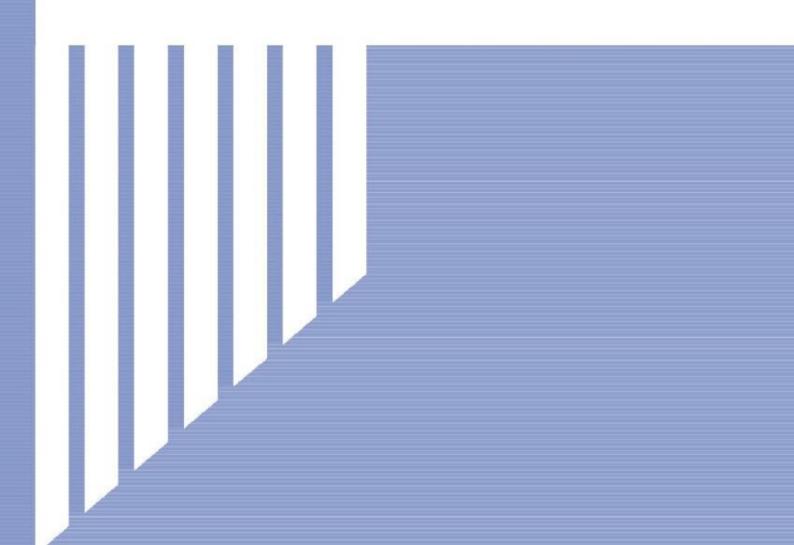


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CONTENTS

Aruna A and Dr. Mahesh Kumar. K. R

Research Papers	
INNOVATIONS IN SUSTAINABLE PACKAGING AND A STUDY ON CONSUMERS PERCEPTION AND ATTITUDES TOWARDS GREEN PACKAGING IN TAMILNADU	1–5
Kanimozhi. V and Abhisheik. K	
EMERGING TRENDS IN MARKETING	6–10
A.P. Shivanyshre and N. S. Abhirami	
EXCELLENCE THROUGH ELEARNING PORTALS: A NEW PARADIGM SHIFT IN THE EDUCATION	11–13
Brindha G and Gnana Suthan B	
A CONCEPTUAL STUDY ON SOCIAL MEDIA IN INTERNATIONAL BUSINESS "INFLUENCE IS NOT POPULARITY"	14–19
H. Adithya	
A STUDY ON FINANCIAL ALTERNATIVE SERVICES CROWD FUNDING VERSUS OTHER ALTERNATIVES RELATING TO INDIA CONTEXT	20–23
Meghana C	
AN EMPIRICAL INVESTIGATION OF CO-INTEGRATION BETWEEN SENSEX AND THE SELECTED WORLD STOCK MARKETS	24–32
Dileep and Dr. G V Kesava Rao	
A STUDY ON UNDERSTANDING THE RELATIONSHIP WITH CHANNEL MEMBERS TRUST WITH SPECIAL REFERENCE THE DISTRIBUTING COMPANIES IN CONSUMER LIGHTING INDUSTRY IN BANGALORE	33–40
Sateesh kumar T K and Dr Guru Basava Aradhya	
PRE AND POST DEMONETIZATION IMPLICATION AND INVESTORS PERCEPTION OF INDIAN SHARE MARKET PERFORMANCE	41–52
RadhakrishnaNayak and Akshatha	
CRUDE OIL AND GOLD COMMODITY PRODUCTS IN INDIA: AN ANALYSIS OF ITS COINTEGRATION, PRICE SHOCK AND CAUSALITY EFFECT	53–60
Rajesh R	
SKILLING THROUGH GAMIFICATION	61–65

IHRM: THE NEED FOR HIRING AND BUILDING GLOBAL VIRTUAL TEAMS	66–70
Dr. N Sulaiman and Neelakandan E	
THE IMPACT OF SCOPE FOR CREATIVITY AT THE WORKPLACE ON FAMILY – LIFE AND WORK-LIFE BALANCE OF EMPLOYEES	71–74
Saritha S. R. and Arun B. K.	
COMPARATIVE ANALYSIS OF MARKET RISK AND CREDIT RISK BETWEEN INDIAN AND ASEAN BANKS	75–79
A Mary Lavanya	
SALESMAN'S PREDISPOSITION TOWARDS BUYERS – A RETAIL PERSPECTIVE; AN ANALYSIS IN THE CITY OF BANGALORE	80–90
AVR Mahadev and Dr. Satish Kumar	
A STUDY ON EFFECTIVENESS OF INFLUENCER MARKETING AS A PROMOTIONAL TOOL AMONG SOCIAL MEDIA USERS AND ITSIMPACT ON PURCHASE DECISIONS	91–97
Kavya Karnick and Muthakka C A	
A STUDY ON EMPLOYEE WELLNESS PROGRAMS AND ITS IMPACT ON PERFORMANCE AND TURNOVER WITH REFERENCE TO SOFTWARE COMPANIES IN CHENNAI	98 – 103
Dr. Uma Raman	
A STUDY ON IMPACT OF CRUDE OIL PRICE FLUCTUATION ON THE STOCK RETURNS OF OIL COMPANIES IN INDIA	104 – 111
Kapasi Arwa and B. Suresha	
A STUDY ON AN IMPACT OF COMMODITY MARKET ON STOCK MARKET IN INDIAN CONTEXT	112 – 116
Prajnya G Shanbhag and Pratiksha A Bangalore	
EASE OF DOING BUSINESS - CURRENT POSITION OF INDIAN STATES	117 – 123
Prof. (Dr.) Vani Vasakarla and Tamil Selvan Ramadoss	
A STUDY ON SERVICE QUALITY MAPPING OF PEOPLE ASSOCIATED WITH NETWORK MARKETING COMPANIES IN KARNATAKA	124 – 132
Anantha Subramanya Iyer KN and Dr. Satish Kumar R	
DETERMINANTS OF PRE-OPEN EQUILIBRIUM PRICES OF SECURITIES AND THEIR RELATIVE CAUSATION ON THE COMPONENTS OF INDIAN STOCK MARKETS	133 – 141
Girish B N and Dr. H. Nagaraj	
APPROPRIATE EVENT WINDOW LENGTH DETERMINATION TO STUDY MERGER EVENTS OF INDIAN ACQUIRER	142 – 145
Nagulan K and Prof. Gnanendra M	
A STUDY ON PORTFOLIO CONSTRUCTION BY USING WILLIAM SHARPE'S SINGLE INDEX MODEL	146 – 150

Deepak Gowda and Harshitha H S

CONSUMER BEHAVIOUR TOWARDS IMPULSE GOODS IN CHIDAMBARAM TOWN	151 – 153
Dr. N. Sulaiman	
CONSUMERS OPINION ABOUT HATSUN AGRO PRODUCT LIMITED (WITH SPECIAL REFERENCE TO KRISHNAGIRI TOWN)	154 – 156
Dr. N. Sulaiman	
EMPOWERMENT OF WOMEN ENTREPRENEURSBY FACILITATING ACCESS TO FINANCIALSERVICES WITH REFERENCE TO KARNATAKA STATE	157 – 162
Prof. Anitha B. M. D'silva and Dr. E. V. Rigin	
RECENT TRENDS IN BLOCKCHAIN TECHNOLOGY: A STUDY	163 - 166
Dr. K. Satish	

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EMPOWERMENT OF WOMEN ENTREPRENEURSBY FACILITATING ACCESS TO FINANCIALSERVICES WITH REFERENCE TO KARNATAKA STATE

Prof. Anitha B. M. D'silva1 and Dr. E. V. Rigin2

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ABSTRACT

Business is seen as a strong realistic and attainable aim when it is set up by an individual. The whole purpose of starting a new enterprise would be to achieve an objective, against all odds. In such sphere of productive efforts men and women equally submit to the prerequisites of much need atmosphere to carry on activities related to one's business. Again, Women are generally relegated to the background; hence both social as well as economic development is slower. An entrepreneurial activity among women is a positive symbol for their overall development. Many women start business out of their own will, accepts challenging and well defined role to meet her personal needs and become independent. Women entrepreneur are mainly hospitality, catering, educational services, consultation, public relations, beauty parlour, tutoring, nursing. As of now there are plenty of schemes of Government both at the Central as well at the state level, which provide financial assistance for the women by encouraging setting up business enterprise and becoming economically independent. Similarly, Small Industries Development Bank of India (SIDBI) has implemented special schemes for women entrepreneurs. There are numerous facilities provided by the Government of Karnataka to empower women start-ups by providing financial assistance, training facilities, marketing and trading assistance which are constituted for this purpose. The paper aims to understand the working of the various institutions set up for entrepreneurial activity in Karnataka. The data of the financial support provided is collated for past 5years, evaluated and analyzed. Suitable conclusions are drawn on the researches which will help researchers in

INTRODUCTION

Business is about doing right type of profitable work to ensemble the requirement of the society and that of an individual. Over the years entrepreneurs have sprung up who take the concept to another platform, develop design, structures, and process, bring in technology, set up a concrete business and make a name in the associated sector. The Government of India as well as commercial banks has introduced certain schemes for women entrepreneurs. Such as Annapurna Scheme, Stree Shakti Package For Women Entrepreneurs, Bharatiya Mahila Bank Business Loan, Dena Shakti Scheme, Udyogini Scheme for women, Cent Kalyani Scheme, Mahila Udyam Nidhi Scheme, Mudra Yojana Scheme For Womenwanting to start small new enterprises like beauty parlors, tailoring units, tuition centres & Orient Mahila Vikas Yojana Scheme.

Presently we can see that the Mudra Yojana scheme the data shows that there is varied interest rate and tenure being followed by the commercial banks in India. The following schedule depicts the details of loan facility offered by few banks

MUDRA LOAN BANK	INTEREST RATE	TENURE	
HDFC bank	12.75% to 20%	1-5 years	
HDBFS	15.95% to 18.95%	1-3 years	
Tata Capital	13.49% to 19.50%	1-5 years	
Kotak Mahindra Bank	11.5% to 18%	1-5 years	

Source: bankbazaar.com

REVIEW OF LITERATURE

According to Dr. C. Eugine Franco &Sharmi Selvakumar (2016), there should be a continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs. An Awareness programme should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business.

According to Uma SN and Ramesh HN (2018), SHGs and individual entrepreneurs should be provided with more loans from the government and introduce extensive entrepreneurial development program. Finance should be made available to women entrepreneurs at a low rate of interest



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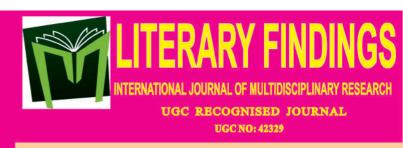
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பொருளடக்கம்

CONTENTS

1.	Chaman Nahal: Striking the Chords of Consciousness		
	*T. Vijayalakshmi	-	1
2.	"குமரகுருபரரின் கல்வியியல் கொள்கை"		
	*கு.கோபாலகிருஷ்ணன்	-	6
3.	A Study on Various Dimensions of Investment on Investment		
	Behaviour Among IT Professionals		
	*Sawant Kamalakar Ramakant	-	10
4.	Understanding of Indian Knowledge System: Worshipping		
	The Gods and Goddess		
	*D.Umadevi	-	14
5.	Disclosing the Psyche beneath Food in Indian Folktales		
	*Preeti Patanjali	-	19
6.	Gandhi in Champaran and Kheda		
	*K.Kalai Selvi	-	23
7.	A Comparative Study on Banking Services of Public and Private Sector Bank	.s	
	In Madurai District		
	*Dr.R.Menaka *P. Alagudurai Pandian	-	26
8.	A Study on Supply Chain Management of Indian Pharmaceutical Industry		
	*Dr.E.V.Rigin *M.Razooludeen	-	31
9.	Dimensions of Organizational Citizenship Behaviour of Women Information Technology Professionals		
	* N.Ponsankari @ Valentina *Dr.P.Uma Rani	-	36
10.	Customer Relationship Management Practices in Retail Industry		
	*Dr E V Rigin *P S Arun	_	30

11.	. Impact of Gst on Various Industries in Indian Economy			
	*Dr.R.Menaka	* S.Padmakumar	-	43
12.	A Study on Various Dimension Shipping Industries	s of Logistics Service Quality of		
	11 0	M		
	*Melton Xavier	*Dr.S.Raju	=	47
13.	Work Life Balance: A Theoretic	cal Framework		
	*S.Ragothaman	*Dr.J.Vijayadurai	-	50
14.	திருவாசகம் காட்டும் பக்தி பரவ	சம்		
	* திருமதி.மு.சங்கீதா		-	54
15.	Social Entrepreneurship for the	Rural Development of India		
	*Dr.E.V.Rigin	*Mr.Raneesh Mohan	-	57
16.	A Study on Impact of Higher E	ducation on Rural Women Empowerment		
	In Tirunelveli District			
	*Dr.R.Menaka	*A.Gunasekar	-	62



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