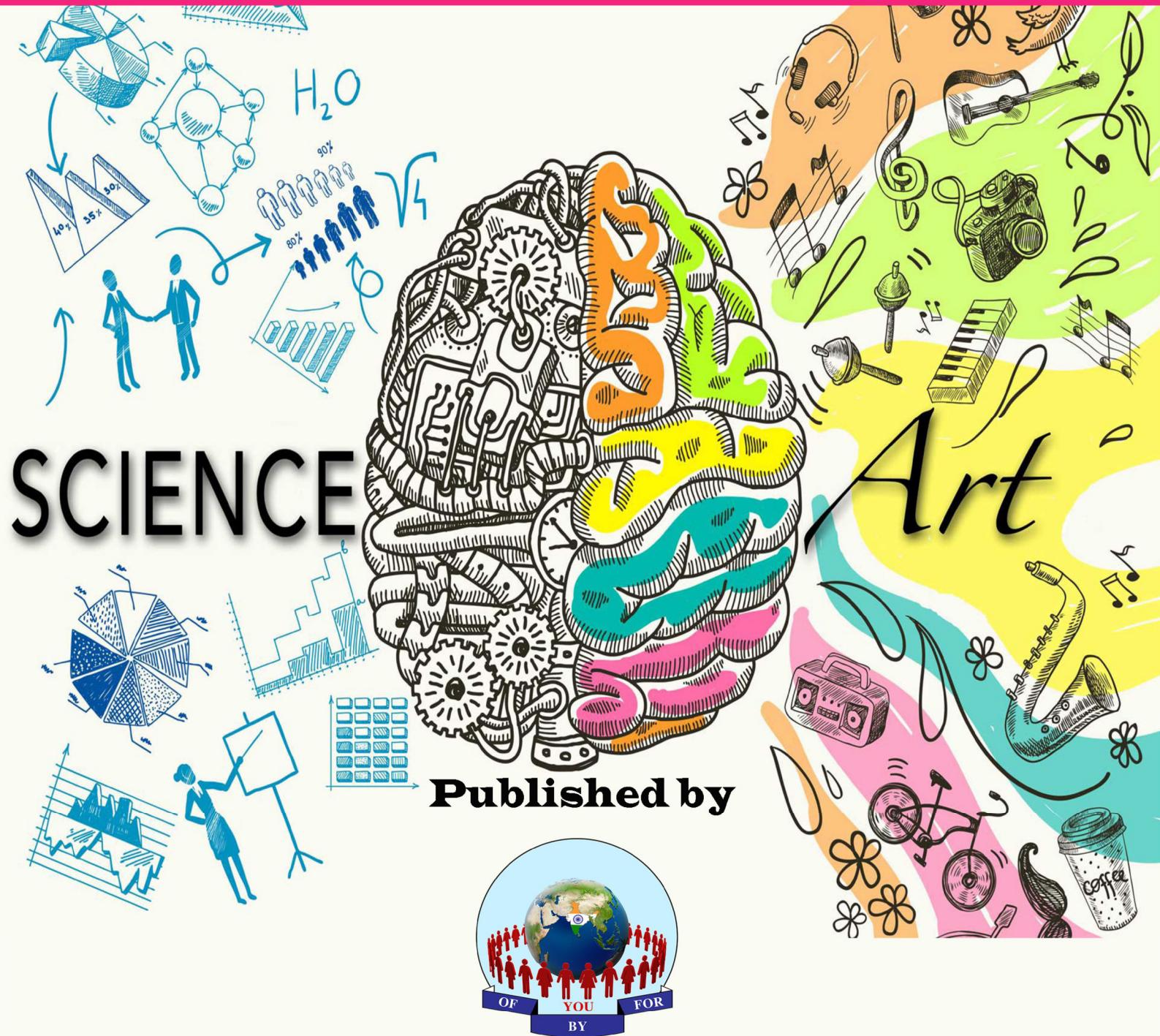


RECENT RESEARCHES IN ARTS AND SCIENCE

Dr. C. SUBATHRA

Dr. F. EFRAME SOPHIA SELVAM



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ENTREPRENEURSHIP THROUGH START-UPS- A REMEDY FOR UNEMPLOYED YOUTH

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ABSTRACT

India is the second largest populous country in the world which puts forward the need of employing a large number of people. A start-up is a newly emerged business venture that aims to develop a viable business model to meet a market place need or problem. Start-ups create an average of 2 million jobs annually. The present study focus on youth unemployment as a problem that has to be solved and whether the apt solution to it is emergence of start-ups. The main aim of the study is to find out the effect of start up schemes for encouraging youngsters into business. For the purpose of this study convenient sampling method was adopted where samples were unemployed people of age between 25-40 years. Both primary and secondary data were used for the study. Primary data are collected through questionnaire and personal interview and secondary data were collected from newspapers, journals and magazines, etc.

Keywords –Unemployment, Start-Up, & Entrepreneurship

INTRODUCTION

Start-up is a newly emerged business venture that aims to develop a viable business model to meet a market place need or problem.

A start-up business is defined as an organisation-

- Incorporated for 3 years/4 years
- New and existing for not more than 5 years.
- Revenue up to INR 25 Cr.

All start-ups are not entrepreneurship and there are some elementary differences between the two. The difference is that a start-up founder is currently running an early stage venture. An entrepreneur could have a few start-up ventures in his hold which is expanding. India being the 7th greatest nation and the 2nd most populous nation, it is the need of the hour to create entrepreneur mindsets among individuals so they don't need to exclusively depend upon workforce to employ them and begin their own business venture. Youth entrepreneur could help develop young people's personality, identify new scopes of employment and reduce poverty and transforms our society. For unemployment a good alternative is start-ups.

Some of the motivations of young people to start their own business are to be one's own boss, to obtain an alternative route for advancement from job, to obtain additional money etc. In recent years, the promotion of start-up as a source of job creation and empowerment has attracted increasing policy and scholarly attention. Barriers to youth entrepreneur are lack of access to capital, markets, inadequate planning, lack of access to suitable working space, lack of skills. Start-up India Hub will act as a guide, hold the hands of the young entrepreneurs and walk with them throughout this journey. Unemployment is defined by the International Labour Organisation occurs when people are without jobs and they have actively looked for work within the past four weeks. Unemployment rate is a measure of the prevalence of unemployment and its calculated as a percentage by dividing the number of unemployed individuals by all individuals currently in the labour force.

There are different types of unemployment like;

Frictional unemployment: It's a temporary condition where an individual is currently out of his current job and looking for another job. Frictional unemployment is the time period of shifting between the two jobs. In a developed company the probability of getting a job is high. Structural unemployment :This type of unemployment occurs when there is a mismatch of skilled workers in the market. Some of the causes are difficulty in moving to a new work location, difficulty in learning a new skill and introduction of new technologies that need less labour. Cyclical unemployment: This type of unemployment happens when there is a recession. The aggregate demand for goods and services decreases and demand for labour decreases. Here unskilled and surplus labours become unemployed.

Classical unemployment: It's also called real wage unemployment or disequilibrium unemployment. This happens when trade unions or labour organisations bargain for higher wages causing a fall in demand for labour.

Seasonal unemployment: They occur due to the seasonal nature of the job. Hospitality and tourism industries get affected by this.

The major causes of unemployment are

- 1) Changes in technology
- 2) Recession
- 3) Inflation
- 4) Discriminating factors in work place
- 5) Disability

STATEMENT OF THE PROBLEM

The appearance of Start-up wave in India is an interesting phenomenon. India is now undergoing a rudimentary shift with entrepreneurship and innovation being the chief catalyst in employment or job creation. With the help of government initiatives like Start-up India and Make in India, there are many successful start-up stories like Flipkart, Zomato, Uber Eats etc which indicates that the Indian start-up ecosystem has come a long way from what it was a decade ago. There is problem of effective implementation of start up schemes in the society. The study tries to find out the solution for the selected problem.

OBJECTIVES OF THE STUDY

1. To examine the current scenario of unemployment.
2. To study the effect of start up schemes to attract young entrepreneurs.

RESEARCH METHODOLOGY

This study is based on primary and secondary data. For the purpose of this study the method of convenient sampling was adopted where samples were employed people of age between 20-40 years. Primary data like questionnaire and personal interview were conducted and secondary data is collected from websites, journals and newspapers and magazines. This study is descriptive and conceptual in nature.

Sample size: 60 respondents.

Sampling method: Convenient sampling method

Area of the study: Trivandrum

ANALYSIS & INTERPRETATION

Keeping in objectives of estimating unemployment level in a society, the level of unemployment figures generated with the use of such approaches serves little of a purpose. The study was conducted from employed and unemployed families. The unemployed families suffered from abnormal family functioning and instability, contemptible spending pattern and life style, low social class.

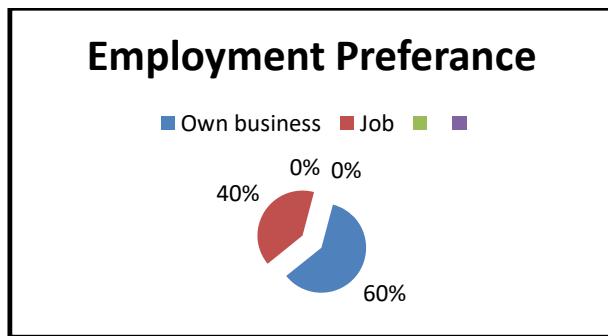


Figure No-1, Pie chart showing the employment preference

Source: Primary data

It can be said that some groups have hard times getting a job; having a hard time finding a job. Political issues also affect unemployment of some people. Thus, it shows that people are mostly engaged in entrepreneurship. Around 60% of the people wish to start their own business due to unemployment. And 40% of the unemployed still looking for jobs.

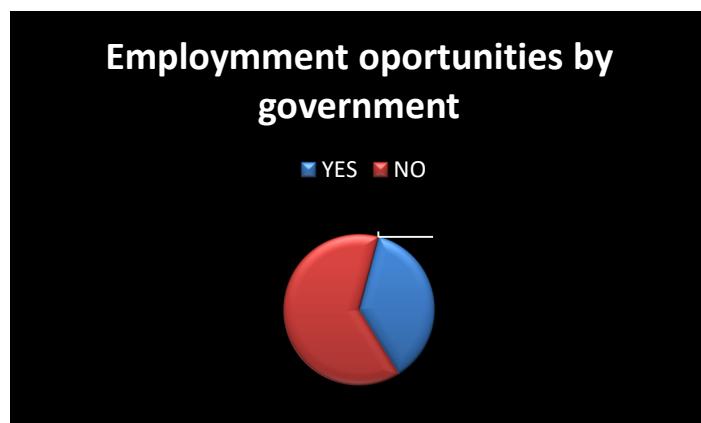


Figure No-1, Pie chart showing the employment preference

Source: Primary data

The job creation remains the single biggest failure of the government. The labour bureau data shows that job creation could be at the lowest in eight years. About 63 per cent of the participants in the study said that the government's efforts had failed to bring down unemployment.

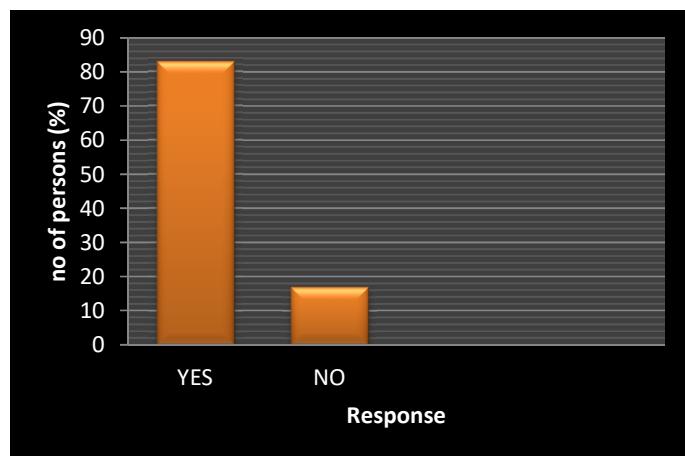


Figure No-1, Bar chart showing the workforce to pursue entrepreneurship

Source: Primary data

It provides an opportunity for the country's workforce to pursue entrepreneurship. As stated earlier 60 % are considering quitting their jobs to start their own business. The survey highlighted that 83% of the employees would "love to be an entrepreneur". These 83% feel that Start-ups are a perfect solution for the unemployed.

SUGGESTIONS

Despite the various measures taken by the government and the people, there is a severe condition of unemployment. Here are some strategies or suggestions to reduce unemployment-

- 1) Lower corporation taxes encourage young entrepreneurs to set up new ventures.
- 2) Quality education should be provided to people so that they have the necessary skills to get employed.
- 3) Proper awareness about start-ups and entrepreneurship should be given to unemployed people.
- 4) Career counselling can be provided within schools and colleges.
- 5) Organised and unorganised sectors should adopt labour intensive technologies.

- 6) Provide financial assistance to start-ups like loans, venture capitals, crowd funding etc.

There must be a platform to showcase, meet and discuss ideas among the leaders of start-up ecosystems.

CONCLUSION

Many businesses start with a dream, but it takes more than just a dream for them to grow into successful businesses—including the tenacity and the obstacles discussed above to overcome the many challenges facing start-ups today. In our study with the help of primary data we could find that a big percentage of people are educated but unemployed. Some of the reasons for that are sectors adopting new technologies and huge population level etc. With introduction of more government measures to establish start-ups, individuals will be encouraged to establish start-ups and become self-employed. People claimed that start-ups would help them to increase their living standard. We drew a conclusion that unemployment is caused by variety of problems, mainly, education and training, or physical disabilities, for example; blindness, paralysis and non-consciousness.

This study provides an examination and render a conclusion to the notion of the assertion that attitudes of the youth contribute to the high levels of unemployment. This study expand the current knowledge on the issue of youth unemployment and hence allow policy makers to have a better understanding of the issue for effective policy development. India will need to create 10 million jobs every year to capitalize on the demographic advantage. The start-ups and new age business would contribute to employment generation. To qualify a start-up under the new definition, an entity would have to declare its job creation target and meet certain financial standards besides having a certain level of innovation in its product or service. Start-up schemes will give a new dimension to entrepreneurship in the country to attract youngsters to start their own business or career.

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A STUDY ON CUSTOMER SATISFACTION OF INTERNET BANKING IN TIRUNELVELI CITY

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ABSTRACT

Internet Banking permits clients to direct budgetary exchanges on a safe site worked by their retail or virtual bank, credit association or building society. In this way the internet customer satisfaction is one of the significant elements that could raise the new client exchanges, just as seek after the old clients to grow their money related exchanges through the web banking. Right now, present research paper was embraced to examine the elements that impact the degree of fulfillment of web clients in Tirunelveli city. Web based banking or web banking offers the comfort of banking from anyplace, whenever of the day or night. It is a free office gave by the banks to their clients. The mechanical development and fast development in data innovation bring about money related exchanges over the Internet. The target of the investigation is to discover the customer satisfaction to identifying with Online Banking administrations.. Innovative advancements in the financial area have speeded up correspondence and exchanges for customers .Internet banking is one of the advancements which is quickest developing financial practice now a days After the accessibility of web office, e-banking administrations are presently led through a safe site worked by neighborhood banks and incorporates online banking enquiry, e-installments, e-move and so forth But in the present situation, each bank in India has the web banking office. In addition, these banks are expanding their essence in country territories additionally to more clients by teaching them with new headway in data innovation.

Keywords: Internet Banking, Customer Satisfaction, Online Banking

INTRODUCTION

Internet banking is utilized generally by masses and has various advantages to offer. These days, all banks give internet banking office to their clients as an additional bit of leeway. Monetary exchanges can be completed by just using a PC with an Internet association. The fundamental things that an individual requirements for utilizing web based banking are, a functioning ledger with balance in it for exchanges, charge or a Visa number's, client ID, financial balance number, the Internet banking PIN number, and a PC with access to the web. The conveyance stations incorporate direct dial – up associations, private systems, open systems and so forth and the gadgets incorporate phone, Personal Computers including the Automated Teller Machines, and so forth. With the fame of PCs, simple access to Internet and World Wide Web (WWW), Internet is progressively utilized by banks as a channel for getting directions and conveying their items and administrations to their clients. The administrations accessible online change from bank to bank. The majority of the general administrations are on all financial sites, for example, – see account adjusts, take care of tabs, see records of exchanges, move cash to connected records with a similar bank, move cash to uncommonly chose unlinked accounts, check enthusiasm for accounts, send cash abroad, Change your subtleties, and so on. The first web based financial help in Quite a while was presented, in October 1994. The administration was created by Stanford Federal Credit Union, which is a money related organization. The web based financial administrations are turning out to be increasingly more pervasive because of the all around created frameworks.

The net banking is, along these lines, all the more a standard as opposed to a special case in many created nations since it is the least expensive method for giving financial administrations. Under this framework, web based banking is conceivable where each bank client is furnished with an individual distinguishing proof number (PIN) for making on the web exchanges with the bank through web associations.

OBJECTIVES OF STUDY

1. To study customer preference on Internet banking.
2. To find out the customer satisfaction relating to Online Banking services.
3. To suggest the prospect and problem of online banking in Tirunelveli district.

RESEARCH METHODOLOGY

The study is mainly based on primary data and secondary data. The survey method has been followed for the study. The primary data was collected through well structured questionnaire consists of optional type. The secondary data were collected from the books, journals, newspaper, web portal etc. The questionnaire consists of demographic factors of the customer, purpose of using internet banking, reasons for availing internet banking facility and satisfaction with internet banking

STATISTICAL DATA ANALYSIS AND INTERPRETATIONS

CHI-SQUARE TEST

For the calculation, for the chi-square test, the researcher considered the factors educational status of the marketers (10th, +2, UG, PG and Professional) and the awareness of the internet banking (high, medium and low).

	Calculated value	Tabled value
Chi-square	4.0556	11.592

Hence the Researcher Accepted the Hypothesis because the calculated value is less than the table value.

PERCENTAGE METHOD

TABLE NO.1. GENDER

Categories	No. of Respondents	Percentage
Male	27	54
Female	23	46
Total	50	100

Source: Primary Data

TABLE NO. 2. AGE WISE CLASSIFICATION

Particulars	No. of Respondents	Percentage
0-20	24	9.0
21-30	100	37.3
31-40	84	31.3
Above 40	60	23.4
Total		100

Source: Primary Data

FINDINGS

1. In chi-square test the calculated value is 4.0556 and table value is 11.596.
2. So the Researcher Accepted the Hypothesis because the calculated value is less than the table value.
3. In percentage method 54% of respondents are male from Table No. 2.
4. 37.3% of the respondents are in the age group 21-30.
5. 31.3% of the respondents are in the age group of 31-40.
6. 23.4% of the students of in the age group of above 40.
7. 9.0% of the respondents are in the age group below 20.
8. The minimum number of respondents are in the age group of above 40.
9. Therefore maximum number of respondents are in the age group of 21-30.

SUGGESTION

The greater part of the clients have not benefited of the internet banking administrations assuming that it is convoluted. So banks may set up a group of faculty to give nearby preparing to the clients to get to know internet channel. Modern innovation and advancement are required in each part of banking system. Banks should manufacture client's acknowledgment of web banking stress the benefits of web banking administrations, for example efficient, ease administrations, and accommodation and data accessibility. legitimate input and follow up methods to be acquainted with please the clients. The banks should see the senior residents in regards to the utilization and administrations of web banking. With respect to applying of credits through web banking, bank should facilitate the systems, such a significant number of will have the option to apply for the advances. Sufficient number of money safe machines ought to be fixed in appropriate areas.

CONCLUSION

The achievement of the bank primarily relies upon its clients. Being a help industry, all banks should target fulfilling the clients' needs by giving greatest highlights in their services. Internet banking is a vital piece of budgetary framework. All web banking items and administrations hold a solid situation as far as acknowledgment by the consumers. A part from factor examination of the information was additionally led. This uncovered there is a

connection between the factors and consumer loyalty is affected by the adjustment in the appropriation conduct.

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FACTORS DETERMINE THE PERFORMANCE OF SELECTED MULTIPURPOSE AGRICULTURAL COOPERATIVES IN WEST SHEWA ZONE, OROMIA REGION, ETHIOPIA.

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ABSTRACT

Cooperatives plays significant role in Ethiopia to improve the lives of people in rural areas. They are organized in providing social, cultural and economic needs of members. The objective of the study is to explore factors determine performances of multipurpose agricultural cooperatives. To meet the intended objectives of the study, data were drawn from primary and secondary sources and follows a mixed method research approach. A two-stage stratified sampling method was employed to select the sample districts and cooperative societies. To attain the objectives of these study 236 respondents were selected through the Kothari formula, the data were analyzed with the descriptive statistics by SPSS version 20. It has been recommended that a reduction on input price for members; provide adequate, reliable and up-to-date market information; marketing and transaction costs has to be reduced; improved saving activities through diversify members' income; a conducive government policy in terms of supportive measures and frequency of the training, contact with members and cooperative learning should be strengthened.

Key words: Multipurpose Agricultural Cooperatives, Small holder Farmers

INTRODUCTION

Cooperation among people has long history in the world and they are as old as human society, agricultural in many countries (Gray, 1998; Veerakumaran, 2007). Cooperatives in developing countries have proven to be largely ineffective and unsustainable (Deininger, 1995). In Africa, cooperatives were dominated by the state control and of liberalization where the majority of African cooperatives introduced legislation and policies. (Abate, 2013; Braverman, 1991).

The Ethiopian government has continued supporting cooperatives through various policies and programs aimed at enhancing cooperative performance.

The performance of agricultural cooperatives remains poor due to illegal practices such as stealing (Ergetew, 2014) and downsized due to competition from the private traders (MerihunFikru and EndriasGeta, 2017; Muthyalu, 2013). Therefore, the study aims to identify factors that determine the performance of multipurpose agricultural cooperatives.

This study focuses on cooperatives in West Shewa Zone, Oromia region, where there is a high number of agricultural cooperatives.

OBJECTIVES OF THE STUDY

To identify factors that determines performance of multipurpose agricultural cooperatives in some cooperative societies of West Shewa Zone, Oromia region, Ethiopia.

DESCRIPTION OF THE STUDY AREA

The study was carried out in West Shewa Zone, Oromia region where three districts were selected percussively and six cooperative societies (Assgorii, Barodo, Metii, Billo, Quillimmitto and T/Gebakimissa) were identified on the bases of some selection criteria. Agriculture is the dominant economy of the area where mixed farming was practiced. The major crops grown in the area are teff, barely, sorghum, maize, lentils chickpeas and that of animals are oxen, cows, sheep, goat, etc.

RESEARCH METHODOLOGY

This research employed a mixed method approach where both qualitative and quantitative data types were used to identify factors determine performance of agricultural cooperatives. Questionnaires had been developed to collect data and it was distributed to the respondents among 236 cooperative members. To supplement data gathered from questionnaires qualitative data were gathered from key informant interview focused group discussions and personal observations to increase reliability of results.

The data collected from questionnaires were analyzed using Statistical Package for the Social Sciences (SPSS) version 20.0 software. Multivariate model with six response variables from $i = 1, 2, \dots, 6$ each of them being affected by multiple (fifteen) explanatory variables.

The model can be specified as follows:

$$y_i = \alpha_i + \sum_{j=1}^n \beta_j X_j + \varepsilon_i$$

Where:

y_i^1 = response variables

x_j^2 = explanatory variables

α_i = Intercept
 ε_i = error terms
 $i= 1, 2, 3, 4, 5, 6$
 $j= 1, 2 \dots n=15$
 $n=$ number of explanatory variables

The model was used to determine whether there is a significant relation between the dependent and independent variables.

Sample size determinations

Sample size determination is the most important design decision problem that faced by most researcher or scholars who are engaged in research. The sample size of the study or the number of member of the respondents was determined using Kothari (2004) formula:

$$n = \frac{p * q * z^2 * N}{(N - 1)e^2 + z^2 * p * q}$$

Where:

n = is the minimum sample size required (236)

N = is number of population (Cooperative under study) 6054

P and q = are estimates of the proportion of population to be sampled (i.e. based on pilot-test conducted on some variables the proportion were determined), ($p = 0.8$ and $q = 0.2$).

$Z= 95\%$ confidence interval under normal curve (1.96),

e = acceptable error term (0.05)

$$\begin{aligned}
 n &= \frac{0.8 * 0.2 * (1.96)^2 * 6054}{(6054 - 1)(0.05)^2 + (1.96)^2 * 0.8 * 0.2} \\
 n &= \frac{0.16 * 3.8416 * 6054}{6053 * 0.0025 + 3.8416 * 0.16} \\
 n &= \frac{3721.1274}{15.747156} = n = \underline{\underline{236}}
 \end{aligned}$$

From the selected district cooperatives two hundred thirty six (236) respondents were selected by using Probability Proportional to size sampling techniques (PPS).

Table 1. Sample districts and selected cooperative societies

S/ N	Name of the districts	Name of selected PMAC	Year of establishment	Capital	Total No. of members			PPS		Total
					Male	Female	Total	Male	Female	
1	Ambo	Meti	1969	252, 067.15	461	74	535	18	3	21
		N/Bilo	1977	64, 318.00	248	39	287	10	3	13
2	Dendi	Asgorii	1997	102, 534.45	830	143	973	32	6	38
		Borodoo	1997	176, 567.00	474	288	762	18	11	29
3	T/kutaye	G/Kemissa	1988	789, 985.50	1403	94	1497	55	4	59
		Qiliinxo	1994	348, 018.30	1435	565	2000	56	20	76
Total				2,191,808.7	4851	120 3	6054	189	47	236

Source: Zonal Cooperative Promotion Office (2017)

RESULTS AND DISCUSSIONS

This section presents the descriptive and multivariate model analysis results. The descriptive statistical analysis was used to determine the demographic, institutional, marketing, socio-economic and service factors. While multivariate model was used to determine whether there is a significant relation between the dependent and independent variables.

Determinants of Membership size: The study revealed that out of 15 explanatory variables hypothesized, only two covariates have been found statistically significant while the remaining variables were not significant at $\alpha=0.05$. The study shows that input price and membership size has an inverse relationship.

Determinants of Members business participation: Out of 15 independent variables hypothesized, only 3 variables have found to be statistically significant covariates to affect business participation. The finding result indicates both input price and marketing cost have

an inverse relationship with member's business participation, while there is a positive relationship between income and member's business participation.

Determinants of Members Savings: Out of 15 variables hypothesized, only two covariates namely (input price at p-value=0.028 and income at p-value= 0.008) have found to statistically significant variables that determines members saving. The finding result shows that there is an inverse relationship between input price and member's savings, while there is a positive relationship between income and member's savings.

Determinants of knowledge achieved with training: Regarding determinants of members' knowledge achieved with training, out of fifteen variables assumed, only three variables namely occupation with p-value of 0.001, education with p-value of 0.000 and alternative information with p-value of 0.035 were found to be statistically significant determinants of it. All the three covariates have positive association with the dependent variable. For more justification and elaboration of analysis facts see the tables under.

CONCLUSION

A unit rise in input price, results in an 8.3% decline in capital growth. On the contrary, the study reviles that an improved for access and proper utilization of up-to-date market information gives rise to capital growth by 28.4 %.

The study also indicates that price of input rises by one unit, member's business participation declines by 17.8%. Similarly when marketing cost rises by one unit, member's business participation comes down by 60%. On the other hand, as income increases by one unit, member's business participation improves by 5.8%

The study shows that a better legislation/proclamation in the government policy results in an improvement of dividend payment by 11.1%. The present study shows that when access to market information improves by one unit, dividend payment improves by 98.5%. This study shows how powerful is information to determine dividend which is a function of net profit.

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A STUDY ON STRESS AND PROBLEMS FACED BY WOMEN POLICE IN THOOTHUKUDI

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ABSTRACT

Police is generally defined as the civil force responsible for maintain law and order without which there can be no development of civilization. Policing is generally viewed as suitable for men. Entry women to police force therefore have been a “favoured entry-entry favoured by the government”. The problems of working women are multidimensional and differ from women to women. The problems are different for different sections of women such as rural and urban women is joint family, nuclear or eatended family, of orthoder and modern atmosphere in the place of work attitudes of the fellow workers and the authority, age of the women, and kind of work, are the important factors in the lives of working women data was collected through a questionnaire and data was analysed with the help of chi-square analysis. Studies relating to the various measures taken, women police adopt to handle problems among themselves were also analysed suggestions were also given.

Keywords: problems, women police, Demographic profile.

INTRODUCTION

Police is generally defined as the civil force responsible for maintain law and order without which there can be no development in civilization. The police organisation, which at present is known as police department, is means and constituted for the proper maintained of law and order to perform the different functions relating to criminal administration. The problems of working women are multi -dimensional and differ from women to woman. The problems are different for different sections of women such as rural and urban women in joint

family, nuclear or extended family, of orthodox and modern atmosphere in the place of work, attitudes of the fellow workers and the authority, age of the women, and kind of work, are the important factors in the lives of working women. Working women employed in various works that their problems are of these types, environmental, social and psychological. In each of them the problems emerge due to strained situations at home and work place. In turn, they are due to two factors one is the inner conflict due to dual commitment and concern, and the other is the practical difficulty of combining the dual commitment.

STATEMENT OF THE PROBLEM

The women started to play a great role in all fields. But the women faced their work and life. Women police posted to be a significant problem in the present life. The problems are inadequate break time, Job security, and Heavy workload.

OBJECTIVES

The objectives of the study are given below:

1. To find out the demographic profile of women police in Thoothukudi.
2. To find out various problems faced by the women police at work place.
3. To give suitable suggestions on the basis of the findings of the study.

SIGNIFICANCE OF THE STUDY

In women understanding the word problems among women police is clarified in this study in Thoothukudi. The researcher selected this topic to know the demographic characteristics, work place problems, and psychological problems among the women police.

METHODOLOGY

Primary data was collected from the respondents through systematically prepared questionnaire through structured interview methods. The main source of information for secondary data was collected from old records, and the websites books, journals, newspaper, etc.

LIMITATIONS

The following are the limitations of the study.

1. It is restricted to thoothukudi. Hence, the result is not accurate.
2. As the study was conducted for a short duration. It was difficult to study in depth about the various police stations.

REVIEW OF LITERATURE

M. ShunmugaSundaram et al., (2012) has analysed “A study on frequency stress among female police constables reference to Tamilnadu Police Department” describes the objectives has highlighted a variety of workplace problems, such as racial and gender bias and lack of influence over work activities, as influences on police stress. Additional explanations for police stress include community conditions, for example, high crime rates and size of the community within the police organization, and lack of family and co-worker support for work-related activities. In a large-sample, descriptive study, this research examined the workplace problems that were hypothesized to predict stress. The findings of the study concluded in lack of influence over work activities and bias against one’s racial, gender. Interventions to redesign jobs to afford greater influence and to reduce within department bias are approaches that could reduce police officer’s stress.

Mohammad Ali(2006), made an elaborate study is based on the Tamilnadu police. The book aims at studying the performance of the women police in tamilnadu, the perception of the victims and witnesses towards the women police and the problem of women police. This book explores the history of women police in India and specifically in the state of Tamilnadu and also examines their working conditions, welfare measures provided to them and the level of job satisfaction. The book concluded on a positive note that the police women were quite satisfied with their job but at the other hand their family members were not happy with the uneven timings of their jobs. Women police satisfied victims with immediate response to their complaints; women police showed sympathy while lodging their complaints and did not use abusive language at all.

Kirkcaldy Bruce et al(1998) in their study highlighted the role of demographics in the stress-strain relationships, variables which are often forgotten or minimized in this field (cooper and payne,1998). It appears qualitative as well as quantitative aspects of stress

exposure and coping adaptations can be modified by job and demographic characteristics. Taking parenthood, age, type of job experience into account can heighten understanding of the stress process, and how stress affects individuals differently.

RESULT AND DISCUSSION

An attempt is to make understand the socio economic profile of the sample respondents drawn from women police in Thoothukudi with view to analyse the influences and impact of various socio economic factors such Age, Education, Designation, Martial Status, Family Income.

Table 1: Demographic profile of the respondents

	Demographic profiles	No.of (100)	Respondents	Percent
Age	Upto 20 years	8		6.2
	21-30	77		59.2
	31-40	41		31.5
	41-50	3		2.3
	Above 50 years	1		0.8
Education	School level	34		26.2
	Graduate	70		53.8
	Post Graduate	26		20.0
Designation	Constable	97		74.6
	Assistant Sub-inspector	29		22.3
	Sub-Inspector	4		3.1
Family Income	Less then Rs. 10000	22		16.9
	Rs. 10001- Rs. 20000	35		26.9
	Rs. 20001- Rs. 30000	31		23.8
	Rs. 30001- Rs. 40000	32		24.6
	Above 40000	10		7.7
Marital Status	Married	86		66.2
	Unmarried	44		33.8

Source: Primary Data

The Table 1 show that out of 100 respondents 77 percent of the respondents are belongs to the age group of 21-30 years, 41 percent of the respondents are belongs to the age group of 31-40 years. 3 percent of the respondents are belongs to the age group of 41-50 years and remaining 8 and 12 percent of the respondent are belongs to the age group of Up to 20 years and above 50 years respectively. About 70 percent respondents have completed graduated. 34 percent of the respondents have completed school level education and remaining 26 percent of the respondents have completed post graduate. While 97 percent of the respondents are working in constable, 29 percent of the respondent are working in

assistant sub-Inspector and remaining 24 percent of the respondent are working in sub-Inspector 86 percent of the respondent are married and remaining 44 percent of the respondents are unmarried 28 presence of the respondents are earning Rs. 2000/-, Rs. 30000, 20 percent are earnings less than Rs. 10000, 18 percent of the respondents are getting income between Rs. 30000 to Rs. 40000 and 8 percent of the respondents are earning above Rs. 40000.

Ho: There is no significance difference between age and protected failed at work place

Table 2 cross classification of age and problems faced at work place

Age/ Problem faced at work place	Workload	Transport	Tcomuch of the time	In adequate worm condition	Total
Upto 20 years	8	5	7	12	32
21-30 years	20	11	4	6	41
31-40 years	14	10	8	12	44
41-50 years	3	1	2	4	10
Above 50 years	1	0	0	2	3
Total	46	27	21	36	130

Source Primary data

0	E	0-E	(0-E)^2	(0-E)^2/E		0	E	0-E	(0-E)^2	(0-E)^2/E
8	11.32	-3.32	11.0224	0.9737		8	7.11	0.89	0.7921	0.1114
5	6.65	-1.65	2.7225	0.4094		12	12.18	-0.18	0.0324	0.0027
7	5.17	1.83	3.3489	0.6477		3	3.53	-0.53	0.2809	0.0996
12	8.86	3.14	9.8596	1.1128		1	2.08	-1.08	1.1664	0.5608
20	14.51	5.49	30.1401	2.0772		2	1.62	0.38	0.1444	0.0891
11	8.52	2.48	6.1504	0.7219		4	2.77	1.23	1.5129	0.5461
4	6.62	-2.62	6.8644	1.0369		1	1.06	-0.06	0.0036	0.0034
6	11.35	-5.35	28.6225	2.5218		0	0.62	-0.62	0.3844	0.62
14	15.57	-1.57	2.4649	0.1583		0	0.48	-0.48	0.2304	0.48
10	9.14	0.86	0.7396	0.0809		2	0.83	1.17	1.3689	1.6493
						Total				13.883

Calculated Value: 13.883

Table Value: 11.070

Degree of freedom: 5

Hence the calculated value is more than the table value, then the hypothesis is rejected. So, it is concluded that there is significant difference between age and problem faced at work place.

Ho: There is no significant difference between Marital status & Health problem

Table 3 cross tabulation of Marital status and Health problem

Marital Status/ Health problem	Head ache	Back pain	Eye defects	Lack of general health	total
Married	8	49	12	23	92
Unmarried	6	18	5	9	38
Total	14	67	17	32	130

Source: Primary Data

0	E	0-E	(0-E)^2	(0-E)^2/E
8	9.91	21.91	8.6481	0.3681
49	47.42	-0.03	2.4964	0.0526
12	12.03	-0.03	0.0009	0.0007
23	22.65	0.35	0.1225	0.0054
6	4.09	1.91	3.6481	0.8919
18	19.58	-1.58	2.4964	0.1274
5	4.97	0.03	0.0009	0.0002
9	9.35	-0.35	0.1225	0.0054
Total				1.4511

Hence the calculated value is less than the table value then the hypothesis is accepted so, it is concluded that there is no significant difference between Martial status and Health problem.

FINDINGS

Demographic factor:

1. Majority of the women police is Thoothukudi are in the age group of 21-30 years.
2. Majority of the level completed their graduation.
3. Majority of the respondents are married.
4. It is concluded that majority of the respondents are constable in Thoothukudi.
5. Majority of the respondents earn Rs. 1001-20,000.

STUDY FACTOR

1. On the basis of chi-square test, the calculated value is more than the table value then the hypothesis is rejected so it is concluded that there is significant different between ages and problem faced at work place.
2. The calculated value is less than the table value, and then the hypothesis is accepted. There is no significant difference between marital status and Health problem.

SUGGESTION

The following are the suggestion to the research titled (A study on problem faced by women police in Thoothukudi).

1. Mobile toilets are the basic necessity because women police struggle a lot and face major difficulties due to lack of public toilets within the city limits. Thus the government should take active measures to implement mobile or caravan toilets.
2. Yoga and counselling might be arranged specially for women police to overcome the unwanted issues both in family and occupation.
3. For the majority of the women police poor health status bring the highest level of dissatisfaction at the work place, so area limit of the women police may be reduced.

CONCLUSION

Women police workers face many problems when they play role both at their place of work as well as a home maker. Due to the heavy quantum of work their health has been affected. They have not satisfied in their work. It concludes that every worker wants motivation and satisfaction in their work so the government should establish counselling in their work place to provide the counselling to improve their job satisfaction.

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JOB SATISFACTION OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEES SCHEME WORKERS WITH SPECIAL REFERENCE TO VILAVANCODE TALUK

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ABSTRACT

Mahatma Gandhi National Rural Employment Guarantee Scheme has been implemented in Kanyakumari district from 1st April 2008. The MGNREGS was initiated with the objectives of enhancing livelihood security in rural areas by providing atleast 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The main objective of this study is study the demographic profile of beneficiaries and to analyse the level of job satisfaction of the beneficiaries in vilavancode taluk. This study is concluded that the level of job satisfaction is improved lot due to implementation of MGNREGS programme in Vilavancode taluk.

Key Words: MGNREGS, Level of Job Satisfaction.

INTRODUCTION

Unemployment breeds poverty is one of the most critical issues in the country. It is conventionally measured by the income and expenditure level that can sustain a bare minimum standard of living. But measuring standard of living is a tricky issue. Income or consumption levels and access to minimum level of social amenties are the important aspects of living standards. The factors giving supplementary information of poverty are life expectantly infant mortality, rate, nutrition, literacy, access to primary schools, health clinic and drinking water etc. absolute poverty views the poverty line as the expenditure required to purchase subsistence bundle of items by the individuals.

The MGNREGS was initiated with the objective of enhancing livelihood security in rural areas by providing atleast 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. It was launched on February 2, 2006 from Anantapur in Andhra Pradesh and critically covered 200 poor district of the country. At the time of beginning wages are paid according to the minimum wages Act 1948 for agricultural labourers in the State unless the centre notices a wage rate which will not be less than Rs.60 (US\$1.09) per day. Equal wages will be provided to both men and women.

In 2007-2008 the act was implemented in phased manner, 130 districts were added. In March 2009 the statutory minimum wage rate has been increased upto Rs.120 (US\$2.18) per day. Initially on October 2,2009 the law was initially called the National Rural Employment Guarantee Scheme (NREGS) was renamed as “Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

STATEMENT OF THE PROBLEM

India is facing major challenges like poverty and unemployment. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) have a wide range effect in reducing the poverty, unemployment and improve purchasing power of labours. Wage employment schemes not only provide employment during lean agricultural season but also in the time of floods, drought and other natural calamities. The aim of the scheme is to uplift the poors in the country by providing employment security. These programmes also put an upward pressure on market wage rates by attracting people to public work programmes. Thereby reducing labour supply in the market and pushing up demand for labour. This will increase wage rate and employment opportunity in the economy.

SCOPE OF THE STUDY

The present study has been made to analyse the job satisfaction of Mahatma Gandhi National Rural Employment Guarantee Scheme beneficiaries in their worksite. Rural Development Programmes includes all the conscious human efforts which are mainly directed towards finding out the causes of backwardness and searching for the potentials of development.

OBJECTIVES OF THE STUDY

1. To study the demographic profile of the MGNREGS beneficiaries.
2. To analyse the level of job satisfaction of the beneficiaries under MGNREGS.

DESIGN OF THE STUDY

The selection of sample was based on Random Sampling method and the sample has been selected according to the personal direction of the investigator. All the workers in Vilavancode taluk could not be included in the sample within the limited time available. Therefore samples of 100 respondents were selected for the study.

COLLECTION OF DATA

The study is based on collection of data from both primary and secondary sources. Primary data is collected from panchayat office, books, journals, official websites and magazines.

TOOLS OF ANALYSIS

The data obtained from the beneficiaries are analysed with the help of statistical tools like percentage analysis and chi-square test.

LEVEL OF JOB SATISFACTION OF SAMPLE BENEFICIARIES

1. Age Wise Classification:

Age composition is an important factor for this analysis. The age is classified into

Various stages. The table reveals the age wise classifications of the beneficiaries.

Table 1. Distribution of beneficiaries according to Age

Sl.No.	Age	No. of Respondents	Percentage
1	Below 40	25	25
2	41-50	35	35
3	51-60	30	30
4	Above 60	10	10
	Total	100	100

Source: Primary Data

The above table exhibits the age wise classification of the respondents. 25 percentages of the respondents are below 40 age category, 35 percentages of the respondents are age category between 41-50, 30 percentages of the respondents are age category between 51-60 and 10 percentages of the respondents are age category of above 60.

2. Work Experience:

Work experience is the main part of the level of job satisfaction. The following table shows that the work experience of the sample beneficiaries.

Table 2. Distribution of Respondents According to Work Experience

Sl.No.	Work Experience	No. of Respondents	Percentage
1	Below 2 years	15	15
2	2-4 years	25	25
3	4-6 years	40	40
4	Above 6 years	20	20

	Total	100	100
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Source: Primary Data

The above table shows the working experience of the sample beneficiaries. 15 percentage of the respondents work experience is below 2 years, 25 percentage of the respondents work experience is between 2 - 4 years, 40 percentage of the respondents work experience is between 4 - 6 years and 20 percentage of the respondents work experience is above 6 years.

3. Level of Job Satisfaction:

Level of job satisfaction is an important part of the sample beneficiaries. The following table shows the level of job satisfaction.

Table 3. Distributuon of Respondents According to Level of Job Satisfaction

Sl.No	Level of Job Satisfaction	No.of Respondents	Percentage (%)
1	Highly Satisfied	20	20
2	Satisfied	40	40
3	Netural	15	15
4	Dissatisfied	13	13
5	Highly Dissatisfied	12	12
	Total	100	100

Source: Primary Data

The above table shows the level of job satisfaction of sample beneficiaries. 20 percentage of the respondents level of job satisfaction is highly satisfied, 40 percentage of the respondents level of job satisfaction is satisfied 15 percentage of the respondents level of job satisfaction is neutral, 13 percentage of the respondents level of job satisfaction is dissatisfied and 12 percentage of the respondents level of job satisfaction is highly dissatisfied.

An analysis is made to find out whether there exists any relationship between age, level of job satisfaction and work experience. The analysis is made with the help of chi-square test. The chi-square test is determined by using the following formula.

$$X^2 = \sum (O-E)^2/E$$

Where,

O = Observed Frequencies

E = Expected Frequencies

Where,

RT = Row Total

CT = Column Total

N = Total Number of Observations

RELATIONSHIP BETWEEN AGE AND LEVEL OF SATISFACTION

The age of the respondents are grouped under below 40, 41-50, 51-60 and above 60. The level of job satisfaction of the beneficiaries are classified into highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied.

Comparison of Age and Level of Job Satisfaction

Age	Level of Job Satisfaction						Total
	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied		
Below 40	6	12	3	3	1		25
41-50	7	13	6	5	4		35
51-60	5	9	5	4	7		30
Above 60	2	6	1	1	0		10
Total	20	40	15	13	12		100

Hypothesis:-

There is no significant difference between age and level of job satisfaction of the respondents.

O	E	(O-E)	(O-E) ²	(O-E) ² /E
6	5	1	1	0.2
7	7	0	0	0
5	6	-1	1	0.1667
2	2	0	0	0
12	10	2	4	0.4
13	14	-1	1	0.0714
9	12	-3	9	0.75
6	4	2	4	1
3	3.75	-0.75	0.5625	0.15
6	5.25	0.75	0.5625	0.1071
5	4.5	0.50	0.25	0.0556
1	1.5	-0.50	0.25	0.1667
3	3.25	0.25	0.0625	0.0192
5	4.55	0.45	0.2025	0.0445
4	3.9	0.1	0.01	0.0026
1	1.3	0.30	0.09	0.0692

1	3	-2	4	1.3333
4	4.2	-0.20	0.04	0.00951
7	3.6	3.4	11.56	3.2111
0	1.2	-1.2	1.44	1.2
Total				8.9567

$$X^2 = \sum(O-E)^2/E$$

$$= 8.96$$

$$\text{Degrees of Freedom} = (r-1)(c-1)$$

$$= (4-1)(5-1)$$

$$= 3 \times 4$$

$$= 12$$

Table value of X^2 @ 5% level of significance = 21.026

Calculated Value = 8.96

Since the calculated value 8.96 is less than the table value 21.026, the hypothesis is accepted. Hence there is no significant difference between age and level of job satisfaction of the sample respondents.

RELATIONSHIP BETWEEN WORK EXPERIENCE AND LEVEL OF JOB SATISFACTION

The work experience of the respondents are grouped under below 2 years, 2-4 years, 4-6 years and above 6 years. The level of job satisfaction is classified into highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied.

Comparison of Work Experience and Level of Job Satisfaction

Work Experience	Level of Job Satisfaction						Total
	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied		
Below 2 years	3	7	3	1	1		15
2-4 years	7	10	4	3	1		25
4-6 years	6	16	7	6	5		40
Above 6 years	4	7	1	3	5		20
Total	20	40	15	13	12		100

Source: Primary Data

Hypothesis:-

There is no significant difference between work experience and level of job satisfaction of the respondents.

O	E	(O-E)	$(O-E)^2$	$(O-E)^2/E$
3	3	0	0	0
7	5	2	4	0.8
6	8	-2	4	0.5
4	4	0	0	0
7	6	1	1	0.167
10	10	0	0	0
16	16	0	0	0
7	8	-1	1	0.125
3	2.25	0.75	0.5625	0.25
4	3.75	0.25	0.0625	0.017
7	6	1	1	0.167
1	3	-2	4	1.333
1	1.95	0.95	0.9025	0.463
3	3.25	0.25	0.0625	0.019
6	5.2	0.8	0.64	0.123
3	2.6	0.4	0.16	0.062
1	1.8	-0.8	0.64	0.356
1	3	-2	4	1.333
5	4.8	0.2	0.04	0.008
5	2.4	2.6	6.76	2.817
Total				8.54

$$X^2 = \sum(O-E)^2/E$$

$$= 8.54$$

$$\text{Degrees of Freedom} = (r-1)(c-1)$$

$$= (4-1)(5-1)$$

$$= 3 \times 4$$

$$= 12$$

$$\text{Table value of } X^2 @ 5\% \text{ level of significance} = 21.026$$

$$\text{Calculated Value} = 8.54$$

Since the calculated value 8.54 is less than the table value 21.026, the hypothesis is accepted. Hence there is no significant difference between work experience and level of job satisfaction of the sample respondents.

CONCLUSION

The MGNREGS is an important step towards realization of the right to work. It is expected to enhance people's livelihood security on a sustained basis, by developing economic and social infrastructure in rural areas. The study concluded that the Mahatma Gandhi National Rural Employment Guarantee Scheme is very essential for the society. Because the scheme gives the workers not only the monetary benefits but also give leadership and membership quality, team works and it helps to save money for their future purpose. Finally the job satisfaction level of MGNREGS workers in Vilavancode taluk improved a lot due to the implementation of the programme.

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CRM PRACTICES OF CENTRAL BANK OF INDIA IN THOOTHUKUDI***Dr.T.CHELLAMMAL**

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ABSTRACT

CRM is a co-ordinate approach in business to maintain the relationship between the firms and its customers to satisfy and retain the firm's customer. CRM is all about maintaining a sustainable competitive advantage by serving existing customers and attracting new customers. CRM is one of the strategies to manage customers as it focuses on understanding customers as individuals instead of as part of a group. Managing customer relationships is important and valuable to the business. The present paper deals with the CRM Practices in Central Bank of India in Thoothukudi. The study is based on both Primary and Secondary data. Primary data's are collected from 75 respondents. By adopting simple random technique, a questionnaire is prepared and., secondary data's are collected from various journals and magazines.

Key words: CRM Practices, Banking sector

INTRODUCTION

CRM manages the relationships between a firm and its customers. Managing customer relationships requires managing customer knowledge. CRM and knowledge management are directed towards improving and continuously delivering good services to customers. CRM is the strongest and the personal bonding within people. CRM helps business to gain an insight into the behaviour of their customers and modify their business operations to ensure that customers are served in the best possible way. CRM system is not only used to deal with the existing customers but is also useful in acquiring new customers. Any business firm's success is fundamentally based upon the satisfaction of the needs of the customers. The business strategy of a company needs to be customer centric. CRM is the business strategy which puts the customer in the nucleus of business.

STATEMENT OF THE PROBLEM

The role of CRM is quite different and distinguishable compare to traditional type of marketing. CRM participate not only in marketing but also in implementing the business as a strategy to acquire, grow and retain profitable customers with a goal of creating sustainable competitive advantages particularly in banking sector. The role of CRM is very vital leading the banks towards high level and volume of profits. So there is a need to study the role of CRM in development and promotion of banking sector through the guidelines of the practices, problems and impact of the CRM on banking sector all the time..

OBJECTIVES OF THE STUDY

- ❖ To analyze the awareness level of CRM practices of central bank of India
- ❖ To know the satisfaction level of the customers towards CRM practices

METHODOLOGY

Simple Random technique is used for this study. The primary data are those data which are collected from the customer of central banks in Thoothukudi. The researcher has selected only 75 respondents in the study area due to time constraints. The following are the tools of Analysis.

- ❖ Percentage analysis
- ❖ Garrett ranking
- ❖ Correlation analysis

ANALYSIS AND INTERPRETATION OF DATA

Sl.No	Particulars	Respondents details	No.Of.Respondents	% of Respondents
01	GENDER	Male	40	53
		Female	35	47
		Total	75	100
02	AGE	Upto 30	11	15
		30-40	33	44
		40-50	10	13
		50-60	21	28
		Total	75	100
03	EDUCATION	Secondary	14	19

		Hr.Secondary	17	23
		Graduate	19	25
		Postgraduate	25	33
		Total	75	100
04	OCCUPATION	Govt employee	10	13
		Private employee	10	13
		Self employment	20	27
		Business man	9	12
		Students	26	35
		Total	75	100
05	FAMILY INCOME(Annual)	Below 2 lakhs	19	25
		2-4 lakhs	33	44
		4-6 lakhs	10	13
		Above 6 lakhs	13	18
		Total	75	100

Source: Primary data

The above table clearly explains the respondents' personal details such as gender, age, qualification, income. It is evident from the above table majority of the respondents are male. 44 percentage of the respondents age are comes under up to 30. Regarding their qualification 33 percent are Graduate.

CORRELATION ANALYSIS REGARDING AWARENESS OF CRM AND EDUCATION

Hypothesis

There is no significant association between education and respondents awareness towards CRM Practices

Awareness	Education	X	Y	X ²	Y ²	XY
21	25	2.25	6.25	5.06	39.06	14.06
18	17	-0.75	-1.75	0.56	3.06	1.31
27	19	8.25	0.25	68.06	0.06	2.06
9	14	-9.75	-4.75	95.06	22.56	46.31
75	75	0	0	168.74	64.75	63.74

Source: Primary data

$$r = \frac{\sum XY}{\sqrt{\sum X^2} \sqrt{\sum Y^2}}$$

$$= \frac{63.74}{\sqrt{168.74} * \sqrt{64.75}}$$

$$\sqrt{168.74} * \sqrt{64.75}$$

$$63.74 / 104.53$$

r = 0.60978

The value of r between awareness and education is positive. Thus Education is a predominant factor which creates awareness among customers.

RESPONDENTS SATISFACTION LEVEL TOWARDS CRM

Sl.NO	Variables	Garrett's Mean score	Rank
1	Providing customized services	53.24	II
2	Bank website is user friendly	50.6	IV
3	Communication tools are very effective	49.97	V
4	Consistent customer experience	52.03	III
5	ATM are adequately provided	53.75	I

Source: Primary data

From the above table it is inferred that first rank is given to “ATM are adequately provided” “Communication tools are very effective” got V rank with the Garrett mean score of 49.97...

SUGGESTIONS AND CONCLUSION

It is the duty of banks to create awareness program among the customers by conducting more orientation programs related with CRM practices. Majority of the customers are not clear with what is CRM. Technological advancement adopted by Banks was not clear to get the latest information about CRM. Researcher suggests that Banks should periodically updated their CRM Practices.

CONCLUSION

The service sector in India is growing fast and their contribution to financial maturity is rally inspiring due to innovation of information technology. Among various services in service sector, banking services hold a key role both in the growth of being customer in their business and in societal living. Managing relationships with customers has become an undeniable concern in the wake of liberalization and globalization. Hence the concept of CRM may be emphasized so that the customers are treated royally in relation to bank services.

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A STUDY ON EVOLUTION OF GREEN MARKETING/PRODUCTS

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ABSTRACT

The concept of green marketing has been around at least since the first Earth Day in 1970. But the idea did not catch on until the 1980s, when rising public interest in the environment led to a demand for more green products and services. Manufacturers responded to public interest by labeling hundreds of new products “environmentally friendly” making claims that products were biodegradable, compostable, energy efficient, or the like. In spite of its growing popularity, the green marketing movement faced serious setbacks in the late 1980s because many industries made false claims about their products and services. A product’s “greenness” is likely secondary for many mainstream consumers. For green marketers then, the Holy Grail may be to offer a product that is competitive on dimensions both traditional and eco-friendly. This paper is been focused on the Green Products and its marketing environment and its growing marketing potentiality.

Keywords: Biodegradable, Competitors, Eco friendly, Green products and Green marketing.

INTRODUCTION

Clearly, green marketing is part and parcel of the overall corporate strategy (Menon and Menon, 1997). Along with manipulating the traditional marketing mix (product, price, place and promotion), it requires an understanding of public policy processes. Green marketing also ties closely with issues of industrial ecology and environmental sustainability such as extended producers' liability, life-cycle analysis, material use and resource flows, and eco-efficiency. Thus, the subject of green marketing is vast, having important implications for business strategy and public policy. Generally terms like Phosphate Free, Recyclable, Refillable, Ozone Friendly, and Environmentally Friendly are some of the things consumers

most often associate with green marketing. The American Marketing Association (AMA) held the first workshop on “Ecological Marketing” in 1975. The proceedings of this workshop resulted in one of the first books on green marketing entitled “Ecological Marketing”. Green marketing is defined as “**Green or Environmental Marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural environment.**”

A green product is a sustainable product designed to minimize its environmental impacts during its whole life-cycle and even after it's of no use. Green products are usually identified by having two basic goals – reducing waste and maximizing resource efficiency. They are manufactured using toxic-free ingredients and environmentally-friendly procedures and are certified by recognized organizations like Energy star, Forest Stewardship Council, etc.

EVOLUTION OF GREEN MARKETING

The origins of the environmental movement can be traced back to different parts of the world throughout history. The environmentalist movement, at least in Europe, grew out of the reaction to the industrialization, growth of cities and poor air and water quality. Green marketing was given dominance after the proceedings of the first workshop on Ecological marketing held in Austin, Texas (US), in 1975. The workshop released the first book on green marketing entitled "Ecological Marketing". Several books on green marketing began to be published thereafter. Green marketing term was first discussed in a seminar on “Ecological Marketing” organized by American Marketing Association (AMA) in 1975 and took its place in the literature. The term green marketing came into prominence in the late 1980s and early 1990s. The first wave of green marketing occurred in the 1980s. The tangible milestone for the first wave of green marketing came in the form of published books, both of which were called Green Marketing. They were by Ken Pattie (1992) in the United Kingdom and by Jacquelyn Ottman (1993) in the United States of America. According to Peattie (2001), the evolution of green marketing has three phases.

First phase was termed as "Ecological" green marketing, and during this period all marketing activities were concerned to help environmental problems and provide remedies for environmental problems.

Second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues.

Third phase was "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000 concerned with developing good quality products which can meet consumers need by focusing on the quality, performance, pricing and convenience in an environment friendly way.

WHY GREEN MARKETING?

As resources are limited and human wants are unlimited, it is important for the marketers to utilize the resources efficiently without waste as well as to achieve the organization's objective. So green marketing is inevitable. There is growing interest among the consumers all over the world regarding protection of environment. Worldwide evidence indicates people are concerned about the environment and are changing their behavior. As a result of this, green marketing has emerged which speaks for growing market for sustainable and socially responsible products and services.

ADOPTION OF GREEN MARKETING

There are basically five reasons for which a marketer should go for the adoption of green marketing. They are

- Opportunities or competitive advantage.
- Corporate social responsibilities (CSR).
- Government pressure.
- Competitive pressure.
- Cost or profit issues.

CHALLENGES FACED BY GREEN MARKETING

- Green products require renewable and recyclable material, which is costly.
- Requires a technology, which needs huge investment in R & D.
- Water treatment technology, which is too costly.
- Majority of the people are not aware of green products and their uses.
- Majority of the consumers are not willing to pay a premium for green products.

TIPS FOR SUCESSFUL GREEN MARKETING

Consumers want to do the right thing when it comes in protecting the environment and their health. Even in this economic climate, the green movement is gathering momentum, and it's hard to miss the deluge of ads introducing new green products from well-known national brands. Before you jump on the green, make sure that the marketer takes these three essential steps:

i) Prove your claims

Today's shoppers are willing to dig deeper to get the real facts by examining consumer reports, reviews, testimonials and recommendations, as well as certification seals, labels and ingredient lists. All the marketing efforts, from the website to sales tools, public relations placements and social networking, must go the extra mile to provide verification of the green claims.

ii) Get pricing right

While many green shoppers are willing to pay extra price to do the right thing, the majority say price is very important in their purchase decisions. Consumers want quality products that are good for them and for the environment at a price that they can afford. Teen's ages 13 to 17 are the most price-conscious green shoppers, according to a survey from Generate Insight, an entertainment branding company. When rock bottom pricing is unachievable, great value can still add up to sales.

iii) Offer personal benefits

Saving the planet is a big promise and a meaningful to many consumers. But it will have more teeth if it relates that claim to a personal benefit, such as improving one's health or saving money. For example, food that's organically grown means that fewer pesticides and herbicides that will damage the environment are used an invaluable benefit. Yet the essential bottom line for many organic food shoppers is the assurance that fewer harmful chemicals will find their way into the bodies of their children and families.

FUTURE OF GREEN MARKETING

There are several lessons to learn to overcome the myopia of green marketing, the short version of all this is that green marketing requires strong marketing concepts to be implemented to make green goods attractive for customers. Business scholars regarded it as a "fringe issue" because the recognition of limitations and conservation by the environment does not fit well with the conventional axioms of marketing as the

- Consumer value position.

- Calibration of consumer knowledge.
- Credibility of Product Claim.

GREEN PRODUCTS

Green products are those that have less of an effect on the environment or are less harmful to human health's than are conventional equivalents. Green goods may usually be made or partly formed from recycled materials be produced in a more energy conservative way or be supplied to the market with less packaging or all the three.

GETTING GREEN PRODUCT PARADOX

A common mantra in green marketing is that if buyer wants the masses to buy the product, focus the marketer's message on more traditional attributes such as price, quality or service. A product's "greenness" is likely secondary for many mainstream consumers. For green marketers then, the Holy Grail may be to offer a product that is competitive on dimensions that are both traditional and eco-friendly. This would result in the greatest number of products sold and greatest impact on the environment. As such, the green product paradox presents quite the challenge for a marketer. For individual companies, such products can be both profitable and socially responsible. It is only by looking at the forest from the trees and perhaps a little into the future does it become apparent that, in aggregate, such products may paradoxically have a negative impact. A sustainable brand might try itself to mitigate any impact that its products may have. But, this will only have broad impact if it ultimately compels competitors to follow suit. Given this, marketers should recognize that a solution to the paradox may not lie within an individual company's grasp. Alternatively, it may take an industry consortium to make the necessary product changes or evolve consumer. Overall, the green product paradox presents a difficult challenge for green marketers. Doing well for the planet may not always be as simple as motivating purchase of greener goods. In some cases, it just might be too much of a good thing. Examples of environmentally-beneficial products and services

- Paper containing post-consumer wastepaper.
- Cereals sold without excess packaging.
- Shade-grown coffee beans.
- Cleaning supplies that do not harm humans or environment.

- Wood harvested from sustainable forests.
- Energy-efficient light bulbs.
- Energy-efficient cars.

CONCLUSION

Green marketing should not be neglecting the marketing economic aspect. Marketers need to consider the green marketing ramifications. If advertisers believe consumers aren't worried about environmental issues or won't pay a premium for more eco-responsible goods. Marketing must find an opportunity to improve the performance of the product and strengthen the customer's potential.

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FINANCIAL SECTOR REFORMS: A STUDY ON BANKING SECTOR IN INDIA***GEETHA. J**

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ABSTRACT

Financial sector is the most important sector for economy of any country. It contributes mainly in the mobilisation and distribution of resources. In developing countries, reforms in the Financial sector have been a significant part of the policy reform. In the real economy, financial sector reforms during earlier days were believed to increase the efficiency of resource mobilization and allocation to generate higher rates of growth. But now, they seem to be critical for macroeconomic stability. Reason was the repercussion of the East Asian crisis, since weaknesses in the financial sector are broadly regarded as one of the major causes of collapse in that region. Reform of the financial sector was recognized as an integral part of the economic reforms which was started in 1991. This paper highlights the recent banking sector reforms in Indian economy.

Keywords: Financial sector, banks, reforms, budget, economy, growth, resources

INTRODUCTION

Financial sector have different elements such as Banks, Financial Institutions, Instruments and markets .They help to mobilise the resources from the surplus sector and distribute them to different needy sectors in the economy. Economic growth comes from the process of accumulative capital growth through savings and investment methods. Reform of the financial sector initiated in 1991 which was recognized, from the very beginning, as an integral part of the economic reforms. Financial sector reforms allocate the resources proficiently, and in turn increasing the return on investment and speed up the growth of the real sectors in the economy. Each of the policy and processes introduced by the Government of India under the reform process are mainly intended to upturn the operational efficiency of the financial sector.

Financial sector plays a crucial role in the mobilisation and allocation of resources and so to articulate the policy, to increase the financial condition and to reinforce the institutions are the broader objectives of the financial sector reform process. Many, major

strategies in the field of financial sector of the country by The Finance Ministry have been constantly formulated since Financial sector is the backbone of any economy.

To develop the operation efficiency and upgrade the health and financial soundness of banks, various banking sector reforms have been introduced in India so that Indian banks can meet internationally accepted standards of performance, in the circumstance of economic liberalisation and growing trend towards globalisation (external liberalisation)

MAJOR REFORMS IN THE BANKING SECTOR IN THE YEAR 2019

In the Indian Economy the year 2019 was a year of turnaround .The financing authorities took the necessary steps and brought out the required reforms to bring the best out of banking resources for improving the credit spur in the Economy. All these were done to make the banking sector more transparent, secure and convenient for the general public.

10 PUBLIC SECTOR BANKS MERGED INTO 4

Third round of Bank merger plan took place in September done by the Government of India to strengthen the role of the public sector banks in the Economy. The merger comes into effect latest by April 2020. Ten public sector banks as decided by the ministry were merged into four, selected acquirer banks were to take over the allotted Bank(s) as per the merger. Punjab National Bank was decided to merge with Oriental Bank of Commerce, and the United Bank of India; Indian Bank with Allahabad Bank, Canara Bank with Syndicate Bank, and Union Bank of India with Andhra Bank and Corporation Bank. The Government aim out through these to reduce the number of Public Sector Banks, by merging the PSBs, and creating 3-4 global sized banks. As banks would be able to allow more loans with merged capitals, it also could help to increase a large capital base for the Economy,. It also becomes easier for the authorities to monitor a limited number of banks.

LOAN RATES CAME DOWN AS RBI REDUCED LENDING RATES

The Reserve Bank of India is the central bank .Also it the regulatory authority of all banks. RBI changes and revises its charges from time to time throughout the year. To regulate the liquidity and credit availability in the market, Repo rate and Reverse repo rate are two essential tools used by RBI. A lower repo rate by RBI is an attempt to spur credit growth in the Economy. The RBI cut its lending rates six times in a row in the year 2019, by slashing down repo rate, (the rate at which the RBI lends funds to the banks), by 135 basis points bringing it to 5.15% and reverse repo rate (rate at which the central bank borrows money from commercial banks) at 4.90%.

In September 2019, RBI made it compulsory for Banks to link the floating interest rates on loans to RBI's repo rate or to the other external benchmarks to provide more in the Economy, which was actually set by RBI by October 1. The interest rates on loans were earlier affected by the MCLR. To benefit the customers and to encourage more liquidity in the market, the repo linked interest rate as an effective benchmark is a great move, as it will bring in more transparency. Steps taken by taken by RBI were mainly to benefit the loan borrowers in turn will customers save more on their interests.

AADHAAR AND PAN CARD AUTHENTICATION MANDATORY TO FILL ITR

The Aadhar Amendment Bill was introduced by the authorities in 2019, June. Aadhaar card to be used as a valid Id Proof for opening a bank account, according to the bill. Aadhaar became a compulsory tool after this recognition, in any financial activity, such as to deposit large cash deposits. Aadhaar linked KYC became a compulsion for existing and new account holders in banks. The Supreme Court's judgment in September 2019, ruled out this compulsion by which made Aadhaar a necessary document to fill ITR by emphasizing on PAN cards linked to Aadhaar as the only valid PAN cards. Any PAN Card not linked to Aadhaar will be considered invalid and people will not be able to file their income tax returns with effect from April 1, 2020. The deadline for this has been extended from December 31, 2019, to March 31, 2020.

BANKING BECAME EASIER WITH DIGITAL OPTIONS

Digitalization technology is the talk of the hour, in banking sectors for ease and upgrading. A great uproar was evidenced in the digital services in the year 2019. Many Banks planned digital services by incorporating artificial intelligence and analytics in their banking mechanism including the popular ones like SBI, Kotak Mahindra, and Axis Bank. Many banks are offering most of their offline services on online platforms which includes, the Public Sector Banks online platform launched in August 2019, the services include, 'psbloansin59minutes', or Axis Bank's 'Express FD' platform launched in October 2019 to open an FD account online etc. Public sector lenders like India Post went all-digital in the year, by providing a mobile facility for PPFs and Savings account. A digital move by the banks provides providing access to easier payments and a shift towards the cashless economy.

E-commerce, mobile commerce, and online payments have uplifted the financial sector successfully. The upliftment of UPI (Unified Payments Interface) in the year 2019 is evident in the ease and convenience that digital payments provide users with. Transactions in the month of October 2019 by UPI transactions crossed around 1 billion. The Point of Sale Terminals rose to 3.99 million in June 2019, by 20.5% than the previous June. Thus, the year 2019 contributed well to make the Indian Economy digitalized and cashless.

REVISED ATM MECHANISMS FOR SAFE AND SECURE TRANSACTIONS

Reform in ATM transactions also began in the year .ATM cards without chips were unacceptable with effect from January 1, 2019 and the chip-based magnetic striped card was brought to effect which changed the way the ATM cards operated. This move was initiated to make ATM transactions more secure and safe as earlier the card needed to be swiped once for verification in ATM machines and now the card remains inserted in the ATM machine itself until the transaction completes. As per RBI posted a notification in June 2019, many Banks like SBI, HDFC, Axis, and ICICI revised the number of free transactions to five each month with an ATM card. But Charges on exceeding the number of free transactions were increased than the earlier ones and were inclusive of GST. As per the August notification by RBI, Banks were instructed to treat failed transactions (failed transactions due to technical reasons or unavailability of the fund in the ATM) not as a part of the available five free transactions. Thus many ATM changes took place related to ATM usage in the year 2019.

CONCLUSION

Financial sector is the backbone of the Indian economy. India need to remain vigilant in maintaining an open and integrated global financial system and the effects of reforms on emerging market and developing economics. Financial sector reformation is good for the economy of any country as it improves financial innovation and promotes efficiency in the financial system, leading to higher economic growth. The process of increasing capital accumulation through institutionalization of savings and investment improves economic growth. Aim of the financial sector reforms are to allocate the resources efficiently, increasing the return on investment and accelerated growth of the real sectors in the economy. The measures initiated by the Government of India under the reform process are meant to increase the operational efficiency of each of the constituent of the financial sector. On conclusion, though the year 2019 witnessed a slowdown of the financial streams, yet, the Banking sector was improvised with the necessary steps as and when required. The attempted reforms brought in by the respective policymakers and authorities were brought with a vision of a better year ahead. Thus, these reforms could likely lay a foundation for an economically sound 2020.

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BIODIGESTED POULTRY DROPPINGS AND COW DUNG AS SUBSTRATUM FOR BLUE GREEN ALGAE - A DIETARY SUPPLEMENT

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ABSTRACT

In many countries, Spirulina used as human food as an important source of protein and is collected from natural water, dried and eaten. It has gained considerable popularity in the human health food industry and in many countries of Asia because of its macro- and micronutrient contents. It is used as protein supplement and as human health food. It could be easily cultivated by providing water, could be harvested and processed comfortably. It has been used as a complementary dietary supplement of feed for poultry and increasingly as a protein and vitamin supplement to aqua feeds. The present study emphasizes the easy and effortlessly cultivation of Spirulina by using different substrates like biodigested poultry droppings and spent cow dung slurry obtained from biogas plant. The chlorophyll and protein contents were evaluated. The biogas spent slurries enhanced Spirulina growth in notable manner and maximum chlorophyll and protein content were observed in biodigested poultry droppings substrates followed by spent cow dung slurry. The experimental results revealed the efficacy of the two substrates as culture medium which reduces the valuable cost and make them a cheaper to cultivate.

Keywords: *Spirulina, biodigested slurry, protein content*

INTRODUCTION

Spirulina are multicellular and filamentous blue-green algae that has gained considerable popularity in the health food industry and increasingly as a protein and vitamin supplement to aquaculture diets (Tomaselli *et al.*, 1996). The greatest single problem in the world today is Global food protein shortage. The protein need for the world cannot be replaced by the agricultural field alone. Hence, there is an urgent need to find other protein sources because it is an essential component of diet. In present situation the microbial protein or single cell protein (SCP), are considered to be a new source of protein independent of agriculture and tillage industries. The microorganisms such as bacteria, fungi, yeasts and algae are grown in large scale, harvested and processed. These dried cells are used as proteins

for human or animal consumption are collectively known as single cell protein. SCP are characterized by; fast growth rate, high protein content (43-85%), require less water, land and independent of climate, grow on wastewater, can be genetically modified for desirable nature (Tripanji and Subaryanto, 2001). In many countries of Africa, it is still used as human food as a major source of protein and is collected from natural water, dried and consumed (Porter, 1987).

Spirulina has been used as a complementary dietary ingredient of feed for fish, shrimp and poultry, and increasingly as a protein and vitamin supplement to aqua feeds (Parvin, 2006). The human race is now forced to live in polluted areas and that lives in such polluted places is now in the grip of deadly diseases. We are compelled to protect ourselves from such diseases by following natural methods. One of the most important in nature's donation is the *Spirulina*, the blue green algae. It is symbiotic, multicellular and filamentous blue-green microalgae, with symbiotic bacteria that fix nitrogen from air (Orio Ciferri and Orsola Tinoni, 1985). It is found in soil, marshes, freshwater, brackish water, seawater and thermal springs. Alkaline, saline water (>30 g/l) with high pH (8.5–11.0) favour good production of *Spirulina*, especially where there is a high level of solar radiation at altitude in the tropics (Sasson, 1997).

Spirulina is an obligate photoautotroph, i.e. it cannot grow in the dark on media containing organic carbon compounds. It reduces carbon dioxide in the light and assimilates mainly nitrates. The main assimilation product of *spirulina* photosynthesis is glycogen (Richmond, 1986). It is highly protein rich, capable of protecting human society from various pollution effects and various deadly diseases. *Spirulina* contains unusually high amounts of protein, between 55 and 70 percent by dry weight, depending upon the source (Phang *et al.*, 2000). The essential lipids (unsaturated fatty acids) in *Spirulina* are about 1.3–15 percent of total lipid (6–6.5 percent), mainly constituting γ -linolenic acid (30–35 percent of total lipid) (Borowitzka, 1994; Li and Qi, 1997). Research suggests that *Spirulina* has antioxidant and inflammation-fighting properties, as well as the ability to help regulate the immune system (Maddaly ravi *et al.*, 2010).

Many industries involved today in the production of *Spirulina* and marketing them in variety of ways to fulfils the protein need for all especially for protein deficiency people to overcome from it. It has been considered as “Food of the future” and an ideal food for astronauts by NASA (Oliguín, 1986). However, there is not much public awareness of *Spirulina* and its importance.

This blue green alga with so many specialties and medical qualities is not yet fully understood by the public. The methods for producing *Spirulina* are very simple. It does not require much investment to produce. *Spirulina* cultivation can also be done by people in the cottage industry. Beyond its medicinal properties, it stimulates our immune system to function more potent. *Spirulina* with such special characteristics, were grown by simple cultivation methods of providing biodigested poultry droppings and cow dung. Also in the comparative studies were carried out to understand which substrates effectively promote *Spirulina* than other.

MATERIALS AND METHODS

Substrates

The biodigested cow dung and poultry droppings slurries were obtained froma nearby biogas. *Spirulina* obtained from nearby cultivation farm.

Enriched Media

Biodigested slurries were mixed with water and 2-3 grams of sea salt or chemical medium (Potassium dihydrogen Phosphate, Cooking Soda and Sodium Chloride), also mixed with pure culture of *Spirulina*. They were transferred to mud pots with 20 litre capacities.

Protocol

1. The mud pots were used for this study. The seven mud pots were buried up to their necks in the ground, filled with water mixed with the medium. Three pots filled with media containing the cheapest biodigested poultry droppings slurry as substrate, another three pots were containing the media of spent cow dung slurry as substrates and in the remaining one pot, the media did not contain any biodigested slurry with *Spirulina* was considered as control.
2. Small quantity of pure *Spirulina* is inoculated into all pots.

3. The medium has to be stirred 3 to 4 times a day as the *Spirulina* Cannot grow in a stagnant medium.
4. The pots have to be exposed to sunlight as the *Spirulina* takes 3 to 4 days to mature.
5. The mature *Spirulina* could be identified by the colour change from pale to dark green. These are harvested by simple cloth-filtration.

6. *Spirulina* should be washed in fresh water to remove the adhering chemicals. It could be preserved by drying it in the shade. It must be dried immediately to preserve its quality and value.

RESULTS AND DISCUSSION

After the incubation period of 15 days, the growth rate, accumulated protein content and chlorophyll concentration were measured. Biogested poultry droppings enhanced better growth of *Spirulina* than the other substrate (Table 1).

Spirulina in biogested poultry droppings:

The highest growth was noted in these substrates. The total amount of dry biomass of *Spirulina* was recorded as 1.48g/l. The maximum protein content was 0.46 mg/ml and chlorophyll content was 0.53 mg/ml.

Spirulina in biogested cowdung:

The total amount of dry biomass was recorded 1.19 g/l. Their protein and chlorophyll content were 0.37 and 0.48 mg/ml respectively.

Table-1. Statistical analytical report of *Spirulina* growth on different substrates

substrates	Incubation time	Maximum growth on fifteenth day at O.D 560nm	Maximum protein content on fifteenth day (mg/ml)	Maximum chlorophyll content on fifteenth day (mg/ml)	Dry weight (g/l)
Biodigested poultry droppings	14 days	1.96±0.03	0.46± 0.08	0.53±0.09	1.48±0.05
Biodigested cowdung slurry		1.84±0.12	0.37±0.06	0.48±0.16	1.19±0.07

Table-1 revealed high growth rate in media supplemented with biogested poultry droppings slurry(1.96±0.03), followed by the media supplemented with cowdung slurry(1.84±0.12). Protein estimation was observed higher in media supplemented with biogested poultry droppings slurry followed by media supplemented with cow dung slurry. Whereas in term of chlorophyll content, the highest content observed in media supplemented with biogested poultry droppings slurry followed by media supplemented with cow dung slurry.

From this study it is clearly understood that, the spent slurries of the biogas plant not only used as biofertilizer for the agricultural purpose, they also acted as supplemented feed for the growth of *Spirulina*. Overall it was observed that biodigested poultry droppings as substrates had much potential to grow *Spirulina* of commercial value. Further it was shown by Tadros,(1988) that the high protein content and rapid growth rate of *Spirulina* was in alkaline medium. He cultivated *Spirulina* by outdoor cultivation technology using a local product (Trona) as substrates. In our study we used two different substrates for commercial production of *Spirulina*, which can be a good protienaceous source as food supplement. It was observed and founded that by using biodigested poultry droppings, high growth yield and high protein content was seen. Jain and Singh, (2013) have shown that Cyanobacterium *Spirulina* is capable to grow in various kinds of culture media. They formulated a low cost medium using cow dung ash for the biomass production (1.212 g/L dry biomass) of *Spirulina platensis*. In our study we used biodigested slurry as a substrate and the biomass production (1.48g/L dry biomass) was observed. These results indicated the potentiality of these substrates to provide the nutrients to the culture medium. Similar type of work was carried out by Mahavir Joshi *et al.*, (2014).

CONCLUSION

Among the two substrates, biodigested poultry droppings enhanced better growth of *Spirulina* than biodigested cow dungslurry. *Spirulina* is a safe natural food which provides quick energy and nourishment. *Spirulina* is a low fat, low calorie, cholesterol-free source of protein containing all the essential amino acids. It helps combat problems like diabetes, anaemia and atmospheric pollution. It also helps combat 'free radicals' responsible for cancer, arthritis, cataracts. Moreover, the gama linolic acid (GLA) present in *Spirulina* dissolves fat deposits, helps prevent heart problems and reduces 'bad cholesterol'. The National Cancer Institute, USA, has additionally announced that sulfolipids in *Spirulina* are remarkably active against the AIDS virus. Regular intake of *Spirulina* increases anti-viral activity, stimulates the immune system, reduces kidney toxicity, improves wound healing and reduces radiation sickness. But the impact of this precious *Spirulina* has not yet gone public completely. So it is our duty to bring the simple methods of *Spirulina* cultivation to the people and thereby alleviate the shortcomings of the world.

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Ethics Statement: This article does not contain any studies with human participants or animals.

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COMPARATIVE ANALYSIS OF RHIZOSPHERE EFFECT ON SOIL MICROORGANISM

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ABSTRACT

Microbial communities play a pivotal role in the functioning of plants by influencing their physiology and development. The rhizosphere is a dynamic region governed by complex interactions between plants and the organisms that are in close association with the root. The quantitative comparative analysis of rhizosphere effect between rhizosphere soil and non rhizosphere soil of the botanical garden was done based on Root-Soil ratio (R : S ratio). The results revealed that the greater rhizosphere effect was seen in rhizosphere soil also the quantification studies explored that the rhizosphere effect among the microbes was more in bacteria than in the actinomycetes and fungi during the plate count on various media used.

Key words: Rhizosphere soil, Bacteria, Actinomycetes, Root Soil ratio

INTRODUCTION

The rhizosphere is a nutrient-rich region that is present around the soil and this region is highly dynamic and supports a dense and diverse fauna (Baath *et al.*, 1995). The diversity of microbial association with plant roots is enormous, in the order of tens of thousands of species. This complex plant-associated microbial community referred to as the second genome of the plant, is crucial for plant health (Chtman and Wagner, 2008). Soil, which is essential for plants, is an ocean of microorganisms that affect plants largely through roots and on aerial surroundings. The study of microbiomes helps in the identification of new groups involved in plant diseases from the rhizosphere microbiome (Lugtenberg and Kamilova, 2009) Number of studies have revealed that many plant-associated microorganisms have profound effects on seed germination, seedling vigor, plant growth and development, nutrition, diseases, and productivity (Inceoglu *et al.*, 2013). Plants can be viewed as super organisms that rely in part on their microbiome for specific functions and traits. In return, plants deposit their photosynthetically fixed carbon into their direct surroundings, that is, the spermosphere, phyllosphere, rhizosphere, and mycorrhizosphere

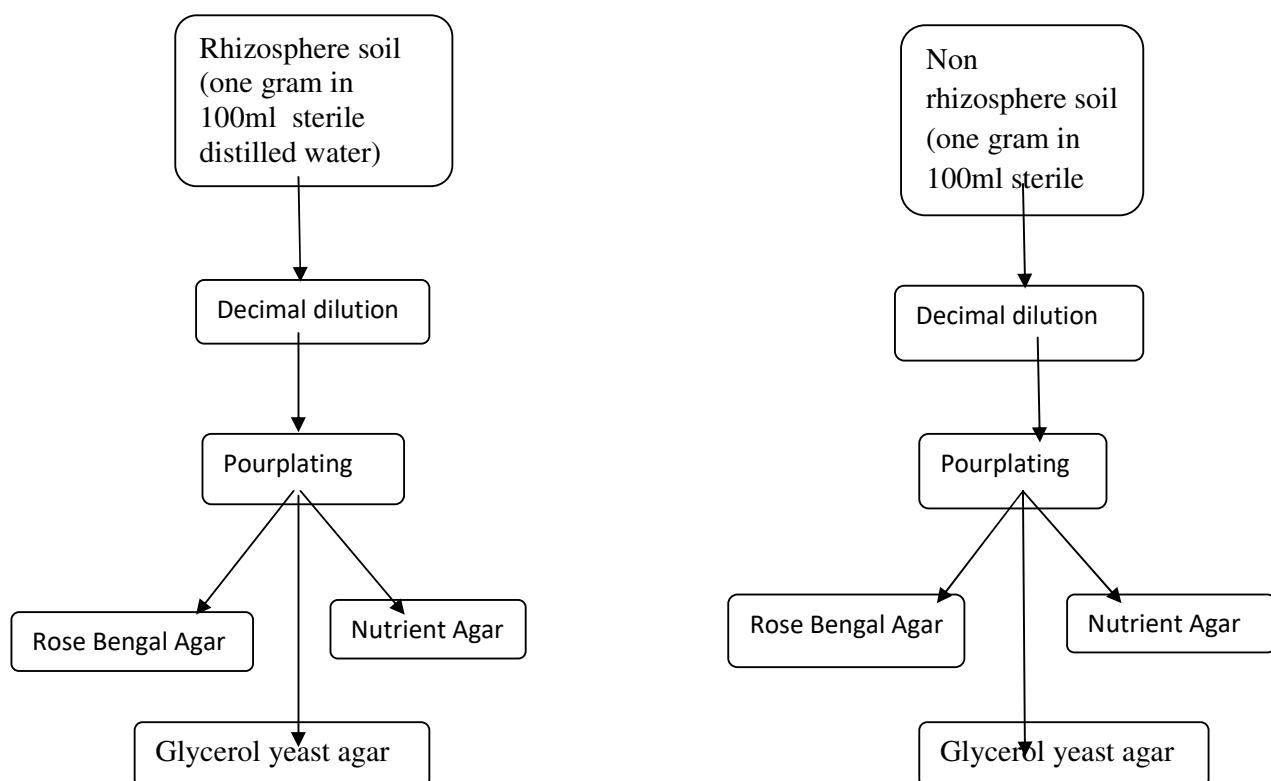
(Mark *et al.*, 2005) thereby feeding the microbial community and influencing their composition and activities.

MATERIALS AND METHODS

SAMPLE COLLECTION

The rhizosphere and non rhizosphere soil were collected separately in sterile conical flasks and transported immediately to the lab for further microbiological analysis

Flow chart for the isolation of rhizosphere and non rhizosphere microflora



These plates were incubated at 37° C for 48hrs for bacteria and 7 days for fungi and actinomycetes.

RESULTS

R:S value and microbial counts of rhizosphere and nonrhizosphere soil colonies were counted by the following formula

R:S ratio = Number of microorganisms (bacteria or fungi) in the rhizosphere soil

Number of microorganisms (bacteria or fungi) in the non-rhizosphere soil

Number of microorganisms/gram of soil=Number of colonies/plate×dilution factor

Dry weight of the soil taken

The results revealed that the rhizosphere soil consist more microbial population than non rhizosphere soil (Table 1) and among the microbial population bacterial population influenced(4.3×10^4) more than other microbial population in the soil in both rhizosphere and non rhizosphere soil.

Table 1: Plate Counts on Various Media

S.No	Microbes	Number of colonies present in rhizosphere soil CFU/ml	Number of colonies present in non rhizosphere soil CFU/ml	R:S ratio
1.	Bacteria	$4.3 \times 10^4 \pm 0.06$	$1.4 \times 10^2 \pm 0.06$	7:1 ± 0.09
2.	Fungi	$7.8 \times 10^6 \pm 0.11$	$6.3 \times 10^4 \pm 0.09$	23:8 ± 0.61
3.	Actinomycetes	$4.1 \times 10^4 \pm 0.02$	$2.6 \times 10^3 \pm 0.05$	17:6 ± 0.46

DISCUSSION

An overwhelming number of studies have revealed that many plant-associated microorganisms can have profound effects on seed germination, seedling vigor, plant growth and development, nutrition, diseases, and productivity (Zaho, 2010). The diversity of microbes associated with plant roots is enormous, in the order of tens of thousands of species (Barata *et al.*, 2012). This statement coincided with the present investigation that the greater microbial population was observed in the rhizosphere region than the non rhizosphere region also the rhizosphere effect was greater in the bacteria than in the actinomycetes and fungi. Next to bacteria the fungal population is more in both cases compared to Actinomycetes .

Dormancy of fungal spores can be triggered by a range of factors, including changes in abiotic conditions (i.e. pH) and root exudates (Wu *et al.* ,2008). The rhizosphere effect increased with the age of the plant and normally reached its maximum at the stage of greater

vegetative growth. Following the death of the plant, the microbial population reverted gradually to the level as that of the surrounding soil.

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Data availability: All datasets and statistical report analyses during this study are included in the manuscript.

Ethics Statement: This article does not contain any studies with human participants or animals.

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ANALYSIS OF RECRUITMENT AND ITS IMPACT ON A MICRO ORGANIZATIONS IN THOOTHUKUDI

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ABSTRACT

In this paper, the researcher present and discuss the findings of a survey of human resources management and recruitment and selection policies and practices in a sample of manufacturing industry in Thoothukudi town. The results reveal that there is the participants in this study feel that HRM policies are integrated with corporate strategy and that HRM should be involved in decision making process at board level. It is evident from the study that HRM decisions are shared between management and human resource specialists and the managers plays a influential role in decision regarding recruitment and selection, training and development and work force expansion or reduction. And it is evident from the study that recruitment and selection practices were culturally sensitive which is indirectly related to management.

Keywords: Human resource, Management, Recruitment, Selection.

INTRODUCTION

Recruitment is a process to discover the sources of manpower to meet the requirements of the staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force.

Before an organization activity begins recruiting applicants, it should consider the most likely source of the type of employee it needs. Some companies try to develop new sources, while most only try to tackle the existing sources they have. These sources, accordingly, may be termed as internal and external.

Internal sources are the most obvious sources. These include personnel already on the pay-off of an organization, i.e., its present working force. Whenever any vacancy occurs, somebody from within the organization is upgraded, transferred, promoted or sometimes demoted. This source also includes personnel who were once in the pay-roll of the company but who plan to return or whom the company would like to retire, such as those on leave of absence, those who quit voluntarily, or those on production layoffs.

External sources lie outside the organization. They usually include:

- 1) New entrants to the labour force, i.e., young, mostly inexperienced potential employees- the college students;
- 2) The unemployed- with a wide range of skills and abilities;
- 3) Retired experienced persons such as computer operator, accountants;
- 4) Others in the labour force, such as married women and persons from minority groups.

The prerequisite recruitment policy of an organization must satisfy the following conditions:

- 1) It should be in conformity with its general personnel policies;
- 2) It should be flexible enough to meet the changing needs of an organization;
- 3) It should be designed as to ensure employment opportunities for its employees on a long-term basis so that the goals of the organization should be achievable;
- 4) And it should develop the potentialities of employees;
- 5) It should match the qualities of employees with the requirements of the work for which they are employed; and
- 6) It should highlight the necessity of establishing job analysis.

RECRUITMENT PROCESS

Recruitment refers to the process of identifying and attracting job seekers so as to build a pool of qualified job applicants. The process comprises five inter-related stages, viz., (1) planning, (2) strategy development, (3) searching, (4) screening, and (5) evaluation and control

RECRUITMENT PLANNING:

Recruitment begins with a clear specification of (i) the number of people needed (e.g., through workforce forecasts and utilization analyzes) and (ii) when they are needed. Implicit in the latter is a time frame_ the duration between the receipt of a resume and the time a new hire starts work. This time frame is sometimes referred to as “the recruitment pipeline”.

STARGETY DEVEOPMENTS

Recruitment is a form of business competition, and it is fiercely competitive. Just as corporation compete to develop, manufacture, and market the best product or service, so they must also compete to identify, attract and hire the most qualified people. Recruitment is a business, and it is big business. It demands serious attention from management because any business strategy will falter without the talent to execute it.

INITIAL SCREENING

It is basically a rapid, rough “selection” process. In early days, when line supervisors hired factory workers outside the gates of a plant, they simply looked over the candidates and then pointed to various people. “You, you, and you_ the rest of you come back another day”. Today managers rely more on application forms, references checks, and interviews at this stage. The selection process following initial screening is more rigorous.

In the previous selection stage, we are no longer dealing with job candidates; we are dealing with new employees. Typically, the first step in their introduction to company policies practices, and benefits (technically, this is called “socialization”) is an orientation program.

Placement occurs after orientation; placement is the assignment of individuals to jobs. In large firms, for example, individuals, may be selected initially on the basis of their potential to succeed on general management. After they have been observed and assessed during an intensive management training program, however, the organization is in a much better position to assign them to specific jobs.

Finally, in the performance management process managers provide feedback to employees regarding their past and present job performance proficiency, as well as a basis for improving performance in the future.

EVALUTION & CONTROL

The reason for evaluating past and current recruitment operations is simple: to improve the efficiency of future recruitment efforts. To do this, it is necessary to analyze the

performance of the various recruitment sources systematically. Consider collecting the following kinds of information:

- Cost of operations, that is , labour costs of company recruitment staff, operational costs (e.g., recruiting staffs travel and living expenses, agency fees, advertising expenses, brochures, supplies, and postage), and overhead expenses (e.g., rental of temporary facilities and equipment).
- Cost per hire, by source (firms vary considerably in the elements they use to compute this figure, but the four most common factors are advertising and event costs, online/internet services, third-party agency contracts and fees, and recruiter fees).
- Number and quality of resumes by source.
- Acceptance/offer ratio.
- Analysis of post-visit and rejection questionnaires.
- Salary offered-acceptances versus rejections.

STATEMENT OF THE PROBLEM

The general purpose of recruitment is to provide a pool of potentially qualified job candidates. The purposes of the recruitment is to determine the present and future requirements of the organisation in conjunction with the personal planning and job analysis activities. Increase the pool of job candidates with minimum cost. Helps increase the success rate of the selection process by reducing the number of obviously under qualified or over qualified job applicants. Helps reduce the probability that job applicants once recruited and selected will leave the organisation after only a short period of time. Meeting the organisation's legal and social obligations regarding the composition of its work force. Start identifying and preparing potential job applicants who will be appropriate confidence. Increase organisational and individual effectiveness in the short and long term. This study is to evaluate the effectiveness of various recruiting techniques and sources for all type of job applicants.

SCOPE OF THE STUDY

The study will help to identify the Recruitment & Selection process, and assumes to the quality of work life between the employees and also find out the relation between the employees.

OBJECTIVE

- 1.To find out the effectiveness of Recruitment process in a private organizations
- 2.To measure the quality of work life.
- 3.To find out the association between Recruitment & Selection and quality of work life.
- 4.To know about the employees perception on interpersonal relationship prevailing in the company.
- 5.To find out the employees opinion about welfare measures by the company

LIMITATION

- Some of the respondent may hesitate to reveal the actual facts in spite of establishing good rapports.
- The research is based on 110 respondents and not all employees.

ANALYSIS AND RESULTS

Parameters	Divisions	Number of Respondent	Percentage of Respondent
Age Group	15-25 years	39	35.45
	26-35 years	58	52.73
	36-45 years	12	10.91
	46-60 years	1	0.91
Education	Below 10 th	65	59.09
	Hr. Secondary	29	26.36
	Degree	1	0.91
	professionals	0	0
	Others	15	13.64
Family Size	1 to 3 members	40	36.36
	4 to 6 members	56	50.92
	Above 6 members	14	12.73
Annual Income	Upto 50000	76	69.09
	50001 to 100000	32	29.09
	100001 to 200000	1	0.91
	Above 200000	1	0.91
Years of Services	Below 10 years	62	56.36
	11-20 years	38	34.55
	21 and above	10	9.09

Sources: primary data

The above table it can be inferred that nearly 52.73% of respondent were belong to the age group between 26-35 years, 35.45% were between 15-25, 10.91% were between 36-45 and 0.91% were between 46-60. It is inferred that 59.09% of respondents belongs to other category & 0.91% the respondents were degree holders. It can be inferred that nearly 50.91% respondents consist of 4 to 6 members in their family, 36.36% consist of 1 to 3 members and 12.73% consist of above six members in their members. It can be inferred that nearly 69.09% of the respondent had annual income of Rs. 100000 to 200000 and above Rs.200000. It can be inferred that nearly 56.36% of the respondent have below 10 years of service, 34.55% have below 11-20 years and 9.09% have more than 21 years of service.

RESPONDENT EDUCATION Vs YEAR OF SERVICES

Year of Service Vs Education		Education		
		UPTO SSLC	SSLC-ABOVE	Total
Year Services	1 -10	45	22	67
	11 -20	11	13	24
	21 - 30	12	7	19
	Total	68	42	110

Null Hypothesis:

Ho : There is no significant relationship between Education and Year of Services.

CHI-SQUARE CALCULATION

Oi	Ei	Oi-Ei	$(O_i - E_i)^2$	$(O_i - E_i)^2 / E_i$
45	41.42	3.58	12.83	0.31
22	25.58	-3.58	12.83	0.50
11	14.84	-3.84	14.72	0.99
13	9.16	3.84	14.72	1.61
12	11.74545	0.25	0.06	0.01
7	7.254545	-0.25	0.06	0.01
				3.42

Calculated value = 3.42

Degree of freedom = (Column-1) X (Row -1)

$$= (2-1) \times (3-1)$$

$$= 1 \times 2$$

$$= 2$$

Critical value for Chi-square distribution for 2 df = 5.991

Since calculated value is less than the table value ($3.42 < 5.991$), hypothesis is accepted .

Inference:

There is no significant relationship between education and Year of Services.

EDUCATION Vs HUMAN RELATION

Education Vs Human Relation		Education		
		Upto SSLC	Above SSLC	Total
Human Relation	LOW	33	24	57
	HIGH	24	9	34
	MEDIUM	4	15	19
	Total	62	48	110

Null Hypothesis: H_0 = There is no significant relationship between Education and Human R

CHI-SQUARE CALCULATION

O _i	E _i	O _i -E _i	(O _i -E _i) ²	(O _i -E _i) ² /E _i
33	32.13	0.87	0.76	0.02
24	24.87	-0.87	0.76	0.03
25	19.16	5.84	34.06	1.78
9	14.84	-5.84	34.06	2.30
4	10.70909	-6.71	45.01	4.20
15	8.290909	6.71	45.01	5.43
				13.76

Calculated value = 13.76

$$\text{Degree of freedom} = (\text{Column} - 1) \times (\text{Row} - 1)$$

$$= (2-1) \times (3-1)$$

$$= 1 \times 2$$

$$= 2$$

Critical value for Chi – square distribution for 2 df = 5.991

Calculate value is more than the table value ($13.76 > 5.991$), hypothesis is rejected

There is a relationship between education and Human Relation.

CONCLUSION

The concerned organization should take the require steps as:

Recruitment is the process of searching for prospective employees stimulating them to apply for jobs in the organization. Its positive process to increase the selection ratio .

Selection on the other hand is negative because its seeks to eliminate as many unqualified applicants as possible in order to identify the right candidates.

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**A STUDY ON RELATIONSHIP BETWEEN THE FACTORS OF GREEN
CUSTOMER RELATIONSHIP MANAGEMENT (CRM) TOWARDS GREEN
CONCEPT IN RETAIL SECTORS SPECIAL REFERENCE TO
KANNIYAKUMARI DISTRICT**

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ABSTRACT

This research aims at identifying the factors which play a vital role in retaining the customer for a long period in business. In recent years having sustainable customers in the sustainable market is a difficult task. Due to the drastic change in the environment and high awareness about the change in environment leads the customer to go green. So, the emerging green concept has a huge impact on Customer Relationship Management. This study identifies CRM factors like physical appearance, responsiveness, reliability, personal attention, product, promotion, trustworthiness, price, customer loyalty, and CRM practices. This study is conducted among the customer of various retail outlets where the green concept is booming. And the result of this study reveals the role of CRM in green evolution in the upcoming market scenario.

Keywords: Green concept, Customer Relationship Management (CRM), green retailers

INTRODUCTION

A rapidly growing trend in retailing has made the customer as an integral part of the business. Due to the drastic change in customers' opinions on buying goods, the customer prefers green products rather than other products. So the retailers are also started to promote their products using green trends. Customer Relationship Management has a vital role in sustaining the customer with the business. So the retailers have to focus on Green Customer relationship Management (GCRM). Growing concerns with the scarcity of natural resources, environmental degradation, and social inequalities have to lead to consumers becoming aware of current patterns of production, consumption and living are having on future sustainability (Silvius and Schipper 2010). Green Customer Relationship Management is a strategy for

managing all the company's relationships and interactions with their green customers and potential green customers in the emerging green market. Their aim is to improve business relationships in green concepts. The evolution of the GCRM system helps retailers to stay connected to their customers, streamline processes, and also improve profitability in business.

OBJECTIVES OF THE STUDY

To study the relationship between the factors of Customer Relationship Management (CRM) towards green concept in the retail sector.

HYPOTHESIS

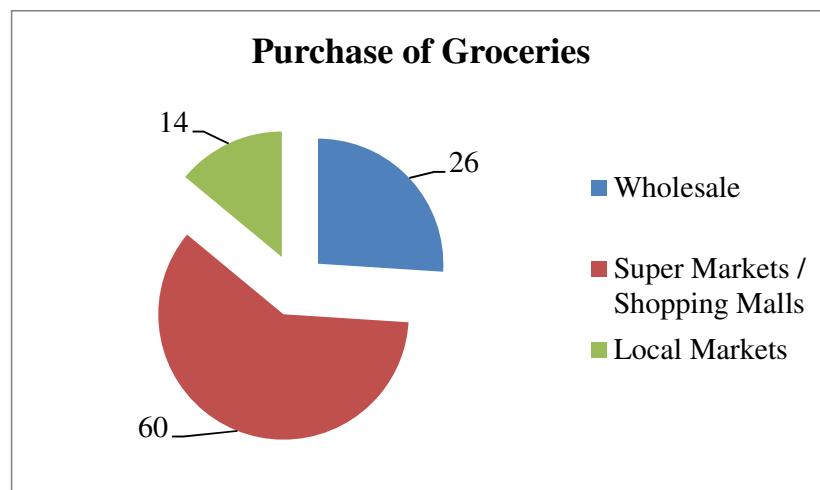
- 1H₀ = There is a significance difference between gender and factors of GCRM
- 2H₀ = There is a significance relationship between factors green customer relationship management

RESEARCH METHODOLOGY

The sampling unit for this research study is the customer of various retail outlets where the green concept is booming in Kanniakumari district. The sample size of this research study is 100 respondents. And the respondent is selected from 10 famous retailers of Kanniakumari district. The sampling method used in this study is simple random sampling. The sample is taken from every ten retail shops and malls. The research instrument used in this research is the survey questionnaire for data collection.

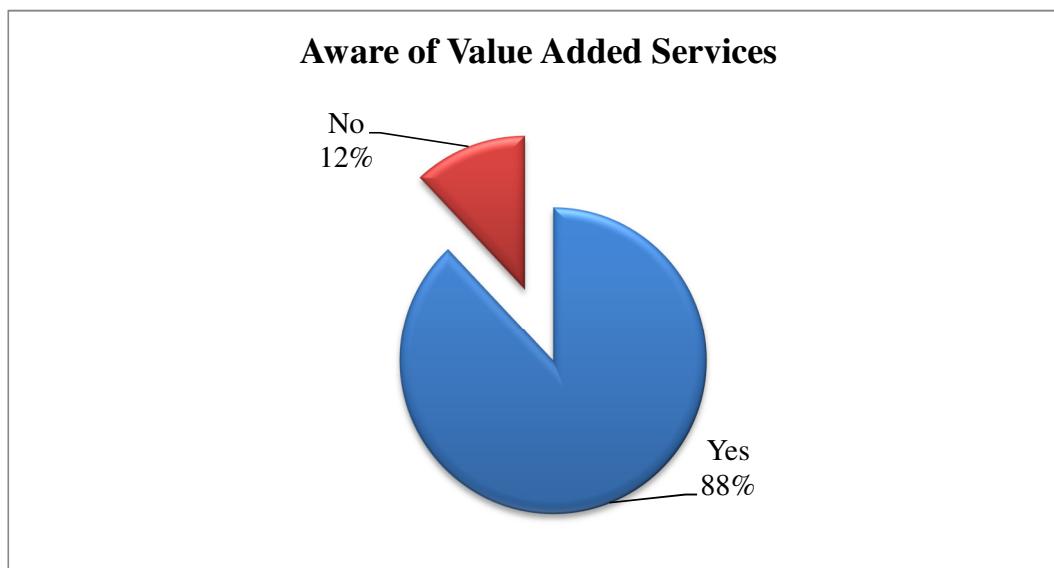
RESULT AND ANALYSIS

CHART 1 . SHOWING WHERE THE CUSTOMER PURCHASE GROCERIES



The chart shows that the 60% of respondents buy the groceries from the supermarkets or shopping malls, where 26% of respondent purchase directly from the wholesalers and remaining 14% of respondent purchase groceries from the local marketer / seller. This is because the supermarkets and shopping malls are having high Customer Relationship Management (CRM) to retain their customers with them. They ensure frequent purchases of goods from their shops.

CHART 2 . SHOWING AWARENESS OF CUSTOMER REGARDING VALUE ADDED SERVICES



The chart shows that the 88% of respondent are aware of value added services provided by the retailers; remaining 12% are unaware regarding this services render for customer relationship management.

TABLE NO. 1. SHOWING THAT THE SIGNIFICANCE DIFFERENCE BETWEEN GENDER AND FACTORS OF CRM

Variable	Gender	Mean	SD	T value	F Value
Factors of CRM	Male	1.14162	8.69755	0.003*	0.197
	Female	1.14502	8.55296		

Source: Computed Data

Table No. 1 shows that since P value is < 0.05 H1 is rejected at 5% level of significance. Hence concluded that there is a significance difference between male and female respondents with regard to factors of Green Customer Relationship Management

(GCRM). Based on mean score value 1.14502 female respondents are highly concerned about Green Customer Relationship Management than male respondents.

TABLE NO. 2
SHOWING SIGNIFICANCE RELATIONSHIP BETWEEN FACTORS GREEN
CUSTOMER RELATIONSHIP MANAGEMENT

Factors	Physical Appearance	Responsiveness	Reliability	Personal attention	Product	Price	Promotion	Trustworthiness	Customer loyalty	CRM Practices
Physical Appearance	1	-	-	-	-	-	-	-	-	-
Responsiveness	-.213*	1	-	-	-	-	-	-	-	-
Reliability	.442***	-.096	1	-	-	-	-	-	-	-
Personal attention	.598**	.230*	-.111	1	-	-	-	-	-	-
Product	-.204*	.801**	.166	-.093	1	-	-	-	-	-
Price	.835***	-.184	.486**	.572***	-.282**	1	-	-	-	-
Promotion	.030	.800***	-.136	.310***	.681***	-.247*	1	-	-	-
Trustworthiness	.035	.207*	.513***	.160	.335***	.320***	-.091	1	-	-
Customer loyalty	.598**	.230*	-.111	1.000**	-.093	.572**	.310**	.160	1	-
CRM Practices	-.204*	.801**	.166	-.093	1.000**	.282**	.681***	.335***	-.093	1

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Correlation coefficient between physical appearance and responsiveness is -.213 which indicates 21.3% and it is negative relationship at 5% level of significance.

Correlation coefficient between physical appearance and reliability 0.442 which indicates 44.2% and it is positive relationship at 1% level of significance.

Correlation coefficient between responsiveness and reliability -0.096 which indicates 9.6% and there is no relationship at 5% level of significance.

Correlation coefficient between physical appearance and personal attention 0.598 which indicates 59.8% and it is positive relationship at 1% level of significance.

Correlation coefficient between responsiveness and personal attention 0.230 which indicates 23% and it is positive relationship at 5% level of significance.

Correlation coefficient between responsiveness and personal attention -0.111 which indicates 11.1% and there is no relationship at 5% level of significance.

Correlation coefficient between Product and Physical appearance - 0.204 which indicates 20.4% and it is negative relationship at 5% level of significance.

Correlation coefficient between Product and responsiveness 0.801 which indicates 80.1% and it is positive relationship at 1% level of significance.

Correlation coefficient between Product, reliability and personal attention 0.66 and -.093 which indicates 66% and 9.3% and there is no relationship at 5% level of significance.

Correlation coefficient between Price and Physical appearance 0.835 which indicates 83.5% and it is positive relationship at 1% level of significance.

Correlation coefficient between price and responsiveness - 0.184 which indicates 18.4% and there is no relationship at 5% level of significance.

Correlation coefficient between Price and reliability 0.486 which indicates 48.6% and it is positive relationship at 1% level of significance.

Correlation coefficient between Price and personal attention 0.572 which indicates 57.2% and it is positive relationship at 1% level of significance.

Correlation coefficient between Price and product -0.282 which indicates 28.2% and it is negative relationship at 1% level of significance.

Correlation coefficient between promotion, physical appearance and reliability 0.30 and -.136 which indicates 30% and 13.6% and there is no relationship at 5% level of significance.

Correlation coefficient between promotion and responsiveness 0.800 which indicates 80% and it is positive relationship at 1% level of significance.

Correlation coefficient between promotion and personal attention 0.310 which indicates 31% and it is positive relationship at 1% level of significance.

Correlation coefficient between promotion and product 0.681 which indicates 68.1% and it is positive relationship at 1% level of significance.

Correlation coefficient between promotion and price -0.247 which indicates 24.7% and it is negative relationship at 1% level of significance.

Correlation coefficient between trust worthiness, physical appearance, personal attention and promotion 0.35, 0.16 and -0.091 which indicates 35%,16% and 9.1% and there is no relationship at 5% level of significance.

Correlation coefficient between trust worthiness and responsiveness 0.207 which indicates 20.7% and it is positive relationship at 5% level of significance.

Correlation coefficient between trust worthiness and reliability 0.513 which indicates 51.3% and it is positive relationship at 1% level of significance.

Correlation coefficient between trust worthiness and product 0.335 which indicates 33.5% and it is positive relationship at 1% level of significance.

Correlation coefficient between trust worthiness and price 0.320 which indicates 32% and it is positive relationship at 1% level of significance.

Correlation coefficient between customer loyalty and physical appearance 0.598 which indicates 59.8% and it is positive relationship at 1% level of significance.

Correlation coefficient between customer loyalty and responsiveness 0.230 which indicates 23% and it is positive relationship at 5% level of significance.

Correlation coefficient between customer loyalty, reliability, product and trust worthiness - 0.111, -0.093, and 0.160 which indicates 11.1%, 9.3%, and 16% and there is no relationship at 5% level of significance.

Correlation coefficient between customer loyalty and personal attention 1.000 which indicates 100% and it is positive relationship at 1% level of significance.

Correlation coefficient between customer loyalty and price 0.572 which indicates 57.2% and it is positive relationship at 1% level of significance.

Correlation coefficient between customer loyalty and promotion 0.310 which indicates 31% and it is positive relationship at 1% level of significance.

Correlation coefficient between CRM practices and physical appearance 0.204 which indicates 20.4% and it is positive relationship at 5% level of significance.

Correlation coefficient between CRM practices and responsiveness 0.801 which indicates 80.1% and it is positive relationship at 1% level of significance.

Correlation coefficient between CRM practices, reliability, personal attention and customer loyalty 0.166, -0.093, and -0.093 which indicates 16.6%, 9.3, and 9.3% and there is no relationship at 5% level of significance.

Correlation coefficient between CRM practices and product 1.000 which indicates 100% and it is positive relationship at 1% level of significance

Correlation coefficient between CRM practices and price 0.282 which indicates 28.2% and it is positive relationship at 1% level of significance.

Correlation coefficient between CRM practices and promotion 0.681 which indicates 68.1% and it is positive relationship at 1% level of significance.

Correlation coefficient between CRM practices and trust worthiness 0.335 which indicates 33.5% and it is positive relationship at 1% level of significance.

LIMITATION OF STUDY

The research has been done at selected retailing shops and malls in Kanniakumari district only. The finding cannot be generalized to all the retailer outlets in the state or country. The response given by the respondent may vary from period to period, so there may be respondent biases in providing the suggestions which cannot be generalized to all the time period. The respondents are not interested in giving their responses. So the responses given by the respondents are may not be accurate.

SUGGESTIONS AND CONCLUSION

The results of this study show that female respondents are highly aware of green products and green customer relationship management (GCRM). This research analyses the relationship between ten different factors of green customer relationship management like physical appearance, responsiveness, reliability, personal attention, product, price, promotion, trustworthiness, customer loyalty, and CRM practices. Some of the factors have a positive relationship; some have negative relationships and others have no relationship. The retailers have to focus more on customer relationship management in green concept because; nowadays all the customers and manufacturers are changing their trends and challenges towards going green in all aspects. So, retailers have a significant role in building green concepts and green customer relationship management. They also play a vital role in creating awareness about environmental issues faced by the earth in recent years.

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IMPACT OF FISH VENDING ON SOCIO-ECONOMIC STATE OF WOMEN FISH VENDORS IN MUTTOM VILLAGE

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ABSTRACT

The impact of fish vending upon socio-economic life of fish vendors is remarkable or undesirable whether it is. Though fish vending improves the economic condition of women fish vendors, In the society the attitudes of fellow members towards the fish vendors are very poor. In the marketing field they encounter lots of problems. But their achievement is not recognized as it is done in any other field. The study area of Muttom village has a harbour that it attracts more women to get in to fish vending. During the fishing ban period they move neighbouring harbours to purchase the fish products. It leads to added cost of purchase resulting in reduction in the profit. The government and Self Help Groups may support this community by introducing various welfare programmes and executing the existing programmes effectively.

Keywords: Fish vendors, Reputation, Purchase, Dry fish.

INTRODUCTION

In the fishing community generally men engage in fishing. They spend lot of time on sea for catching the fish. Poverty is very common in this community because of low income. Therefore the women are naturally compelled to work in the fishing related activities like fish processing, curing, marketing etc., to improve their economic condition. In the marketing field the fisher women purchase the fishes directly either from the fish farmer at fish landing centre in auction or from the whole sale traders as per the demand of product in the market. Generally they collect the fish in the basket and head load to the market as well as individual customers at their residence.

The women fish vendors sell the fish in different ways such as street hawking, street side vending and market vending. In the street hawking they carry few loads of fish for vending along the street and call the customer in the high pitch voice. This activity consumes much of their energy that they become weak and old soon. They also sell the products at street side vending. Carrying load on their heads and calling for customers suck away their little energy and lack of nutritional food leave them completely exhausted. They make their business on a particular street where customers frequent and pass by. The rate of fish may depend on the basis of demand and supply. The fish vendors provide additional service to the customers scraping the scales of fishes, slicing them into pieces and removing unwanted fins, tails and shells. At the market fixed place is allotted for selling the fish. Based on the service of panchayat or municipality is equipped with toilet and drainage facilities. There may not be much fluctuate at the rate of the fish in market as it is found in the residential or road side vending.

In the concept of fish vending the women fish vendors are mainly selling fresh fishes. Then the unsold fishes are processed to dry fishes to avoid the loss. Some cases women fish vendors purchase the fishes for the purpose of making dry fishes. The drying in open sun light or floor is the traditional method and denoted as a low expensive method of preservation. For complete drying it requires sunlight and also takes 2 to 7 days. Fishes are perishable in nature. In order to keep up the quality of the product fishes should be dried within few hours of its catches. At times the dried fishes make more profit than fresh. Before drying the fish are preserved in salt to absorb the water from the fish. Generally 3 to 4kg salt is used for the quantity of 100 kilogram fish.

At the marketing cite the fish vendors face lot of problems relating to financial, health, transport, sanitary, sexual harassment, gender discrimination etc. However they empower themselves by expressing their emotions.

STATEMENT OF THE PROBLEM

The women fish vendors in the fishing community face financial problem and other relating to the facilities required. Despite the difficulties in carrying out business the vendors pursue their business in order to save the family from utter poverty. Without the income from fish vending the members of the family may go empty stomach. As it is found in every field of carrier, women in vending also encounter sexual discrimination, Health problem and so on. They are also look down by the members of community for taking up such a manual job. Moreover the social reputation for the women fish vendor is very poor. Therefore motivation as well as training is very essential for this community.

OBJECTIVES OF THE STUDY

The specific objectives framed for the study are

- i. To analyse the socio-economic condition of women fish vendors.
- ii. To examine the positive as well as negative impact of fish vending on the life of women fish vendors.
- iii. To find out the most demandable fish throughout the year.

SIGNIFICANT OF THE STUDY

This study widely analyses both the positive as well as negative impact of fish vending on the life of fisher women. It clearly identifies the social attitude towards the women fish vendors as well as their socio-economic condition.

MATERIALS AND METHODS

The present research is conducted with primary and secondary data. The primary data are collected from the respondents providing well structured interview schedule. The secondary data are collected from journals, websites and other sources. Simple random sampling techniques are used for this analysis. The study area of this research is Muttom village. The village has 92 women fish vendors, out of this 60 women fish vendors randomly selected. Percentage, Garrett ranking methods are used for the purpose of analysis.

Table No.1. SOCIO-ECONOMIC CONDITIONS OF THE RESPONDENTS

Variables	No of Women in Fish Vendors	Percentage
Age		
Below 40	8	13
41-50	27	45
51-60	22	37
Above 60	3	5
Total	60	100
Educational Qualification		
Illiterate	1	2
Primary	54	90
Secondary	5	8
Total	60	100
Working experience (in years)		
Less than 10	4	7
11-20	48	80
21-30	6	10
Above 30	2	3
Total	60	100

Income		
Below 4000	12	20
40000-8000	42	70
80000-12000	4	7
Above 12000	2	3
Total	60	100
Expenditure		
Below 7000	9	15
7001-14000	28	47
Above 14000	23	38
Total	60	100

Source: Primary Data

The above table manifests that most of the sample respondents (45%) belong to the age group of 41-50. 90 per cent of them have the primary level of education. In the case of working experience 80 per cent of them have experienced 11-20 years and 70 percent of the sample respondents' income is Rs 4000-8000 and their (47%) expenditure is 7001-14000.

IMPACT OF FISH VENDING

Table No. 2. IMPACTS

SL. No.	Positive Impact	No. Of responders	percentage	Negative Impact	No. Of respondents	Percentage
1.	Eradicate poverty	21	35	Health problem	17	28
2.	Self employment	4	7	Low social reputation	9	15
3.	Self Esteem	7	12	Less time to spent with family	18	30
4.	Aware of Business tricks			Sexual harassment	6	10
4.	Increase Children's Education	4	7			
5.	Other	16	26	Not welcomed to participate in family function and festival	4	7
6.		8	13	Others	6	10
Total		60	100	Total	60	100

Source: Primary Data

The below table reveals the positive as well negative impact of fish vending on their life.

The above table reveals that eradicate poverty and increase Children's education are the main positive impact of fish vending. At the same time, they get lesser time to be with family and they face frequent health issues.

MORE DEMANDABLE FISH SPECIES THROUGHOUT THE YEAR

Some fish species are in high demand among the consumers throughout the year. The fish vendors make more profit on such products. Higher demand of fish species better the rate of the fish and the vendors also get more profit on such fish. Generally the specific species of fish would be marketed at particular fish market. The more demandable fish species throughout the year can be given below by using Garret ranking method.

Table No. 3

SI. No	Demandable fish species	Garret mean	Garret rank
1.	Commerson's Anchovy	47.62	VI
2.	Indian Oil Sardine	51.25	II
3.	Macheral	53.1	I
4.	Tuna	51.12	III
5.	Malabar Travelly	48.75	IV
6.	Snapper	48.17	V

Source: Primary Data

The above table clearly manifest that the first rank is given to the Mackeral which has the garret mean of 53.1. The second and third is obtained by Indian oil sardine and Tuna. Commerson's Anchovy fall in the last rank.

FINDINGS OF THE STUDY

- 1) All the respondents are the members of Self Help Groups. Santhithanam and Thozhamai Sangam are the notable Self Help Groups functioning in Muttom village
- 2) All the respondents are Christians and there are two community people; 70 percent of people are mukuvars and remaining are Paravar community.
- 3) Thengamputhur, Manavalakuruhy, Mattuchandai, Ramanputhur, Alankottai, Paruthivilai are the major markets where the women fish vendors sell their products. Among these the markets, Manavalakurichy and Thengamputhur markets are big markets, they sell both fresh and dry fishes. Market in Azhikal is a small market; The marketing time in Azhilkal is between 8 to 9:30 morning. The vending time for

Ramanputhur market is 10a.m. to till about 2 p.m. Mattuhanthai market is the municipality market which has the toilet facility at the charge of 5 rupees.

- 4) Important transportations for the purpose of fish vending are Tata Ace, Mahendra Polero, Auto and Government bus.
- 5) Private owned Jappiar harbour is located at this village, in this harbour commission agents act as auctioneers. They offer debt money to the fisher women to purchase the fish with interest.
- 6) Every vehicle is charged with Rs.30 as entrance fee when as they have to pay Rs.10 for each vessels to carry from the harbour to vehicle.
- 7) Most of the fish vendors (65%) have 2 vessels for vending.
- 8) All the respondents start their business from sea shore.
- 9) During the ban period (June-July) the women fish vendors would go to the Chinna muttom harbour for purchasing the fish. The distance between Muttom harbour (Japiar harbour) and Chinna muttom harbour is about 36 k.m.
- 10) The fish vendors are to pay Rs.50 as entrance fee. They sell the fishes as the nearest villages of Chinna muttom harbour like Thengamputhur, Arockiapuram, Manakudy, Pallam, Pozhikarai and Rajakamangalam Thurai. Moreover they also pay market fee for using the market for vending. Markets in Arockiapuram and Pallam collect Rs50 where as Thengamputhur market collects Rs.25, Rs.10 is collected by Manakudy and Rajakamangalam Thurai.
- 11) The large number of sample respondents (67%) travel in government busses after selling the fish. And also some of the respondents' (13%) husbands or sons help them to carry the fish to the vehicle.
- 12) The 47% of respondents of this village do not work on Sundays and rest of fisher women sell dry fishes on Sundays.
- 13) All the respondents are well aware of government welfare schemes savings cum relief scheme and get Rs. 4,500, and it is from the contributions of Central government, State government and Women fish vendors also.
- 14) Among the sample respondents 53 percent are using mobile phone to know the information relating to their business for development.
- 15) Some sample respondents (53%) express that in the family function they have the least preference than other family members being a fish vendor. In the public places and government buses people who look down upon them and keep away from them

because of their odour. So they suffer isolation and mental distress. But remaining respondents no bother such an attitude.

CONCLUSION

This study enables to record the condition of women fish vendors. They experience the pain of walking long distance with heavy loads, counter high competition. They are also exposed to work in open sun light and rain. At times their manual involvement in transporting the product is beyond their physical capacity that they sustain ailments. In the society the reputation of fish vendor is very poor, because of their odour, low income low education and so on. Furthermore the hardship of the occupation is very high and they encounter all the problems themselves. Better facilities at the marketing localities, financial aid from government organisation would enhance the condition of women fish vendors. The support of government as well as Self Help Group is very essential to bring their business to the next level.

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CONSUMER SATISFACTION TOWARDS HIMALAYA SKIN CARE PRODUCTS IN KANYAKUMARI DISTRICT

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ABSTRACT

Consumer is a person who purchases goods and services for personal use. They buy and consume the products according to their needs, preferences and buying power. The goods may be consumable goods, durable goods, speciality goods or industrial goods .What the consumer buy, how the consumer buy, where and when the consumer buy ,in how much quality they buy depends on their perception, self-concept, social and culture background and their age and family cycle, their attitudes, beliefs, values, motivation, personality ,social class and many other factors that are both internal and external to us .While buying, the consumer also consider whether to buy or not to buy and from which source or seller to buy. The marketer therefore tries to understand the needs of different consumers and having understood his different satisfaction which requires an in-depth study of their internal and external environment, they formulate their plans for marketing. This study highlights the satisfaction of consumer towards Himalaya Skin Care Products in Kanyakumari District.

Keywords: Consumer satisfaction, Himalaya Skin Care products.

INTRODUCTION

The Himalaya Drug Company was founded in 1930 by Mr. M. Manal with a clear vision to bring Ayurveda to society in a contemporary form and to unravel the mystery behind the 5000 year old system of medicine. Over 3,00,000 doctors around the globe have endorsed Himalaya's products and consumers in over 70 countries rely on Himalaya for their health and personal care needs. Skin care now a day in the world, turn towards the use of herbal products and to adopt more natural way of life. People prefer natural food, herbal medicine and natural curing practices for healthy life. The usage of herbal cosmetics has been

increased to many folds in personal care system and there is a great demand for the herbal cosmetics. Skin care products refer to all products used for cleansing, massaging, moisturizing etc. of the skin especially the face and hands. The aim of such products is to maintain the body in good condition and protect from the harmful effects of the environment. Skin care products include cleanliness facial masks, moisturizers, sunscreen, tanning sets and lotions, skin lighteners and exfoliate.

STATEMENT OF THE PROBLEM

Different varieties of the products are available in the market. Consumers prefer the variety of products for high quality, low price and attractive wrappers. Most of the consumers are satisfied with quality products and some of the consumers prefer other factors. Each product differs from one another in terms of price, quality, quantity, offers and advertisement. The competition is severe and the manufacturer has to consider the opinion of the consumers. In this context, the researcher is interested in studying the consumer preference and satisfaction towards the Himalaya skin care products.

SCOPE OF THE STUDY

The scope of the study restricts itself to the analysis of consumer satisfaction towards Himalaya Skin care products. There are many other products available in the market, but the study is concerned to Himalaya Skin care products.

OBJECTIVES OF THE STUDY

- To study the awareness of respondents about Himalaya skin care products.
- To find the factors influencing the respondents to buy Himalaya skin care products.
- To examine the level of satisfaction towards Himalaya skin care products.

METHODOLOGY

Both primary and secondary data were used in this study. The primary data were collected by issuing questionnaire among 150 respondents in Kanyakumari District, applying convenient sampling method. The collected informations were coded and tabulated. Secondary data were collected from books, journals and website.

ANALYSIS AND INTERPRETATION

Table 1 shows the classification of the respondents on the basis of their Age, Gender, Educational Qualification, Occupation, Family Monthly Income and Marital status.

TABLE NO. 1. PERSONAL PROFILE OF THE RESPONDENTS

Particulars		No. of Respondents	Percentage
Age	Up to 15 years	20	13
	15 – 30 years	90	67
	30 – 40 years	40	20
Gender	Male	54	33
	Female	96	67
Educational Qualification	School Level	26	17
	College level	110	73
	Illiterate	14	10
Occupation	Student	84	56
	Home maker	20	12
	Business	28	20
	Professional	18	12
Monthly Income	Up to Rs. 10000	44	29
	Rs.10000 – Rs 20000	64	43
	Rs.20000 – Rs.30000	42	28
Marital Status	Single	90	60
	Married	60	40
Total			100

Source: Primary Data

The above table shows that of the total respondents taken for the study 90 are in the age group of 15-30 years, 96 respondents are female, 110 respondents have college level education, 84 respondents are students, 64 respondents belong to the income group of Rs.10000- Rs.20000 and 60 percent of the respondents are married.

TABLE NO. 2. TYPES OF SKIN CARE PRODUCTS

Types of Skin care Products	No. of Respondents	Percentage Respondents
Fairness Cream	38	25
Face wash	68	45
Anti Prespirant	10	7
Moisturizer	34	23
Total	150	100

Source: Primary Data

The above Table No.2 shows that of the total respondents, 45% of the respondents have purchased Himalaya Face Wash, 25% of the respondents have purchased the Himalaya fairness cream, 23% of the respondents have purchased moisturizer and only 7% of the respondents have purchased the Anti- Prespirant product.

TABLE NO.3. REASONS FOR BUYING HIMALAYA SKIN CARE PRODUCTS

Reasons	No. of Respondents	Percentage of Respondents
Fairness	40	27
Moisturizing	26	17
Glow / Beauty	24	16
No side Effects	60	40
Total	150	100

Source: Primary Data

Table No. 3 shows the reasons for buying the Himalaya skin care products by the respondents. In this, 40% of the respondents have purchased Himalaya skin care products because of No side effects, whereas 27% of the respondents buy Himalaya skin care products for fairness, 17% and 16% of the respondents buy Himalaya skincare products for glow / beauty and moisturizing.

FINDINGS

- Of the total respondents, 67% of the respondents are female.
- 67% of the respondents taken for the study are between 15-30 years of age.
- Majority 73% of the respondents are college level.
- 43% of the respondents' income is Rs.10, 000-Rs.20, 000.

- Majority of the respondents 44% are influenced by television advertisements.
- Majority 44% of the respondents prefer to buy Himalaya Skin care products for its quality.
- 40% prefer to buy Himalaya Skincare products because of No side effects.
- Majority of the respondents have expressed that the prices of the products are reasonable.
- Majority 66% like to recommend Himalaya Skin care products.
- 47% have opined as “Good” towards the quality of Himalaya products.
- 42% have expressed the idea that the prices of Himalaya products are reasonable.
- Majority of the respondents are using Himalaya Skin care products for more than one year.
- 43% of the respondents spend Rs.100-150 per month on Himalaya Skin care products.
- 57% use 2 packs per month.
- 43% of the respondents have rated as good, 39%as Excellent and 18% as Average.

SUGGESTIONS

- Quantity of the Himalaya product to be increased with the prevailing price rate.
- The respondents feel that all the brand of Himalaya Skin care products should be provided in small packs with considerable value.
- For increasing the sales, the free gifts may be introduced and packages may be improved.

CONCLUSION

Using cosmetics in today's life has become a necessity, and people are not considering cosmetics as luxury. Every one want to use quality skin care products, and there is a shift over from chemical based cosmetics to Himalaya products, for its Ayurvedic base and quality. The study reveals that there is good awareness about Himalaya Skin care products both among men and women. In this situation of growing demand for skin care products and heavy competition, new strategies may be undertaken to convince and attract more consumers.

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AN ECONOMIC ANALYSIS OF VEGETABLE CROPS CULTIVATION IN INDIA

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ABSTRACT

India is the second largest producer of vegetables in the world next only to China. Food production is increasing so it is essential to sustain increased production to meet the nutritional standard of people. The vegetable productivity by using new innovative method and technology is best alternate to sustain the food security. Special report of UN on the Right to Food estimated that nearly one billion people sleep without food across the world, and among every six seconds a child dies of malnutrition. Over the past few years, horticulture has made remarkable progress in terms of expansion in area and production under different crops, increase in productivity, crop diversification, technological interventions for production and post-harvest and forward linkages through value addition and marketing. Fruits and vegetables account for nearly 90% of the total horticulture production in the country. There are several challenges namely tumultuous weather, seasonal cyclones, occasional drought, demographic pressure, industrialization, urbanization and unprecedented use of pesticides and compulsion for migration of rural masses to urban areas, especially for their livelihood. Albeit, there has been a major change in various sectors of horticulture, which resulted in enhanced production of horticulture recent years. Horticulture is not merely a means of diversification but forms an integral part of food, nutritional security and poverty alleviation, and also an essential ingredient of economic security. India, like many other countries, is very concerned about food security, thus rural development has become primary area of focus in the current agricultural and horticultural development programs. This paper deals with Economic analysis of vegetable crops cultivation in India, their accomplishments, and lessons learnt in order to develop a suitable perspective to help in economic development for all.

Keywords: Production, Vegetable, Nutrition, Effect, Economic development.

INTRODUCTION

Cultivation is the major constituent of the business plan of Indian farmers. Vegetables like tomato, potato, cabbage and eggplant are all important components of Indian

diet. However there are several weeds, insects and diseases that limit the productivity of the crop and affect the profit. India's diverse climate ensures availability of all varieties of vegetables. As per National Horticulture Database published by National Horticulture Board, during 2015-16, India produced 90.2 million in majorly 169.1 million metric tonnes of vegetables. The area under cultivation vegetables was cultivated at 10.1 million hectares. India is the largest producer of ginger and okra amongst vegetables and ranks second in production of potatoes, onions, cauliflowers, brinjal, Cabbages, etc. The vast production base offers India tremendous opportunities for export. During 2017-18, India exported fruits and vegetables worth Rs. 9,410.81 crores-1,459.93 USD Millions which comprised of fruits worth Rs. 4,229.03 crores-655.90 USD Millions and vegetables worth Rs. 5181.78 crores-804.03 USD Millions. Mangoes, Walnuts, Grapes, Bananas, Pomegranates account for larger portion of fruits exported from the country while Onions, Okra, Bitter Gourd, Green Chilles, Mushrooms and Potatoes contribute largely to the vegetable export basket. The major destinations for Indian fruits and vegetables are UAE, Sri Lanka, Netherland, Bangladesh, Malaysia, Nepal, UK, Saudi Arabia and Qatar. According to USDA, National Agricultural Statistics Service, in 2016, the Nation's production for the 26 estimated vegetable and melon crops totaled 780 million cwt. Total utilized productions for 2016 vegetable crops totaled 775 million cwt. and area harvested for vegetable crops was 2.57 million acres. India shares about 10.6% of total vegetable production of the world. Horticulture in the country, have led to increase per capita availability of vegetables from 264 gm/ person/day in 2004-05 to 355 gm/person/day in 2015-16.

PROBLEMS STATEMENT

As vegetables are perishable in nature, they need either very quick disposal (which causes glut in season) or proper processing (which is still lacking in our country). India is world's second largest producer but 35% of produce is lost due to poor post-harvest management. Vegetables have very specific handling and storing requirements if their quality and freshness has to be maintained. Moreover, each product needs to be stored at specified temperature and humidity levels. Single chamber potato stores are not capable of sufficing such requirements. Multi-chamber, multi-product cold stores are more suited for storing horticulture produce. Realizing the need, the national horticulture board has brought out a number of schemes that promote multi- product multi-chamber cold stores. The board not only provides grants for creation of new cold stores, but also for expansion and modernization of the existing ones. Cold stores, coupled with cold chain infrastructure would

provide the much-needed boost to the sector. Cold chains too are an essential part of managing transfer of both the raw material as well as the processed products from one place to another. Proper techniques of packaging in vegetable are still lacking. An overview of status of packaging in our country shows that about 30 per cent of the marketable vegetables perish due to improper post-harvest management. Sufficient quantity of HYVS is not available. The lack of knowledge among farmers regarding scientific cultivation practices of vegetables crops in India.

LITERATURE REVIEW

Ahmad et al. (2011) developed an alternative methodology for estimation of area and production of different horticultural crops which is cost effective and less time consuming and in which the survey procedures have been simplified. The alternative methodology provides estimates for more than one fruit/vegetable at district level. Hence, in this paper, an attempt has been made to obtain estimates of area, production, 99 yield rates, number of trees categorized as bearing, non-bearing, young and total number of trees as well as number of stray trees categorized as bearing, non-bearing, young and total number of stray trees for major fruits and area, production and yield rates of major vegetables for Maharashtra State using the alternative methodology. Production of fruits and vegetables has attained significant importance in the recent past. Fruits and vegetables account for nearly ninety percent of total horticulture production in the country. **Lokesh Kumar Meena (2015)** observed the cucumber is a warm season crop grown widely in India and can be fitted very well in to a number of crop rotation of vegetable and non-vegetable crops. For conducting this research sixty respondents were randomly selected by using multistage stratified random sampling. The objective of the present research was to work out cost and returns of cucumber cultivation. Per hectare, average cost of cultivation of cucumber was observed Rs.5520.68. The cost of cultivation was higher on medium farms (Rs.7327.14) followed by marginal, small and large farms. Per hectare gross income was maximum on large farms (Rs.121517.31) followed small (Rs.73304.35) marginal (Rs.51513.16) and medium (Rs.46482.11). Per hectare average gross income on overall farms observed to Rs.90016.26. Other average income measures like net income, farm business income, family labour income and farm investment income were Rs.84495.58, 85405.82 & 85046.14 respectively. The study revealed that cucumber cultivation is a lucrative to the farmers of Sultanpur district of U.P, as well as, round the country. **Tara Shankar et.al (2017)** analyses the Horticultural development had not been a priority until recent years in India. It was later in the post 1993 period that focused attention

was given to horticulture development through an enhancement of plan allocation and knowledge-based technology. All taken together, India's share of the world's vegetable market is 17 per cent. Presently, the horticultural crops cover 13.6 million hectares, i.e. roughly 7 per cent of the gross cropped area and contributes 18-20 per cent of the gross value of India's agricultural output. **Parveen Kumar Nimbrayan(2017)** state that the India is a land of agriculture diversity with 48 per cent of its population still dependent on agriculture and contributing about 17 per cent to the GVA. In India, food grains, oilseeds, fiber crops, fruits and vegetables are cultivated. These crops are consumed in various forms including raw and processed forms. In vegetable production, India is next only to China. During 2013-14, the area under vegetables was estimated at 9.4 million hectares with a production of 162.9 million tonnes in India. The production of vegetables has increased from 58.5 million tonnes to 168.3 million tonnes since 1991-92 to 2014-15. India is second largest producer of fruits and vegetables in the world. Horticulture accounts for 30 per cent of India's agriculture GDP from 8.5 per cent of the cropped area.

OBJECTIVES

The present paper mainly aims to trace the trends in area under vegetable crops cultivation in India; To study the production of major vegetable crops in India; To explore the import and export of vegetable crops in India during the study period; and To offer possible suggestions to strengthen the vegetable economy in India in terms of Area, production, productivity, import and export.

HYPOTHESES

Based on the objectives, the following Hypotheses have been formulated. There is an increasing trend registered in the case of vegetables crop, production, productivity, import and export in India during the study period. Further, it is also presumed that there is more variation in the production and productivity than that of the area under cultivation of vegetables crops.

METHODOLOGY

The present study has been based on only Secondary Data. The secondary data relating to the study such as year-wise the Area, Production and Productivity of onion, pea, cauliflower and tomato at National level have been gathered from various official documents,

Horticulture and State Directorate of Economics & Statistics in generating's statistics for Horticulture Sector, New Delhi, Economic Survey, RBI Bulletin, Season and Cropping Reports, Tamil Nadu-An Economic Appraisal, web sites, etc... The study period is confined to the recent twelve years i.e from 2008-09 to 2016-17. Further, to facilitate the analysis simple statistical tools such as, Mean, Standard deviation, CV, Average Annual Growth Rate and compound annual growth rate (CAGR) have been used.

RESULTS AND DISCUSSIONS

Table:1 Year wise vegetable crops cultivation in India (2008-09 to 2016-17)

S. No	Year	Area (in '000 Ha.)	Annual growth rate	Production (in '000MT)	Annual growth rate	Productivity (Mt/Hectare)	Annual growth rate
1	2008-09	7981	-	129077	-	16.17	-
2	2009-10	7985	0.05	133738	3.61	16.75	3.59
3	2010-11	8495	6.39	146554	9.58	17.25	2.99
4	2011-12	8989	5.82	156325	6.67	17.39	0.81
5	2012-13	9205	2.40	162187	3.7	17.62	1.32
6	2013-14	9396	2.07	162897	0.44	17.34	-1.59
7	2014-15	9542	1.55	169478	4.04	17.76	2.42
8	2015-16	10106	5.91	169064	-0.24	16.73	-5.80
9	2016-17	10290	1.82	175008	3.52	17.01	1.67
Overall Growth Rate			2.86%		3.44%		0.56%

Source: Horticulture and State Directorate of Economics & Statistics, New Delhi

The year wise vegetable crops cultivation in India during the period of 2008-09 to 2016-17. In the year 2008-09 and 2016-17 the area of vegetables cultivation in 7981 hectares and 10290 hectares respectively. It is gradually increases the highest area of vegetables cultivation is 10290 hectares in the year 2010-11, in the year 2008-09 and 2016-17 the production of vegetables cultivation in 129077 million tones and 175008 million tones respectively. It is gradually increases the highest production of vegetables cultivation is 175008 million tones in the year 2010-11 and the year 2008-09 and 2016-17 the productivity of vegetables cultivation in 16.17 million tones/Hectare and 17.01 million tones/Hectare respectively. It is gradually increases the highest productivity of vegetables cultivation is 17.76 million tones/hectare in the year 2014-15. The overall growth rate of area, production and productivity of vegetable crops cultivation is 2.86%, 3.44%, 0.56% with during the period 2008-09 to 2016-17.

Table: 2Country wise Export of Vegetable crops in India (2016-17)

S. No.	Country	Quantity (in MT)	% to total
1	Canada	2402515	40.29
2	Australia	1174676.9	19.70
3	Myanmar	466576.83	7.82
4	United states	324183.96	5.44
5	Russia	392273.5	6.58
6	Lithuania	284964.39	4.78
7	Tanzania republic	103041.01	1.73
8	France	216829.33	3.64
9	China	81424.61	1.37
10	Ukraine	158322.07	2.66
11	Others	357893.89	6.00

Source: APEDA Website: Accessed, 2017 - Sum: 5962701.49 Mean: 542063.77, SD: 121916.51 CV: 22.49

It is observed that the country Canada total quantity of vegetables has fabulously highest of export in vegetables is 2402515 million tones year 2016-17. Further it is found that the average export of vegetables is calculated to be 542063.77 million tones with 22.49 percent of variation during the study period. From this analysis it could be found that the export of vegetables in our country has consistent level of growth as the SD value calculated is only 121916.51.

Table: 3Country wise Import of Vegetable crops in India (2016-17)

S. No.	Country	Quantity (inMT)	% to total
1	China	199549	22.06
2	Pakistan	165544	18.30
3	Afghanistan	26476.1	2.93
4	United states	76732.1	8.48
5	Iraq	146922	16.24
6	Chile	35770	3.95
7	Srilanka	13683.6	1.51
8	New zealand	20566.6	2.27
9	Egypt arab republic	49661.4	5.49
10	Iran	42832.9	4.74

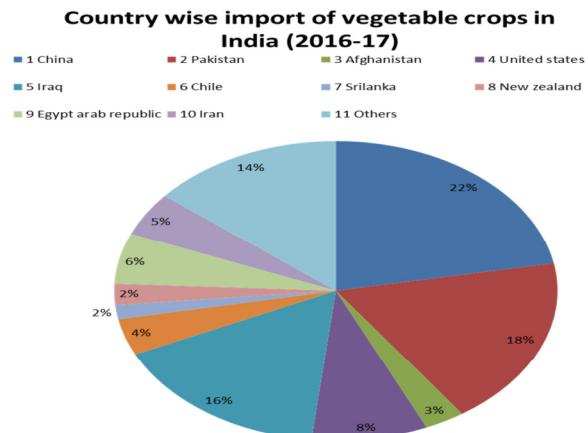
11

Others

126845

14.02

Source: APEDA Website: Accessed on 15.06.201 - **Sum: 904582.70 Mean: 82234.79, SD: 52717.34 CV: 64.11**



It is observed that the mean area, production and productivity under cultivation of vegetable crops seems to be gradually increased from 2001-02 to 2013-14 respectively. The mean growth in area under cultivation of vegetable crops is ranged between 7981 hectares and 10290 hectares, production is 129077

million tones and 175008 million tones and productivity is 16.17 million tones/Hectare and 17.01 million tones/Hectare in 2008-09 to 2016-17. The average export of vegetables in India as 542063.77 with extent of variation as 24 % (CV=24.49). Further, it is found that there is more consistency prevailed in the import of vegetables respectively. Find out the country Canada highest quantity of vegetables export to India in the year 2016-17. The average import of vegetables in India as 82234.79 with extent of variation as 64 % (CV=64.11). Further, it is found that there is more consistency prevailed in the import of vegetables respectively. Find out the country China highest quantity of vegetables import to India in the year 2016-17.

SUGGESTIONS

- To promote sustainable foods production, the government should limit the consumption of meat products.
- Government Should Provide Huge Amount of Subsidy to the Farmers
- Research on agriculture should take climate and the nutrition plants have into consideration.
- More subsidy and research funding should be provided for organic and eco-friendly agriculture
- Agriculture in the city should be encouraged and promoted.
- It is suggested that meat consumption should be limited, and people should have meat-free diets at least once a week.

CONCLUSION

The vegetables sector through the application of both modern and traditional processing technologies. Taking advantage of these opportunities will necessitate that stronger backward linkages be developed with the production sector, and that strategic alliances be developed and fostered so as to upgrade technologies and skills, as well as to increase product competitiveness. Supportive government policies are pivotal. These alternatives provide opportunities for market development in the vegetable industry and fruit industry. The study concluded that the state and central government should facilitate to established agriculture insurance and provide subsidy provision to poor farmers and the vegetable crops production highly increased and the development of India in vegetables sector will be growing otherwise the government should be allocated from various schemes and provides incentives and subsidy through the agriculture sector,

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FACTORS INFLUENCING ONLINE SHOPPING OF GREEN PRODUCTS

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ABSTRACT

The prefix 'e' before the existing words like commerce, mail, book, banking and so on has transfigured not only the life of man but also the environment. This kind of transformation in the commerce sector has become one of the fastest-growing sectors. It is estimated that the Indian e-commerce market is expected to grow up to US \$120 billion in 2020. The greener side of this estimation is that e-commerce produces low carbon footprints compared to those produced while shopping in brick and mortars. If this is the real case, then purchasing green products online would be a greener contribution to the environment by humans. But there remains a question on how far the people are aware of such green products that are available on the internet. This article intends to construct the demographic profile of the online green buyers and to explore the factors influencing such purchases.

Keywords: Green products, Online shopping, Green purchase behaviour

INTRODUCTION

We are living in a world where environmental issues are never-ending. The depletion of natural resources, global warming and pollution are also playing its part. Unfortunately, India is the fourth highest emitter of carbon dioxide. Consumer products, its usage, packaging, delivery method and disposal have a major role in these environmental harms. These manmade harms can be balanced only by the divine human actions. People have started to realize their need to act and are trying to reduce these impacts much seriously. Businesses have started using this opportunity to encourage consumers to purchase green products. But all these virtues can be neutralised if the purchases are done through offline stores. On the other hand, the benefits to the environment can be increased by shoppingonline¹.

E-commerce, without any doubt, has emerged to be one of the booming sectors in today's world. Businesses are using the internet as a platform to display their products instead of setting up a physical store that needs relatively more investment. Many pieces of research show that online shopping is not only cheaper than the brick-mortar stores but also an eco-friendly option. A green product purchased without going to a physical store through a mobile phone from a warehouse that has no glitzy gimmicks and fixtures and delivered to our footsteps on a delivery truck containing many such parcels is obviously a greenchoice.

Apparently, environmental issues are associated with human consumption and hence with consumer behaviour. Thus, consumers need to be more responsible in choosing an eco-friendly product to reduce these issues (Ottman, 1998)².

Due to increased environmental concern and awareness, more green products are hitting the market. This has also raised concerns among the consumers on the green washing product claims by the companies seeking to increase demand. To remove the fear of green washing products, Government of India (GoI) had initiated a scheme of labelling eco-friendly products in 1991.

Consumers who are concerned more about environmental issues are more likely to purchase green products (Kim & Choi, 2005)³. But some of the green buyers may be price sensitive. They will not always be ready to pay more for it (Mandese, 1991)⁴. Information on prices and the brand image also affects green buying behaviour.

Factors like benefit, price, the convenience of usage, performance, availability, environment and health concern are influential in affecting consumer perception (Mahapatra, 2013)⁵. It is also found that consumers tend to assess the features of a specific green product and analyze its influence on the environment before purchasing (Gan, Wee, Ozanne & Kao, 2008)⁶.

Consumers prefer online shopping because it is easy to obtain information on theproducts through the internet. The consumers can compare the prices of the same product offered by different suppliers and buy the lowest priced product (Ratch ford, Talukdar& Lee, 2001)⁷. Factors like fast delivery and easy accessibility are observed as the most important reasons for the purchase of e-grocery items (Budhiraja & Mittal, 2016)⁸. But Singh(2018)⁹ says that lack of trust, integrity, security and privacy concerns, information on the products, convenience, web design, delivery and payment methods are some of the factors that negatively affect the consumer behaviour of online shoppers.

OBJECTIVES OF THE STUDY

This study was undertaken with the following objectives,

1. To construct a demographic profile of online green consumers.
2. To study the factors influencing the online purchase decision of green products.

RESEARCH METHODOLOGY

The study is quantitative in nature and was done in the Kanniakumari district of TamilNadu using non-probability snowball sampling. Primary data were collected through a structured questionnaire. The demographic profile along with the opinion on 27 items related to the study were collected from 112 respondents using a five-point Likert scale. Secondary data were collected from textbooks, databases and research papers.

FINDINGS AND RESULTS

A. DEMOGRAPHIC PROFILE OF RESPONDENTS

TABLE NO. 1. DEMOGRAPHIC PROFILE

Gender		Age		Education	
Gender	In %	Age	In %	Education	In %
Male	67.9	16-25	44.6	SSLC & below	6.2
		26-35	52.7	HSC	13.4
Female	32.1	36-45	2.7	Undergraduate	29.5
		46-55	-	Postgraduate	50.9
Marital status		Profession		Monthly Income	
Status	In %	Profession	In %	Income	In %
Married	25	Professional	47.3	10,000 and below	11.6
		Business	13.4	11,000 – 20,000	29.5
Unmarried	75	Non-professional	3.6	21,000 – 30,000	28.6
		Unemployed	35.7	31,000 – 40,000	17.8
				41,000 and above	12.5

B. RELIABILITY OF THE INSTRUMENT

The reliability of the instrument was measured using Cronbach Alpha¹⁰ and was found to be 0.899 which means that the instrument is acceptable.

C. FACTORS INFLUENCING THE ONLINE PURCHASE OF GREEN PRODUCTS

The purchase decision process can be explained as the decision-making process used by consumers regarding the market transactions before, during, and after the purchase of a good or service. It is affected by many external and internal factors. To find whether the items in the questionnaire could be subjected to factor analysis, Bartlett's test of sphericity, a test for the presence of correlation among the variables, and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy were calculated. A value of significance below 0.05 in Bartlett's test can be accepted and a KMO value above 0.5 is usually acceptable. Table 2 shows the results of the tests which indicates that performing factor analysis was appropriate.

TABLE NO. 2. KMO AND BARTLETT'S TEST OF SPHERICITY

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.522
Bartlett's Test of Sphericity	Approx. Chi-Square	3941.794
	df	351
	Sig.	.000

Source: Computed Data

The Principal component analysis was done to reduce the dimensions and find the underlying structure from the surveyed variables. The factors with loadings below 0.5 and eigenvalues less than 1 were ignored. Finally, seven components were extracted which cumulatively accounted for 80.974% of the total variance.

**Table No. 3. FACTORS INFLUENCING THE ONLINE PURCHASE
OF GREEN PRODUCTS**

Items	Factor Loadings							Mean
	1	2	3	4	5	6	7	
Product Availability								3.462
I do not know any brand that I could trust	0.905							3.47
I trust only the known or brand names to buy green products	0.864							3.21
I can find more green products online compared to retail	0.838							3.69
It is not readily available as other conventional products	0.766							3.35

I am unaware of any websites selling green products	0.625							3.79
Marketing is improper	0.623							3.26
Online Purchase processes								2.89
I fear the misuse of my credit/ debitcard		0.876						2.63
Identity/privacy may be stolen		0.866						2.85
I may be green washed/ deceived of the product's greenness		0.843						3.07
Even if I am cheated with a green washed product, I could return the product and the money will be refunded		0.670						2.93
It may not be delivered on time after payment		0.748						2.97
Consumer Satisfaction								2.96
I buy only the personally tested green products			0.867					2.89
They do not satisfy our needs			0.849					2.71
I cannot touch, feel or see the actual products to assess the quality			0.784					3.41
I do not believe that my purchase of green products would make any difference			0.689					2.83
Environmental concern								3.185
I feel I can conveniently save the environment by shopping for green products online				0.828				3.31
I am aware of harms caused by non-green products				0.800				2.91

I would buy only from those online shops who encourage fair trade				0.695				3.13
Online shopping saves lots of costs and energy wasted for transport				0.670				3.39
Web-based Information								3.43
Searching for information on the product online is easy					0.928			3.27
I can compare product quality through customer reviews and choose the real green					0.884			3.75
I could verify the eco-labels immediately					0.695			3.28
Price								3.393
I can compare the prices easily and choose the lowest price					0.894			3.68
They are too expensive					0.886			3.00
Many offers and discounts can only be found while shopping online					0.854			3.50
Subjective norms								2.95
My social status improves if I buy green products							0.683	3.27
I am influenced by my family/friends to buy online							0.581	2.63

Source: Computed Data

Table No. 3 summarizes the seven major factors influencing online green purchase behaviour and their mean values. Factor 1 represented the product availability, factor 2 represented the online purchase process, factor 3 represented consumer satisfaction, factor 4 represented environmental concern, factor 5 represented web-based information, factor 6 represented price and factor 7 represented subjective norms.

The major influential factor was found to be ‘Product Availability’ with a mean

value of 3.462. Consumers feel that while purchasing green products online, they can find a variety of green products compared to the retails. This was followed by these cond major factor ‘Web- based Information’. Consumers can easily check for any information on the product specification, eco labels, quality, etc. The least important factor was the ‘Online Purchase processes’ with a mean value of 2.89. The use of credit/debit cards, issues in delivery, theft of privacy, etc. did not affect their purchasing decision.

INTERPRETATION AND DISCUSSIONS

The study has been conducted to construct a profile of online green shoppers and explore the influential factors of online green purchase. Males (67.9%) and millennials (97.3%) are the majority buyers of green products online. Further, most of them are highly qualified (50.9%), married (75%) and professional people (47.3%). Interestingly, people with an income of Rs. 11,000 – 30,000 are the major buyers. This shows that the consumers are literally aware of the green products which can be attributed to their willingness to reduce environmental issues.

Seven factors were found to be influencing this online consumer behaviour, out of whichtheavailabilityofgreenproductshadthehighestmeanwhileenvironmentalconcernhad the lowest mean. It can be inferred that the people prefer online purchase of green products because they believe that green products are plentifully available in the online stores and can beeasilyaccessed.Theyalsoseetheinternetasaplatformtoobtaininformationonthosegreen products while shopping side by side and hence saving the planet wisely without any fear of greenwashing.Theycouldalsoverifythegenuinenessoftheproductbyverifyingtheecolabel.

Product reviews are one such boon to online shoppers where they could verify the quality of the product. While few shoppers view the price of green products to be expensive, others feel that online shopping sites offer more discounts. The online sites must also ensure the availability of more green products like other conventional products. The checkout process and policies of online shopping sites must be safe and credible. Consumers’ satisfaction on the performance of green products must also be assured. This, in turn, would help in word-of- mouth marketing. Awareness campaigns on environmental issues would also prove to be fruitful.

CONCLUSION

Recently, there has been a rising concern about consumer products that are harmful to the environment. It’s time that we become aware of such harms and take necessary

actions. Offline shopping is fun yet energy-consuming. On the other hand, online shopping can save tons of energy if used wisely. Research studies are less in this area, relating online purchases to green products. Due to the limitation of the time factor, this study was carried out only on a district level. More studies in this area cannot only help the businesses and consumers but also the environment.

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A STUDY ON INVESTMENT PATTERN OF GOLD INVESTORS IN RURAL AREAS OF TAMIL NADU SPECIAL REFERENCE TO KANNIYAKUMARI DISTRICT

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ABSTRACT

India is one of the largest gold markets in the world. The Indian gold market is booming in every day. In recent decades the buying and selling of gold play a vital role in the Indian gold market. According to various studies, it is proven that 16,000 tons of gold were in Indian households as a form of gold jewels. This increases the possibilities of investing in gold more and more, even rural peoples are also started investing in gold. There are various forms of investment in gold are available. This study aims at the investment patterns of gold investors in rural areas. The data for the study is collected through a survey questionnaire and the data are collected from 100 respondents from the rural area of Kanniakumari District by convenience sampling methods. The result of the study proves that most of the gold investors in rural areas prefer gold jewels and gold coins rather than futures, options, and ETF.

Keywords: Gold investment, investment pattern, gold jewels, coins, ETF, futures.

INTRODUCTION

Gold is considered as one of the safest mode of investments which protect us from various risks available in investment. In recent decades the value of gold is in the increasing face. Gold is considered a precious metal that plays a significant role in investing for the long term. Most of the people in rural areas purchase gold jewels and coins for the purpose of investment and for future securities. The rural people buy gold in the form of traditional and dominant as jewels, gold coins, bullion bars, gold exchange trades, etc. Physical gold does

not bring any forms of income other than the expenses. It brings income only in the form of a dividend from ETFs. Gold always has the least risk factors compared to other forms of investment. It is also high liquidity in nature, which can convert into cash at anytime even a price of gold in every single gram is increasing.

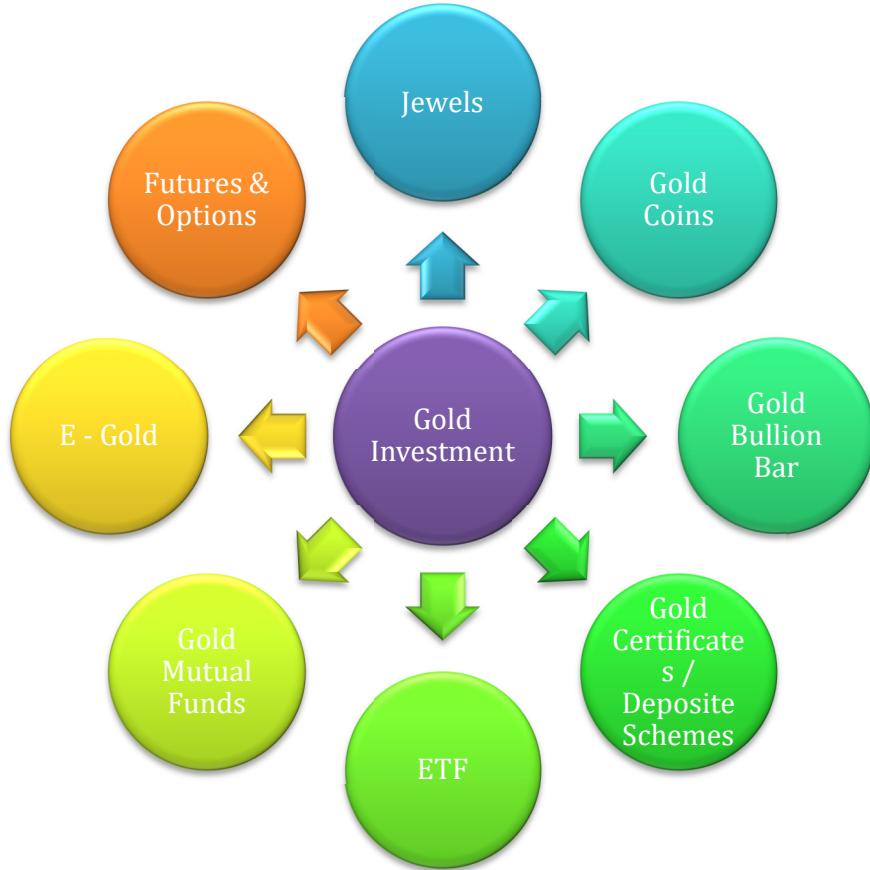


Fig. 1: Various forms of investments in gold.

OBJECTIVES OF THE STUDY

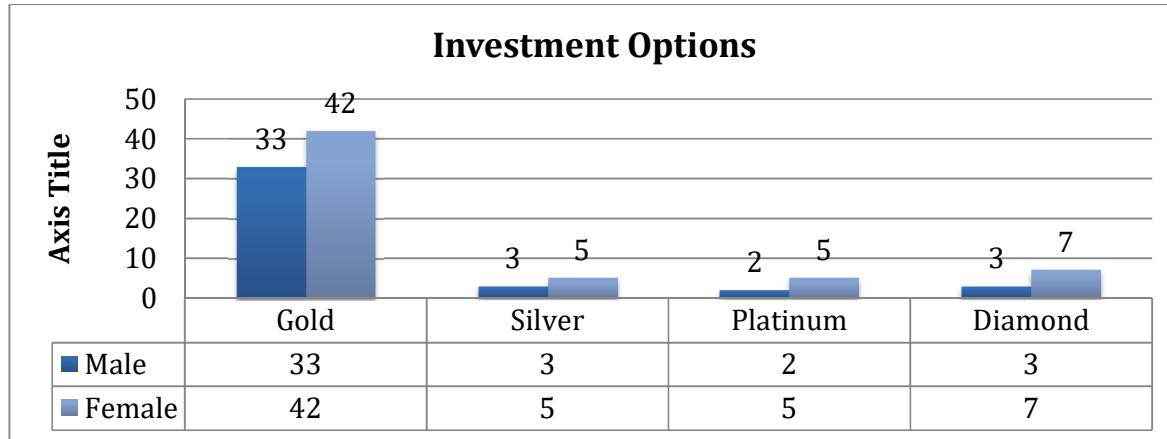
1. To identify the various forms of investment in gold.
2. To understand the awareness of rural people regarding gold investment

RESEARCH METHODOLOGY

This study is descriptive in nature. The sampling unit for this research study is rural gold investors for rural areas of Kanniakumari district. The data for the study is collected through a survey questionnaire and the data are collected from 100 respondents from the rural area of Kanniakumari District by convenience sampling methods.

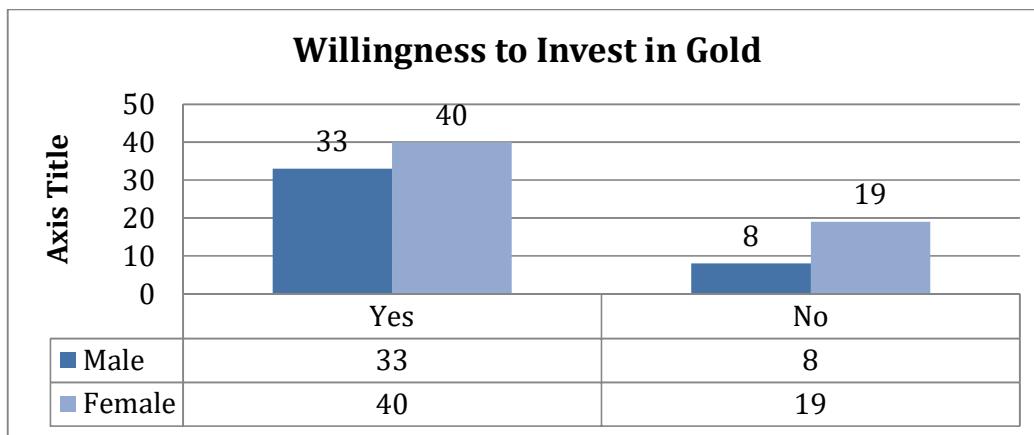
ANALYSIS AND RESULTS

CHART NO. 1 SHOWING INVESTMENT OPTION PREFER BY THE RESPONDENT GENDER WISE



The above chart shows that 42 female and 33 male respondents prefer gold as an investment option followed by diamond (7 female & 3 Male), silver (5 Female & 3 Male) and Platinum (5 Female & 2 Male). This is because rural people are interest in gold than other precious metals.

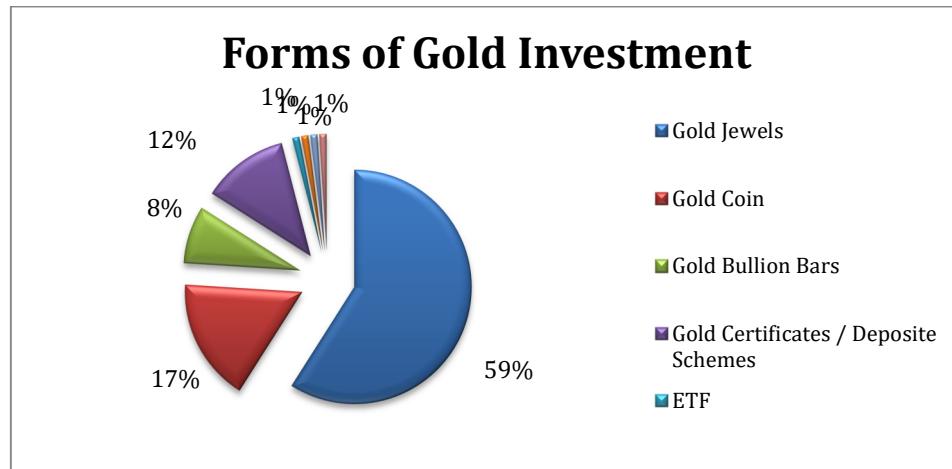
CHART NO. 2 SHOWING WILLINGNESS TO INVEST IN GOLD BY THE RESPONDENT GENDER WISE



The above chart shows that 73% respondents are willing to invest in gold and remaining 27% of respondents are not interested in investing in gold. This is because most of the rural respondents are in below poverty line so they are not interested in investment.

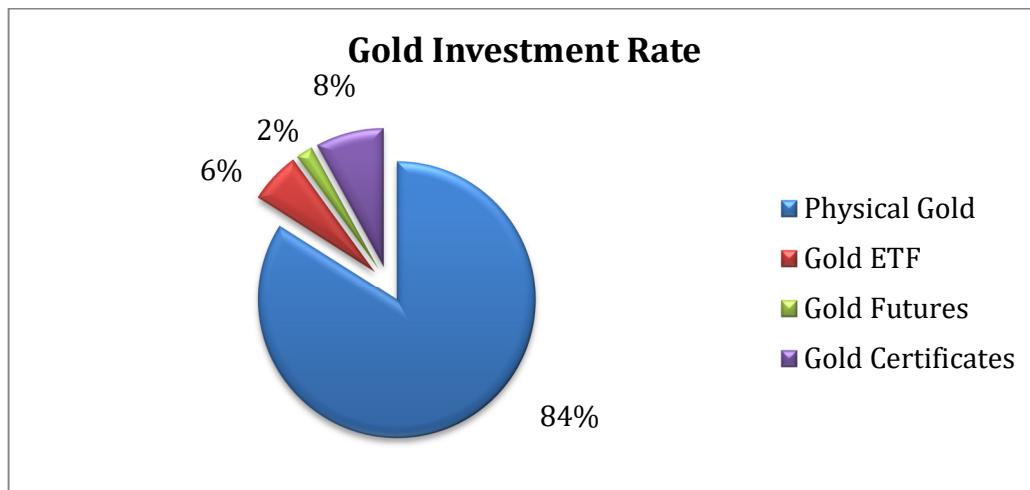
CHART NO. 3

SHOWING MOST PREFERRED FORM OF INVEST IN GOLD BY THE RESPONDENT



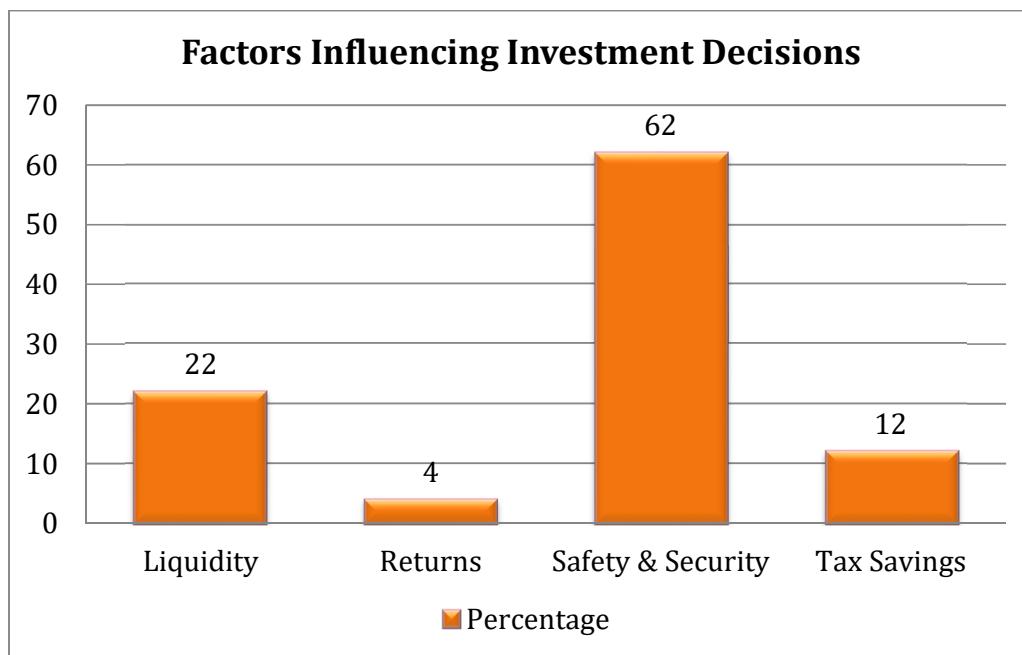
The above chart shows that 59% of respondents are preferred to invest in gold jewels, 17% of respondents prefer gold coins, 12% of respondents prefer gold certificates and deposit schemes, 8% respondents prefer gold bullion bars, 1% each prefer ETF, gold mutual funds, E-gold and futures & options. This is because most of the respondents are unaware regarding availabilities of various forms of investment other than gold jewel, coins, deposits and bullion bars.

CHART NO. 4
SHOWING INVEST IN GOLD RATE BY THE RESPONDENT



The above chart shows that 84% if respondents are in investment on physical gold followed by 8% on gold certificates, 6% on gold ETF and 2% on Gold futures. This is because most of the respondents are unaware regarding availabilities of various forms of investment other than physical gold.

CHART NO. 5
SHOWING FACTORS INFLUENCING INVESTMENT DECISIONS



The above chart shows that the 62% of respondents says that safety and security is a factor influence the investment decision most in rural area, followed by 22% liquidity, 12% tax saving and remaining 4% returns in future.

LIMITATION OF STUDY

The research has been done at selected rural areas in Kanniyakumari district only. The finding cannot be generalized to all the rural area in the state or country. The response given by the respondent may change over time, so the respondent biases in providing the suggestions cannot be generalized state / country. The respondents are not interested in giving their responses. So the responses given by the respondents are may not be accurate.

SUGGESTIONS AND CONCLUSION

This study reveals that most of the rural peoples are does not aware of the various forms of investment in gold. The majority of the people are interested in physical gold like traditional/modern jewels, gold coins, and gold bullion bars. In this rapidly growing market, the investors in gold should aware of various investment schemes in gold. The banks, Mutual Funds Corporation should create awareness about the availability of various forms of investment.

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THE WATER CRISIS OF INDIAN DEMOCRACY: AN ANALYSIS

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ABSTRACT

India has the second largest population in the world, Water has become the most commercial products of the century; Water is life because plants and animals cannot live without water. Water is needed to ensure food security, feed livestock, take up industrial production and to conserve the biodiversity and environment. Although, India is not a water poor country, due to growing human population, severe neglect and over-exploitation of this resource, water is becoming a scarce commodity. While this is a growing concern all over the world, India is most vulnerable because of the growing demand and in-disciplined lifestyle. This calls for immediate attention by the stakeholders to make sustainable use of the available water resources to ensure better quality of lives.

Keywords: Population, Plants, Vulnerable, Stakeholders, Sustainable.

INTRODUCTION

Water has become the most commercial products of the century. This may sound bizarre, but true. In fact, what water is to the 21st century, oil was to the 20th century. The stress on the multiple water resources is a result of a multitude of factors. On the one hand, the rapidly rising population and changing lifestyles have increased the need for fresh water. On the other hand, intense competitions among users in agriculture, industry and domestic sector is pushing the ground water table deeper.

To get bucket of drinking water is a struggle for most women in the country. The virtually dry and dead water resources have lead to acute water scarcity, affecting the socio-economic condition of the society. The drought conditions have pushed villagers to move to cities in search of jobs, whereas women and girls have to trudge further. This time lost in fetching water can very well translate into financial gains, leading to a better life for the family. If opportunity costs were taken into account, it would be clear that in most rural areas, households are paying far more for water supply than the often-normal rates charged in urban

areas. Also, if this cost of fetching water which is almost equivalent to 150 million women days each year, is covered into a loss for the national exchequer, it translates into a whopping 10 billion rupees per year.

The government has accorded the highest priority to rural drinking water for ensuring universal access as a part of policy framework to achieve the goal of reaching the unreached. Despite the installation of more than 3.5 million hand pumps and over 116 thousand piped water supply schemes, in many parts of the country, the people face water scarcity almost every year, thereby meaning that our water supply systems are failing to sustain despite huge investments.

MEANING OF WATER SCARCITY

Water scarcity can mean scarcity in availability due to physical shortage, or scarcity in access due to the failure of institutions to ensure a regular supply or due to a lack of adequate infrastructure. Water scarcity already affects every continent.

Water use has been growing globally at more than twice the rate of population increase in the last century, and an increasing number of regions are reaching the limit at which water services can be sustainably delivered, especially in arid regions.

OBJECTIVES

The present paper mainly aims to know the water crisis in India; to examine the Depth to water level in major states; to explore these Challenges of water scarcity in India; to possible solutions and suggestion of water crisis of India.

METHODOLOGY

This paper is a review paper. Resources have been gathered from secondary sources.

WATER CRISIS IN INDIA

In India, there are many villages either with scarce water supply or without any source of water. If there is no source of potable water in 2.5 kilometres, then the village becomes no source water village or problem village. In many rural areas, women still have to walk a distance of about 2.5 kms to reach the source of water. She reaches home carrying

heavy pots, not to rest but to do other household chores of cooking, washing cleaning, caring of children and looking after livestock. Again in the evening she has to fetch water. Thus a rural woman's life is sheer drudgery.

Water is the biggest crisis facing India in terms of spread and severity, affecting one in every three persons. Even in ***Chennai, Bangalore, Shimla and Delhi, water is being rationed and India's food security is under threat.*** With the lives and livelihood of millions at risk, urban India is screaming for water. For instance, water is rationed twice a week in Bangalore, and for 30 minutes a day in Bhopal; 250 tankers make 2,250 trips to quench Chennai's thirst. Mumbai routinely lives through water cuts from January to June, when some areas get water once in three days in Hyderabad.

DEPTH TO WATER LEVEL IN MAJOR STATES:

The ground water level indicate that out of the total 15,070 wells analysed, in 1485 (10%) wells water level is less than 2 m bgl (metres below ground level), in 5411 (36%) wells it is in the depth range of 2-5 m bgl, in 5215 (35 %) wells it is in the depth range of 5-10 m bgl, in 2158 (14%) wells it is in the depth range of 10-20 m bgl, in 560 (4%) wells it is in the depth range of 20-40 m bgl and in 241 (1 %) wells it is more than 40 m bgl.

The maximum depth to water level of 106.70 m bgl is observed in Rajasthan whereas the minimum is less than 1 m bgl.

The depth to water level map indicates that in Sub-Himalayan area, north of river Ganges, northern and eastern parts of Uttar Pradesh, almost whole of Bihar, Andhra Pradesh, Odisha, Assam, coastal parts of Maharashtra, generally the depth to water level varies from 2-5 meter below ground level. Shallow water level of less than 2 m bgl is observed in very small and isolated pockets in the states of Assam, Odisha, Andhra Pradesh and Gujarat.

West Bengal water level generally varies from 2 to 10 m bgl and central parts of the state shows water level of 10 m and above. In major parts of western and north-western states depth to water level generally ranges from 10-40 m bgl. Water level of more than 40 m bgl is also observed in some parts of this region of the country. In some parts of Haryana, and Delhi and almost major parts of Rajasthan, water level of more than 40 m bgl is recorded. Along the eastern coast water level is generally upto 5 m bgl whereas in the western coast water level of 10 m bgl is prevalent. In Central India water level generally varies between 5 m bgl

to 20 m bgl, except in isolated pockets where water level of less than 5 m bgl has been observed. The peninsular part of country generally recorded a water level in the range of 2 to 20 m bgl depth range.

POPULATION AND WATER

In India, a country of 1.3 billion people, fully half the population lives in a water crisis. More than 20 cities—Delhi, Bangalore, and Hyderabad among them—will gulp their entire aquifers dry within the next two years. This translates into a hundred million people living with *zero groundwater*. Farmers in the Punjab, one of India's core breadbaskets, complain that their water tables have dropped by 40, 60, or 100 feet in a single generation.

A water inheritance amassed since the last Ice Age, across thousands of years, is being pumped out tirelessly by industrial agriculture, by the *Green Revolution*. The government's response of Build more large dams (India has 5,000 already) and re-channel the course of rivers to quench the thirst of parched regions. Meanwhile, the vital monsoon rains grow more erratic with changing climate. And demand for fresh water swells by 16 million new human beings a year. The modern agriculture and population growth have pocked the land with thousands of bore wells: machine-drilled capillaries whose pumps tap deeply into groundwater. But not all of this once inaccessible supply is healthy. It contains minerals, Fluoride, Arsenic. It varies from place to place. This is half of the crisis—not quantity, but quality.

CHALLENGES OF WATER SCARCITY

Water scarcity will be exacerbated as rapidly growing urban areas place heavy pressure on neighbouring water resources. Climate change and bio-energy demands are also expected to amplify the already complex relationship between world development and water demand.

Indian County faced on regions need to urgently tackle the critical problems presented by water stress. Water has to be treated as a scarce resource, with a far stronger focus on managing demand. Integrated water resources management provides a broad framework for governments to align water use patterns with the needs and demands of different users, including the environment.

IN BRIEF

Water source being open dug well, the quality of water is poor; dirty, saline and has turbidity

- ❖ Women have to make at least three trips at 5 am, 11 am and 5 pm
- ❖ Sometimes, the number of trips is more
- ❖ Total distance travelled is 9-10 km, even higher
- ❖ Total Time spent is 6-9 hours
- ❖ Total number of pots/buckets is about 3 pots, 30-45 litres (one pot of 10-15 litres per trip)
- ❖ Due to long distance, they have to take rest in the middle of the way. Dust storms aggravate their problem
- ❖ At some villages water from tube wells is too saline to drink. Even animals particularly cow gets indigestion after drinking this water, so the villagers add water from the dug well. The entire life of women in rural areas like Jaisalmer is spent on water collection and cooking.

In brief, at an estimate about 150 Million-Woman Days and Rs 10 Billion are lost in fetching water.

RECOMMENDATIONS AND SUGGESTIONS

- To mitigate the women water burden; the study suggests the following measures
- Restore the conventional methods of water conservation like Baolis, Jhods, Ponds, Tankas
- Introduce rainwater harvesting
- Change the cropping pattern of agriculture
- Instead of growing water intensive crop like paddy and sugarcane, introduce crops like millet, ragi, which consume less water
- In cities instead of Public Private Partnership (Privatisation of water) Public-Public partnership (Public and Government) is an alternative for water cnsls
- Proper water conservation measures should be used. People should be made aware and trained on the techniques of water conservation
- Government schemes should be implemented properly

- Involve Public Raj Institutions (PRIs) and NGO in the management of rural water supply
- Women should be trained as water managers for the better utilization of water
- Future programmes/projects should be designed, keeping in view the women as water users.

CONCLUSION

India is not a water deficit country, but due to severe neglect and lack of monitoring of water resources development projects, several regions in the country experience water stress from time to time. India become a crisis of this magnitude will not be solved with lip service and short sided solutions. However daunting, the goals are not unattainable. India is still a developing society, and there is time to reverse the crisis that has been decades in the making. Given the right commitment and dedication, India can soon enough have safe, clean water. The awareness and orientation of all the water users to change their lifestyle to conserve water can help the country to tide over the water crisis in the future. The challenge is manageable provided we have favourable policies and mechanisms to persuade our people to change their lifestyle.

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A CUSTOMER SATISFACTION TOWARDS ORGANIC BEAUTY PRODUCT AMONG COLLEGE STUDENTS IN TUTICORIN DISTRICT

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ABSTRACT

India has seen a growth in the cosmetics industry in the recent years. The demand for organic cosmetic products, particularly among college students is steadily rising owing to various reasons, such as health conscious, better purchasing power, concern for looking better, by both men and women, nature of the job, development in advertisement technology and in general, availability of a wide range of cosmetic products. This study was conducted to discover the awareness attitude and buying behaviour of college students towards organic beauty product. The result has been that both male and female college students use these are beauty and health conscious. The brand Biotique leads the organic beauty product market.

Keywords: Customer Satisfaction, Organic Beauty Product, College Students

INTRODUCTION

We frequently consider in regards to the debasing state of our skin. We additionally attempt to break down Why the age manifestations are showing up so early. The examination prompts the main theory that our way of life and irritating ecological conditions are exclusively answerable for the unfortunate skin. With the increase in these problems, the sale of artificial beauty products has increased to a huge extent by showcasing the promise of making you fairer every day. Actually, media and media outlet are likewise advancing the items by utilizing superbly enhanced brand models with the presentation of sound way of life and natural excellence items that won't give any damage to the biggest organ in our body. The natural excellence items that will not impart any harm to the largest organ in our body.

The organic beauty products surpass artificial cosmetics in the market in all aspects. Using these synthetic products may make a person look absolutely different than usual, but impart huge side effects on the skin. The natural aura of the skin is lost in due time and the

affected person tends to rely more on the cosmetics. This is where the organic beauty products fit in the picture. The benefits of using these products are mentioned below.

When all the ingredients in these products are collected from the natural sources, then the products can never harm the skin. The extensive research and development in this particular field has led us to formulate the best natural products for rejuvenating the skin and bring out the natural beauty. Infact, utilizing these items normally won't hurt the skin. It is smarter to enhance inside as opposed to inclining toward superficial aura that leaves the skin scarred. The natural items will items your skin from dust, destructive UV rays, allergens, and numerous other outer hurtful elements.

The excellence of these magnificence items is that they let the tissues cells inhale while the beautifying agents chop down the contact with the air oxygen and dampness. Abuse of the beauty care products will stop up the skin pores. Wrinkles will appear early and eventually, you will look way older than you actually are.

Other than changing the lifestyle, these organic products will bring out the natural aura of the skin when used regularly as per directions. The natural ingredients will never harm the skin cells and rather provide necessary nutrients to get back the lost youth again. The internal beauty that was hidden way beneath the surface will reflect eventually.

The cosmetic users frequently complain about skin rashes, aggravations, and tingling on the skin because of the utilization of overwhelming fake synthetic concoctions. The naturals constituents in these glorious items, then again, will expel these previous irregular skin conditions with the assistance of their characteristic mending power. The delicacy will return making the skin supple and gleaming.

REVIEW OF LITERATURE

According to Thegerson & Hoyer (2012) reviews the entire decision-making process is influenced by a variety of situational, personal and product-related factors which may exert their impact during different phases of the process.

According to Hoyer (2013)Reviews the level of elaboration or effort in the decision making depends on the consumer's motivation, ability and opportunity to process. If consumer's have low motivation to engage in decision-making or lack the ability or opportunity to process in

coming information, they will most likely rely on available cues in the situation to arrive at a quick and effortless decision.

According to Dekhili & Achabau (2014) defines the role of coo in shaping consumers perceptions, preference and buying behavior is one of the oldest and most widely topics in the global marketing and consumer behaviour literature.

According to thogersen, Barecelles, perinc & Hoyer (2015) defines these perceptions of organic food are not universal but very similar in most developed and also in many developing countries arrive order to understand how consumers arrive at these perceptions, the following section briefly outlines relevant underlying cognitive process.

According to Leibnitz & Ascheman-Witzel (2016) the confusion surrounding the term organic is partly grounded in the nature is a process-related product attribute, which is difficult for the consumer to vary before during and after the purchase. Hence consumers rely on cues such as the organic certification label to make inferences about the quality of organic feed products

STATEMENT OF THE PROBLEM

According to investigate on toxicology, the artificial synthetic compounds lead to skin issues. It is additionally discovered that the cell science is by one way or another changed, causing skin malignant growth among numerous subjects. This is the reason the present populace of India is quickly tolerating the natural excellence items and disposing of the utilization of synthetics. According to hypotheses, the excellence and prepping industry in India is ragingly expanding with a forthcoming development level of 28% consistently. The utilization of pesticides and engineered composts is expanding and confer a risk to the prosperity of the whole populace. The presentation of the natural magnificence items in the Indian market is delight and will acquire progressive changes the customer world The market of selling organic beauty products is every prospective as youth is getting concerned about their skin. The awareness regarding good health, proper lifestyle, and healthy products are being imparted among the college students. This is why this topic “A CUSTOMER SATISFACTION TOWARDS ORGANIC BEAUTY PRODUCT AMONG COLLEGE STUDENTS IN TUTICORIN DISTRICT” has been taken.

OBJECTIVES OF THE STUDY

1. To study consumer awareness about organic food products
2. To analysis the factors influencing to buy organic products among the consumers
3. To identify the level of satisfaction of consumers towards organic products among the consumers

METHODOLOGY

The objectives were researched through primary data framing questionnaire. This sheet contains a series of questionnaire, which the investigator are supposed to ask the information and the respondents are supposed to tick the option against each individual question. Secondary data was collected through Literature Review about the concept of a organic beauty product delivery app and the interest that this industry is garnering.

ANALYSIS AND INTERPRETATION

Data analysis is the process of looking at and summarizing the data with the intent to extract useful information and develop the conclusion. Analysis of data plays a dominant role in the completion of project. Data collected are tabulated for easy understanding and good presentation about the college students' satisfaction of organic beauty products. Tables assist the researchers to analyze the data. Diagrams and charts give bird's eye of the entire data and helps in summarizing and presentation of collected data in a systematic manner.

Fig.1

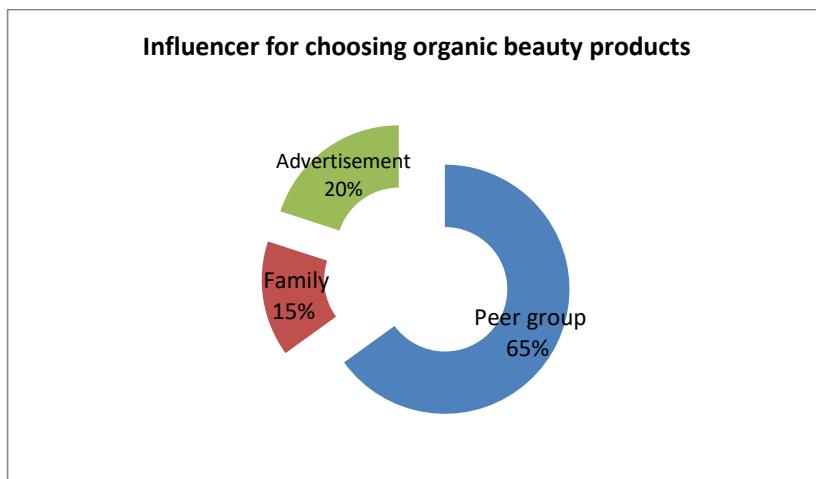


Fig5.1 depicts the influencers of college students in choosing their organic beauty products. It is said that 65% of the college students choose and buy their organic beauty products on the advice of their peer groups.

Table 1.Purpose of Usage

Factors	Ranking by respondents				Total score	Average score	Rank
	1	2	3	4			
Facial care	6	14	4	6	80	2.67	1
Occupation	3	10	13	4	72	2.4	4
Young look	2	7	5	6	45	1.5	7
Improvement self image	5	8	4	3	55	1.8	6
Better feeling	8	6	9	7	75	2.5	3
Medical purpose	8	8	7	7	77	2.6	2
Being fashionable	4	9	10	7	70	2.3	5

Table 1, reveals the scores from Likert's scale on purpose of using organic beauty products by the college students. Using organic beauty products for facial care has secured first rank, for medical purpose has secured second rank, for better feeling has secured third rank, for occupation has secured fourth rank, for being fashionable has secured fifth rank, for improvement self-image has secured sixth rank, for young look has secured seventh rank.

Hence it is found that college students use organic beauty products mainly for facial care and medical purpose.

Table 2.. Brand Preference in Organic Beauty Product

Factors	Ranking by respondents				Total score	Average score	Rank
	1	2	3	4			
Patanjali	2	7	6	15	56	1.86	4
Biotique	6	11	5	8	75	2.5	1
VLCC	5	10	8	7	73	2.4	2

Himalaya	4	9	10	7	70	2.3	3
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In Table 2, the college students have ranked the best brands in organic beauty Products. Biotique is ranked first best organic beauty brand, followed by the brands VLCC and Himalaya.

FINDINGS

- It is found that among the college students who use organic beauty Products 75% of the respondents are female who are influenced by their peer groups.
- 40% of the college students who use organic beauty Products, are using it to care of their skin and rejuvenate their beauty.
- 10% of the college students use these Organic beauty products for fashion as well as for medical purpose.
- The college students have ranked the best brands in organic beauty Products. Biotique is ranked first best organic beauty brand, followed by the brands VLCC and Himalaya.

SUGGESTION

- ❖ With customers increasingly reliant upon the referrals and opinions of their friends and colleagues, getting in front of organic beauty Products market is important. So the advantage of the digital marketplace actively engaged is very essential.
- ❖ Distribute economical packs to expand the market to all types of customers.

CONCLUSION

This study was constructed to evaluate the college students on their cosmetics habits and their readiness to buy and use organic cosmetics. The use and purchase of organic cosmetics can reduce exposure to synthetic cosmetics ingredients. Furthermore, practicing these cosmetics behaviors when looking for new cosmetics may increase the awareness of organic cosmetics and provide information to consumers about the abundance of products available that may be misguiding and promote health with words and images that from a regulatory standpoint possess little or no meaning. Research suggests that women of college age use cosmetics and do so more than their male counterparts. The pros and cons of using organic cosmetics exist, yet people are moving back to traditional Organic beauty products.

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A STUDY ON “SHG (SELF HELP GROUP)-BANK LINKAGE PROGRAM”

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ABSTRACT

*The SHG - Bank Linkage Programme is a main source of the strategy for providing financial services to the poor in a affordable cost. To meet the financial needs of the poor the alternative programmes or solutions must be planned systematically. The todays trend is the poor intended to come together in many informal ways to pooling their savings and distributing these savings to within the group on need basis. . Hence, this paper entitled focused on the views of the members of the Self Help Groups in study area regarding the role of Bank in the development of SHGs. The main purpose of the paper is to study the importance and effectives of “**SHG-Bank Linkage Program**” in the study area and help the parties for the proper utilization of the program.*

Key Words: *Self Help Group, Bank, financial services, savings.*

INTRODUCTION

“.... The poor of the world cannot be helped by mass production, only by production by masses.” Mahatma Gandhi.

Micro finance is the provision of thrift (economy), credit and other financial services and products of very small amounts to the poor for enabling them to raise their income levels and to improve their living standards. It has been recognized that micro finance helps the poor people meet their needs for small credit and other financial services. The informal and flexible services offered to low-income borrowers for meeting their modest consumption and livelihood needs have not only made micro finance movement grow at a rapid pace across the world, but in turn has also impacted the lives of millions of poor positively.

MICRO FINANCE PRODUCTS

CREDIT	Micro Credit
	General Loan
	Program Loan
	Housing Loan
SAVINGS	Voluntary Saving
	Current Account Saving
SERVICES	Training and Technical Assistance
	Health Benefit Policy
	Health Checkup

SHG – BANK LINKAGE

SHG-Bank Linkage is a major effort to provide banking services to the weaker and unorganised sector was the Bank Self Help Group Linkage Programme that was launched in early 1990s. The programme was started at the initiative of NABARD in 1992 to link the unorganised sector with the formal banking sector.

Self Help Group-Bank Linkage Programme (SBLP) aims to deliver financial products & services to the section of Indian population that lacks access to formal banking. This segment, often from the lower income, meets its financial needs through informal sources such as money lenders, traders, family and friends etc. However, these sources have their own limitations.

Under SBLP, 10-20 individuals are organised in groups known as Self Help Groups (SHGs) by NGOs commonly known as Self Help Promoting Institutions (SHPI). The SHGs are also encouraged to take up livelihood activities, for which skill training is provided by certain NGOs. The members of the SHG are encouraged to save and internally lend the savings to members during times of need. SHPIs also provide knowledge on managing books of accounts.

OBJECTIVES OF THE STUDY

- To know the educational qualification of the SHG members.
- To study organizational structure of SHGs.
- To know the role of banking sector in the development of SHGs.
- Functioning of SHGs under SHG-Bank Linkage.
- To know the saving pattern of SHG Members.

RESEARCH METHODOLOGY

The study is based on the primary data collected in Bhivasi village of Chikodi Taluk (Belagavi) of Karnataka state. The nature of data collected for the study of the SHG-Bank Linkage is primary data from the 15 Self Help Groups. In order to draw meaningful inferences the collected are analyses with the help of questionnaire. The Primary Data has been collected through interview with Members of the Self Help Groups (15 SHGs) through the questionnaire. The project report data is collected from the different websites, magazines, and reference books.

LITERATURE REVIEW

Aggarwal Vijender, et. al., (2012) opined that the most of the micro finance contracts need repayment immediately after loan release. It may be weekly or monthly schedule. The lower transaction would be appreciable with any default.

Das, Sanjay (2012) studied on role of micro finance through small help group in women empowerment. Further the study reveals that the educated middle aged women shows more interest in SHGs.

Sudarshan (2011)'s study focused impact of women self help group in economic development. The study selected 2000 women members from Rayalseema region of Andrapradesh. The study evaluated socio economic status of the members before joining SHG and after. At the same time another socioeconomic study conducted by **Ganapathi and Murugesan (2011)** in Tamilnadu. The study reveals that the variables like age, education, occupation, social status play vital role in development of SHGs and economic development of member women.

Ravindra (2010) focused on origin of SHG and problems of SHG in India. Researcher opined the problems like illiteracy, lack of proper leadership, lack of technology, high interest rates of banks are the major problems facing by SHGs.

Jothi (2010) concentrated on social development of women by the joining of SHG. Researcher opined that the SHGs will bring more respect for their social life. The members of the SHG were actively involved in their activities.

Dev, T. et. Al...(2009) studied on performance assessment of NABARD. The 16 factors were assessed by the researchers. NABARD has developed these checklist to avail the loans. The study observed that none of the members were aware at these performance assessment checklist.

Karmakar and Mohapatra (2009) in their study expressed that SHG Bank programme has indeed helped in the social and economic empowerment of rural folk, especially women, causing significant up-scaling of social capital while at the same time delivering crucial and much-needed financial services at low transaction costs for both banks and poor borrowers. Today, it has expanded to become the largest microfinance programme in the World in terms of its outreach and has extended financial services to people hitherto under-served by the formal banking system.

Gagan Bihari Sahu and Biswaroop Das (2009) in their study revealed that a large number of SHGs has enabled the poor to have an easy access to credit with low transaction costs and high loan recovery rates.

‘Report on ‘Status of Microfinance in India’- 2009-10 by NANARD, shows and reveals that how self help groups and microfinance programme increased in numbers and proven reduction of poverty and increased financial inclusion in rural

India. The SHG- Bank linkage programme is becomes potential instrument to intervention of NABARD. The evolution of SHGBank- linkage programme could be viewed in terms of women participation in financial activities and started micro enterprise and accessing micro insurance.

Government of India (2008), Rangarajan Committee Report on the, “Committee on the Financial Inclusion 2008” highlight that the focus of recent policy initiatives has been to promote financial inclusion by merely providing basic banking services to the common

people. The broad objective of Financial Inclusion (FI) is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes.

Microfinance and Rural Development in India' by Das, S.K., Nanda B.P., Nanda Rath J. (2008), published by New Century Publications, New Delhi. In this study the micro finance and self help groups programmes for women is being increasingly landed by development agencies as an effective intervention with a positive impact on economic growth and

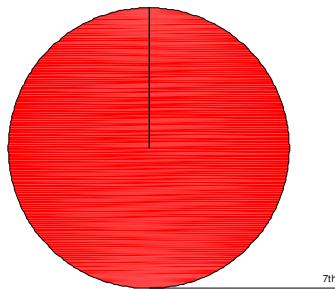
improvement in the social status of women.

ANALYSIS

1. What is maximum qualification of all members?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 7th	15	100.0	100.0	100.0

1. What is maximum qualification of all members?

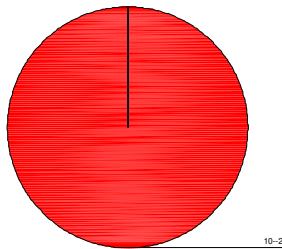


From the graph we can come to know that the maximum education qualification of all the members of all 15 SHGs is 7th Standard. SHG members are not having good education but even they are efficient in doing work and repaying the loan taken from the bank.

2. How many members are there in your SHG?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 10-20	15	100.0	100.0	100.0

2. ⁴ How many members are there in your SHG?

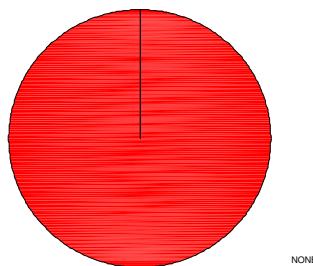


From the above graph we can conclude that each SHG contain 10 to 20 members. Out of 15 SHGs 14 contain 20 members and 1 has 16 members.

3. How many men members are there in your SHG?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NONE	15	100.0	100.0

3. ⁴ How many men members are there in your SHG?

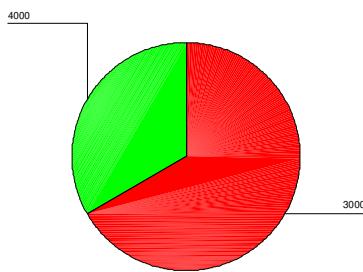


According to the survey it seems that none of the SHG contains men members in it. All the 15 SHGs contain exclusively women members.

4. What is your monthly income?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3000	10	66.7	66.7
	4000	5	33.3	100.0
Total		15	100.0	100.0

4. ⁴ What is your monthly income?



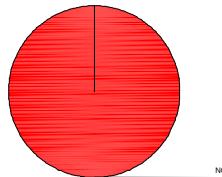
From the above graph we can conclude that the average income of all SHGs is Rs. 3000/-.

The income of 10 SHG is Rs. 4000/- and the income of other 5 SHGs is Rs. 3000.

5. Are you facing any problem/ hurdle in getting the loan from the bank?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	15	100.0	100.0

5. ⁴ Are you facing any problem/ hurdle in getting the loan from the bank?

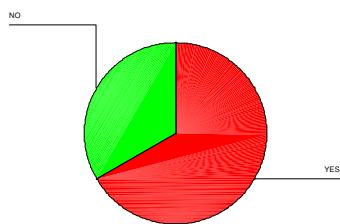


The above graph shows that there no hurdle in sanctioning the loan amount from the bank (No complication regarding documents and other things) but not getting the loan as and when they require.

6. Are you providing loans to your Group Members as and when they require?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	10	66.7	66.7
	NO	5	33.3	100.0
Total		15	100.0	100.0

6. 1) Are you providing loans to your Group
Members as and when they require?

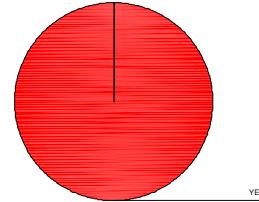


According to the survey it seems that all the SHGs are not providing the loan to their members on time. According to the above graph we can conclude that 10 SHGs are providing the loan to their members based on their need, but 5 SHGs are not providing the loan to their members on time due to some of its internal problems.

7. Is the each member repaying the loan at specified time?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	15	100.0	100.0	100.0

7. Is the each member repaying
the loan at specified time?

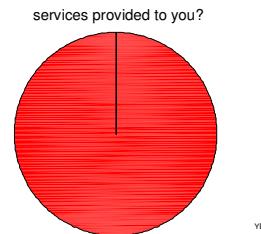


The above graph shows that the members of all the 15 SHGs are repaying the loan at specified time. It means the all the SHG members are efficient in repaying the loan they have taken.

8. Are you satisfied with the banking services provided to you?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	15	100.0	100.0	100.0

8. Are you satisfied with the banking services provided to you?



The survey shows that all the 15 SHGs are happy with the services provided by the bank but always demanding the subsidy in loan amount.

FINDINGS

1. All the 15 SGHs contain only women members
2. All SHGs contain 16 to 20 members.
3. The maximum education qualification of each SHG member is VII (7th).
4. The average income of all SHGs is Rs. 3000/-
5. The self saving of each SHG is Rs. 1000/- (50/- from each member).
6. They know about SHG-Bank Linkage Program. But they are not aware of various micro-finance schemes which are available for them.
7. They are lacking training.
8. They are not facing any problem in getting the loan from the bank but not getting as and when they require.
9. They are providing loans to its needy members from both their self savings and Bank loan.

SUGGESTIONS

1. The first and most important suggestion to bank is they have to provide required loan to SHG at right time i.e. as and when they require.
2. The Bank has to create among awareness about SHG-Bank Linkage Program by conducting seminars and various activities.
3. The bank has to provide detailed information to all SHGs about various micro-financial schemes which can be beneficial to SHG's development.
4. The bank has to help the SHGs in getting the training for their proposal.
5. The Bank should provide proper guidelines to the SHGs for their development.

6. The SHGs should come up with new ideas so that the Bank can provide financial assistance as well as training required for that.

CONCLUSION

Everyone needs finance as it is necessary for the socio and economic development of the rural and poor people especially for women and Self help group programmes has the positive impact on women empowerment because it has observed that women SHG members reported high score of women empowerment rather than the non participants because participation in the SHG programmes engross women in household action. SHG is working efficiently for empowering women, SHG transformed the status of women in the social composition but that is not enough to attain complete women empowerment. As Kofi Annan said, “There is no tool for development more effective than the empowerment of women.”

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LOCAL ENTRPRENEURS AND THEIR OBSTACLES TO PROMOTE BRAND ON SEO WITH SPECIAL REFERENCES TO DELHI

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ABSTRACT

Enterprise is the way toward structuring, propelling and maintaining another business, which is regularly at first a private company. The individuals who make these organizations are called business people. Enterprise has been depicted as the "limit and readiness to create, arrange and deal with an undertaking alongside any of its dangers to make a benefit." While meanings of business enterprise normally center around the starting and running of organizations, because of the high dangers associated with propelling a beginning up, a noteworthy extent of new companies need to close because of "absence of financing, awful business choices, a monetary emergency, absence of market request, or a blend of these." An Entrepreneur is an element which can discover and follow up on chances to make an interpretation of developments or advancements into items and administrations: "The business visionary can perceive the business capability of the innovation and compose the capital, ability, and different assets that transform a creation into an economically reasonable advancement." These days, the web is a significant piece of both little and large business. With broad traffic on the web, from web-based social networking promoting to new techniques for marketing on the web, another age of representatives is growing up: the web business person is somebody who is taking a gander at the huge intensity of the web to begin or grow a business. Regardless of whether it's a physical promoting business or a play on inventive current administrations, somebody who needs to turn into a fruitful web business visionary will frequently focus on some start-up rudiments including mixing this new innovation with great negotiating prudence.

Keywords: Entrepreneurs, Digital, Obstacles, SEO, Promotion, Brand.

INTRODUCTION

The business visionary is a factor in and the examination of big business returns to made by Richard Cantillon and Adam Smith in the late seventeenth and mid eighteenth hundred of years. Regardless, undertaking was, all things considered, neglected speculatively until the late nineteenth and mid twentieth hundred of years and tentatively until a huge resurgence in business and monetary perspectives since the late 1970s. In the twentieth century, the perception of big business owes a great deal to create by monetary master Joseph Schumpeter during the 1930s and other Austrian business examiners, for instance, Carl Manger, Ludwig von Mises and Friedrich von Hayek. According to Schumpeter, a business visionary is a person who is willing and prepared to change over another idea or creation into a productive advancement. Undertaking uses what Schumpeter called "the storm of innovative pummelling" to replace in whole or to a restricted degree below average progression across business divisions and adventures, at the same time making new things including new strategies. At this moment, pounding is, all things considered, obligated for the dynamism of adventures and since a long-time back run fiscal improvement. The supposition that business venture prompts money related advancement is a comprehension of the waiting in endogenous improvement speculation and everything considered is intensely chitchatted in insightful budgetary issues. An elective depiction set by Israel Kirzner recommends that a large portion of headways may be essentially progressively continuous upgrades, for instance, the superseding of paper with plastic truly coming to fruition of drinking straws. An Internet representative is an owner, originator or head of an Internet based business. This summary consolidates Internet association writers, and people sped up to associations for their undertaking aptitudes, not only for their general business or accounting sharpness, like the case with specific CEOs secured by associations started by specialists. A once-over of businessmen by century. A business visionary is an owner or head of a business attempt who gets money through risk just as movement. This is an incredible once-over and may consistently be not able to satisfy explicit rules for climax. You can help by developing it with reliably sourced areas.

LIST OF INDIAN ONLINE ENTREPRENEURS

<u>Name of Online Entrepreneurs</u>	<u>Name of the Company</u>
Ardesir Godrej, Pirojsha Burjorji Godrej, Adi Godrej	Godrej Group

Narendra Bansal and Keshav Bansal	Intex Technologies
Bhavish Aggarwal	Ola Cabs
Ratan Tata	Tata Group
Binny Bansal	Flipkart
Venu Srinivasan	TVS Group
Mukesh Ambani	Reliance Industries
Shashi Ruia and Ravi Ruia	Essar Group
Anand Mahindra	Mahindra and Mahindra
Prathap C. Reddy	Apollo Hospitals

Being an online business visionary requires something other than a site or blog where you gain income from advertisements. On the off chance that you need to develop your business, you must be prepared for anything. This implies being prepared for little triumphs and enormous misfortunes. This additionally implies concentrating on errands like marking your business and discovering approaches to satisfy orders. As an online business person, you will be confronted with choices that include building your market, extending your associations, and making yourself progressively available to clients. On the off chance that you're prepared to address these difficulties head on, at that point you'll be effective as an online business visionary.

At the point when confronted with a choice where none the decisions seem to have a reasonable or predictable preferred position; numerous business visionaries think that it's important to do some spirit looking and self-reflection from an organization outlook. Perhaps the hardest thing is to investigate your business equitably, openly distinguishing the imperfections and issue zones that are holding you back. Some of the choices you have to cause will to be founded on constrained data, best case scenario, so being adaptable will enable you to endure.

Fusing information essentially implies figuring it out and doing the math, and making a propensity out of it. The numbers can be transformation rates, bob rates, traffic rate breakdowns and other relevant, specialized investigation. It very well may be a dull activity, however one of the most significant undertakings to disguise.

Be energetic and enthusiastic about your image, items, and administrations. Your items mirror the vitality that you've placed into your work, and thusly, this powers your vitality to be progressively beneficial. For instance, you may not see it, yet utilizing the

correct text styles for your image logo truly causes with regards to drawing in your objective clients. Keep an eye with regards to subtleties.

Numerous online business people have a good thought in their minds, just to find that somebody has just gotten the best of them. Ideally, you're the one dishing it out, not taking the blow. There will be others attempting to figure out your item and offer their item to your latent capacity advertise. This is your opportunity to surpass them.

Security is fundamental for running a web-based business website, which means you have to screen your safety efforts nonstop, and put resources into dependable servers and systems administration equipment. One blunder can spell catastrophe for your organization's validity, so be cautious.

To prevail as a business visionary on the web or as a physical foundation, it's essential to have driven. Learn as much as you can, and create constancy to overcome the hardships. By beating obstructions, you can make it as an effective online business person.

REVIEW OF LITERATURE

(Telnic Limited. 2009) the Search Engine Optimization is viewed as a viable technique which is expected to improve the prominence and level of the client traffic for the specific site or the area through the intrinsic looking through choices. This is alluded as a characteristic type of looking. This might be again sorted in to algorithmic and natural. More the looking of that specific site or area, higher is the positioning given to it by the SEO. The high paces of positioning are additionally safeguarded by a periodical refreshing of the substance and specifically maxims that will improve the traffic. The site improvement is a tremendous industry as a team with various experts and gatherings that endeavour to collect the intelligible data and the framework to evaluate the importance of a specific catchphrase ideal for the pursuit request. A portion of the essential exercises of SEO are slithering, ordering, handling, figuring significance, and recovering. (Shari Thurow, 2003).

OBJECTIVES OF THE STUDY

- 1) To study the Local Entrepreneur andtheir obstacles to Promote Brand on SEO towards people in Delhi.
- 2) To examine the people perspective to advertise their business through Search Engine Marketing.
- 3) To give solution to online entrepreneurs and digital marketers for reduce the problems.

STATEMENT OF THE PROBLEM

An investigation issue is a declaration around a zone of concern, a condition to be improved, an inconvenience to be abstained from, or an irritating request that exists in astute composition, on a fundamental level, or before long that concentrations to the necessity for huge understanding and intentional assessment.

NEED FOR THE STUDY

The objective of an exploration proposition is to show and legitimize the need to examine an examination issue and to display the down to earth manners by which this examination ought to be led. The plan components and methods for leading the exploration are administered by norms inside the prevalent order in which the issue dwells, so rules for investigate recommendations are more demanding and less formal than a general venture proposition.

HYPOTHESIS OF THE STUDY

The researcher hypothesis of the study is accepted because the Search Engine Optimization is better than any other Digital Marketing Tool.

RESEARCH METHODOLOGY

Sound condition by green advancement is the key wellspring of fundamental information are amassed from the stars through a general made audit. As the locale of study is kept to Delhi and as the full-scale masses is numerable, the master has proposed the optional evaluating structures are utilized for the appraisal. To see the experts which are other than incredibly key for the social affair of key information the running with strategy has been seen intelligently. At long last, 50 respondents were examined into parts that urge them to wrap up a pragmatic master and it is in addition for new connection individuals.

LIMITATIONS OF THE STUDY

The subjective research technique depends on singular points of view. Since those points of view can change, the information accumulated is just dependable at the time it is assembled. Human memory will in general lean toward recalling beneficial things. We keep close access to affectionate recollections and put terrible recollections into the back corner of the brain. There is an instinctual want to search out the positive qualities in what has befallen

every one of us. In light of this quality, it tends to be difficult for scientists to reach inferences from the information that can apply over a long-haul point of view.

COLLECTION OF DATA

This research paper information is from primary data and secondary data. The structured Questionnaire and others secondary details from E-Books and References.

SAMPLE TECHNIQUE

The Convenient and Random sampling methods are used to select sample size and collect the data in this qualitative digital marketing research.

STATISTICAL DATA ANALYSIS AND INTERPRETATIONS

CHI-SQUARE TEST

For the calculation for the chi-square test the researcher considered the factors **educational status of the marketers and online users (Students, Professionals, Businessmen, and Unemployed) and the awareness of promote brand on Search Engine Optimization Marketing (high, medium and low)**

	Calculated value	Tabled value
Chi-square	3.0556	7.592

Source: Computed Data

Hence the Researcher Accepted the Hypothesis because the calculated value is less than the table value.

PERCENTAGE METHOD

GENDER

Sex	Number of Respondents	Percentage (%)
Male	29	58
Female	21	42

Source: Computed Data

Most of the male respondents are getting awareness on Search Engine Optimization in Digital Marketing.

OCCUPATION

Occupation	Number of Respondents	Percentage (%)
Student	12	24
Professionals	08	16
Businessman	25	50
Unemployed	05	10

50 percentage of the respondents are Businessmen in Delhi.

RANKING METHOD

DIGITAL MARKETING PLATFORMS	RANKS
Application Development	IV
Search Engine Marketing (SEM)	II
Email Marketing	V
Search Engine Optimization (SEO)	I
Content Marketing	III

Search Engine Optimization (SEO) is the first preferable marketing tool for online entrepreneurs and easy to get information from websites and blogs. Search Engine Optimization Marketing is the second rank for advertising the brand awareness.

FACTOR ANALYSIS

SATISFACTION OF USING SEARCH ENGINE OPTIMIZATION (SEO) AS MARKETING TOOL

Factors	Strongly Satisfied	Satisfied	Neutral	Dissatisfied	Strongly Dissatisfied
Increase brand awareness	38	05	00	07	00
Cost Effective	06	17	00	19	08
Build a community	06	26	00	18	00
Grow revenue	23	07	03	15	02
Target ideal audience	27	11	00	06	06

Most of the respondents are agreed and strongly satisfied about the brand awareness (38/50). According to ‘Consumer is the king of any business’ select the ideal audience or

customers for business is so easy in Search Engine Marketing and Business people announced that using Search Engine Optimization (SEO) as a marketing tool, to grow revenue in the field.

FINDINGS

The title is Obstacles of Local Entrepreneurs to promote brand on SEO with special references to Delhi. The hypothesis of the study is accepted because the calculated value is less than the table value. Most of the male respondents are getting awareness on Search Engine Optimization in Digital Marketing. 50 percentage of the respondents are Businessmen in Delhi. Search Engine Optimization (SEO) is the first preferable marketing tool for online entrepreneurs and easy to get information from websites and blogs. Social Media Marketing is the second rank for advertising the brand awareness. Most of the respondents are agreed and strongly satisfied about the brand awareness (38/50). According to ‘Consumer is the king of any business’ select the ideal audience or customers for business is so easy in Social Media Marketing and Business people announced that using Social Media as a marketing tool, to grow revenue in the field.

RECOMENDATIONS

Challenges and giveaways are an incredible method to get consideration on the web. Everybody cherishes winning something and by reliably running enjoyment, minimal effort giveaways, we've had the option to fourfold. you can't be hesitant to utilize striking visuals that will catch the client's eye. Your crowd ought to have the option to tell from one look at an advanced promotion what your organization is about. Just imaginative designs can recount to a story in that manner. Individuals don't purchase from organizations, they purchase from individuals and pulling back the shade on your business and demonstrating your human side can assist you with creating trust. The blog is the primary spot clients look when they have inquiries concerning what you do or how you can support them. The posts they find ought to have a genuine voice that regards the pursuer. Google loves new substance and refreshing admirably performing posts reasonably consistently is seen decidedly! Contingent upon the idea of your organization, inventiveness may not be right up your alley, however there are consistently chances to improve your online nearness. An imaginative advanced system will bring about greater commitment from your intended interest group.

CONCLUSION

To get the best web search tool perceivability, website specialists ought to adhere to the Five Basic Rules of Web Design, which express that a site ought to be: Easy to read, Easy to navigate, Easy to find, Consistent in layout and design, and Quick to download. Pages that contain the words that your intended interest group is composing into search questions by and large have more prominent internet searcher perceivability than pages that contain practically zero watchwords. The manner in which your website pages are connected to one another additionally influences your webpage's internet searcher perceivability. In the event that web index creepy crawlies can discover your pages rapidly and effectively, your webpage has a greatly improved possibility of showing up at the highest point of list items. Along these lines, constructing a site that interests to both index editors and your intended interest group is significant for greatest internet searcher perceivability.

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WORK STRESS OF EMPLOYEES IN INFORMATION TECHNOLOGY SECTOR

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ABSTRACT

Stress may be a fact of lifestyle. When people get stressed it affects their health but at the same time stress cannot be avoided but can be able to manage it. Information technology sector is one of the fastest growing industries in India so, there is a lot of work pressure for the employees. Work related stress occurs when an employee does not have the ability to work or knowledge. When there is more work pressure or the deadlines it also creates stress for the workers. Sometimes stress makes the employees to feel low in their morale. Stress management is very important for the employees so that they be able to relieve from stress and work effectively in the organization. This paper focuses on the factors influencing work stress and management of stress which would help the employees to manage the stress.

Keywords: Stress, Stress Management, IT Sector, Work Pressure.

INTRODUCTION

Stress is the feeling that has been experienced by every individual when they are overloaded and struggling to fulfill their demands. Stress can be in both aspects i.e. positive and negative. In positive sense stress can be taken as a motivator which helps the individual to accomplish their goals. We can find stress everywhere, whether in family, organization or in any other economic activities. Now a day's Information technology industry plays an important role in India and it is one of the fastest growing industries which generates more employees both men and women in the global environment.

The nature of work in Information Technology industry has been changing rapidly due to innovations and technology advancement which gives more stress to the employees. In recent times organization gives more importance to employees as they cannot run their

business organization without the employees. So, the organization tries to manage the stress. Stress management helps to reduce the impact of stress in the working environment. Stress management aims to manage the stress of employees in their everyday life and many different methods have been introduced in the organization like yoga, arranging a trip for employees, meditation and exercise.

Work stress is considered to be the important phenomenon that affects the health of the employees and also the organizational health. It also affects the behavior of employees in the organization. Many psychological problems arise due to stress. When an individual is stressed, they have poor concentration in work, inability to sleep or relax and other health issues. Stress management has become very important to boost the self-confidence of the employees and their productivity. Heavy workload and job insecurity are the major factors that create stress. Proper training should have been given to the employees so that they can be able to cope up with the technology advancement. The organization can encourage the employees to undergo the relaxation program so that they can work peacefully.

REVIEW OF LITERATURE

Dr. Narendra Shukla and Sheetal Bhasin (2019) has analysed the causes and sign of occupational stress. Work-related stress is a global issue among the employees. Stress doesn't make the employees and the organisation to achieve its goals. The organisations will not be able to remove stress but can be able to identify the sources and can improve it. This paper gives some strategies to reduce the stress level for both organization and the employees.

OBJECTIVES OF THE STUDY

- To identify the factors influencing work stress of employees in IT sector.
- To analyze the preferences used by the employees to reduce and handle the work stress.

STATEMENT OF THE PROBLEM

Stress is something that occurs in our daily lifestyle either in family or in the working place. Stress cannot be avoided it has both positive and negative influence. When stress is minimum it would be more challenging and be a motivator. However, when stress is more it

disturbs the employee's lives. Thus, it is clear that stress is something natural and it has both the benefits and the consequences depends upon on how it is managed. The world today is fast changing and every employee face a lot of pressure in their work. This pressure creates mental torture to the employees in the organization. This study helps the organization to know factors influencing work stress and how to manage and handle the stress in the working environment.

RESEARCH METHODOLOGY

In this study, researcher has collected data both from primary and secondary sources.

The primary data have been collected from employees in information technology sector through a sample survey. A sample of 50 respondents has been selected for this study. The content of the questionnaire has been developed with the help of reviews and experts in the relevant field. They were conducted and the data collected was used for the purpose of analysis and interpretation. The secondary data was collected from Books, Websites and journals. For this purpose of study the data have been collected from employees in Information technology sector in Chennai. For the selection of respondents Convenient Sampling Technique has been adopted. The sample size was restricted to 50 employees.

ANALYSIS AND INTERPRETATION

FACTORS INFLUENCING WORK STRESS IN INFORMATION TECHNOLOGY SECTOR

Employees working in information technology sector face more stress as they work round the clock. The organization forces employees to work more than they can handle. Factor analysis helps to reduce a large number of variables into few factors and also able to extract common variables and put them under one.

TABLE NO. 1. FACTORS INFLUENCING WORK STRESS

SI.NO	VARIABLES	1	2	3	4
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1	Overload of Work	.799			
2	Low Salary	.735			
3	Tight Deadlines	.678			
4	Job in Security	.502			
5	Repetitive Work		.837		
6	Demanding Superior		.738		
7	Conflicts		.644		
8	Change in technology			.952	
9	Lack of Autonomy			.868	
10	Shift Rotation			.687	
11	Lack of Promotion		.	.520	
12	Low Physical Condition				.905
13	Long Travel time				.838
14	Pressure from management				.612
15	Lack of training				.594

Source: Primary data

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.608
Bartlett's Test of Sphericity	Approx. Chi-Square	396.057
	Df	105
	Sig.	.000

The KMO of sampling adequacy and Bartlett's test of sphericity have been conducted to test the validity of data, since their KMO measure is greater than 0.5 i.e. (.608) and the chi-square value is 396.057 at 105 degrees of freedom which is significant at 5% level.

TABLE NO. 2. FACTORS INFLUENCING WORK STRESS OF EMPLOYEES

SI. NO	MAIN REASONS	NO.OF. VARIABLES	EIGEN VALUE	% OF VARIANCE EXPLAINED	CUMULATIV E % OF VARIANCE EXPLAINED
1.	Constraints	4	4.744	31.625	31.625
2.	Work Regulation	3	2.455	16.369	47.994
3.	Adaptability	4	1.834	12.224	60.217
4.	IT Service	3	1.113	7.421	67.638

Source: Primary data

The variables ‘Overload Work’(.799), ‘Low Salary’ (.735), ‘Tight Deadlines’ (.678), ‘Job in Security’(.502) with higher loadings can be combined together and are named as a factor called the ‘Constraints’. The variables ‘Repetitive Work’(.837), ‘Demanding Superior’ (.738), ‘Conflicts’(.644) with higher loadings can be combined together and are named as a factor called the ‘Work Regulation’. The variables ‘Change in technology’(.952), ‘Lack of Autonomy’ (.868), ‘Shift Rotation’ (.687), ‘Lack of Promotion’(.520) with higher loadings can be combined together and are named as a factor called the ‘Adaptability’. The variables ‘Low Physical Condition’(.905), ‘Long Travel time’ (.838), ‘Pressure from Management’ (.612), ‘Lack of training’ (.594) with higher loadings can be combined together and are named as a factor called the ‘IT Service’. All the four factors explain the variables to the extent of 67.638 percent. The most important factor influencing the employees as identified by the factor analysis is constraints and work regulation since its eigen values are 4.744 and 2.455 respectively.

PREFERENCES USED BY THE EMPLOYEES TO HANDLE WORK STRESS

Stress is something that cannot be avoided but can be reduced. Stress management is very important to employees as they can be able to control and overcome their stress. Garrett ranking helps to find out the preferences used by the employees to handle and reduce work stress

TABLE NO. 3. MEASURES TO HANDLE WORK STRESS

S.NO.	TECHNIQUES	GARRETT MEAN SCORE	RANK
1.	Physical Exercise	55.52	I
2.	Planning for a Trip	51.36	II
3.	Counselling	51.26	III
4.	Meditation	50.46	IV
5.	Yoga	49.2	V
6.	Activities/ Games	48.6	VI
7.	Time Management	48.58	VII

8.	Spending Time with Positive People	47.02	VIII
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Source: Primary data

On the basis of responses, regarding techniques of stress management preferred by employees' greater part of respondents ranked first as physical exercise among various techniques with a highest score of 55.52. planning for a trip, counselling, meditation, yoga, activities or games, time management, are measured better and ranked second, third, fourth, fifth, sixth and seventh with a score of 51.36, 51.26, 50.46, 49.2, 48.6 and 48.58 respectively. But unfortunately spending time with positive people score of 47.02 is not ideal compared to other techniques. It is clear that from the above table physical exercise is the most preferred technique to handle stress in information technology sector.

SUGGESTIONS

- The company can provide proper training to employees when there is any change in their work or promotion.
- The company can help the employees on how to take decision in pathetic situation.
- The company can also focus on the stress management techniques which in turn help the employees to work effectively.
- The organization can look after the health of the employees and often conduct a medical camp in the workplace.
- The organization can encourage the employees to undergo time management which makes them to finish their work in specific time.
- Workshops can also be conducted according to the level of employees as there is a link between the stress level and employees' position.

CONCLUSIONS

Work stress is most common among working employees in information technology sector. Work stress occurs when there is a difference between demand in the workplace and the ability of an individual to carry out those demands. So, as a result of this pressure, employees develop stress that can affect their job performance. Negative stress is so harmful and it leads to mental and physical disorders. The organization must play an important role to handle stress and try to minimize the stress level among the employees. Physical exercise,

planning for a trip and counseling are the ways by which organization can help the employees to manage the stress.

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CONSUMER BEHAVIOUR TOWARDS ORGANIC FOOD PRODUCTS

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ABSTRACT

Food is primary requirement in our lives. All the necessary energy is derived from the food intake for all the mental and physical activities of an individual. Balanced diet and intake of rich nutrients is therefore important, which can be gained from having organic foods. Organic foods are more nutritious and rich in anti-oxidants and cure many diseases. The knowledge of organic subject gradually improved and spread among farmers and consumers. At present, organic products are in the prime shelf of the big chain super markets. Now consumers started using organic food as their daily intake. Hence, this research focuses on consumer's behavior towards organic food products.

Keywords: Physical activities, Nutritious, Anti-oxidants, Farmers, Consumers, Organic food.

INTRODUCTION

The organic food industry in India is in the early stages of growth. Higher disposable income and greater health awareness have resulted in an increased domestic demand for organic food. Consumer preference on organic products is based on the general perception that organic products have more desirable characteristics than conventionally grown alternatives. Apart from health, food and environment consideration several other characteristics such as nutritive value, taste, freshness, appearance, colours and other sensory characteristics influence consumer preference.

STATEMENT OF THE PROBLEM

Organic food often have more beneficial nutrients, anti-oxidants than their traditionally developed partners and individuals with allergies to food, chemical or preservatives often discover their symptoms decrease or leave when they eat just organic

nourishment. The promotion of organic food products constitutes as important option not only for producers, government and consumers but also to respond to societies desire for higher food quality and food production that is damaging the environment system and quality of life this makes the study of consumer preference highly important. The main purpose of this study is to identify the factors influencing consumer preferences towards organic food products.

OBJECTIVES

- To identify the food products reason for changing buying behavior from non-organic to organic
- To analyse the factors influencing consumer behavior towards organic food products.

DATA AND METHODOLOGY

The study was conducted in Kanyakumari district because of growing concern of organic retail outlets in this district. The study is based on both primary and secondary data. The primary data were collected by personal interview method using a well-structured interview schedule. The secondary data on location demography and other details about study area were collected from the government websites, and other publications. For the study 50 consumers of Kanyakumari district were selected by convenience sampling method.

REASON FOR CHANGING BUYING BEHAVIOR FROM NON-ORGANIC TO ORGANIC

Today foods are not intended to only satisfy hunger and to provide necessary nutrients for human but also to prevent nutrition related diseases and improve physical and mental well-being of the consumers. Reason for changing buying behavior from non-organic to organic as follows

TABLE NO. 1
REASON FOR CHANGING BUYING BEHAVIOR

S.No.	Reasons	Garrett Score	Rank
1.	It is easy to buy a product	46.04	VII
2.	Good quality of the products	63.66	II
3.	Wealth of health benefits	49.52	VI
4.	Natural products	64.16	I
5.	Organic products are fresh and clean	56.58	IV
6.	Attractive products	35.62	X
7.	Reasonable price	36.02	IX

8.	Nutritional value	62.5	III
9.	Without food additives	43.54	VIII
10.	Best diet	34.76	XI
11.	Lower natural pesticides residue	56.4	V

Source: Computed data

The above table explicitly explains the reasons for changing buying behavior from non-organic to organic products. The first rank goes to natural products followed by good quality of the products and nutritional value. Best diet is the last reason for changing buying behavior from non-organic to organic products.

FACTORS INFLUENCING THE CONSUMER BEHAVIOR TOWARDS ORGANIC FOOD PRODUCTS

Many factors specificities and characteristics influence the consumer in their decision making process and buying behavior. A purchase decision is the result of each and every one of these factors. Factors that influence consumers specifically towards organic food products are discussed below.

TABLE NO. 2. FACTORS INFLUENCING THE CONSUMER BEHAVIOR TOWARDS ORGANIC FOOD PRODUCTS

S.No.	Factors	1	2	3	4	5	6	7
1.	Organic food products are fresh and safe	.806						
2.	Lower chemical or pesticide residue	.744						
3.	More nutritious products	.683						
4.	Aware of various symbols/label certificates	.572						
5.	Environment benefits	.561						
6.	Health benefits		.853					
7.	It is a best diet		.771					
8.	Environment friendly		.689					
9.	Easy to locate shops		.570					
10.	Compare its price with chemical products			.892				
11.	Premium price can be charged			.785				
12.	Performance of organic products are good			.641				
13.	I have enough information about the product			.600				
14.	Label of organic products should be self-explanatory				.591			
15.	I thoroughly read label				.723			
16.	Product label is trustworthy				.664			
17.	Good quality of the product				.507			
18.	Product quality influences your purchase decision					.872		
19.	It is better for healthy and safety					.561		

20.	To gain information from websites						.764	
21.	Organic food products are not well promoted in media						.579	
22	It is a part of status symbol							.852

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

TABLE NO. 3. KMO AND BARTLETT'S TEST

Kaiser-Meyer- Olkin Measure of Sampling Adequacy	.663
Bartlett's Test of Sphericity Approx. Chi- Square	675.890
Df	231
Sig.	.000

Source: Computed Data

The KMO measure is greater than 0.5 (.663) and the chi-square value is 675.890 at 231 degrees of freedom.

TABLE NO. 4. FACTOR LOADINGS FOR INFLUENCING THE CONSUMER BEHAVIOR TOWARDS ORGANIC FOOD PRODUCTS

S.No.	Components	No.of variables	Eigen value	Percentage of variance	Cumulative Percentage
1.	Nutritious Product	5	6.301	28.639	28.639
2.	Eco- friendly	4	3.050	13.866	42.505
3.	Performance	5	2.303	10.470	52.975
4.	Trust worthy	3	1.618	7.354	60.329
5.	Product quality	2	1.486	6.755	67.084
6.	Availability	2	1.215	5.523	72.608
7.	Status	1	1.060	4.820	77.428

It is observed from the above table that the important factor loading to nutritious product, eco-friendly, performance, trusts worthy, product quality, availability and status. Since their Eigen values are 6.301,3.050,2.303,1.618,1.486,1.215 and 1.060 respectively.

RECOMMENDATION AND CONCLUSION

Don't buy in bulk during this rainy weather as food gets spoiled faster. Smaller quantities are preferred, and do keep them sealed. Also, follow storage instructions mentioned on the product. Don't buy in bulk in case the product is best before two to three months. Many people complain that organic food is too expensive. Organic food can cost

more than conventional foods. Buyers plenty of ways to save money on organic food, Researchers suggest that use organic coupons or buy more in-season produce. Motivating factors of consumption are still health and safety factors. Therefore continue to be the promotional pillars for building or increasing organic consumption in Kanayakumari district.

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CONSUMERS' AWARENESS TOWARDS GREEN MARKETING IN THOOTHUKUDI DISTRICT

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ABSTRACT

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. The movement of green marketing has been expanding rapidly in the world, no exception to India particularly in Tamilnadu. Consumers' awareness and motivational champion are the driving force in the market, they go for green marketing. Now a day the environment has been changed and the mindset of the consumers also changed go for green marketing. When compare to other countries in India, the level of awareness is lower about the green marketing like organic food and eco friendly products etc. The Indian consumer has much less awareness of global warming issues. Initiatives from industry and the government are still ice blue. Green is slowly and steadily becoming the symbolic color of eco-consciousness in India. The growing consumer awareness about the origin of products and the concern over impending global environmental crisis there are increasing opportunities to marketers to convince consumers. With this background data have been collected to know the level of awareness' of the consumers in Thoothukudi. For the purpose of the study both primary data and secondary data have been collected and chi square test is used for testing the hypothesis.

Keywords: Consumers' Awareness, Green Marketing

INTRODUCTION

Green marketing definitions can be a little confusing, since green marketing can refer to anything from greening product development to the actual advertising campaign itself. Going by alternative names such as sustainable marketing, environmental marketing, green advertising, eco marketing, organic marketing, all of which point to similar concepts though perhaps in a more specific fashion, green marketing is essentially a marketing message in order to capture more of the market and services that are better for the environment. There

are many environmental issues impacted by the production of goods and rendering of services, and therefore there are also many ways a company can market their eco-friendly offerings. Green marketing can appeal to a wide variety of these issues such as the items can save water, reduce greenhouse gas emissions, cut toxic pollution, clean indoor air, and be easily recyclable. Now a day there is awareness among the consumers about the green products.

OBJECTIVES OF THE STUDY

1. To know the evaluation of green marketing
2. To know the contribution of companies towards the green marketing
3. To know the challenges for green marketing
4. To know the level of awareness of consumers about the green marketing
5. To know the attitude among the consumers towards green products.

METHODOLOGY OF THE STUDY

For the purpose of the study, both secondary and primary data have been collected and analyzed. The secondary data have been collected from articles, reports and professional information concerning green marketing studies in general using the internet and academic databases. The primary data was collected through questionnaire. The statistical methods used for the analysis are percentage analysis and chi square test.

HYPOTHESES FOR THE STUDY

- There is no significant relationship between the Income and Awareness about the green products
- There is no significant relationship between the educational level and Awareness about the green products.

EVOLUTION OF GREEN MARKETING

Green marketing term was first discussed in a seminar on —Ecological Marketing|| organized by American Marketing Association (AMA) in 1975 and took its place in the literature. The term green marketing came into prominence in the late 1980s and early 1990s. The first wave of green marketing occurred in the 1980s. The tangible milestone for the first wave of green marketing came in the form of published books, both of which were called Green Marketing. They were by Ken Pattie (1992) in the United Kingdom and by Jacquelyn

Ottman (1993) in the United States of America. According to Peattie (2001), the evolution of green marketing has three phases.

- First phase was termed as “**Ecological**” green marketing, and during this period all marketing activities were concerned to help environmental problems and provide remedies for environmental problems.
- Second phase was “**Environmental**” green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues.
- Third phase was “**Sustainable**” green marketing. It came into prominence in the late 1990s and early 2000 concerned with developing good quality products which can meet consumers need by focusing on the quality, performance, pricing and convenience in an environment friendly way.

CHARACTERISTICS OF GREEN PRODUCTS

- ✓ Products those are originally grown.
- ✓ Products those are recyclable, reusable and biodegradable.
- ✓ Products with natural ingredients.
- ✓ Products containing recycled contents and non toxic chemical.
- ✓ Products contents under approved chemicals.
- ✓ Products that do not harm or pollute the environment.
- ✓ Products that will not be tested on animals.
- ✓ Products that have eco-friendly packaging i.e. reusable, refillable containers etc.

INITIATIVES TAKEN UP BY BUSINESS ORGANIZATIONS' TOWARDS GREEN MARKETING

- **Going Green: Tata's New Mantra** Tata Motors is setting up an eco-friendly showroom using natural building material for its flooring and energy efficient lights. The Indian Hotels Company, which runs the Taj Chain, is in the process of creating Eco rooms which will have energy efficient mini bars, organic bed linen and napkins made from recycled paper. And when it comes to illumination, the rooms will have CFLs or LEDs. and Paper Sector. The initiatives undertaken by this top green firm in India includes two Clean Development Mechanism projects and a wind farm project that helped generate 2,30,323 Carbon Emission Reductions earning Rs. 17.40 Crore.

- **Oil and Natural Gas Company (ONGC)** India's largest oil producer, ONGC, is all set to lead the list of top 10 green Indian companies with energy-efficient, green crematoriums that will soon replace the traditional wooden pyre across the country. ONGC's Mokshada Green Cremation initiative will save 60 to 70% of wood and a fourth of the burning time per cremation.
- **Wipro Green It.** Wipro can do for you in your quest for a sustainable tomorrow—reduce costs, reduce your carbon footprints and become more efficient – all while saving the environment.
- **Wipro's Green Machines (In India Only)** Wipro Infotech was India's first company to launch environment friendly computer peripherals. For the Indian market, Wipro has launched a new range of desktops and laptops called Wipro Greenware. These products are RoHS (Restriction of Hazardous Substances) compliant thus reducing e-waste in the environment.
- **India's 1st Green Stadium** The Thyagaraja Stadium stands tall in the quiet residential colony behind the Capital's famous INA Market. It was jointly dedicated by Union Sports Minister MS Gill and Chief Minister Sheila Dikshit on Friday. Dikshit said that the stadium is going to be the first green stadium in India, which has taken a series of steps to ensure energy conservation and this stadium has been constructed as per the green building concept with eco-friendly materials.
- **Suzlon Energy** The world's fourth largest wind-turbine maker is among the greenest and best Indian companies in India. Tulsi Tanti, the visionary behind Suzlon, convinced the world that wind is the energy of the future and built his factory in Pondicherry to run entirely on wind power. Suzlon's corporate building is the most energy-efficient building ever built in India.
- **Tata Metaliks Limited (TML)** Every day is Environment Day at TML, one of the top green firms in India. A practical example that made everyone sit up and take notice is the company's policy to discourage working on Saturdays at the corporate office. Lights are also switched off during the day with the entire office depending on sunlight.
- **Tamil Nadu Newsprint and Papers Limited (TNPL)** Adjudged the best performer in the 2009-2010 Green Business Survey, TNPL was awarded the Green Business Leadership Award in the Pulp soon replace the traditional wooden pyre across the country. ONGC's Mokshada Green Cremation initiative will save 60 to 70% of wood and a fourth of the burning time per cremation.

- **IndusInd Bank Green** banking has been catching up as among the top Indian green initiatives ever since IndusInd opened the country's first solar-powered ATM and pioneered an eco-savvy change in the Indian banking sector.

PRESENT TRENDS IN GREEN MARKETING IN INDIA

Governmental Bodies are forcing Firms to become more responsible. In most cases the government forces the firm to adopt policy which protects the interests of the consumers. Competitors' Environmental Activities pressure the firms to change their Environmental Marketing Activities.

THE FUTURE OF GREEN MARKETING

There are many lessons to be learned to avoid green marketing myopia, the short version of all this is that effective green marketing requires applying good marketing principles to make green products desirable for consumers. Evidence indicates that successful green products have avoided green marketing myopia by following three important principles

1. Consumer Value Positioning

- Design environmental products to perform as well as (or better than) alternatives.
- Promote and deliver the consumer desired value of environmental products and target relevant consumer market segments.
- Broaden mainstream appeal by bundling consumer desired value into environmental products.

2. Calibration of Consumer Knowledge

- Educate consumers with marketing messages that connect environmental attributes with desired consumer values.
- Frame environmental product attributes as “solutions” for consumer needs.
- Create engaging and educational internet sites about environmental products desired consumer value.

3. Credibility of Product Claim

- Employ environmental product and consumer benefit claims that are specific and meaningful.
- Procure product endorsements or eco-certifications from trustworthy third parties.

CHALLENGES OF GREEN MARKETING

Implementing green marketing is not going to be an easy job. The firm has to face many problems while trading products of green marketing. Challenges which have to be faced are listed under

- Green marketing encourages green products / services, green technology, green power / energy.
- The firm ensures that they convince the customer about their green product, by implementing
- Eco labeling schemes. Eco labeling schemes offer its “approval” to “Environmentally harmless” products and they are very popular in Japan and Europe. Convincing the Indian customer’s is a great challenge.
- The profits will be very low since renewable and recyclable products and green technologies are more expensive. Green marketing will be successful only in long run.
- Many customers may not be willing to pay higher price for green products which may affect the sales of the company.

ANALYSIS OF PRIMARY DATA

The following table gives the socio economic back ground of the respondent those who are purchasing the green products for their use in Thoothukudi district.

Table1 Demographic Profile of the Respondents

Demographics		No. of Respondents	% of the Respondents
Gender	Male	75	63
	Female	45	37
	Total	120	100
Age	Less than 25	32	27
	25 - 35	55	46
	35 - 45	23	19
	More than 45	10	8
	Total	120	100
Marital Status	Married	50	42
	Unmarried	70	58
	Total	120	100
b	Graduation	53	44
	Post Graduation	67	56
	Total	120	100
Income	Less than 20000	13	1
	20000 - 30000	55	46
	30000 - 40000	40	33
	More than 40000	12	10
	Total	120	100

Source: Primary data

From the above table it is observed that respondents are mostly in the age group of 25-35 (46%). It is also evident from the table that 32% of respondents are youngsters, 23% are between 35 and 45, and 8 % are above 45. The male respondents are 52.4% and female 47.6. Further more, a majority of the respondents are unmarried 58%, while the percentage of married respondents are 42%. The respondents are predominantly post graduates 56% and graduates are 44%. This implies that the respondents have high literacy levels. The study reveals that a majority of the respondents earning between Rs.20000 and Rs.30000, while 11% of them have income less than Rs.20000 and 10% of them more than Rs.40000.

Table 2. AMOUNT SPEND FOR A MONTH FOR PURCHASING THE GREEN PRODUCTS

Particulars	No. of Respondents	% of the Respondents
Less than 500	25	21
500 -1000	80	66.5
Above 1000	15	12.5
Total	120	100

Source: Primary data

With the help of the above table, it is observed that 66.5 percent of the respondent spending up to Rs. 1000 for their monthly purchase of green products.

TESTING OF HYPOTHESES

- There is no significant relationship between the Income and Awareness about the green products
- There is no significant relationship between the educational level and Awareness about the green products.

Factors		Calculated value	Table value	Result
Income	Awareness about the green products	32.47	19.25	Rejected
Educational level	Awareness about the green products	25.37	21.23	Rejected

There is a significant relationship between the Income and Awareness about the green products

There is a significant relationship between the educational level and Awareness about the green products.

SUGGESTIONS

- Manufactures' should concentrate to produce recyclable products, reuse of packaging and they can use energy saving equipments for production and other purpose.
- More green products should be offered to the retailer, and then they can sell green products to the consumers.
- Government should offer subsidies for purchasing the equipments and machinery helping in keeping environment green. The manufacturers can be offer loans from the banks to install the equipments at lower rate of interest.
- Word of mouth and internet play a vital role in promoting the awareness about the green products and the advantages of green products. The advertisement should be modified and explain in detail about the green products and then it will reach the consumers.
- Government should make necessary for creating the awareness about the benefit of green products.

CONCLUSION

Indian manufacturers have yet to find a market for green products, even as consumers have a low awareness of them because of the insufficient efforts made by the marketers. Overall, it is clear that the Indian consumers especially Thoothukudi consumers are having less awareness about the usage of green products. Now a day consumers are spending lesser amount to purchase green products. But they ready to pay more prices for the products which are causing less environmental pollution. They also prefer promotional campaign which protects the environment, and distribution channels which are not causing environmental pollution. Government, companies, consumers and other stockholders have to join hands to come out of the situation. The opinion of the retailers is green products are liked by consumers but because of poor awareness and high prices have not been fully adopted by them. As far as consumers are concerned the awareness level is increasing and has started implementing them in their normal life. The intermediaries should include consumer's attitude measurement programme in their marketing plan and adopt all aspects of green marketing, then only they can achieve their goal and fulfill the social responsibility of their

business concern. There is a need in this situation to save our earth is joint hands actions from Government, NGOs, Manufactures', retailers regulators, scientific community and environmental education groups should create an awareness programmes among the consumers at regular intervals for reviving, maintaining and safeguarding the earth's eco system.

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A STUDY ON IMPACT OF SAVINGS AND INVESTMENT BEHAVIOUR OF WORKING WOMEN IN THOOTHUKUDI CITY

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ABSTRACT

Women should start thinking and understanding the significance of money, savings and its investment aspect to maintain a strategic distance from basic circumstances at any phase of their lives.. They need to develop skills to plan for their monetary needs. Generally women tend to keep cash idle rather than investing it. A structured questionnaire has been used to know different aspects of working women on their savings and investment behavior. The Investment pattern of the salaried women employees is different due to safety, regular flow of income, tax saving benefits, security, retirement benefits rather than professionals and businessman. This paper aims to analyze the savings objectives, investment nature, and risk tolerance level of working women in Thoothukudi. The study is based on primary data which are collected by distribution of a close ended questionnaire. The data has been analyzed using percentage analysis, Garret Ranking.

Keywords: Women, Investment pattern, Savings.

INTRODUCTION

Women's role which was restricted to domestic areas has now exchanged over to different areas where she is contending with her male equivalent. This is because of the education she is getting, the women focused arrangements, projects of the government and the openings for work accessible to her in the wake of modernization, urbanization, industrialization, liberalization, globalization and so forth. The open doors accessible to women paved the way for economic independence and their contribution in political and social circle has expanded all things considered. Today's woman is a hard taskmaster, overseeing between a simple spouse, a shrewd boss, an authentic friend, without any difficulty and effortlessness that is surprisingly apparent.

Economy of any nation is driven by investments prompting capital formation. Savings lead to investments. In India, the household sector occupies the prime place as far as savings

is concerned in comparison to institutional sectors, regardless of whether it is public or private. Every government in the world would like households to save, as personal saving constitutes the largest segment of national saving in most of the countries. This is trailed by investment funds of the corporate area, with government savings being least or immaterial in a large portion of the nations.

REVIEW OF LITERATURE

According to **Priya Vasagadekar's research (2014)** on working women she concludes that because of high level education, today's women are getting the best job offers with high take home pay packages. It has become the present day need for working women in India to increase their wealth. As most of the women are low in financial literacy, it becomes hardly possible for them to manage their portfolios on their own. Also the risk bearing capacity of working women in India is low. This is due to lack of sound financial knowledge.

Sarita Bahl (2012) concluded that there are younger women have already developed the plan for investment. Women working in private sector are more faith in investing their money. Women invest their money when they start earning and become independent. Majority of working women have invested their money. Working women invest their money in insurance plans as they are not willing to take risk to attain gain and want to have a safe future.

Dr. R. Sellappan, Ms. S. Jamuna & Ms. Tnr. Kavitha (2013) find out that married women are more curious in making investment than the unmarried. As well as the younger are mostly like to invest in shares mutual funds, insurance and fixed deposits than the older women. The middle age persons prefer to invest in real estate source of investment. So the government, Bankers and Financial institutions can introduce lot of schemes of investment based on segmentation of the age and marital status factors to acquire more funds.

Rajeshwari Jain (2014) finds that women prefer fixed deposit in bank a safe investment option & for tax saving purpose. Women also select gold as good investment.

Objectives of the Study

The main objective of this study is to know the savings and investment behavior of working

women in Thoothukudi city. In order to accomplish this objective, following specific objectives have been framed.

1. To study the socio economic status of employed women.
2. To analyze the preferences and style of savings and investment behavior of employed women.
3. To analyze the factors influencing the behavior of women towards financial investments.

METHODOLOGY

Methodology is an essential part of any research. It enables the investigator to look at the research problem in a systematic, meaningful and orderly way. Methodology comprises of the sources of data collection, sampling design and techniques used for analyzing the data. **Sampling Design**

With a view to study “Savings and Investment Behaviour of Working Women Thoothukudi”, 50 respondents have been selected. The researcher has adopted simple random sampling technique for the collection of data from the respondents.

Field Work and Collection of Data

The required information was collected from the primary and secondary sources. The field work for this study was carried out by the researcher herself. The researcher used questionnaire for the collection of primary data from the respondents. A Preliminary study was made to pre –test the questionnaire with few individuals, and on that basis the questionnaire was edited. Further interviews were conducted using the structured questionnaire. The completed questionnaires were checked and corrected. The omissions and errors were rectified by revisits to the field. The secondary data related to the present study have been collected from the Books, Journals, magazines, and Websites.

Processing of Data

After the completion of the data collection, the filled up the questionnaire were edited properly. Codification was done on the responses collected. For further processing a master table was prepared to sum up all the information collected. With the help of master table, frequency tables were prepared for further analysis.

Framework of Analysis

Arithmetic mean and percentage analysis have been used to describe the data. Percentage Analysis is applied to create a contingency table from the frequency distribution and represent the collected data for better understanding. Ranking index is used to rank the motivation and the factors increases the size of savings. Ranking index is found out by dividing the total sources by the frequency of responses.

RESULTS AND DISCUSSION

Age Wise Classification of the Respondents

Table 1. Age Wise Classification of the Respondents

Age group	No. of Respondents	Percentage (%)
20-30 years	13	26
30-40 years	15	30
40-50 years	10	20
Above 50 years	12	24
Total	50	100

Source: Primary data

Table 1 reveals that out of 50 respondents, 30% of the respondents belong to the age group of 30-40 years. 26% of the respondents belong to the age group of 20-30 years, 24% of the respondents belong to the age group of above 50 years and 20% of the respondents belong to the age group of 40-50 years.

Table 2. Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage (%)
Married	32	64
Unmarried	18	36
Total	50	100

Source: Primary data

Table 2 shows that out of 50 respondents, 64% of the respondents were married, 36 % were unmarried.

Table 3. Family size of the respondents

Family Size	No. of Respondents	Percentage (%)
Small	19	38
Medium	21	42

Large	10	20
Total	50	100

Source: Primary Data

Table 3 shows the family size of the respondents. Out of 50 respondents, 38% of the respondents' family size was small and 42% of the respondents' family size was medium &20% of the respondents' family size was large.

Table 4. Domicile of the Respondents

Domicile	No. of Respondents	Percentage (%)
Rural	15	30
Urban	35	70
Total	50	100

Source: Primary Data

Table 4 indicates that 30% of the respondents living in rural area and 70% of the respondents living in urban area.

Table 5. Annual Income of the Respondents

Annual Income	No. of Respondents	Percentage (%)
>Rs. 1 lakh	14	28
Rs. 1-2 lakh	13	26
Rs. 2-3 lakh	12	24
Rs. 3-4 lakh	6	12
>Rs. 3 lakh	5	10
Total	50	100

Source: Primary Data

Table 5 shows that 28% of the respondents earn Less than Rs. 1 lakh annually, 26% of them earn Rs. 1-2 lakh, 24% of them earn Rs. 2-3 lakh, 12% of them earn Rs.3-4 lakh and 10% of the respondents earn above Rs. 4 lakhs.

Table 6. Educational qualification of the Respondents

Educational Qualification	No. of Respondents	Percentage (%)
SSLC	9	18
Graduates	12	24
Post Graduates	15	30
Professionals	14	28
Total	50	100

Source: Primary Data

The above table shows the educational qualification of the respondents. It is

evident that 18% of the respondents completed their SSLC, 24% of them are under graduates, 30% of the respondents are post graduates and 28% of them completed their professional degree.

Table 7. Occupational Status of the Respondents

Occupation	No. of Respondents	Percentage (%)
Teacher	9	18
Lecturer	10	20
Doctor	8	16
Officer	10	20
Clerk	13	26
Total	50	100

Source: Primary Data

Table 7 reveals the occupational status of the respondents. Out of 50 respondents, 18% of the respondents working as Teacher, followed by Lecturer (20%), Doctor (16%), Officer (20%) and remaining 26% of the Respondents are Clerk.

Table 8. Length of Service of the Respondents

Service Length	No. of Respondents	Percentage (%)
>10 years	10	20
10-15 years	8	16
15-20 years	9	18
20-25 years	12	24
25-30 years	7	14
<30 years	4	16
Total	50	100

Table 8 reveals the service length of the respondents. It is evident that 20% & 24% of the respondents' work experience is >10 years and 20-25 years. 18% and 14% of the respondents' period of service is 15-20 years and 25-30 years. Finally, 16% of the respondents' service length is 10-15 years and above 30 years.

Table 9. Annual Savings of the Respondents

Annual Savings	No. of Respondents	Percentage (%)
Less than Rs.25,000	10	20
Rs.25,000-Rs.50,000	13	26
Rs.50,000-Rs.75,000	18	36
More than Rs.75,000	9	18
Total	50	100

Table 9 shows that 20% of the respondents save Less than Rs. 25,000 annually, 26% of them are save Rs. 25,000-Rs. 50,000 annually, 36% of the respondents are save Rs. 50,000-Rs. 75,000 annually and 18% of the respondents of

the respondents are save more than Rs. 75,000 annually.

Table 10. Motivation towards Savings

Motives	Rank given by the Respondents				Total	Mean	Rank
	1	2	3	4			
To meet specific purpose	6	11	21	12	111	2.22	IV
To get tax benefits	19	16	9	6	148	2.96	I
To be secured at old age	14	15	5	16	127	2.54	II
To meet contingent expenses	11	8	15	16	114	2.28	III

Table 10 reveals that the respondent's main motive is to get tax benefits. The second motive is to be secured at old age. The third motive is to meet contingent expenses and to meet specific purpose is the least motivating factor towards savings.

Table 11. Factors Increasing the Size of Savings

Factors	Rank given by the Respondents					Total	Mean	Rank
	1	2	3	4	5			
Increase in salary Income/ Increments	5	11	13	14	7	143	2.86	III
Additional Requirements	7	2	9	11	21	113	2.26	V
Statutory Requirements	16	12	8	7	7	173	3.46	II
Future needs	19	14	7	4	6	186	3.72	I
Tax benefits	3	11	13	14	9	135	2.7	IV

Table 11 reveals the factor that increases the size of savings of the respondents. Future needs possess first rank. The second rank is taken by statutory requirements. The third rank is taken by increase in salary income/increments, followed by fourth rank is tax benefits, fifth rank is additional requirements.

Table 12. Factors Influence in Investment Decisions

Factors	Rank given by the Respondents				Total	Mean	Rank
	1	2	3	4			
Liquidity	7	18	12	13	119	2.38	III
Returns	18	10	11	11	135	2.7	I
Safety	12	16	10	12	128	2.56	II

Tax savings	13	6	17	14	118	2.36	IV
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Source: Primary Data

Table 12 clearly indicates the factor that influences the investment decision of women. Returns ranked first for investment followed by second rank- safety, third rank- Liquidity and the least rank is given for Tax savings.

Table 13. Satisfaction Level towards Investment

S.No	Particulars	SA	A	N	SDA	D	Total	Rank
1	Interest rates	18 (36)	15 (15)	0 (0)	11 (-11)	6 (-12)	28	II
2	Service provided	5 (10)	7 (7)	0 (0)	28 (-28)	10 (-20)	31	I
3	Pay-back period	4 (8)	20 (20)	0 (0)	8 (-8)	18 (-36)	16	IV
4	Scheme	23 (46)	8 (8)	0 (0)	3 (-3)	16 (-32)	19	III

Source: Primary Data

SA- Strongly Agree, A- Agree, N- Neutral, SDA- Strongly Disagree, D- Disagree

In this table, satisfaction level towards investment has been scaled & rated. Service provided placed first, Interest rates placed second, followed by scheme placed third and pay-back period is to be placed as fourth.

FINDINGS AND SUGGESTIONS

The Major findings are

- The analysis inferred that maximum number of sample working women falls under the age group of 30-40 years. Among them majority of women are married and they are living in urban area.
- Majority of the respondents' family size is medium and their income level is greater than 1 lakh.
- The maximum number of respondents completed their post-graduation and most of them are doing clerical work and their service length is 20-25 years.
- Majority of the respondents are saving Rs. 50,000-Rs. 75,000 annually and they save to earn returns and future needs.

- Majority of the respondent's motive is to get tax benefits and they are satisfied towards Investment.

The following are the suggestions are

- It is recommended that the financial item makers, advertisers and regulators should attempt to expand the money related proficiency level of women by conducting preparing projects and workshops on regular basis either independently or through their employers.
- Government should make accessible more expense investment funds items so as to reduce concentration of savings in Life Insurance and Provident Fund.

CONCLUSION

Since this research has been led on the working women savings and a study of their investment behaviour, it gets essential to comprehend the various sorts of speculators Women Investors have their own investing styles: some are risk takers by nature, ready to bet a lot of cash on exceptionally theoretical speculations. Others prefer the wellbeing and security of money in the bank even if it implies that the genuine purchasing influence of their cash is gradually waning a result of expansion.

The success of every investment decision has gotten progressively significant in recent times, making sound investment decisions require both knowledge and skill. The salaried women investors have various desires from the investment as their needs different such as savings, safety, and the interest and worth appreciation. The factor which influences women's financial decision making is Family followed by self-decision making of women. In addition, alluding to business channels does not change women's influencers.

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**ANALYSIS OF RADIOACTIVE NUCLIDES IN SOIL, WATER AND VEGETABLE
USING GAMMA RAY SPECTROMETER AT MUTTOM (NHBRA),
KANYAKUMARI DISTRICT,TAMILNADU.**

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ABSTRACT

The coastal regions of Kanyakumari district in Tamilnadu from Muttom to Midalam is witnessed as a Naturally High Back ground Radiation Area (NHBRA). Baseline activity concentration of the natural radioactive nuclides in soil, drinking water and vegetable found at Muttom was determined. Measurements were carried out using a NaI based Gamma ray spectrometer, alpha counting system and beta counting system. Alpha activity was found to be higher in soil with 37325 Bq/Kg than in water 0.0072 Bq/l and 135.02 Bq/Kg in vegetable. The beta activity estimated was 99567.9 Bq/Kg, 0.053Bq/l and 321Bq/Kg in soil water and vegetable respectively. Radioactive nuclides estimation reveals that ²²⁸Ac concentration was higher in soil 1181.47Bq/Kg and potassium activity was rich in vegetable .²³²Th activity was also high in soil. The results of these studies are presented and discussed in this paper in detail.

Key words: Radioactive nuclide, Soil, Water, Vegetable.

INTRODUCTION

Exposure to ionizing radiation from natural sources is a continuous and unavoidable feature of life on Earth. Natural radioactive nuclides exist ubiquitously in the environment and contribute significantly to external and internal dose to the population¹. Ilmenite rich beach sand deposits occur in the coastal stretches of Kerala, Tamilnadu, Andhra Pradesh, Orissa and Maharashtra which contain monazite bearing black sands². ²³²Th and ²³⁸U are reported from these regions caused mainly due to the monazite bearing black sands³. The major sources responsible for exposure are naturally occurring radionuclides in the earth's crust such as ²³²Th, ²³⁸U, ⁴⁰K which occur in minerals such as monazites and zircons. Radionuclides

belonging to the uranium (^{226}Ra) and thorium series (^{228}Ra) enter the human body at a considerable smaller dose mainly by ingestion and inhalation⁴. The most important terrestrial sources of natural back ground radiation are ^{40}K , ^{238}U and ^{232}Th decay series. The radium of the uranium and thorium series concentrate generally at a greater level than uranium or thorium by about two orders of magnitude⁵ and was generally expected to accumulate more and it will reveal the concentrations of their parent's uranium and thorium. The radionuclides concentration in underground water depends on the kinds of minerals surrounded, the chemical composition of the water, the water flow rate and the ions retention. Radioactivity present in surface water is mainly due to the presence of radioactive elements in the earth's crust .

OBJECTIVES

Radioactivity present in water is mainly due to the presence of radioactive elements in the earth's crust⁶. In the sense of lives, health and environmental pollution determination of the radioactivity concentration in water is a useful because it is used for drinking. Knowledge of the concentration of radioactivity levels obtained can serve as a reference baseline value and helps to calculate the effective dose to population. This work aims to determine the concentration of radioactive nuclides present in soil, water and vegetable which are found at Muttom (NHBRA) of TamilNadu, India.

MATERIALS AND METHODS

SOIL SAMPLE: About one kilogram of soil sample from the sampling site is taken and dried in an oven at a temperature of 150°C for 4 hours. The sample is powdered with the help of agate mortar. The powdered sample is ready for radioactive analysis. Alpha and beta present in the sample was determined using alpha and beta counting system and the radioactive nuclides were estimated using gamma ray spectrometer.

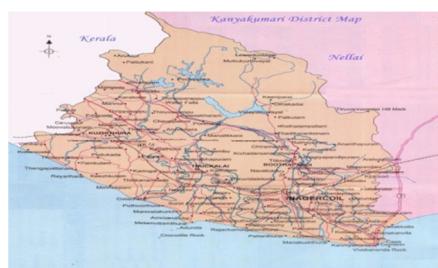


Figure1: Map of the study area

WATER SAMPLE: 10l of bore water from the sampling site is taken and filtered using wattmann filter paper. To the filtered water, 10ml of 10% potassium di hydrogen phosphate , 2ml of CaCl₂ and ammonia solution is added and is left for a night. Decand the supernatant liquid and dissolve the precipitate in con.Hcl. Reduce the volume and add 1ml of con.H₂SO₄ and 1ml of barium carrier.BaSO₄ precipitate is taken in a clean and dry planchet and it is ready for analysis. Radioactive nuclides present in water were estimated using gamma ray spectrometer and alpha and beta was determined by the respective counting system.

VEGETABLE SAMPLE: For vegetable about 500grams of banana was collected from the sampling area. It was washed thoroughly with water and cut into pieces and dried in hot air oven at a temperature of 150⁰c for four hours. The sample is taken in a silica crucible and ashed it in muffle furnace at a temperature of 600⁰c for 4 hours and the sample is ready for analysis by using respective counting systems.

RESULTS AND DISCUSSIONS

Table 1 : Gross Alpha activity in the samples

No.	Sample	Gross α activity
1.	Soil	37325 Bq/Kg
2.	Water	0.0072 Bq/l
3.	Veg. (Banana)	135.02 Bq/Kg

Table 2 : Gross Beta activity in the samples

No.	Sample	Gross β activity
1.	Soil	99567.9 Bq/Kg
2.	Water	0.053 Bq/l
3.	Veg. (Banana)	321 Bq/Kg

Table 3 : Gross Gamma activity in the samples

No.	Sample	Gross Gamma Activity (Bq/Kg or Bq/l)			
		228 Actinium	40 Potassium	Bismuth	232 Thorium
1.	Soil	1181.47	31.59	23.78	8876.32
2.	Water	0.423	0.0037	0.028	7.81
3.	Veg. (Banana)	0.057	112.06	0.49	0.73

From the results obtained in the table it was evident that alpha activity was higher in soil with 37325 Bq/Kg than in water and vegetables with 0.0072 Bq/l and 135.02 Bq/Kg respectively. A same pattern of high beta activity was reported in soil with 99567.9 Bq/Kg while a mere 0.053 Bq/l was estimated in water and 321 Bq/Kg in vegetable. Gamma activity measurements reveal that ²²⁸Ac was 1181.47 Bq/Kg in soil, 0.423Bq/l in water and 0.057 Bq/Kg in vegetable. The activity concentration of ⁴⁰K in vegetable is higher with 112.06 Bq/Kg than in soil and water with 31.59 Bq/Kg and 0.0037 Bq/l respectively. The concentration of ²³² Th was reported as 8876.32 Bq/Kg in soil, 7.81 Bq/l in water and 0.73 Bq/Kg in vegetable.

CONCLUSION

The activity concentration of radioactive nuclides reported from soil, water and vegetable found at Muttom (NHBRA) of Tamilnadu in India at present is found to be within limit. Natural radioactivity forms a significant part of the total activities in the environment whereas anthropogenic activities have introduced significant amounts and usually their influence is limited to the near locality of their introduction. Understanding natural radioactivity will enable us to check or limit the toxicity and hence risk to the individual and society of such exposed. Sources of heavy minerals in the beach sands of Muttom coast are ilmenite and monazite present in it. The concentration of heavy minerals in the beach sands is due to favourable geological conditions. Natural radioactivity content reported from these regions is mainly due to the monazite bearing black sands.

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AN APPRAISAL OF MSME SCHEMES FOR WOMEN SELF-EMPLOYMENT IN INDIA – A STUDY

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ABSTRACT

Women are a beautiful creature, gifted by god. Basically they are very talented in Nature. After the long decades they are coming out from the wall. In the Hindu scriptures, woman is described as the embodiment of power. But in real life, she is regarded as Abla . Women expel workers in favor of staying home. Not a housewife, but she is a working entrepreneur. In India has high witnessed of giving many opportunities to developing their growth in self-employment activities. In India Women self-employers are wake of economic globalization and liberalization. Employment for Women's in India facing several problems and challenges to develop their business skills and getting motivation from the Environment that is very different to compete them. The institutional policy framework for developing entrepreneurial skills, training and vocational education has broadened the boundaries of women's economic empowerment. In Government of Indian constitute of women only one third of economic institutions. Even the Nation is giving handholding support to the women self-employers by providing skill training and development, loan facilities arrangements and education through various schemes. So they can start up their initiatives in their business from beauty, food, travel, IT, ITES, sanitation, automobile, Education, entertainment and even innovation, An innovative generation of women self-employers has been able to tap into the less explored sectors, provide solutions, and build the foundation for successful businesses. This paper highlights the purpose of the schemes and evaluating the different schemes have launched for women self-employment activities and their skill-based training and development in India.

Keywords: Women Self- Employers, Schemes, Cent Kalyani, Business, Shakthi Pakages.

INTRODUCTION

The Peaceful revolution is now emerging among women. Unlike the Quiet Revolution in the 1970s which saw women leave the home and enter the workforce in droves, women today leave the workforce in droves. But today women, unlike generations of women before, These women choose to work at home, not as homemakers, but as a job- creator. It is a common belief in many cultures that women's role in creating and maintaining household things such as obtaining water, cooking and raising children. Since the beginning of this century, the status of women in India has been changing due to growing industrialization, globalization and social laws.

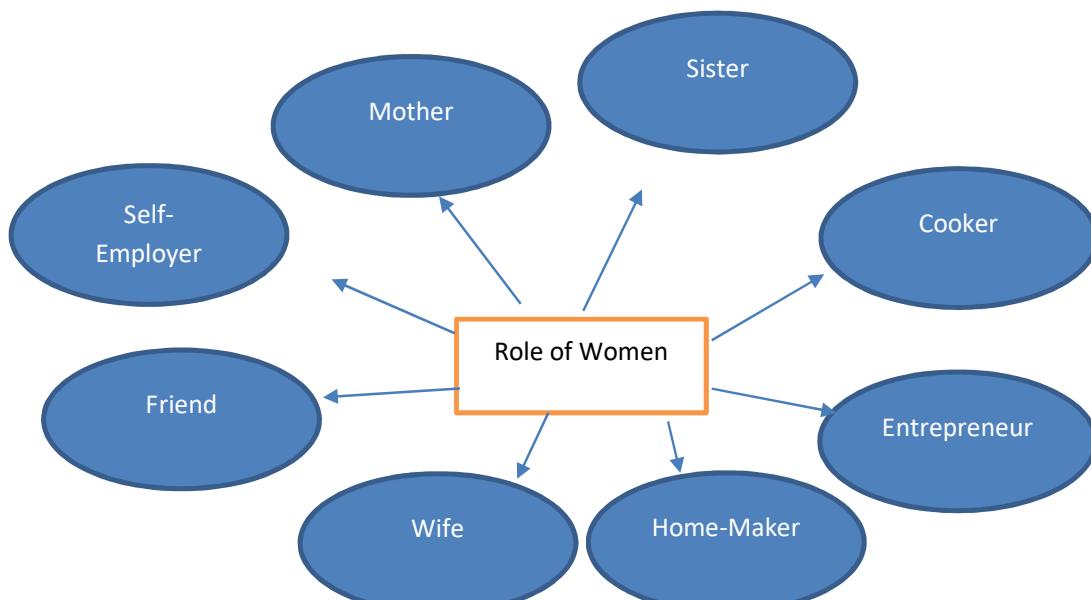


Fig 1. Role of Women

As education and awareness spread, women have shifted from the kitchen to high-level professional activities. Entrepreneurship was a male-dominated event from an early age, but time has changed the situation and brought women into today's most memorable and inspiring entrepreneurs. In almost all the developed countries of the world, women are taking their steps in parallel with men in business. Now-a-days women are entering not only selective occupations, but also industries such as trading, industry and engineering. Women also ready to do business and willing contribute to the development of the nation. Women are willing to do all the work and ready to learn their business. So far the government also willing to help them for their start-up and skill development come training activities. Micro, Small and Medium Enterprise Development Organization (MSME-DO), various State Small

Industries Development Corporations (SSIDC), Nationalized Banks and NGOs Various projects are being carried out for women development and To meet the needs of a potential female entrepreneur with inadequate educational background and skills, MSME-DO has introduced process and product based EDBs in areas such as TV repair, printed circuit boards, leather goods, screen printing. Year by year there is a special prize for the “Best Women Entrepreneur”, which recognizes achievements and inspires female entrepreneurs. The DC Office (MSME) has also opened a women's cell to provide coordination and assistance to female entrepreneurs facing specific problems. There are also several government programs, such as the Income Generating Program implemented by the Department of Women and Child Development, which provide training and income-setting assistance to help economically independent women in need. The Small Industries Development Bank of India (SIDBI) has implemented two special schemes for women, the Mahila Udyami Fund, which is a special program to provide equity to female self- employers, and the Mahila Vikas Fund, which provides development assistance to women to pursue income generating activities. SIDBI has taken the initiative to set up an informal channel for lending needs in soft term with special emphasis on women. And India government has launched a plenty schemes of start-up activities, assisting skill development and training for women establishment.

LITERATURE REVIEW

(Dr A Vijayakumar) and **(S Jayachitra)**^[1] said about women entrepreneurs are more active in role playing in society and including in business. They have their unique skills and power to compete with man also in the business world. Even they are facing the problems, challenges issues, the authors gave the conclusion for to overcome them and this study helps to analyze the Indian government policies for faced in doing business activities.

(Bharthvajan R)^[2] Says that Women Entrepreneurs plays one of the part for developing economic growth to our nation and he says that they are facing a plenty problems in their daily lives in home and business world. The paper highlights Womens entrepreneurs are having different barriers are facing in hers enterprise such as getting the bank loan, purchasing the raw materials, retain their employees and so on. And this study suggest the innovative conclusion for this existing problems.

(**Dr. S. Rajamohan**) and (**A. Sathish**)^[3] has says that Entrepreneurship is providing a vital platform for economic development in India. SSI has occupied close to 40 percent in 2013. SSI has obtained their influence either positively and negatively by different changes, facing challenges and issues. This study elaborately describes the significant and contributions of SSI in development of entrepreneurship as well as income generating opportunities in India. He has concluded as post reform period of entrepreneurship and employment high volume based on paired t-test.

(**A. Sathish**) and (**Dr. S. Rajamohan**)^[4] says that Indian Ministry are offering a plenty crores for MSME activities for making our people as Self- Employers and Entrepreneurs. India is an inevitable contribution is indispensable in social and economic development and giving a largest opportunity for nation people. He describing the existing schemes for MSME activities. This study was aimed to know their contribution of MSME in Economy of India in the recent decades.

OBJECTIVE OF THE STUDY

1. To study the purpose of MSME Schemes of income generate activities for Women in India.
2. To describe the MSME schemes of skill development and offering training programme of income generating activities for women in India.

RESEARCH METHODOLOGY

This paper has retrieved by descriptive in nature. It basically depends on Secondary data were obtained from e-journals, referred index journal, government website and so on.

THE PURPOSE OF EXISTING SCHEMES IN INDIA

The government is making many laws and schemes to encourage self-employed women. And Government of India, NGOs, SHGs, Private Institutions are willing to give the handholding support to start-up activities as well as skill development, vocational training program and so on. The MSME ecosystem in India is full of innovative ideas and creative solutions to many problems. But the number of female entrepreneurs and business owners is much lower than that of male entrepreneurs. According to data from Startup India, only 13.76 per cent of all

entrepreneurs in India are women. There are about 8 million female entrepreneurs, but the number of male entrepreneurs exceeds 50 million.

Annapurna Scheme: MSME funding to the scheme for this program is applicable to the female entrepreneur who started the Food Catering division. They can borrow up to Rs 50,000 to buy kitchen utensils, gas or stove and water filters. A guarantee is required to obtain a loan. After receiving the loan, it can be repaid in 36 installments. Further, the rates and interest rates prevailing under the scheme will be taken into account by the bank concerned.

TREAD (Trade Related Entrepreneurship Assistance and Development) scheme: The project aims to empower women by providing credit for projects, conducting specific training and consultations, and obtaining information on related needs. The scheme provides for government subsidies of up to 30 percent of the total project cost estimated by lending institutions. These institution will fund the other 70 percent.

The Stree Shakti Package: Is a unique program run by SBI which aims to support entrepreneurship among women by making some concessions. Women should own more than 50% of their share capital for a company. Women should join the Entrepreneurship Development Program (EDP) organized by their respective state agencies. Under the scheme, concession of interest is 0.05 percent and it can availed on loans above Rs 2 lakh.

Bhartiya Mahila Business Bank Loan : Under his scheme women business owners of manufacturing enterprises are given loans up to Rs 20 crore. There is no need for a network of loans up to Rs 1 crore under the Credit Guarantee Fund Trust of Micro and Small Businesses. Loans under this bank loan scheme are to be repaid within seven years. The scheme was incorporated by Bharatiya Mahila Bank at State Bank of India in 2017.

Mahila Udyam Nidhi Scheme: The scheme, funded by the Small Business Development Bank (SIDBI), provides financial assistance up to Rs 10 lakh to set up a new small scale venture. It also helps to improve and modernize existing projects. Loans must be repaid within 10 years, including a five-year term. Moreover, the interest rates for these loans vary according to market rates.

Udyogini Scheme: Women entrepreneurs between the ages of 18 and 45 who are engaged in agriculture, retail and similar small businesses can get loans up to Rs 1 lakh under this scheme. Also, to get a loan, his family's annual income must be less than Rs 45,000. However, there is no income limit for widows, orphans or disabled women. For widows, orphans, or disabled women belonging to SC / ST sections, 30 percent of the loan is granted up to Rs 10,000.

Dena Shakti Scheme: The scheme provides loans of up to Rs 20 lakh to female entrepreneurs in agriculture, manufacturing, micro credit, retail or similar small businesses. The interest rate is 0.25 per cent. Under the scheme, loans up to Rs 50,000 can be granted under the micro credit category.

Cent Kalyani Scheme: The scheme, sponsored by the Central Bank of India, is for women business owners in many fields such as agriculture or retail. Under this scheme, loans up to Rs 1 crore are sanctioned and no collateral or guarantors are required. Interest rates on loans depend on varying market rates.

WOMEN EMPOWERMENT SCHEMES INSPIRE FEMALE ENTREPRENEURS

The Indian government has taken a lot of steps to empower women. Launching a variety of projects and activities has greatly contributed to inspiring women and developing their identity. Gone are the days when women even needed permission to leave the house. In the 21st century, women are multitasking and better at managing their work-life balance. Honourable Prime Minister Narendra Modi once said, "No country can progress unless its women are full partners in the development process^[5]". The Government of India has taken various measures to empower and protect women. Patti Bachao, Patti Padao, Stand Up India, Mission Indradhanush and many more initiatives have been added for the benefit of women in India. Every day getting more and more female entrepreneurs, not just from the cities and villages. Finance Minister Arun Jaitley said, "India needs fewer and fewer mega banks because, in every sense, from lending ratios to optimal utilization, economies of scale help the banking sector." When women are the pillars of society and women are empowered, the world is empowered.

CONCLUSION

India is a male dominated society and women are considered economical As well as community members depend on male members. Seems to be absolute bias When upper and middle class women know personally they are diluted Requirements and demand for absolute equality. Women entrepreneurs face their own unique and many problems Entrepreneurial Growth. Technological advancement and information technology the outbreak has greatly reduced the problem of women entrepreneurs. But the mental revolution of society is needed to change the attitude of society Providing a democratic and entrepreneurial platform for women. More government, NGO and Other financial institutions for various female entrepreneurs, notable Increase in the development of women entrepreneurial activity. More efforts Is made to coordinate with the organizational activities of the women who provide them With the financial, mental, and psychological support of the various organizations that work Within the country and globally.

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MODERN TRAINING INITIATIVES AND PRACTICES IN CORPORATE

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ABSTRACT

Most of companies including non-IT are enabled with trending technologies in its day-to-day operations and business. Companies believe that to be successful in competitive world, it is must to have a good work force. This can be achieved only by providing a learning and development opportunities for the employees to upgrade their skillsets and grow along with the company. Employees and their knowledge are the biggest asset for any organization. Now-a-days, people are interested to join and start their career with the company which provide good learning and development opportunities for their employees. Many organizations now use learning and development opportunities as employee empowerment tool to reduce retention rate. Most of the companies invest or allocate good budget for the employee development in-terms of development opportunities to achieve great outcomes. The training will help the employees to equip well to adopt different roles and responsibilities. The latest transformation in training methods and practices due to technological changes. Self-directed Learning is another learning culture in global organization which is intended for self-improvement. This paper will focus on the current technological trends in training that includes You Tube, Online Courses, Smart Phones, e-learning trends.

Keywords—Learning, Development, SDL, YouTube Learning, Effective Training Methods

INTRODUCTION

In this tech era, most of companies including non-IT are enabled with trending technologies in its day-to-day operations and business. Companies believe that to be successful in competitive world, it is must to have a good work force with diverse,

innovative, creative and knowledgeable. This can be achieved only by providing a learning and development opportunities for the employees to upgrade their skill-sets and grow along with the company. Employees and their knowledge are the biggest asset for any organization.

Now-a-days, people are interested to join and start their career with the company which provide good learning and development opportunities for their employees. Many organizations now use learning and development opportunities as employee empowerment tool to reduce retention rate.

Training – What It Is? According to Flippo “training is defined as the act of increasing the skills of an employee for doing a particular job.” So training is a process of learning a sequence of programmed behavior. This behavior being programmed is relevant to a specific phenomenon that is a job.

According to J.P.Campbell, “training is a short –term process utilizing a systematic and organized procedure by which non-managerial personnel learn technical knowledge and skills for a definite purpose”

REVIEW OF LITERATURE

Literature review has been conducted to understand the previous work on similar topics that clearly states the moderns trends in learning and development. The need for Training & development arises to fulfill the gap between current performance of employee & required performance for the task.

- Bhattacharjee, Soumendra & Mukherjee, Subhadeep presented the global trends in the corporate world is to emphasize more on applying systematic approach to training and development in order to achieve higher level of organizational effectiveness.
- Cherniss,Cary has evaluated the effectiveness of a leadership development program based on International Organization for Standardization (ISO) principles. The program utilized process-designed training groups to help participants develop emotional and social competence.

In order to understand the latest trends in L&D that resolves the problems that the organization faces today in this technological era.

PROBLEM STATEMENT

- Lack of understanding about technological changes and modern trends in T&D
- Lack of skillsets to adapt with new trends

OBJECTIVE OF THE STUDY

- To study the various modern training methods and types of emerging training programs.
- To study the effectiveness of modern trends and practices in training and development

RESEARCH METHODOLOGY

This Paper is based on secondary data, from various research articles and books.

BEST CORPORATE TRAINING FIRMS IN INDIA

There are many things to expect when looking at the best top corporate training companies in India. So, it is imperative to do some research and choose only the best companies that can do a quality job for you. One of the most important traits or principles that managers and those who want to become manager need to possess are action oriented.

Many senior-level managers consider action orientation as their primary strength. When leaders or managers are slow to act upon a situation, they strive to avoid risks, try for perfection or merely procrastinate. These companies have recorded significant success and help many business and companies grow, as well as improving relationships between senior and subordinate staff in companies. These eight companies have been chosen by the best L&D managers in INDIA.

a) Centum Learning

This is yet another world-class corporate training company with its headquarters in India. However, it has several branches in Africa as well. The company offers

corporate training programs and skills development solutions for employees in Mumbai, Delhi, Bangalore, Chennai, and Hyderabad.

b) Futurz

Futurz is a respectable corporate training firm that spots the gap between skills, knowledge, and attributes needed and those that the employees already have. It mainly focuses on business goals and strategy. This phase is extremely critical because it usually begins with an assessment of the company's strategic direction.

c) Shraddha HRD

Shraddha is one of the top corporate training companies in India. The company boasts of outstanding services ranging from natural wellness solutions to human resource and business solutions. The company thrives on institutional and corporate initiatives that cover all forms of soft skills training. Management development, leadership excellence & coaching, cutting-edge BPO training and unique digital learning solutions, as well as skills for communication. The company's objective is to help add value to human resource to foster excellence.

d) VAK

VAK is among the best corporate training in India that specializes in training and development. What defines the company is the services it offers. The company features the best training modules that are tailored to help individuals and companies grow with no hindrance levels be it teaching ethical values, professional management tools, startup ethnicity or corporate scalability; the company has it all.

e) Step consulting

This company has emerged as one of the top corporate training companies in India. The reason for this is because the firm believes in inspiring people in all areas of their lives such as social, personal and professional aspects. With this, it can renew this people's respect for themselves as well as for other people and direct them to have a new take on beliefs, values, and perception.

f) Coalesce

Another one of the top corporate companies in India. Coalesce technologies offers training in technology consulting and corporate training services. The main goal of its service is to improve the business performance of client via simple and integral

development of teams, people, as well as the organizations. The company has been successful in helping hundreds of companies in Mumbai, Delhi, and other places. It is a company to consider hiring.

g) MPACT

MPACT is a renowned and highly respected corporate training company. The company offers services such as employee development, through different training solutions, corporate training, behavioral, soft skill, communication, team building workshops, leadership, and motivational. The company has a unique approach to issues. Firstly, there offer custom training services because the human resource, culture and workforce needs are not the same in every company.

h) Dale Carnegie

Dale Carnegie has been in the corporate training business for more than 94 years. Businesses and organizations always have sort of the company's service because they are extremely resourceful. The company publishes books and hosts different interactive seminars designed to help workers reach a new level of personal and professional success. The company offers teambuilding training courses, leadership, and professional corporate courses that are meant to foster and improve organizational development program to meet a company's current and future goals.

DEVELOPING TALENTS STILL A CHALLENGE FOR CORPORATE INDIA

Corporate India needs to step up on the learning and development front as it seeks to build a workforce with the right skills and knowledge to stay relevant in this fast-changing business environment, according to a study by KPMG and National HRD Network (NHRDN).

Here are key points from the report shared exclusively with ET.

- Alignment of learning with business strategy is a strength: 81% of organizations report that their learning strategies are aligned to their business strategies. Learning interventions are planned of time, using data from training needs analysis and HR management systems.
- Low focus on measuring learning impact: 40% of the organizations surveyed measure learning impact that goes beyond just taking post program feedback. However,

measuring the impact on business outcomes is an untouched area with only 18% of organizations measuring it. By showing tangible impact, L&D can build credibility with stakeholders. Only a quarter of organizations report utilization of learning impact data as a consistent input into the talent strategy.

- Integrating learning with HR: In 29% of organizations, learning happens in isolation or is at best connected with performance management systems. “For employee development to be complete, learning needs to be integrated with other HR processes, including succession planning, career planning, performance management,” says Suri. Absence of a learning ecosystem: Despite the growing importance of peer-to-peer learning, there are limited systems to support this. Of the participating organizations, 56% lack a formal mechanism that defines the role of team members in aiding an individual’s learning.
- Reluctance to adopting learning technology: Organizations have not explored the potential of social learning through technology-enabled platforms, with 50.5% reporting that they have not leveraged technology. Limited use of technology also means that in 23% of the organizations, employees can access learning programs only via office systems. Advanced use of technology is still a far cry, with 93% organizations reporting that they are not using data analytics and predictive modelling to measure learning trends and personalize learning.
- Variance in sectors in learning maturity: The ITES/BPO/KPO sector was found to have the highest LMI. On the other hand, the NBFC sector was lagging with the lowest LMI. This sector is characterized by a very low integration of learning with other HR processes and weak learning culture.

TOP E-LEARNING TRENDS FOR 2019

Let's look at the top eLearning trends for 2019 that will become stronger as we move forward:

a) Adaptive Learning Going to The Next Level

In my last year article on eLearning trends for 2018, I had predicted that adaptive learning will become stronger with greater adoption. It seems to head that way, as many new players are emerging. Adaptive learning, supported by confidence-based

assessments and strong analytics and measurement of training effectiveness, is taking learning to the next level.

Very soon, in 2019, adaptive learning will make further strides in the eLearning marketspace. Organizations and learners will benefit as organizations ensure that there are better competition rates, and learners will enjoy the learning process as they get to see only that content that is personalized to them. Using effective assessments, learners can skip the content that they are completely confident about.

LMSs are slowly gearing up to compete with platforms that are offering adaptive learning. Hence it will be an important and interesting trend to watch out for in the coming year. My gut feeling is, adaptive learning is here to stay, and the experimentation phase is over, and it will all about action in 2019.

b) **Microlearning**

Microlearning was a strong trend in 2018. I have seen that organizations are increasingly looking at microlearning as an important solution. It is a great method of implementing learning in small chunks that are objective driven and can be easily and quickly deployed within organizations.

Organizations that are looking to take advantage of microlearning will continue to benefit from this interesting and innovative mode of learning.

Learners benefit too as they get through the modules quickly and can repeat the learning many times as well. Retention is better, and they are less fussy about going through a boring hour-long module.

Microlearning can be implemented as videos, small games, quizzes, and infographics.

The great advantage of microlearning is that it can be implemented on any device. I feel microlearning will continue to be a strong trend in the year 2019 and beyond.

c) **Artificial Intelligence and Learner Assistance**

Artificial Intelligence assistance has picked up in the eLearning space. Organizations are now offering innovative solutions where bots can guide learners both on the learning path, as well as during the courses.

Artificial Intelligence will be used to predict learner behavior, as well as help personalize the learning. Based on the modules that were taken by learners and the difficulties or challenges faced, better personalization will be brought about. Voice-guided bots will also help learners to search for key content in modules. As I see it, organizations will be implementing newer methods of Artificial Intelligence support for their learners in both the learning process and during the moment of need. An example of this could be an intelligent chatbot that can act as support for technical queries.

Added to the mix is the use of robots for helping kids and people with special needs to learn new skills and help them in the moment of need.

My take is that Artificial Intelligence will continue to be a very strong trend, and that it is something that will change the learning landscape in 2019 and beyond.

d) Gamification and Game-Based Learning

Gamification and game-based learning were strong trends in 2018. Organizations are increasingly looking at investing in game-based learning to empower and engage their learners better. It has been observed that gamification has improved retention rates and better application of the subject matter learned at work.

Organizations will look to implement more game-based solutions, as they see them as value adders for the organization-wide learning. Games that are well thought out, well designed and address the needs of learners engage them effectively. It has been proven through numerous implementations that games help in releasing happy hormones, such as dopamine and serotonin.

A learning organization is one that takes advantage of game-based learning.

In my opinion, game-based learning is here to stay, and will continue to be a strong trend in the year 2019 and beyond.

e) AR/VR/MR

Virtual Reality and Augmented Reality are both growing rapidly as important modes of implementing learning content. It has been observed that K-12 has adopted Augmented Reality in a rapid way to teach various subjects, such as Science and Math.

The great thing about Augmented Reality is that it can augment the existing content through interesting overlays of graphics and images that can pop out and thrill

the learners. More than the thrill, it is the experience itself that helps learners connect to the content better.

Virtual Reality continues to grow as it is used in teaching various safety-related procedures. Organizations are now looking at Virtual Reality as an important solution, as eLearning companies use effective Instructional Design strategies to enhance the VR experience. Using a mixture of 360-degree photographs, interactions, and many more elements, VR is becoming a useful experience. Organizations are also investing in cognitive learning products that are augmented by VR especially for children and people with special needs.

Added to AR and VR is the exciting new modality called Mixed Reality or MR. Already big players are making investments in MR which combines AR and VR to a great effect.

Organizations will continue to take advantage of this interesting trend in the year 2019 and beyond.

f) Video-Based Learning

Videos are one of the hottest modes of training right now. The popularity of video-based sites like YouTube have forced organizations to adopt more videos into their training. Be it Instructor-Led Training that is interspersed with anecdotal or contextual videos, or eLearning where videos play an integral part in disseminating information, videos are here to stay.

The focus is on decreasing the load time and the size of videos using various tools. Video-based learning will continue to grow and will be an important trend to watch out for in the year 2019 and beyond.

g) Social Learning

Social learning involves collaboration between individuals at the workplace through various modes, such as forums, informal chat sessions, sharing sessions, and learning circles. Social learning has picked up in the last few years thanks to the emphasis on building a learning organization. As more collaborative tools are developed, social learning will continue to grow and leave an impact in the year 2019 and beyond.

h) Content Curation

Content curation has found a lot of support from the learning community and professionals in 2018. What will the year 2019 hold for this wonderful method of curating information and providing the learners with just-in-time information? I feel LMSs will continue to grow and offer content curation as an important method of sharing information and provide the right experience to the learners. I see that content curation will continue to be a strong trend in the year 2019 and beyond.

CONCLUSION

The new global trends in the corporate world is to emphasize more on applying systematic approach to training and development in order to achieve higher level of organizational effectiveness. Organizations today, try to link business strategy with training.

Current and future trends show that organizations that want to retain skilled employees need to provide for ongoing development and educational opportunities. Many organizations measure the return on investment for training activities. SDL is one of the trending methods in L&D.

LIMITATIONS OF THE STUDY

- Lack of Primary Data for the empirical study
- Due to time and word limitation, a micro level study has been conducted on the topic

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QUALITY WORK LIFE BALANCE OF WOMEN EMPLOYEES IN IOB – KANYAKUMARI DISTRICT

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ABSTRACT

Work-life balance is employed to explain the equilibrium between responsibilities at work and responsibilities outside paid work; having a work life balance means this equilibrium is within the right position for the individual concerned. For some people it means spending longer in paid work and fewer time at home, while for others it means ensuring that paid work doesn't infringe on time needed for other responsibilities. It is about managing our work commitments with career goals, and our responsibilities at home and the wider community. Work life and private life are inter-connected and interdependent. This paper presents work life balance of the women employees within the banking sector. The researcher has taken demographic variables such as age, educational qualification, monthly income, designation, number of dependents and the problems faced by them at working environment and life. The researcher collected the data through interview method, by using sampling technique of convenience sampling Method for the study. The results found during this study yields good results for working women managed their work life balance in banking sector.

Keywords: work life balance, women employees, working condition, problems faced

INTRODUCTION

Work life balance refers to the level of prioritization between personal and professional activities in an individual's life and the level to which activities related to their job present in the home. Work life balance is a tropical issue due to the increased amount of technology that removes the importance of physical location in defining the work life balance. As the time changed lifetime of women has also been changed. She changed her life to extreme limit that she is getting educated and earning equal to male. But she runs the house also. So balancing her work and home is becoming difficult for women employees. Although over the years women in India have struggled to establish an identity and create a mark in the

social as well as organizational platforms, but with the increase in educational institutions more and more women enter professional sectors. With increase participation of women in work force, the participation of working mother, dual career couples, also increased. This trend immediately enhanced the child and elder care burden on an outsized number of employees and in additionally created new challenges in balancing work life and due to the rise in population they started to witness significant enhancement in long hour culture, unpaid overtime, changing work time. This resulted into enhanced work stress, time squeeze for home and family, conflict within colleagues, technological complexities at work place. This study focuses to find out the factors, opinions regarding their work life and to study the problem faced by them in work place as well as home.

REVIEW OF LITERATURE

Khaled adnan Bataineh (2019) The purpose of this research is to investigate the relation of work-life balance, happiness, and employee performance, Accordingly, a questionnaire-based survey was designed to test the above mentioned model supported dataset of 289 employees' from the (Med Pharma), Pharmaceutical industries in Jordan, Multiple regression was conducted to look at the research hypotheses. The result shows that work-life balance and happiness has a positive effect on the employees performance. However, job satisfaction non-impact in employee performance. The results have enormous implication for the Pharmaceutical industries sector in Jordan.

A.K Patak et.al, (2019) The profitability and development of organization depends on the performance of the employees working there. Every employee has a personal and professional life, like two sides of a same coin, both of these are very difficult to separate. If an organization wishes to have better productivity and more commitment from employees then they must have a better quality work life management. This can be achieved by an individual when his work is accepted and respected for the mutual benefit of the individual and the organization. Organizations are social systems where human resources are the foremost important factors for effectiveness and efficiency and wish effective managers and employees to realise their objectives. Work life balance is partly employers and partly individual responsibility. The present article deals with surveying the past literatures on work life balance and job satisfaction in various sectors of Industries in India and abroad.

OBJECTIVES OF THE STUDY

1. To find out the profile of the female employees.

2. To find out the problem faced by the women employees and provide suggestion to make it effective.

NEED OF THE STUDY

Women have to play multiplicity of roles in family, in society and in the working environment. They have more responsibilities and are more sensitive towards all such conditions and environment. This study is exclusively made to understand, analyze and measure quality of Work Life among the women of IOB in kanyakumari district.

STATEMENT OF THE PROBLEM

Quality of work life is the quality of the content of relationship between employees and their total working environment with human dimensions added to the provision of services. The responsibility of bank employees has been increasing day to day due to policy changes. Now they are facing the challenges of high work load when it is beyond their expertise and limit. Apart from this women bank employees find it very difficult to manage male subordinates and have a tough time in extracting work from them. They are not getting adequate support from the superiors in their work accomplishment and dissemination of functional duties. With the above theme in mind, the present study is focused on evaluating the Work Life balance of Women in IOB in kanyakumari district.

METHODOLOGY

This study is based on primary and secondary data. The study is descriptive in nature. The present study covers a sample of 50 women employees of IOB in kanyakumari district. Convenience sampling method were used in selecting the respondents.

ANALYSIS AND INTERPRETATION

DEMOGRAPHIC PROFILE OF THE RESPONDENTS

An attempt is made to study the demographic profile of the sample respondents drawn from women employees in IOB in kanyakumari district. To analyze the influence and impact of various demographic factors such as age, marital status, educational qualification, monthly salary, designation, number of dependents.

TABLE NO. 1.DEMOGRAPHIC PROFILE OF THE RESPONDENTS

SL.NO	Demographic profile		No of respondents	Percentage
1.	Age wise	Up to -25 years	6	12
		26-35 years	20	40
		36-45 years	11	22
		46-55 years	9	18
		Above 55 years	4	8
2.	Marital status	Married	33	66
		Unmarried	17	34
3.	Educational qualification	Higher secondary	5	10
		Under graduate	26	52
		Post graduate	19	38
4.	Monthly salary	Below Rs.15000	5	10
		15000-25000	11	22
		25000-35000	19	38
		35000-45000	9	18
		Above 45000	6	12
5.	Designation	Clerk	11	22
		Officer	26	52
		Manager	13	26
6.	Number of dependents	3	22	44
		4	17	34
		5	6	12
		6	5	10

Source: Primary Data

The above table 1 shows that out of 50 respondents, 40 percentage of the respondents are underage group ie. Below 26-35 years, 66 percentages are married, 52 percentages are under graduate, 38 percentages of the respondents are under monthly salary of Rs.25000-Rs.35000, 52 percentages are officer and 44 percentages of respondents have 3 dependents.

PROBLEMS FACED BY WOMEN EMPLOYEES

Women employees find it difficult to balance work –life due to various factors that affect their quality of work such as less promotion opportunity, work family conflict, male domination, lack of proper mentoring.

**TABLE NO. 2. PROBLEMS FACED BY WOMEN EMPLOYEES-GARRETT
RANKING**

S.No	Variable	Garrett score	Rank
1.	No/less promotion opportunities	35.6	IX
2.	Falling ill health due to work stress	33.2	X
3.	Lack of proper mentoring	45.3	IV
4.	Frequent transfer affect family and children education	36.1	VIII
5.	less access to important information	41.2	VI
6.	Promotions are hardly fare	38.4	VII
7.	Work family conflict	47.6	III

8.	Often employed in sub ordinate position under the supervision of men who are in more powerful position	43.4	V
9.	Working environment are mostly male dominated	51.2	II
10.	Family responsibilities and all house hold activities become burden because of work	54.3	I

Source: Primary data

It is clear from the above table that family responsibilities and all house hold activities become burden of work got first rank with highest score of (54.3%) and falling ill health due to work stress got the last rank with least score of (33.2%).

SUGGESTIONS

The suggestions pertaining to WLB issues of bank employees are divided in two parts

EMPLOYEES

- Planning the activities and prioritizing the tasks can help to take out some free time which can be utilized for other purposes.
- Drop activities that sap your time or energy.
- Manage your time
- A little relaxation goes a long way
- Use the facilities available for WLB in organizations

ORGANIZATIONS

- Long working hours of employees must be avoided as far as possible.
- Involves Working Women participation in strategy making
- Part time working during early stage of Child Care must be given.
- Childcare Centres at workplaces must be there.

CONCLUSION

By the end of this chapter, we may conclude that over the period, the business growth has become rapid. Work life is becoming challenging day by day. Since joint families are now gone, it becomes immensely important to give time to family. This is the area where women face problems and even conflicts. Work life balancing has so emerged as an area which now needs a lot of research. Particularly, for women employees, it has been a need of the hour to strike a fine balance between work and family life. In particular, women aren't spared from their household chores or from child care duties. At the same time, they are

expected to be at par with the male employees in relation to time spent at work and job done at work. It is time when banks should focus on this aspect.

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INNOVATION OF TWENTY FIRST CENTURY TEACHER

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ABSTRACT

The study envisages an attempt to list out the pros and cons of the teachers of the twenty first century and it is sorted out with the help of statistical tools. The study deals with the merits with the aid of the Garret ranking depending on the opinion of the respondents who were 300 in number. Rensis Factor Analysis was used to extract the main components out of the many enumerated and it was suggested to channelize the best ways out of the available devices and facilities to impart the traditional good values too.

Keywords: Innovation ,Twenty First Century, Teacher

INTRODUCTION

The teacher is expected to be an experienced person who builds the pillars of the Nation for tomorrow. The 21st century teacher looks forward to the future. They are aware of the ever-changing trends in technology and are in tune of what the future may bring to education. A good 21st century teacher is aware of the career opportunities that will be in the coming years for their students, and are always advocating towards forward thinking and planning to ensure that no students is left behind. Technology has changed how students learn and communicate. Finding ways to integrate technology in the classroom provides students with the tools that would take them into the 21st century. *The term "21st-century skills" is generally used to refer to certain core competencies such as collaboration, digital literacy, critical thinking, and problem-solving that advocates believe schools need to teach to help students thrive in today's world. In a broader sense, however, the idea of what learning in the 21st century should look like is open to interpretation—and controversy.*

A Teacher should be a person with certain good qualities such as encourage contact between students and Faculty, Develop reciprocity and relationship among students, encourage active learning, give prompt feedback, emphasis time on task, communicate high expectations, respect diverse talents and ways of learning. .

OBJECTIVES OF THE STUDY

- To delve into the benefits from a 21st century teacher
- To identify the weak spots in 21st century teacher
- To put forth the advocacies to overcome the shortcomings

TWENTY FIRST CENTURY TEACHER - A BOON TO THE SOCIETY

The teachers of this Century are supposed to cope up with the challenges confronting them in the twenty first century. The teachers should be competent to guide and lead the students accurately into the right path to achieve his or her goals and ambitions in life.

By calculating the Garret mean score an attempt is made in this section to rank the benefits of the twenty first century teacher to the society by ranking the qualities according to the respondents' opinion.

Table I below depicts the mean scores of the benefits of a twenty first century teacher on the basis of calculation of Garret. The first rank is obtained by the factor 'Plan ahead how teaching should be improved', followed by 'Integrating new technology in classrooms' and 'Life- long learner', the fourth rank is bagged by the factor 'Plan ahead how teaching should be improved', the fifth rank goes to 'Balance of educational tools in the class room' and the sixth rank goes to the factor 'Balance of educational tools in the class room'. The seventh rank for the benefits of the teachers of the twenty first century to the society goes to 'Highly talented leader, administrator and Manager', the eighth rank goes to 'Mould students to be a good citizen of tomorrow', 'Possess a set of specific skills and potentials and Pastoral role' gets the ninth rank and 'Scholar, researcher and lifelong learner' gets the tenth rank. The second last rank goes to the factor 'A great source of inspiration to students' and the last rank goes to the factor 'A great assessor and performance evaluator'. Hence it is found from the study that the twenty first century teacher is a vital necessity to build up a strong and

prosperous India with the capacity to mould the students into the great pillars and leaders of the future India.

Table – 1. Merits of a teacher of Twenty First Century ranked

Sl. No	Particulars	Garret Score	Mean	Rank
1.	Possess a set of specific skills and potentials and Pastoral role	44.95		IX
2.	Integrating new technology in classrooms	54.43		II
3.	Interpreter and designer of learning programmes and skills	49.87		VI
4.	Plan ahead how teaching should be improved	56.10		I
5.	Scholar, researcher and lifelong learner	43.23		X
6.	Balance of educational tools in the class room	51.33		V
7.	Mould students to be a good citizen of tomorrow	46.20		VIII
8.	A great source of inspiration to students	42.69		XI
9.	Highly talented leader, administrator and Manager	46.72		VII
10.	Life- long learner	54.21		II
11.	Highly talented and Adaptive in Nature	52.05		IV
12.	A great assessor and performance evaluator	41.70		XII

Source; Primary Data

THE DEFICIENCIES THAT A TEACHER SHOULD NOT HAVE

The twenty first century teacher should have certain shortcomings which peep in the new system of education. The factor analysis is conducted with the detection of the data adequacy and suitability for the test. The following tables are an illustration of the same.

Table – 2. KMO and Bartlett's Test – Deficiencies of the Teacher

Kaiser Meyer-Olkin Measure of Sampling Adequacy		.7311
	Approx Chi-Square	280.167
Bartlett's Test of Sphericity	Degree of freedom	45
	Significance	000

Source: Primary Data

The above table shows the adequacy of the sampling and its suitability as the sampling adequacy is as high as .7311. This shows its suitability to fit the test of Factor analysis or the application of the statistical technique.

By applying the principal component analysis and the Varimax rotation, in Factor Analysis, the twelve factors were reduced to three components based on the qualities. The

total variance accounted for 84% of the total variance explained and only the balance by the unexplained variables.

Table – 3 Rotated Factor Matrix - Analyzing Shortcomings

Factors	Components			Communalities
	1	2	3	
Tendency of making students book worms		.862		.684
Media literacy erodes the thinking capacity		.716	.	.689
Mechanization for calculation		.578		.795
Too much dependence on devices and tools		.552		.565
Promotes unsafe behaviour among children			.785	.604
Human tendency declining	.570			.765
Soft heart is disappearing	.750			.612
Mobiles really not needed but tempted			.525	.542
Lack of responsibility	.849			.709
Computers and laptops tend to mislead			.796	.868
Barriers in Communication			.840	.720

Source: Primary Data

Table 3 above presents all the entire factors which have a value nearing 1 or above five only taken into account. Out of twelve such selected factors three components are taken into account. The selected factors are displayed in the above table with their scores and it is found that after the rotation three components are extracted out of the factors. The three components above can be coined as “Lack of good qualities” as traditional teaching methods had a lot of developing good values among children which the latest methods lack and it includes the factors such as ‘Human tendency declining’, ‘Soft heart is disappearing’ and ‘Lack of responsibility’ with scores of .570, .750, .849 respectively. The second component can be named as “Automation” which has in it the factors such as ‘Tendency of making students book worms’ with a score of .862, ‘ Media literacy erodes the thinking capacity’ with a score of .716, ‘mechanization for calculating’ with a score of .578 and ‘Too much dependence on devices and tools’ with a score of .552. The next component can be named as “Tendency of Detrimental behaviour” which has in itself the factors such as ‘Promotes unsafe behaviour among children with a score of .785, ‘Mobiles really not needed but tempted’ with a score of .525, ‘Computers and laptops tend to mislead’ with a value of .796 and ‘barriers in communication’ with a score of .840.

CONCLUSION

The study above summarizes the various benefits that a twenty first century teacher imposes to the society or nation and also the factors which endanger the character and behaviour of the students due to the usage of the latest equipments and devices for the purpose of study by students. It is found from the study that modern gadgets erode the human qualities of students. But there are a lot of merits which are exposed through this study and hence to equip themselves with the latest terminology and technology to suit their living this type of teachers are inevitable for the society and the world at large. It is also evident from the study that though there are some shortcomings the benefits outweigh them and if it is best utilized and channelized this century teachers and their teaching and teaching techniques are certainly a boon to the nation.

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A STUDY ON EVOLUTION OF TAX REFORMS IN INDIA

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ABSTRACT

Tax reforms are a part of the package to liberalise and globalise the Indian economy. This paper focus on the new development of tax system in India. The researcher applied secondary data as a source of data collection. The strategy in respect of direct taxation is to minimise distortions in tax structure by expanding the tax base and moderating tax rates on the one hand and improving the efficiency of tax administration and increasing the deterrence level on the other, so as to encourage voluntary compliance. The strategy in respect of indirect taxes is to move towards a fully integrated goods and services tax (GST)

Keywords: Income tax, Excise Duty, Customs Tariff, GST.

INTRODUCTION

Tax (from the Latin *taxo*) is a compulsory financial charge or some other type of levy imposed upon a taxpayer (an individual or legal entity) by a governmental organization in order to fund various public expenditures. We are going to have a look on the history and its administration in various countries which includes, Egypt, Great Britain, Colonial America, and Early America, US Civil War, India.

In Ancient Egypt, the first known taxation took place around 3000–2800 BC. Most countries have a tax system in place to pay for public, common or agreed national needs and government functions. Egyptian pharaohs used tax collectors – called scribes – to collect money from their citizens. This wasn't typically an income tax. Instead, it was a tax on a specific type of good. Once, the pharaohs charged a tax on cooking oil.

TAX REFORMS AROUND THE WORLD

Great Britain typically attributed with inventing the world's first income tax. In the 1800s, Great Britain would periodically introduce income taxes to pay for various wars expenses which includes buying military weapons etc. **England** is best known for introducing its income tax in 1800 to help deal with Napoleon.

In England, the taxation came to exist in 17th century where it is either regressive or progressive. They targeted on the poor families rather than the higher class of people. Hence, it faced much opposition from the public side.

In this age, tax was implemented only on the usage of molasses based on the molasses act in 1764. Though, it not returned to the government in any means. It particularly targeted on the consumers who uses sugarcane and other beverages.

In early America, the country was tax free. But later many laws were developed under tariffs and duties. Though it is not useful to the United States. Hence they initiated with an property tax. It is country to introduce property tax on the citizens of America.

REVIEW OF LITERATURE

The research paper (Nisa, 2017) evaluate the impact of GST on India's foreign trade. It highlights that GST will make life easier for businesses in India due to development of common national market. With even taxation and cost effectiveness owing to reduced time and costs in transportation, one obvious effect would be that 'Made in India' products would now be more cost competitive in the global markets.

The research paper (Dr. D. Amutha, 2018) discuss the economic consequences on Indian economy due to introduction of GST. The paper also discusses the future predictions and obstacles for GST implementation. It states that GST is enormous concept which simplifies current tax system in India. The research paper (Sehrawat, 2015) focus on advantages of GST and challenges faced by India in execution. It also highlights that its implementation stands for a coherent tax system which will subsume most of current indirect taxes which in long term will lead to higher output, more employment opportunities and flourish GDP.

The research paper (S. Thowseaf, 2016) studied the benefit of Goods and Services Tax on the economy, business, industry and consumer and analyze the implementation strategy of GST in India. If GST properly implemented with tax exemption for certain goods like agricultural commodities, it will result in increasing revenue at the Centre as the tax collection system becomes more clear, making tax avoidance problem vanish and leading to economic growth, helping Indian people regain the wealth lost within country.

The research paper (Nayyar, 2018) concluded that all sectors in India - manufacturing, service, telecom, automobile and small SMEs will bear the impact of GST. One of the biggest taxation reform- GST will bind the entire country under a single taxation system rate. As predicted by experts, GST will improve tax collections and boost up India's economic development and discontinue all tax barriers between State and Central Government.

OBJECTIVES OF THE STUDY

- To understand the GST concept.
- To find out the impact of GST on leading sectors (Indian Real Estate Sector, Agriculture Sector, IT Sector, FMCG, Small & Medium Enterprises & Start-ups) of Indian Economy.

METHODOLOGY

Research methodology is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. In a research paper, the methodology section allows the reader to critically evaluate a study's overall validity and reliability. Secondary data refers to data that is collected by someone other than the user. Common sources of secondary data for social science include censuses, information collected by government departments, organizational records and data that was originally collected for other research purposes.

GOODS AND SERVICE TAX

In the previous tax set up many taxes were imposed by Central and State Governments under different laws. Goods and Services Tax (GST) is an indirect taxation in India which

subsumed most of the indirect taxes into single system of taxation. That's why it is also referred as "One Nation One Tax." GST is an all-inclusive indirect tax on manufacture, sale and consumption of goods and services throughout India which merges many indirect taxes levied by the state and central governments.

APPLICABILITY OF GST

The GST Council has set the annual threshold of turnover for applicability of GST.

There are certain sectors which are excluded from GST system as per below. The existing taxation system will continue to apply in respect of the below commodities even after GST implementation.

- Alcoholic Liquor for Human consumption
- Petroleum 5 key Products
 - a) Crude Oil b) Petrol c) Diesel d) Natural Gas e) Aviation Turbine Fuel
- Electricity Duty
- Tobacco

ANALYSIS AND INTERPRETATION

Study of the Leading Sectors of Indian Economy after GST Implementation

FAST-MOVING CONSUMER GOODS (FMCG)

The fast-moving consumer goods (FMCG) industry is the fourth biggest sector of the Indian economy. As per India Brand Equity Foundation's presentation in July 2017 it has grown from USD 9 billion in Financial Year 2000 to USD 49 billion in Financial Year 2016-17 and have an expected compound annual growth rate (CAGR) of 20.6% to achieve USD 103.7 billion by 2020.

GST IMPACT

The previous tax rate was around 22-24% at overall level for the FMCG industry. Under GST now, the tax rate comes on an average at 18-20%. In GST regime, there is decrease in transportation cost and storage of goods cost due to removal of CST, smooth supply chain management, tax payment, input tax credit claim.

Products/Items	Previous tax percentage	Current tax percentage	Businesses impacted
Detergent	23%	18%	P&G, Jyothy Laboratories and HUL,
Shampoo	24-25%	18%	Patanjali, HUL, Dabur, Himalaya, P&G
Sanitary napkins	10-11%	0%	P&G Hygiene and Health Care
Skincare	24-25%	28%	Patanjali, HUL, Dabur, Himalaya
Hair dyes	23-28%	28%	Godrej Consumer Products
Ayurvedic medicine (Branded)	7-10%	12%	Emami, Dabur
Toothpastes, hair oil and soaps	22-24%	18%	Godrej, Colgate-Palmolive, P&G, HUL
Paints	25-26%	18%	Berger Paints, Asian Paints, Nerolac
Branded paneer	3-4%	5%	Mother Dairy, Nestle
Ghee, cheese butter	4-5%	12%	Mother Dairy, Nestle and Amul

(Source: <https://www.avalara.com>)

REAL ESTATE SECTOR IN INDIA

The real estate sector is one of the most vital sectors of the Indian economic system. It is the second largest employer in the system after agriculture. It contributes an average of 5-6% to the Gross Domestic Product - which is expected to increase at a compounded annual growth rate (CAGR) of 30% over the upcoming 10 years. By one account, by 2020, this sector will be contributing USD 180 billion in revenue.

The taxability of Real Estate Transactions before GST

Nature of Tax	Tax Rate	When need to pay Tax? Or What initiated tax?
VAT*	1-4%	On Sale of property which is under Construction
Service Tax	4.5%	
Registration Charges	0.5 to 1%	
Stamp Duty Charges*	5-7%	

(source:<https://cleartax.in/s/gst-real-estate-sector-affect>)

AGRICULTURAL SECTOR

The effect of GST on agricultural sector is anticipated to be optimistic. The agricultural segment has the largest contribution in the total GDP of India. It contributes

around 16% of the total GDP. GST is important to improve the trustworthiness, transparency and timely delivery under supply chain system.

INFORMATION TECHNOLOGY SECTOR

GST Impact on the IT Products & Services.Below are the changes in the tax rates on IT products and services.

- Under GST, main items used in the IT sectors like Photo copy machine, Printer, fax machines and ink cartridges will now have the tax rate of 28% against earlier 18% tax rate.
- The tax rate on software CD's, other electronic packaged software and software services will be at 18% under GST as compared to 15% service tax in the previous system.

FINDINGS

Under the earlier system, taxes were collected depending on the construction stage of the property, i.e., whether the property was complete or under construction. The buyer was liable to pay the stamp duty, registration charges, service tax and VAT while purchasing the property which was under construction. However the properties purchased after completion were exempt from service tax and VAT and only registration charges and stamp duty were payable.

Previously, developers used to pay, central excise duty, customs duty, entry taxes, VAT etc. on material cost for construction and 15 percent tax on services like architect fees, labour, approval charges, legal charges etc. Ultimately, this tax burden has now shifted to the buyer. However, in the new system, the changes in construction costs are not as tough.

SUGGESTION

Under GST regime the tax rate has increased slightly for IT goods and services. On the other side different taxes and cascading effect of taxes has eliminated entirely due to single tax system. Thus in place of excise, VAT and Service tax customer needs to pay only single GST on the purchase of IT software services which will adjust the impact of slight increase in tax. The E-commerce businesses which are one of the largest part of India's IT

industry are facing big challenge as GST requires them to get register and deduct TCS and pay it to government. So, now all sellers need to register and has to comply with return filing if they wish to opt for the credit of taxes paid. This will also impacts their cash flow and investment cycle. This is likely to hamper the growth of IT industry which will result in worst situation. Even online businesses can opt out from online platforms to sell their products and services however there are less chances of it going to happen.

CONCLUSION

Introduction of GST in India is one of the most crucial tax reform in Indian taxation system. It simplified tax structure in India as it subsumed many taxes into one single tax which created the major influence across all businesses in India. For Fast Moving Consumer Goods Segment delivery cost is reduced and tax rates are changed due to GST implementation. Thus some companies might decrease the prices of their products and services as it had helped them due to the lower delivery cost and lower tax rates of GST which will generate in higher sales for those companies. Whereas the companies for whom tax rate is increased has to increase the prices of their goods and services to adjust the impact of higher tax rates.

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PROBLEMS FACED BY THE MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME WOMEN WORKERS IN VILAVANCODE TALUK OF KANYAKUMARI DISTRICT

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ABSTRACT

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is an Indian job guarantee scheme. The act was introduced with an aim of improving the purchasing power of the rural people. The objective of the study is to analyse the problems faced by the MGNREGS sample beneficiaries in their work and work site. Convenient sampling technique is adopted for this study. Finally the study concluded that the most important problem faced by the beneficiaries in work is “No extra benefit from government” and work site is “No security in work site”.

Key words: Purchasing power, Beneficiaries, Unskilled workers

INTRODUCTION

In 2005, India's parliament passed the National Rural Employment Guarantee Act (NREGA), which is the central government response to the constitutionally manifested right work and a means to promote livelihood security in India's rural areas. To this end, the act guarantees 100 days of manual employment at statutory minimum wages at any rural household whose adult members willing to do unskilled manual works, the manual work needs to create sustainable assets that promote the economic and infrastructure development of village.

This act was introduced with an aim of improving the purchasing power of the rural people primarily semi or unskilled work to people living in rural India whether or not they are below the poverty line. A round one third of the stipulated work force is women .It was initially called the National Rural Employment Guarantee Act (NREGA) but it was renamed namely Mahatma Gandhi National Rural Employment Guarantee Programme.

STATEMENT OF THE PROBLEM

In India, it is not surprising that women have a protective role of the family among the population of the bottom ladder of economic hierarchy. Unemployment is one of the major challenges of our country. MGNREGP have a great impact in reducing the unemployment. The employment of women is one of the central issues in the process of development of countries all over the world. A number of rural development programme has been implemented by the governments at the centre from time to time to ensure the balanced regional development of the rural areas, employment generation and poverty eradication. The concept of women workers has become an issue of global concern in 1980's. Women are socially, economically and politically backward and they are facing many problems in work and work site. Hence analyzing the problem faced by the Mahatma Gandhi National Rural Employment Guarantee Scheme women workers is the need of the day for many cogent and pressing reasons.

SCOPE OF THE STUDY

Rural development programmes include all the conscious human efforts which are mainly distributed towards finding out the causes of backwardness and searching for the potentials of developments. The present study has been made to analyze the work related problems faced by the MGNREGS and to find out the problems faced by the sample beneficiaries in their worksite.

OBJECTIVES OF THE STUDY

1. To analyses the work related problems faced by the sample beneficiaries in their work.
2. To find out the problems faced by the sample beneficiaries in their worksite.

RESEARCH METHODOLOGY

The selection of sample was based on convenient sampling method and the sample has been selected according to the personal discretion of the investigator. All the workers in vilavancode taluk could not be included in the sample within the limited time available. Therefore samples of 150 respondents were selected for the study. The study is based on collection of data from both primary and secondary source. Primary data is collected through interview schedule. Secondary data is collected from panchayat office, books, official

websites and journals. The data obtained from the respondents are analysed with the help of weighted average method.

PROBLEM FACED BY THE WOMEN WORKERS

The problem of women workers were grouped in two major categories viz work related problems and worksite related problems .

1. WORK RELATED PROBLEMS

- a) Low wage more work.
- b) Irregular employment
- c) Unawareness about job
- d) No extra benefits from government
- e) Difficult to do the job

2. WORKSITE RELATED PROBLEMS

- a) Scarcity of drinking water
- b) Lack of sanitary facility
- c) No security in the worksite
- d) Lack of crèche facility for children
- e) Less rest time

ANALYSIS

WEIGHTED AVERAGE METHOD

Under weighted average method proper weightage is to be given to various items. The weightage to each item being proportional to the importance of the item in distribution. Weighted average ranking method is used to analyses the problems and results are tabulated.

Following five problems are given to the respondents and they were requested to rank them.

1. Low wage more work
2. Irregular employment
3. Unawareness about job
4. No extra benefit from government
5. Difficult to do the job

TABLE NO. 1. COMPUTATION OF WORK RELATED PROBLEMS

Sl. No	Problems	Weight					Total
		5	4	3	2	1	
1	Low wage more work	36(180)	33(132)	24(72)	30(60)	27(27)	471
2	Irregular employment	24(120)	33(132)	28(84)	35(70)	30(30)	436
3	Unawareness about job	22(110)	30(120)	33(99)	30(60)	35(35)	424
4	No extra benefits from government	41(205)	35(140)	29(87)	24(48)	21(21)	501
5	Difficult to do the job	27(135)	19(76)	36(108)	32(64)	36(36)	419

Source: Computed Data

TABLE NO. 2. WEIGHTED AVERAGE RANK FOR WORK RELATED PROBLEMS

Sl. No	Weighted average	Rank
1	471/150 = 3.14	2
2	436/150 = 2.91	3
3	424/150 = 2.83	4
4	501/150 = 3.34	1
5	419/150 = 2.79	5

Source: Computed Data

It can be inferred from the above table that among the different problems faced by the MGNREGS beneficiaries in their work, the major problems faced by the respondent is no extra benefit from government with a mean score of 3.34. Low wage more work is the second important problem with a mean score of 3.14. Irregular employment ranks with third, with a mean score of 2.91. Unawareness about the job ranks fourth, with a mean score of 2.83. Difficult to do the job to be the last problem with the least mean score of 2.79.

It has been found that, the major problem faced by the MGNREGS workers in their work is no extra benefits from government.

PROBLEMS FACED BY THE BENEFICIARIES IN THEIR WORKSITE

Following five problems were given to the respondents and they were requested to rank them.

1. Scarcity of drinking water

2. Lack of sanitary facility
3. No security in worksite
4. Lack of crèche facility for children
5. Less rest time

TABLE NO. 3. COMPUTATION OF WORK SITE RELATED PROBLEMS

Sl No	Problems	Weights					Total
		5	4	3	2	1	
1.	Scarcity of drinking water	38(190)	25(100)	29(87)	31(62)	27(27)	466
2.	Lack of sanitary facility	28(140)	34(136)	47(141)	24(48)	17(17)	482
3.	No security in work site	47(235)	35(140)	19(57)	30(60)	19(19)	511
4.	Lack of crèche facility for children	21(105)	19(76)	33(99)	34(68)	43(43)	391
5.	Less rest time	17(85)	38(152)	22(66)	30(60)	43(43)	406

Source: Computed Data

TABLE NO. 4. WEIGHTED AVERAGE RANK FOR WORK SITE RELATED PROBLEMS

Sl.No	Weighted Average	Rank
1.	466/150=3.11	2
2.	482/150=3.21	3
3.	511/150=3.41	1
4.	391/150=2.61	5
5.	406/150=2.71	4

Source: Computed Data

It can be inferred from the above table that, among the different problems faced by the MGNREGS workers in the worksite, the major problem faced by the respondents is no security in worksite with a mean score of 3.41. Lack of sanitary facility is the second important problem with a mean score of 3.21. Scarcity of drinking water ranks third, with a mean score of 3.11. Less rest time ranks fourth, with a mean score of 2.71. Lack in crèche facility for children to be the last problem with the least mean score of 2.61.

Inference

It has been found that, the major problem faced by the MGNREGS workers in their work site is no proper security in working place.

SUGGESTION

The present study suggested that the government should offer additional benefit to motivate the beneficiaries of MGNREGS. The level of security should also be strengthened by the government. If these suggestions are carry out by the government, the MGNREGS workers will work happily in the site.

CONCLUSION

The MGNREGS is an important programme towards realization of the right to work. Women are major part of our society but in India their status is always considered next to men. MGNREGA become a new light and hope of ray for rural women which provide recognition in the society through including the women in the community level work. From this, they become self-independent, active participator in the community development, improvement in the decision making process in the village and their family respectively.

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