How well are the women entrepreneurs aware of themselves and the society to manage their entrepreneurship?

III. REVIEW OF LITERATURE

The studies carried out by the researchers have been truly beneficial to the present study. The empowerment of the women is very important for the development of a nation. Women empowerment can be analyzed by considering few factors like income variations, savings, expenditure and debts. Any institution providing economic support to the rural women generates a fruitful result of providing even social support to them by which the poverty can be eradicated (Manjunatha S 2013). Empowering a woman means strengthening them to become self-independent on various categories like social, economic and political. They should also be able to have an independent choice, able to control themselves and the society. They should also be able to lead a better standard of life with a positive attitude of facing the challenging society (N. Sathiyabama & M. Meenakshi



Saratha 2011). Women entrepreneurs contribute to a great extent for the national as well as social development of the individual and the society. They have been starting to set their own successful units with the help of the government. The government has been playing a major role in the upliftment of the women entrepreneurship in the country. Now the workforce ratio of the women has been increasing in India due to the increased rate of female literacy (Ranbir Singh 2012). The government is attempting to make women come into the main stream (Reji 2013). As a part of this, the year 2001 was declared as the 'Year of women empowerment'. Indian rural women are expertise in magnificent handicrafts using raw materials like beads, jute, paper, threads, wood etc. which are locally available. Though they inherit entrepreneurial abilities, the sad part is that they do not have any financial source. To eliminate this many SHGs and Micro finance institution started functioning in the year 2000 which benefited most of the members of the group (Tazyn Rahman 2013). NGOs have been playing a vital role since pre-independence for the rural and agricultural development of the nation. Post-independence, NGOs have been performing activities similar to the government; at times they even act as an alternative to the government. NGOs play a vital role in this but they play a minimal role in marketing the products of SHGs and also for providing subsidies (K. Rajendran & R. P. Ray 2011). SHG is an association formed by the people belonging to the homogenous group to achieve a collective goal. They manage all the resources together as a group. They also discuss the issues faced by them during the meetings that are conducted regularly. Most of the organisations have been formed by the women. They have also proven to be the voice raisers for eradicating many social issues like child marriage, health, domestic violence, and dowry (Shantha Kumar 2011). SHGs are the best approaches to rural entrepreneurship and women empowerment not only in India and Bangladesh but also around the globe. Through SHGs, many units have been able to market their products in a collective way to many consumers. Proper trainings have been designed and offered on a regular basis by which there is a positive impact on the entrepreneurial skills. This helps the women to make decisions and to make them economically stable and also sharpen their entrepreneurial competencies (Vanithamani. M. R. & S. Sandhya Menon 2012). SHGs have proven to financially support their members but they fail to produce efficient leaders. Animators, who are the head of the SHGs are responsible for the success or failure of the SHGs and are also responsible in motivating the members of the group. Training programs and support from the government, financial institutions and family members are required to achieve the target of the SHGs (N. Sathiyabama & M. Meenakshi saratha 2011). 55 percent of the homemakers have turned out to be animators of SHGs and so their responsibilities have also increased. The local politicians have also influenced the animators of the group to improvise the employment status of both themselves and their group

members (Chandralekha Ghosh & Tanmoyee Banerjee 2010). SHGs play a major role in eradicating poverty and women empowerment in both urban and rural areas with a positive improvement in the role and performance of the members and also socio-economic improvement regarding decision making of the members, savings, credits, repayment of loans (Ansuman Sahoo 2013). The social status of the female members has improved after being a part of SHG (Paneer Selvam and Radjaramane 2012). The increasing rate of SHGs has proved that the women are coming out of the shell which has been created by the society. SHGs are the main source for the economic growth of the society as it helps them in creating their job and also improves their managerial and organizational skill thus maintaining their citizenship. The earning capacity, knowledge and skills of the women entrepreneurs are really good and that their contribution to the society is also quite worthy (Major R. Rajasekaran & R. Sindhu 2013). SHGs are the real boon for the women to develop their entrepreneurship skills as it increases not only their economic status but also their social status (Ranbir Singh 2012).

IV. OBJECTIVES OF THE STUDY

1. To study the demographic and socio-economic background of the women entrepreneurs.
2. To analyse the self and social awareness among women entrepreneurs after being a part of Self Help Groups.
3. To examine the effectiveness of SHGs in economic empowerment of women entrepreneurs in Coimbatore district.
4. To explore future strategies and to suggest measures for the better management of Self Help Groups to support the women entrepreneurs.

V. METHODOLOGY

The present study is based on primary and secondary data. The primary data were collected from 100 SHGs women entrepreneurs through purposive sampling method of Coimbatore district through interview schedule. Purposive sampling is used as the sampling method as it requires capturing knowledge of the expertise level of women entrepreneurs belonging to SHGs in Coimbatore district who are into the animator's role. The data collected were analyzed to examine the self-help groups on economic empowerment and self, social awareness using statistical tools like percentage analysis, ANOVA test and Friedman test. The interpretation for the same has been stated. The secondary data were collected from books, journals, newspapers and websites.

Percentage Analysis

The following table depicts the general profile of sample investors.

TABLE I: DEMOGRAPHIC PROFILE

S.No	Demographic Profile	Category	Percentage
1	Age	Below 20	32
		20 to 40	44
		Above 40	24
		Total	100
2	Locality	Village Panchayats	84
		Municipalities	7
		Town Panchayats	9
		Total	100
3	Community	SC/ST	49
		OBC	23
		General	28
		Total	100
4	Education Status	Illiterate	12
		Up to primary Education	31
		Up to secondary education	54
		Graduation	3
		Total	100
5	Marital Status	Married	87
		Unmarried	7
		Widow	6
		Total	100
4	Type of Family	Nuclear family	85
		Joint Family	15
		Total	100
5	Annual family income	Below Rs5,000	4
		Rs5000/-to 10,000/-	11
		Above 10,000/-	85
		Total	100
6	Instigator to join SHG	Self	20
		Animator of SHG	5
		Members of SHG	2
		NGO	73
		Total	100

Source: Primary data

From the above table it is found that majority of the respondents i.e. 44 per cent belongs to the age category 20-40, 84 per cent of the respondents live in village panchayat, 49 per cent of the respondents belong to the SC/ST community category, 54 per cent of the respondents' educational qualification is between up to secondary

education 87 per cent of the respondents are married, maximum of 85 per cent of the respondents' belong to nuclear family, 85 per cent of the respondents' annual income has been raised to above 10,000 after joining SHGs and for the maximum of 73 per cent of the respondents, NGOs acted as an instigator to join SHGs.

TABLE II: Categories of the women entrepreneurs while and before joining SHGs

S.No	Variable	Category	Percentage
1	Purpose of joining SHG	To improve economic status of the family	43
		To earn additional income	23
		For self-development	12
		For entertainment	3
		To venture entrepreneurship	9
		To promoting savings	10
		Total	100
2	Nature of work before joining SHG	Agro based	33
		Servant maid	25
		Office work	27
		Domestic work only	15
		Total	100
3	Nature of activity	Production related	34
		Service related	45
		Fund mobilization	21
		Total	100
4	Purpose of training programmes	For personality development	21
		For book keeping and record keeping	43
		To learn how to approach officials	12
		To know the business techniques	13
		To learn entrepreneurial skills	11
		Total	100
5	Availed loans from Micro finance Institutions	Yes	38
		No	62
		Total	100
6	Number of bank loans availed	1 time or 2 times	36
		2 times or 3 times	42
		More than 5 times	22
		Total	100
7	Periodicity of repayment	Bimonthly	66
		Once in a month	34
		Total	100

Source: Primary data

From the above table it is observed that 43 per cent of the respondents' purpose of joining SHGs is to improve the economic status of the family, 33 per cent of the respondents' nature of work before joining SHGs are agro based, at present 44 per cent of the respondents nature of activity is related to service, 43 per cent of the respondents feel that the purpose of training programme is to improve their skills in book keeping and record keeping, 62 per cent of the respondents have availed loans from banks, 42 per cent of the respondents have availed loan from banks for around 2 or 3 times and 66 per cent of the respondents have repaid it periodically on

bimonthly basis.

ANOVA Test on locality of the respondents and Social development, personality development and power of decision making

The following table shows the impact of social development, personality development and power of decision making with respect to locality. H_0 : Social development, personality development and power of decision making after joining groups do not vary with locality.

TABLE III: Locality of the respondents and Social development, personality development and power of decision making

Variable	Locality	N	Mean	Standard Deviation	F	Sig.
Social development after joining groups	Village Panchayats	84	14.92	3.68	16.03	0.68
	Municipalities	7	10.28	3.24		
	Town Panchayats	9	11.88	2.73		
	Total	100	10.29	3.69		
Personality Development after joining groups	Village Panchayats	84	10.98	5.74	0.39	0.02
	Municipalities	7	11.34	2.25		
	Town Panchayats	9	20.58	2.06		
	Total	100	10.67	5.32		
Power of decision making after joining groups	Village Panchayats	84	15.43	1.79	4.16	0.00
	Municipalities	7	10.28	1.17		
	Town Panchayats	9	10.67	3.14		
	Total	100	10.34	3.69		

Source: Primary data

Social development after joining groups is found to be high among the respondents who live in village panchayats. Social development after joining groups is found to be low among the respondents who live in municipalities. As the calculated p value is greater than 0.05social developments after joining groups do not vary with locality.

Personality development after joining groups is found to be high among the respondents who live in town panchayats. Personalitydevelopment after joining groups is found to be low among the respondents who live in village panchayats. As the calculated p value is lesser than 0.05personality development after joining groups varies with locality.

Power of decision making after joining groups is found to be high

among the respondents who live in village panchayats. Power of decision making after joining groups is found to be low among the respondents who live in municipalities. As the calculated p value is lesser than 0.05power of decision making after joining groups varies with locality.

ANOVA test on age group of the respondents and total income and Personality Development

The following table shows the impact of total income, personality development after joining groups and age group.

H₀: Total income and personality development after joining groupsdo not vary with age group.

TABLE IV: Age group of the respondents and income and expenditure of the family

Variable	Age group	N	Mean	Standard Deviation	F	Sig.
Total income after joining groups	Below 20	32	16.37	4.40	0.37	0.69
	20 to 40	44	16.37	3.30		
	Above 40	24	12.31	3.27		
	Total	100	15.63	4.25		
Personality Development after joining groups	Below 20	32	12.31	3.05	1.44	0.24
	20 to 40	44	12.38	2.66		
	Above 40	24	12.45	3.04		
	Total	100	10.20	2.59		

Source: Primary data

Total income after joining groups is found to be high among the respondents whose age group falls below 20 and from 20 to 40 years. Total income after joining groups is found to be low among the respondents whose age group falls above 40 years. As the calculated p value is greater than 0.05total income after joining groups does notvary with age group.

Personality development after joining groupsis found to be high among the respondents whose age group falls above 40 years. Personality development after joining groupsis found to be low among the respondents whose age group falls below 20 years. As the calculated p value is greater than 0.05personality development after joining groupsdoes not

vary with age group.

ANOVA test on community of the respondents and managerial skills, individual capabilities, Political efficiency and Social Development

The following table shows the impact of managerial skills, individual capabilities, political efficiency, social development and community.

H₀: Managerial skills, individual capabilities, political efficiency and social developmentdo not vary with community.



TABLE V: Community of the respondents and managerial skills, Individual capabilities, Political efficiency and Social Development

Variable	Community	N	Mean	Standard Deviation	F	Sig.
Managerial Skills	SC/ST	49	15.97	3.91	4.602	0.01
	OBC	23	14.59	3.82		
	General	28	15.91	4.99		
	Total	100	15.63	4.25		
Individual capabilities	SC/ST	49	13.37	2.81	13.56	0.00
	OBC	23	11.7	2.73		
	General	28	12.23	3.04		
	Total	100	12.69	3.04		
Political efficiency	SC/ST	49	0.02	2.54	1.80	0.16
	OBC	23	10.20	2.33		
	General	28	10.52	3.44		
	Total	100	10.20	2.36		
Social Development	SC/ST	49	12.85	2.57	7.69	0.00
	OBC	23	11.51	3.34		
	General	28	12.61	3.56		
	Total	100	12.47	3.10		

Source: Primary data

Managerial skills are found to be high among the respondents who belong to SC/ST community. Mean managerial skills are found to be low among the respondents who belong to OBC community. As the calculated p value is lesser than 0.05 managerial skills vary with community.

Individual capabilities are found to be high among the respondents who belong to SC/ST community. Individual capabilities are found to be low among the respondents who belong to OBC community. As the calculated p value is lesser than 0.05 individual capabilities vary with community.

Political efficiency is found to be high among the respondents who belong to General community. Political efficiency is found to be low among the respondents who belong to SC/ST community. As the calculated p value is greater than 0.05 political efficiency varies with community.

Social development is found to be high among the respondents who

belong to SC/ST community. Social development is found to be low among the respondents who belong to OBC community. As the calculated p value is lesser than 0.05 social development varies with community.

ANOVA test on marital status of the respondents and managerial skills, Individual capabilities, Political efficiency and Social Development

The following table shows the change in managerial skills, individual capabilities, political efficiency, social development and marital status.

H₀: There is no change in managerial skills, individual capabilities, political efficiency, social development and marital status.

TABLE VI: Marital status of the respondents and managerial skills, Individual capabilities, Political efficiency and Social Development

Variable	Marital status	N	Mean	Standard Deviation	F	Sig.
Managerial Skills	Unmarried	7	18.68	0.55	10.55	0.00
	Married	87	15.33	4.31		
	Widow	6	17.37	3.71		
	Total	100	15.63	4.25		
Individual capabilities	Unmarried	7	12.96	1.33	14.60	0.00
	Married	87	12.48	3.03		

	Widow	6	15.40	2.88		
	Total	100	12.69	3.04		
Political efficiency	Unmarried	7	10.68	1.60	2.07	0.12
	Married	87	10.23	2.53		
	Widow	6	10.93	2.18		
	Total	100	10.20	2.47		
Social Development	Unmarried	7	12.96	3.50	1.12	0.32
	Married	87	12.40	3.11		
	Widow	6	13.12	2.56		
	Total	100	12.47	3.10		

Source: Primary data

Managerial skills are found to be high among the respondents who are unmarried. Managerial skills are found to be low among the respondents who are married. As the calculated p value is lesser than 0.05 managerial skills vary with marital status.

Individual capabilities are found to be high among the respondents who are widowed. Individual capabilities are found to be low among the respondents who are married. As the calculated p value is lesser than 0.05 individual capabilities vary with marital status.

Political efficiency is found to be high among the respondents who

are widowed. Political efficiency is found to be low among the respondents who are married. As the calculated p value is greater than 0.05 political efficiency does not vary with marital status.

Social development is found to be high among the respondents who are widowed. Mean social development is found to be low among the respondents who are married. As the calculated p value is greater than 0.05 social development does not vary with marital status.

FRIEDMAN TEST

TABLE VII: Priority of the respondent on Economic empowerment

Qualities	Mean	Score
Personal Income	11.75	6 (Highest)
Amount spent for the welfare of the family	11.62	5
Liberty in meeting our personal expenses	11.6	4
Standard of living	11.46	3
Liberty to spend on her own discretion	11.25	2
Business development	11.14	1 (Least)

Source: Primary data

Out of 100 women mean rank of 11.75 place the 1st rank (highest) for personal income. Mean of 11.62 places the 2nd rank for amount spent for the welfare of the family. Mean of 11.6 places the 3rd rank with respect to liberty in meeting our personal expenses. Mean of 11.46 places the 4th rank in standard of living. Mean 11.14 places the 5th rank with respect to liberty to spend on her own discretion. Mean 11.14 places the 6th rank (least) in business development.

VII. LIMITATIONS OF THE STUDY

The present study is carried out in Coimbatore district only. The study is based on the primary data collected from the women entrepreneurs of SHGs. The drawbacks and limitations of the field level survey are very much applicable to the present research and the data and information collected from the women entrepreneurs of SHGs are exposed to recall bias.

VII. FINDINGS OF THE STUDY

The demographic profile of the respondents shows that the age category is 21-40. Respondents of village panchayat are the maximum. SC/ST community category has shown a great interest in joining the SHGs. Their educational qualification is secondary level. Married women and those who stay in a nuclear family show much interest in starting a unit. Their annual income has been raised to above 10,000 after joining SHG and NGOs acted as an instigator

to join SHG. They have joined the SHG to improve the economic status of the family and their nature of activity is related to service. Their nature of work before joining SHG was agro based. They have availed loan from banks for around 2 or 3 times which they repay periodically on bimonthly basis. They also feel that the purpose of training programme is to improve their skills in book keeping and record keeping. The ANOVA test shows that the personality and power of decision making vary with respect to locality whereas social development does not vary with respect to locality. Total income and personality development after joining groups does not vary with age group. Considering the community of the respondents, managerial skills, individual capabilities, and social development varies, whereas political efficiency does not vary with respect to community. With respect to marital status, managerial skills, individual capabilities vary and do not vary the social development of the respondents. The findings out of the friedman test is that the highest score is awarded to personal income and the least score is awarded to amount spent for the welfare of the family.

VIII. SUGGESTIONS

Being a women and an entrepreneur at the same time is never an easy task. Earlier women were considered to be responsible for only managing the family but now the scenario has been completely



changing, it is only with the initial support of the family that they are ready to take a giant leap here in this competitive world. SHGs have proven to be a great platform to exhibit their passion and enthusiasm to start their business ventures rather than seeking employment opportunities. The society also has to play a major role in supporting them by avoiding unwanted criticism. The government's initiative has been really great with respect to the financial support as well as providing training to improvise the entrepreneurial skills to both the educated and uneducated women. Motivating them at every level is required to enable them to achieve their goal which in fact develops the nation.

IX. CONCLUSION

Development of the nation would be incomplete without empowering the women. Their knowledge, decision making power and their activities should be supported, empowered and enriched. Women are considered to be the root of the family which bears all the consequences to build a better family tree. Enrich it with all the aspects like employment, entrepreneurship and education alongside the added social, political and economic empowerment. All the training programs and follow-ups on entrepreneurial skills, leadership and market research should be conducted in such a way that the women entrepreneurs are able to understand their improvisation in a simple and an easy way.

X. FURTHER SCOPE OF STUDY

The role of SHGs in economic empowerment, social and self-awareness of Women entrepreneurs of Coimbatore district has been carried out in this research. As an effective women empowerment program, the overall functions of SHGs, the prospects and problems at district, state, regional national and international will bring out a clear picture about the scheme by which the government and NGOs can take proper actions to improve the scheme in an effective way. Few problems like finance, marketing, training needs and effectiveness, technological empowerment are the various areas which can be considered for the further study.

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