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A STUDY ON THE MORALE OF EMPLOYEES WORKING IN TEXTILE SHOWROOMS WITH SPECIAL REFERENCE IN TISAIYANVILAI AREA

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INTRODUCTION:

Human resource is considered to be the most valuable asset of any organization. It is the sum of inherent abilities, acquired knowledge and skills represented by the talents and aptitudes of the employees. It may be noted here that human resources should be utilized to the maximum possible extent in order to achieve individual and organizational goals. Feelings, emotions, sentiments, attitudes, and motives-all these combine and led to a particular type of behavior on the part of an individual or his group: and these we what is referred to as employee morale. It represents the attitudes of individuals and group in an organization towards their work environment and towards voluntary cooperation to full extent of their capabilities for the fulfillment of organizational goals. Organizational effectiveness considerably depends on the morale of its workforce. Morale is the enthusiasm which workers as individuals and group respond to their work situation and requirements. It is a state of health and balance in the organization in which people make to the respective individual and group contributions to the achievements of its goals, maintain their sense of worth, in which people develop their abilities, knowledge and skills. Morale is the sum total of several psychic qualities which include courage, fortified, resolution and above all confidence, morale is the capacity of a group of people to pull together persistently and consistently in the pursuit of a common purpose. Good employee morale is the mental attitude of the individuals, or of the group, which enables an employee to realize that the maximum satisfaction of his drives coincides with the fulfillment of the objectives with those of the company, and subordinates his own desires to those of the company. Morale is widely regarded as of great importance because it is assumed to be closely related group motivation. Popular thinking with respect to morale appears to assume a direct relationship between morale and output. The attitude of the employees towards the organization is important to increase the productivity, hence it becomes necessary to evaluate the 'morale of employees with reference to textile showroom in tisaiyanvilai area. The need for study is to ascertain some factors related to job morale of the employees and various benefits and welfare facilities provided by the employees to ascertain the relationship between the employees and management.**Keywords:**Employee morale, textile showroom

OBJECTIVE OF THE STUDY

- To examine the relationship between the attitude of worker towards morale and working environment.
- To determine the level of satisfaction of the respondents regarding their job morale
- To offer suggestion to the management to improve their employee's job morale.

SCOPE OF THE STUDY

The scope of the study is to analyze "A Study on the morale of employees working in textiles showroom with special reference in tisaiyanvilai area.

LIMITATIONS OF STUDY

- The selection of respondents is limited only to textile showrooms employees. findings cannot be generalized to all textile showroom employees.
- The number of sample respondents was restricted to 60 only.
- Due to their busy schedule the respondents were able to furnish very few information which is considered to be one of the major constraints .

COLLECTION OF DATA

Both primary and secondary data were used in this study for collecting primary data questionnaire method was adopted. Secondary data were collected from books, journals, magazine, Government offices Records, website etc.,

CONSTRUCTION OF TOOLS

Based on the objectives, a questionnaire was constructed by the researcher to be used in this study. The questionnaire were given to 80 respondents out of which 60 respondents selected in tisaiyanvilai area.

SAMPLE DESIGN

The sample size for this study is 60 respondents working in private textile showroom in Thisayanvillai.

SAMPLE TECHNIQUE

The researcher has adopted convenience sampling to this study.

APPLICATION TOOLS

The information collected through the questionnaire was analyzed using chi-square test and the Ranking method was applied.

DATA ANALYSIS AND INTERPRETATION

In this section an attempt is made to analysis the relationship between textile showrooms employee's demographic background like age, marital status, educational qualification, period of experience and their level of attitude by using chi-square test.If the calculated value is greater than the table value at a particular confidence level (0.05) levels in the null hypothesis will be rejected. If the calculated value is less than the table value at a particular confidence level (0.05levels) the null hypothesis is accepted.

TABLE -1

MOTIVATIONAL FACTORS

S.No	Motivational Factors	No. of Respondents	Percentage (%)
1.	Promotion	11	18
2.	Senior employee give proper training	23	38
3.	Recognitions	13	22

4.	Incentive	11	18
5	Other	2	3
	Total	**60**	**100**

Source : Primary data

18% of the respondents have got motivation on promotion, 38% of the respondent have got training from the senior employee, 22% of the respondents have got motivation on recognitions, 18% of the respondents have got incentive types of motivation, 3% of the respondents have got on other types motivation.

TABLE-2 - AGE WISE CLASSIFICATION

Age / Level of Attitude	High	Medium	Low	Total
Below 20	11	7	3	21
20-30	9	3	1	13
30-40	9	6	5	20
Above 40	4	-	2	6
Total	**33**	**16**	**11**	**60**

Source : Primary data

Since the calculated value 9.67 is less than table value 12.592 at 5% level significance the hypothesis accepted. Hence it is concluded that there is no significant relationships between age and the level of attitude of the Textile showroom employees.

TABLE -3 - MARITAL STATUS

Marital status / Level of Attitude	High	Medium	Low	Total
Married	18	12	9	39
Un Married	15	4	2	21
Total	**33**	**16**	**11**	**60**

Source : Primary data

Since the calculated value 6.5225 is more than table value 5.991 at 5% level of significance the hypothesis rejected. Hence it is concluded that there is significant relationship between Marital status and the level of attitude of the Textile showroom employees.

TABLE -4 - EDUCATIONAL QUALIFICATION

Educational Qualification / Level of Attitude	High	Medium	Low	Total
Primary	13	4	1	18
Hr. Sec.	9	8	7	24
Secondary level	6	3	2	11
Any Degree	5	1	1	7
Total	**33**	**16**	**11**	**60**

Source : Primary data

Since the calculated value 13.64 is more than table value 12.592 at 5% level of significance the hypothesis rejected. Hence it is concluded that there is significant relationship between the Educational Qualification and the level of attitude of the Textile showroom employees.

TABLE-5 - PERIOD OF EXPERIENCE

Experience / Level of Attitude	High	Medium	Low	Total
Below 2	13	8	4	25
2-4	16	4	4	24
4-6	2	2	2	6
Above 6	2	2	1	5
Total	**33**	**16**	**11**	**60**

Source : Primary data

Since the calculated value is 14.77 more than table value 12.592 at 5% level of significance the hypothesis rejected. Hence it is concluded that there is significant relationship between Experience and the level of attitude of the Textile showrooms employees.

TABLE-6

RANK THE PROBLEM AT WORK PLACE

PROBLEM	No. of Respondents						Total	Rank
	I	II	III	IV	V	VI		
Low wages	21	9	5	6	10	9	238	I
Heavy work	7	14	15	12	8	4	228	II
Improper working environment	9	14	10	9	13	5	222	III
More working hours	10	9	13	10	11	7	216	IV
Poor relationship with management & colleague	7	10	7	14	10	12	194	V
Others	6	4	10	9	8	23	163	VI
Total	**60**	**60**	**60**	**60**	**60**	**60**	**1261**	

Source : Primary Data.

Ranking problem of work place Low wages is given that 1st Rank, Heavy work is given 2nd Rank, Improper working environment given that 3rd Rank, More working Hour is given 4th Rank, Poor relationship with management & colleague have occupied 5th Rank and Others types of problem is given 6th Rank.

FINDINGS:

- 38% of the respondent have got training from the senior employee, 22% of the respondents have got motivation on recognitions
- Most of the respondents (50%) were from the age group of (20 - 30 years). The calculated value 9.67 is more than table value 12.592 at 5% level significance the hypothesis accepted. There is no significant relationship between age and the level of attitude of the Textile showroom employees.
- Most of the respondents (52%) were married. The calculated value 6.5225 is more than the table value 5.991 at 5% level of significance the hypothesis is rejected. There is significant relationship between Marital status and the level of attitude of the Textile showrooms employees.
- Most of the respondents (35%) have studied up to secondary level. The calculate value 13.64 is more than table vale 12.592 at 5% level of significance the hypothesis is rejected.There is

significant relationship between the Educational Qualification and the level of attitude of the Textile showroom employees.

- Most of the respondents (50%) having the experience of (2-4 years). Since the calculated value is 14.77 more than table value 12.592 at 5% level of significance the hypothesis rejected. There is significant relationship between Experience and the level of attitude of the Textile showroom employees.
- Ranking problem of work place Low wages is given that 1st Rank, Heavy work is given 2nd Rank.

CONCLUSION

The objective of every Textile Showroom to enhance the effectiveness of human involved in production and distribution of goods and service. To attain goals, factors like men, money, materials, and machines are involved and of these, manpower is the most important. The relationship between the employer and employee is an integral part for success of any textile shops. Various interaction behaviour such as, interpersonal behaviours, group behavior, use of power and authority, leadership, communication, conflict and control are the significant factors which affect the climate of an organization and it has a major influence on productivity of individuals as well as their moral behaviour.

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ROLE OF HUMAN RESOURCE IN HANDICRAFT INDUSTRY

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ABSTRACT:

Handicrafts are a part of the country's rich cultural heritage and play a significant role in the national economy. The Handicrafts sector enjoys a special significance in the country's economy in terms of employment generation as well as earning of foreign Exchange through exports. It plays a significant role in the country's economy and provides employment to more than7.3million people; mostly from rural and semi-urban areas. Based on historical trends, the Handicrafts sector is expected to grow by 16 percent during 2013–17 and by another16 percent during 2017–22. HR is the most important role of handicraft industry. HR training and development programme must contain which enable the participants to gain skills, learn theoretical concepts and help acquire vision to look into the distant future. HR development programme is development which is less skill – oriented but stresses on knowledge. This paper analysis the overview of Handicraft industry and Human resource Development programme in handicraft sector in India.

Key words: Development, Handicraft, Human resource, Programme.

INTRODICTION:

OVERVIEW OF HANDICRAFT INDUSTRY:

Handicrafts constitute an important segment of the de-centralized/unorganized sector of our economy. It is mainly a rural based sector which has its reach in backward and in-accessible areas. Originally, handicraft started as a part time activity in the rural areas, however it has now transformed into a flourishing economic activity due to significant market demand over the years. Handicrafts have big potential as they hold the key for sustaining not only the existing set of millions of artisans, but also for increasingly large number of new entrants in the crafts activity. Presently, handicraft sector is contributing substantially towards employment generation and exports but this sector has suffered due to its unorganized nature along with additional constraints like lack of education, capital, and poor exposure to new technologies, absence of market intelligence and poor institutional framework.Handicrafts are a part of the country's rich cultural heritage and play a significant role in the national economy. The Handicrafts sector enjoys a special significance in the country's economy in terms of employment generation as well as earning of foreign Exchange through exports. It plays a significant role in the country's economy and provides

employment to more than7.3million people; mostly from rural and semi-urban areas. Based on historical trends, the Handicrafts sector is expected to grow by 16 percent during 2013–17 and by another16 percent during 2017–22. Handicrafts constitute an important segment of the de-centralized/unorganized sector of our economy. It is mainly a rural based sector which has its reach in backward and in-accessible areas. Originally, handicraft started as a part time activity in the rural areas, however it has now transformed into a flourishing economic activity due to significant market demand over the years. Handicrafts have big potential as they hold the key for sustaining not only the existing set of millions of artisans, but also for increasingly large number of new entrants in the crafts activity. Presently, handicraft sector is contributing substantially towards employment generation and exports but this sector has suffered due to its unorganized nature along with additional constraints like lack of education, capital, and poor exposure to new technologies, absence of market intelligence and poor institutional framework.

OBJECTIVE:

To give an overview about Handicraft sector.

To evaluate the human resource development schemes in Handicraft sector.

METHODOLOGY:

The research is based on the secondary data will be used in this study. The secondary data collected from the Reports of the office of development commission (Handicraft). Ministry of Textile and Reports of the planning commission, Reports of Government of Tamil Nadu handicraft development.and books, journal, various websites.

HUMAN RESOURCE DEVELOPMENT SCHEMES IN HANDICRAFT SECTOR:

The for development and promotion of Handicrafts Sector will have the following three components:

i. **AmbedkarHastshilpVikasYojana**
ii. **Marketing Support**
iii. **Research and Development**

HUMAN RESOURCE DEVELOPMENT:

(i) Training through Established Institutions

The component aims at upgrading/imparting skills in different trade of Handicrafts in a continuous and sustainable manner by creating an institutional framework. This shall be achieved through regular training courses run by institutes as specified in the eligibility section. The Handicrafts Sector Skill Council and its affiliated bodies will also be eligible to receive grants under HRD Schemes. These programmes provide an opportunity for the artisans to upgrade their skills, interact with other craftsmen and at the same time creates

livelihood opportunity for the masses by skilling them through training programmes in different crafts.

(ii) Handicrafts Training Program

To increase production base by involving more and more persons in this sector, large number of training programmes in hard and soft skills are required to be undertaken to fill the gap of the skilled workforce. Two type of skill training programs will be held under this component:

a) Technical trainings

b) Soft skill training

(ii)(a) Technical trainings: Aims to train the persons in handicrafts and handmade carpets including pattern making, stencil making, talim writing, mould making etc.

(ii) (b) Soft skill trainings: Aims to train the persons in non-Technical skills such as micro finance/ entrepreneurship development/preparation of Business plans/preparation of project reports/ packaging/ export procedures/Documentation etc. so that to enable them in running their own enterprises smoothly.

(iii) Training through Guru ShishyaParampara

This component provides for handing over/transfer of traditional knowledge from master craftsmen to the new generation ensuring the sustenance of the craft. New/Semi-skilled artisans are provided training by master crafts persons.These trainings will help add value to the quality of the outputs, help the artisans learn the finishing techniques and also give them the exposure to innovative techniques which can be achieved using improved tools and technology. The training will enable improved production as well as productivity and help artisans adapt to new design and techniques

(iv) Training the trainers

It is a course for master craftsperson /trainers for refreshing and honing up their skills under which the master craftspersons /trainers are exposed to new designs, use of improved tools and new production techniques and technologies.Theprogramme is organized to acquaint the trainers as well as other practicing master craftsmen with the latest developments that have been taking place in the field of design technology and production techniques. The programme would essentially address the issues like new design concepts, use of improved tools, new production techniques, new technologies, Production management and costing, Economic and commercial intelligence, Packaging etc.

(v) Design mentorship and apprentice program

The component aims at providing mentorship and learning to final year/graduate/post graduate students from reputed design institutes, recognized schools of fine arts and other

premiere design institutes recognized by AICTE / UGC / CSIR / Central/State Govt. and other such affiliating bodies.The component has the following objectives:

- To provide new designs, technology & product development to the handicraft sector
- To promote of dedicated cadre of designers and merchandisers for the handicraft sector
- To provide regular design inputs to handicrafts clusters and exporting community
- To update the sector about the changing global scenario with reference to innovative designs
- To support product development and upgrade quality
- Development & supply of market driven New / Innovative Design / Product lines
- Transforming designs into products with the help of Sr. designers / merchandisers
- To establish specific integrated design development approach
- To fill up the gap in the areas of Design & Product Development - the biggest constraint in present handicraft sector
- Adoption of new design, pattern and product development on the principle of Focused Products and Focused Markets

CONCLUSION:

Handicraft Industry is the center point of HR. On the off chance that this human factor is avoided from this industry, it's not possible for anyone to envision its presence. In the event that one peep into the deeps of workmanship industry, it is discovered that this industry depends just on HR at each level whether they are the proprietors, chiefs, directors, craftsman's or other working staff. Every one of these HR has its different tremendous significance in handicraft industry and no one of them can't be disregarded or underestimated. Government of India HR Development schemes more helpful and promote the Indian Handicraft sector.

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CUSTOMERS' SATISFACTION ON E-BANKING SERVICES WITH SPECIAL REFERENCE TO TIRUNELVELI

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ABSTRACT:

It has now become the need of everyone to go for E-Banking due to busy schedule. Also that E-Banking has become popular because of its convenience, flexibility, and transaction related benefits like speed, efficiency and accessibility. The success of E-Banking not only depends on the technology but also on, the satisfaction of the customers. This trend has focused us to go for the study. The aim of the present study was to analyse the customers' satisfaction on E-Banking services with special reference to Tirunelveli. In order to this purpose, 50 respondents were selected. The collected data were analysed with the help of statistical analysis by using frequency distribution table, percentage analysis and Lickert five point scale technique. The study reveals that the satisfaction level of the respondents and problems faced by them while using E-Banking services.

Key words: Automated Teller Machine, Internet Banking, Mobile Banking

Introduction

The information technology has revolutionized various aspects of our life. The world at large is rapidly entering into the 'Net Age'. Internet or simply 'Net' is an inter connection of computer communication networks covering the whole world. The growth and expansion of Internet and Information Technology have facilitated the emergence of E-banking.E-banking is an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial institution's website. The popular services covered under E-banking are Automated Teller Machines (ATM), credit cards, debit cards, smart cards, Electronic Fund Transfer (EFT) system, cheques truncation payment system, mobile banking, internet banking, telephone banking, etc.

Objectives of the study

1.To study the customers' satisfaction level towards E – Banking.

2. To find out the problems faced by the customers while using E- banking services.

Research methodology

The study is based on primary data and secondary data. The data was collected through interview with the help of structured questionnaire. 50 samples were selected in Tirunelveli by adopting convenience sampling method. Secondary data were collected through the various journals, books and web.

Chi-Square Analysis

For the calculation of the chi-square test the researcher considered Gender and Level of Satisfaction towards E- Banking Services by the State Bank of India. Gender (Male, Female) and Level of Satisfaction (Low, Moderate and High)

	Calculated value	Tabled value
Chi-square	2.42	5.99

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

Chi-Square Analysis

For the calculation of the chi-square test the researcher considered Gender and reasons to avail the e- banking services by the State Bank of India. Gender (Male, Female) and Level of Satisfaction (High Speed, High Security, User Friendly and Maintaining Confidence)

	Calculated value	Tabled value
Chi-square	1.32	5.99

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

Findings

35% belong to the age group of 25 – 35 years, 62% were male, 55% were unmarried, 53% were graduate, 38% were employed in government and 31.5 % belong to a monthly income group of Rs.20,000 – Rs.30,000. Account information and balance enquiry, promptness of card delivery and utility vs. bill services got first rank. 42% of the respondents were faced the security problem. Majority (46%) of the respondents were faced long waiting time in queues at ATM centre's. 38% were faced the problem of login/logoff.

Suggestion

The banking sector plays a vital role in the field of providing e-banking services to their customers. The benefit of the e-banking services with all its e- technology and ultimate development must be extended to each and every citizen in every nook and corner of the nation. The State Bank of India provides many e-banking services throughout the country. The customers are the strong pillars supporting the services in any field and causing the success to it. Therefore, State Bank of India has to concentrate to widen its customer's base to strengthen its activities and achieve success through them by true, sincere and excellent services. In order to have a large number of customers, the State Bank of India has to expand its services in villages and towns.

Conclusion

The present study has been undertaken with a view to study the customers'

satisfaction on various e-banking services in Tirunelveli. Now a days, e-banking service is an important for everyone. Because of it saves our time, cost and also convenient one. From the study, it was concluded that majority of the respondents highly satisfied with e-banking services in the study area. Few respondents were faced some problem while using e-banking services. Since the bank should improve their services, loyalty to customers and their retention by increasing awareness and concentrating on the factors contributing customer satisfaction. In coming days, the e-banking services are highly contributed in the success of banks.

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EMERGING TRENDS IN HRM OF CORPORATE SECTOR

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ABSTRACT

The management of Human resources has assumed strategic importance in the achievement of organizational growth & excellence. Now, organizations need to place greater emphasis on attracting human capital rather than the financial capital as Human Resource Management has the responsibility to maximize efficiency & profit but in the emerging scenario, the role of Human Resource Manager is changing rapidly. This paper attempts to know the functions performed by Human Resource Management in corporate sector, role of Human Resource Management in current scenario, future challenges before managers & emerging Human Resource trends in india.

Keywords: human resource emerging trends, role of Human resource management.

INTRODUCTION

The term 'Human Resource' refers to the individuals which comprises the workforce of an organization. Human Resource Management (HRM) deals with recruiting, managing, developing and motivating people including specialized support and managing system for regulating compliance with employment and human rights standards. The human resource function faces many challenges during the globalization process, including creating practices that will be consistently applied in different locations/offices while also maintaining the various local cultures and practices and communicating a consistent corporate culture across the entire organization. To meet these challenges, organizations need to consider the Human Resource function not as just administrative service but as strategic business partner.

OBJECTIVES OF STUDY

- To know the functions performed by Human Resource Management in corporate sector.
- To study the role of Human Resource Managers in current scenario.
- To see the future challenges before the managers.
- To know the emerging Human Resource trend in India

DATA COLLECTION

The present study is based on secondary data. The secondary data were collected from books journals and websites.

LITERATURE REVIEW

- Becker & Gerhart, 1996: Organizations' worldwide are under pressure today to continually improve their performance. The major trends behind these competitive pressures are globalization, advances in information technology and increasing deregulation of global markets. As a result of these changes in the global economic environment business strategy, the field of human resource management is rapidly changing more than ever today.

- Collins and Smith 2006: Recent researches on HRM show strong and positive relationship between HRM practices and organizational performance.

FUNCTION PERFORMED BY HUMAN RESOURCE IN CORPORATE SECTOR

- An efficient HR department can provide the organization a structure and ability to meet business needs through managing the company's most viable resources i.e. employees. It plays an important role in equipping the organization to meet the challenges of an expanding and increasingly competitive sector. HRM plan, develop and administer the policies and rogrammes for expeditious use of organization's human resources. Its functions can be grouped as follows:
- Hr Planning: In HR planning function, HR department collect and analyze the information in order to forecast human resources supplies and predict human resource needs.
- Job Analysis: In Job analysis, HR department describes the nature of job and specify the human requirements such as skills and experiences needed to perform it. Here, the job description tells about the work duties and activities of employees.
- Recruitment: This is the most basic HR function. There are several elements of this task like- job description, advertising the job postings, screening applicants, conducting interviews, making offers and negotiating salaries and benefits.
- Selection: In the selection Function, the most qualified applicants are chosen from the list of those who attracted to the organization by recruiting function.
- Orientation: Orientation helps the new employee to adjust himself to the new job and the organization. It covers the aspects like new job, including pay and benefit programme, working hours, company rules and expectations.
- Training & Development: Training is provided to the new employees to help them transit into new organizational culture. Many HR departments also provide leadership training and professional development training.
- Benefits and Compensation: Compensation and benefits function can be handled by one HR specialist with dual expertise. It covers the aspects like competitive pay practices, health insurances, retirement saving fund, incentive and premium plans, bonus policy etc.
- Career Planning: Career planning is related with desire of many employers to grow in their jobs. It assesses the individual employee's potential for growth and advancement in the organization.
- Labour Relations: HR manager is intended to reduce strikes, promote industrial peace, provide fair deal to workers and establish industrial democracy with the help of sufficient communication system and co-partnership.
- Record Keeeping: In record keeping, the personnel manager collects and maintains information concerned with the staff of the organization. It includes application forms, health and medical records, seniority lists, earning and hours of work, absence turnover and other employee data.
- Safety: One of the main functions of HR is to support workplace, safety training and maintain federally mandated logs for workplace injury and fatality reporting.
- Motivation: HR department has to evaluate performance and devise an appropriate rewarding system to maximize the employee retention statistics and instill a sense of bonding among the organizations and employees.

ROLE OF HUMAN RESOURCE MANAGERS IN CURRENT SCENARIO

- In Current Scenario, Human Resource Management has to face a great revolution. Many traditional practices have been thrown out e.g. Hierarchies are vanishing and trend has been change into flat organization, which requires a great deal of specialization and skill.

The new role of HR managers is much more strategic than before. Some of the new directions of role of HRM can be summed up as follows:

- To develop thorough knowledge of corporate culture plan and policies.
- To maintain and develop HR policies.
- To act as internal change agent and consultant.
- To act as a mediator by balancing the aspirations and requirements of company and individuals.
- To focus on new employee retention.
- To actively involved in company's strategic formulation.
- To try to get things to happen better, faster & cheaper.
- To make effective communication between individuals and groups both.
- To assess the impact of HRD practices and programmes.
- To provide support to managers in case of disciplinary issues by counseling and guidance.
- To help employees to assess their competencies, values and goals so that they can identify, plan and implement development plans.
- To coordinate the implementation and administration of HR policies.
- To enable the individual to work in a new situation.
- To provide counsel and assistance to employees at all levels.
- To design and develop structured learning programs and material to help to accelerate learning for individuals and groups.
- To administer all employee benefit programs in conjunction with the Finance & Administration Department.
- To create commitment among the employees who help the organization to meet the customer needs.
- To ensure a motivational climate in the organization by providing opportunities for growth & development.
- To recommend the long term strategies to support organizational excellence and endurance.
- To diagnose the problems and find out the solution in the area of Human resources.
- To relate people and walk to achieve the objectives successfully

CHALLENGES BEFORE THE HUMAN RESOURCE MANAGERS

- The HR managers of tomorrow will not only look after personnel functions but also be involved in leadership and motivation of the entire organization.
- In future, HR management will not merely be an exclusive job of the HR Manager's rather every executive in the organization would be made responsible for the effective management of people in his unit.
- The HR managers will be required to act as change agents through greater involvement in environmental scanning and development planning.
- In future, the HR managers will have to expert in behavioral sciences. HR management will emerge as a well-established well respected and well rewarded profession comparable to other established professions.
- HR managers will have to mobilize a new work ethic. Greater efforts would be needed to achieve group cohesiveness.

- HR managers will have to recognize human resources as vital assets for realizing organizational goals.
- HR managers will require retraining, mid training and up gradation of skills in view of rapid technological changes.
- In future, there will be increasing use of information technology for measurement of HRM duties and contributions.
- According to Bergly and Slover, "the future manager will be better grounded in social sciences, world affairs and the humanities in general. He will effectively integrate the techniques of information technology with the human resources available to him".

EMERGING TRENDS IN HUMAN RESOURCE

- Human resource management is a process of bringing people and organizations together so that the goals of each other are met. The role of HR manager is shifting from that of a protector and screener to the role of a planner and change agent. Over the years, highly skilled and knowledge based jobs are increasing while low skilled jobs are decreasing. This calls for future skill mapping through proper HRM initiatives.
- Indian organizations are also witnessing a change in system, management cultures and philosophy due to the global alignment of Indian organizations. There is need for multi skill development. Role of HRM is becoming all important.
- Outsourcing: It simply means bring someone from outside the company to perform tasks that could be done internally. From the review of literature, it has been found that there are five competitive forces that are driving more companies to outsource some or all of their HR activities. Over the past decade, these factors have significantly altered the strategy and structure of many firms.
  1. Downsizing
  2. Rapid growth or decline
  3. Globalization
  4. Increased competition
  5. Restructuring

TOP 10 HUMAN RESOURCE ORACTICES:

- Safe, Healthy and Happy workplace
- Open Book Management Style (Culture of participative Management)
- Performance Linked Bonuses
- 360- Degree Performance Management Feedback System
- Fair Evaluation System For Employees
- Knowledge Sharing
- Highlight Performers
- Open House Discussions and Feedback Mechanisms
- Reward Ceremonies
- Delight Employees with the Unexpected

EMERGING HUMAN RESOURCE IN INDIA

- Most organizations look for trained manpower at all levels of operations and in today's context, the demand-supply gap is on rise. Though technical manpower by volume is higher in India, It's employability that is question for many organizations.
- The manufacturing sector in India is sweeping back in the national economic space. India has figured among the top ten manufacturers among the world in 2010 in International year book of Industrial Statistics 2011 published by United Nations Industrial Development

Organization. India has witnessed increase in jobs in mining & construction sector by 46% and 44% respectively in the first quarter of 2011. There will be high demand for experienced professionals to manage operations in manufacturing sector. According to research, close to 30 lakhs jobs will be created by 2015. Shortage of talent in construction sector has been a long term problem and likely to continue to push up project costs and risks. Flow of the talent into the construction sector and power sector has been gradually drying up.

CONCLUSION

We can say that in future, HR managers will have to possess technical, social, human and conceptual skills to successfully face the new challenges. New disciplines like industrial engineering and management services are challenging in HR function. The future progress of this function will depend upon how the managers are able to cope up with the new challenges. The main challenge before the HR manager will be able to create and manage the human resource system in tune with the more participative, result oriented, adaptive and humanistic organizations. To face the recent challenges, Human Resource Management has to implement effective strategies. Hence, the role of Human Resource Management will be more significant in future due to emerging scenario.

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A STUDY ON THE EFFECT OF QUALITY OF WORK LIFE ON THE LEVEL OF JOB SATISFACTION OF TEACHERS IN AIDED COLLEGES WITH SPECIAL REFERENCE TO PALAYAMKOTTAI.

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ABSTRACT

Quality of work life in an organization is essential for the smooth running and success of the employees. Qualities of work life help the employees to feel secure and are being thought of and cared by the organization. Teaching is essentially a high contact service industry and there is a close interaction between service provider and the receiver. . A strong need for Quality of Work Life is felt in the service sectors, especially in the education sector. Commitment to work, motivation and job performance are very significant in the context of teaching profession which can only be achieved through quality of work life provided for the teachers by the management. This study is needed to spot out the areas for improvement to the management for modification so that the employees will be provided with the improved working conditions which will lead to higher productivity and greater organizational effectiveness. Thus, the researcher has made an attempt in this regard to analyze the effect of quality of work life on the level of job satisfaction of teachers in aided colleges of Palayamkottai region. The study was conducted by taking 60 respondents as sample respondents. Tools such as Percentage analysis and Weighted Average Mean were used by the respondents for analysis purpose.

Key words: Quality of work life, Service industry, Motivation, Commitment, Job satisfaction.

INTRODUCTION

Human Resource Management (HRM) is a function in organizations designed to maximize employee performance in service of an employer's strategic objectives. HRM is primarily concerned with the management of people within organizations, focusing on policies and on systems. The present era is an era of knowledge workers and the society in which we are living has come, to be known as knowledge society. The intellectual pursuits have taken precedence over the physical efforts. One must have both love and work in one's life to make it healthy. Gone are the days when the priority of employees used to be for physical and material needs. A strong need for Quality of Work Life is felt in the service sectors, especially in the education sector. A good Quality of Work Life in the education sector will result in producing students with high caliber and thereby leads to economic development. This paper highlights the effect of Quality of Work Life on the level of job satisfaction of teachers in aided colleges Palayamkottai Region.

OBJECTIVES

- To study the socio economic background of the employees and their Contribution to QWL.
- To have an insight into the quality of work life of teachers in aided colleges.
- To analyse the effect of quality of work life on the level of job satisfaction of employees.

RESEARCH METHODOLOGY

Research Type: Descriptive Research, Type of Data / Data Source Used: Both Primary Data and Secondary Data. Primary data are collected by conducting field investigation with the help of well-designed questionnaire and personal interview. It is mainly collected to know about the quality of work life of teachers in aided colleges. The questionnaire was distributed among 60 sample respondents in Palayamkottai region. The participants were instructed to answer the questions posed in the questionnaire to the best of their knowledge. In this study the researcher has collected the secondary data from books, magazines, newspapers, journals, catalogues, articles and websites.

DATA ANALYSIS AND RESULTS

Sample Profile: Demographic features of faculties of aided colleges in the Palayamkottai, are exhibited with the help of table 1 below:

Table 1

Demographic Variable	Categories	Counts	Percentage
Gender	Male	42	70
	Female	18	30
Age	20-25 years	12	20
	26-30 years	15	25
	31-35 years	9	15
	Above 35 years	24	40
Educational Qualification	PG	5	8.3
	M. Phil	18	30
	Ph. D	37	61.7
Designation	Assistant Professor	38	63.3
	Associate Professor	22	36.7
Marital Status	Married	36	60
	Unmarried	24	40

Source: Primary Data

From the above table, it is clear that among the 60 respondents only 18 respondents are female and 42 respondents are male. 40% of the respondents are above the age of 35 years and 61.7% of the respondents have completed Ph.D and 63.3% of the respondents are Assistant Professors and only 36.7% of the respondents are Associate Professors. 60% of the respondents are married and 40% of the respondents are unmarried.

Table 2

Particulars	Frequency	Percentage
Work load is very much and tasks are not finished on appropriate time	15	25.0
Work load is very much but due to participative environment, teachers are able to complete their tasks	24	40.0
Work load is evenly distributed and teachers are able to complete their task on time	16	26.7
Work load is less as compared to other profession	5	8.3
Total	60	100.0

Source: Primary data

From the above table it is inferred that 25% of the respondents face heavy work load, 40% of the respondents feel that the work load is heavy but are able to complete their tasks due to participative environment, 26.7% of the respondents feel that the work is evenly distributed and only 8.3% of the respondents feel that their work load is less. Hence, the majority of the respondents feel that their work load is heavy but are able to complete their tasks due to participative environment.

FACTORS THAT INFLUENCE THE QUALITY OF WORK LIFE

There are various factors that influence the Quality of Work Life in the organization. The various factors include salary, promotion, transfers etc.

Table 3: FACTORS THAT INFLUENCE THE QUALITY OF WORK LIFE

Factors	SA	A	N	D	SDA	Weighted score	Rank
Fair and reasonable salary and benefits.	24	28	3	3	2	4.15	I
Better infrastructural facilities available.	17	34	9	0	0	4.13	II
Safety and healthy working conditions available for the employees.	18	29	12	1	0	4.07	III
Better accommodation facility to employees.	9	32	11	4	4	3.63	XVI
Flexible leave policy available to employees.	12	24	16	6	2	3.63	XVI
Availability of flexible working hours.	13	37	7	3	0	4	V
Satisfied with the promotion policies.	12	26	17	4	1	3.73	XIII
Satisfied with the grievance redressal.	11	26	16	6	1	3.67	XV
Freedom to offer suggestions	13	21	16	9	1	3.6	XVII
Existence of fair & transparent appraisal method.	10	28	18	3	1	3.72	XIV
Satisfied with the training offered regarding latest techniques to improve job performance.	10	32	12	6	0	3.77	XI
There is scope for workplace training.	10	36	9	5	0	3.85	VIII
Full clarity of responsibilities, duties & accompanying authority available for the employees.	10	28	19	3	0	3.75	XII
Satisfied with the work assigned.	14	35	9	1	1	4	V
Scope for career development in the organization.	12	31	14	3	0	3.87	VII
College communicates every new change takes place in the concern.	14	31	9	5	1	3.87	VII
Cordial relationship exists among the management and staffs	11	33	11	5	0	3.83	IX
Better tolerance for mistake made by employees.	9	33	14	3	1	3.77	XI
Better quality of supervisory support.	11	33	13	3	0	3.87	VII
Employees are satisfied with the job.	19	26	10	4	1	3.97	VI
Satisfied with the job rotation & job enrichment practices.	13	26	18	3	0	3.82	X
Job security in the organization	16	32	9	2	1	4	V

Availability of sufficient time to spend with family	18	34	6	2	0	4.13	II
Possibility for work life balance.	16	33	9	2	0	4.05	IV
Regular feedback on performance	11	27	15	5	2	3.67	XV
Overall level of job satisfaction	16	37	7	0	0	4.13	II
Overall quality of work life is good	22	27	9	2	0	4.15	I

Source: Primary Data

From the table 3, it is inferred that fair benefits and overall quality of work life are ranked first with a weighted mean score of 4.15, better infrastructural facilities, availability of sufficient time to spend with family and overall job satisfaction are ranked second with a weighted mean score of 4.13, safety working condition is ranked third with a weighted mean score of 4.07, possibility of work life balance has got a weighted mean score of 4.05 and ranked fourth, job security is ranked fifth with a weighted mean score of 4, job satisfaction is ranked sixth with a weighted mean score of 3.97, supervisory support, career development and communication are ranked seventh with a weighted mean score of 3.87, work place training is ranked eighth rank with a weighted mean score of 3.85, cordial relationship among colleagues is ranked ninth with a weighted mean score of 3.83, job rotation is ranked tenth with a weighted mean score of 3.82, better tolerance and training for latest techniques are ranked eleventh with a weighted mean score of 3.77, clarity in responsibility is ranked twelfth with a weighted mean score of 3.75, promotion policy is ranked thirteenth with a weighted mean score of 3.73, fair appraisal method is ranked fourteenth with a weighted mean score of 3.72, regular feedback and grievance redressal are ranked fifteenth with a weighted mean score of 3.67, accommodation facility and leave policy are ranked sixteenth with a weighted mean score of 3.63 and freedom in offering suggestions is ranked seventeenth with a weighted mean score of 3.6.

STRESS COPING METHODS:

Table 4

STRESS COPING METHODS ADOPTED

Particulars	Frequency	Percentage
Yoga Classes	6	10.0
Games	15	25.0
Camps	9	15.0
None of the above	30	50.0
Total	60	100.0

Source: Primary data

It is inferred from the table 4.14 that 10% of the respondents attend yoga classes to cope up with their stress, 25% of the respondents attend games, 15% of the respondents attend camps and 50% of the respondents do not undergo any of the stress coping method.

SUGGESTIONS

Based on the findings of the study, the following suggestions are given:

- Workers can adopt some stress coping strategies to overcome their organizational stress.

- Employees may be encouraged to offer suggestions for making improvements in the organization. This makes them feel their importance in the organization.
- Regular feedback on performance can be offered to the employees.
- Proper recognition for the employees talent should be given.

CONCLUSION

According to study results, quality of work life has the predictability of job satisfaction of faculty members and can be effective in improving their job satisfaction. Thus, job satisfaction can be improved through the changing and manipulating of the quality of work life components. The colleges can increase the job satisfaction in faculty members through the proper program such as monetary and non-monetary rewards, creating opportunity for optimal use of faculty's abilities and skills, etc. Hence, an adequate and timely check should be maintained by the management to ensure that the employees' Quality of Work Life is in high spirits. Also, it is recommended that some interventions should be planned concerning the improving quality of work life and its efficiency should be evaluated. If the educational institutions look into this issue and try to adopt some good stress coping methods, it will lead to good Quality of Work Life to the employees.

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A STUDY ON INDUSTRIAL RELATION IN THE LIFE INSURANCE CORPORATION OF INDIA TIRUNELVELI DIVISION

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Abstract.

The study reveals that, 'Management and Leadership Style', 'Participation in LIC Decision making', 'Work Challenges', 'Fringe Benefits', and 'Working Conditions' have been identified as the important factors influencing the job satisfaction among LIC employees in Tirunelveli division.

Key Words: Industrial Relation, Life Insurance Corporation of India

Introduction

The term "industrial relation" comprises of two terms "industry ''and relation. Industry refers to "any productive activity in which any individual is engaged .By relations we mean the relationships that exist within the industry between the employer and his workmen. The term industrial relations explain the relationship between employer and his workmen. The relationship which arise and of the workplace generally include the relationship between individual workers, the relationships between workers and their employer, the relationships between employers, the relationship employers and work skill; have with the organizations formed to promote their respective interests, and the relations between those organizations, at all levels. Industrial relational also includes the process through which these relationships are expressed and the management of conflict between employers, workers and trade unions, when it arises.

Statement of the Problem

In the insurance field it was observed that the trade union and management have conflict regarding their regular activities and promotion policy. Due to monotonous nature of work the workers has grievances in their work and management activities. So the researcher would like to study the nature of employment and the factors influencing the industrial relation between the employee and the management.

Objectives of the Study

1. To identify the different employment status of the LIC employees in the study area.
2. To study the level of job satisfaction among LIC employees in Tirunelveli division.
3. To analyze the factors influencing the industrial relation of the study group.

Methodology

The present study is based on secondary and primary data. The study has used some relevant information from the website of Insurance Regulatory and Development Authority of India (IRDAI). The primary data pertain to Life Insurance Company (LIC) employees have been collected from the office records. The individual employees have been considered as a unit of investigation. 120 LIC

employees in the Tirunelveli division have been taken as the sample of the study. The study period was January 2018 to June 2018.

Results and Discussion

Nature of Job of the Respondents

Employees display several roles in each and every organization. Horizontal and vertical classification is there, according to their nature of job. This table gives respondents by their position who is occupying in the life insurance corporation of India.

Table: 1 – Nature of Job of the Respondents

GradeParticulars	No. of Respondents	Percentage
Class I	46	38.33
Class II	44	36.67
Class III	30	25.00
Total	**120**	**100.00**

Source: Primary Data.

The above table reveals that, majority 38.33 per cent of the respondents in the category of class I followed by 36.67 per cent of the respondents belongs to class II and the remaining 25 per cent of the respondents belongs to class III in the study area.

Job Satisfaction of the Respondents

Job satisfaction can give further motivation to the employees. There were several reasons to ascertain the job satisfaction.

Table: 2 – Job Satisfaction of the Respondents

Job Satisfaction	No. of Respondents	Percentage
Yes	111	92.50
No	9	7.50
Total	**120**	**100.00**

Source: Primary Data.

The above table shows that around 92.50 per cent of the employees are satisfied in their job, because they may be well paid regarded and rewarded nine respondents are unsatisfied due to poor salary and more work load.

Factors Influencing the Job Satisfaction - Factor Analysis

The factors influencing the job satisfaction of the insurance employees are discussed in this section, by applying factor analysis. Factor Analysis is a good way of resolving the confusion and identifying important variables. The technique of Factor Analysis is used to reduce the number of variables into smaller and manageable number by combining related ones into factors. 'Principal Component Analysis' method is used to extract factors in Eigen Value of one or more. In order to assign variables 'Rotated Factor Matrix' is used.

In this study, Factor Analysis is applied for identifying the factors influencing the job satisfaction of the insurance employees and the results are given below.

In order to find out the appropriateness of this analysis Kaiser Meyar Olkin (KMO) and Bartlett's Test of Sphericity are used and the results are shown in Table 3.

Table: 3 - Findings of KMO and Bartlett's Test

Description	Value
KMO Measures of sampling adequacy	0.697
Bartlett's Test of sphericityApprox Chi-Square	2745.871
Degrees of freedom	117
Level of significance	.000

The KMO value is very high (0.697). Similarly, the Bartlett's test rejects the null hypothesis i.e., the variables are not related as the approximate chi-square value is 2745.897 at 117 degrees of freedom which is significant at 1 per cent level of significance. Thus, factor analysis may be considered as an appropriate technique. The result of Principal Component Analysis to extract the number of variables is given in Table 4.

Table: 4 - Principal Components Analysis

Compo-nents	Extraction Sums of Squared Loading			Rotated Sums of Squared Loading		
	Total	Percentage of Variable	Cumulative Percentage	Total	Percentage of Variable	Cumulative Percentage
1	6.206	23.045	23.045	5.596	18.357	18.357
2	4.815	15.300	35.975	4.857	15.353	33.710
3	2.894	12.930	46.473	3.607	14.539	46.133
4	1.776	10.498	55.540	2.303	12.423	55.540
5	1.658	9.067	55.540	1.986	9.407	55.540

From Table 4 shown, it is clear that five factors can be extracted together which account for 55.540 per cent of the total 25 variables. Hence 25 variables are summated to five factors by losing nearly 80 per cent of data.

Rotated factor analysis categorizes the factors influencing the job satisfaction among LIC employees in Tirunelveli division into five broad groups. Table 5 presents the Rotated Component Matrix table by using Varimax Method which is used to assign factors which have higher loadings.

Table: 5 - Factors influencing industrial relation of the LIC Employees in Tirunelveli Division

	Factors	F1	F2	F3	F4	F5	h^2
Management and Leadership Style	Management do not support my job	**0.657**	0.075	-0.433	0.114	0.076	0.542
	Management allows me in the decision making process	**0.600**	0.197	-0.386	-0.071	0.001	0.966
	Management encourages my career growth	**0.569**	0.022	0.050	0.032	0.059	0.648
	I am generally satisfied with the leadership style of LIC	**0.560**	0.277	-0.085	0.007	0.038	0.466
	I will like my superiors to change their leadership style.	**0.555**	0.221	-0.235	0.105	0.060	0.455
Participation in LIC	My superiors schedule work for all categories of staff	0.491	**0.806**	0.139	-0.406	0.402	0.814
	Junior staff participate in decision making	0.484	**0.784**	0.273	0.028	-0.269	0.287

	I never question LIC norms and rules	0.462	**0.641**	0.183	0.121	-0.452	0.273
	I am not allowed autonomy in discharge my duties	0.439	**0.517**	-0.203	-0.078	0.269	0.461
	My ability are taken into consideration when delegating work	-0.013	**0.510**	-0.133	0.140	-0.108	0.468
	I am involved when the LIC policies are reviewed	-0.148	**0.505**	0.100	-0.315	-0.269	0.382
Work Challenges	I believe that LIC sets high standard of performance	0.130	0.135	**0.709**	-0.369	0.322	1.083
	Delegated responsibilities are challenging to me	0.063	0.084	**0.607**	0.245	0.149	0.191
	I find delegated responsibilities interesting	0.176	0.021	**-0.549**	0.156	0.003	1.068
	My job is not challenging.	-0.360	0.139	**0.515**	-0.163	0.099	0.639
Fringe Benefits	I am not satisfied with the benefits that I receive from LIC	-0.179	0.723	0.145	**0.758**	0.131	0.635
	The benefits I receive are adequate to fulfill my needs	0.134	0.035	0.035	**0.618**	-0.139	0.056
	The benefits are equal to my contribution to the LIC goal	-0.099	0.214	0.307	**0.596**	-0.181	0.537
	The benefits in LIC are equal with other public organization	0.503	0.005	0.590	**0.588**	0.301	0.281
Working Condition	LIC provides sufficient space and material for my work	-0.179	0.723	0.145	0.131	**0.758**	0.635
	Workers are not cooperate well with each others	0.311	0.182	0.015	-0.370	**0.619**	0.951
	I am facilitated to overcome limitation in my experience	0.202	-0.001	0.508	0.385	**0.605**	0.703
	My superiors create a challenging environment for me	0.317	0.039	0.011	0.305	**0.510**	0.621
	My work environment is a noise free environment	0.201	0.103	0.001	-0.120	**0.619**	0.951
	I feel that my work place is a safe environment	0.112	0.041	0.147	0.301	**0.605**	0.703

Table 5 reveals that the first factor F1 (Management and Leadership Style) accounts for 23.045 per cent variation in the total variable set. There are five variables positively loaded in this factor. They are management do not support my job, management allows me in the decision making process, management encourages my career growth, I am generally satisfied with the leadership style of LIC and I will like my superiors to change their leadership style. These five variables are positively loaded in the factor F1. It implies that there is a positive correlation among these five variables and make a variation of 23.045 per cent in the job satisfaction among LIC employees in Tirunelveli division.

The second factor F2 (Participation in LIC Decision making) represents 15.300 per cent variation in the total variable set. There are six variables namely my superiors schedule work for all categories of staff, junior staff participate in decision making, I never question LIC norms and rules, I am not allowed autonomy in discharge my duties, my ability are taken into consideration when

delegating work and I am involved when the LIC policies are reviewed are positively loaded in this factor. The inference to be drawn from the above analysis is that these variables positively influence the job satisfaction of the LIC employees.

The third factor F3 (Work Challenges) represents 12.930 per cent variation in the total variable set. This factor includes four variables such as I believe that LIC sets high standard of performance, delegated responsibilities are challenging to me, I find delegated responsibilities interesting and my job is not challenging are positively loaded in this factor. Hence this analysis reveals that the job satisfaction among LIC employees is positively influenced by the above factors.

The fourth factor F4 (Fringe Benefits) accounts for a variation of 10.498 per cent in the total variable set. This factor includes four variables such as I am not satisfied with the benefits that I receive from LIC, the benefits I receive are adequate to fulfill my needs, the benefits are equal to my contribution to the LIC goal and the benefits in LIC are equal with other public organization. Analysis of the above table shows that these variables positively influence the job satisfaction of LIC employees.

The fifth factor F5 (Working Condition) represents 9.067 per cent variation in the total variable set. There are six variables i.e., LIC provides sufficient space and material for my work, workers are not cooperate well with each others, I am facilitated to overcome limitation in my experience, my superiors create a challenging environment for me, my work environment is a noise free environment and I feel that my work place is a safe environment are positively loaded in this factor. Analysis of the table shows that the six variables are positively influences the job satisfaction among the LIC employees in the study area.

Thus 25 factors are reduced into five variables and are given different names by using factor analysis. Thus 'Management and Leadership Style', 'Participation in LIC Decision making', 'Work Challenges', 'Fringe Benefits', and 'Working Conditions' have been identified as the important factors influencing the job satisfaction among LIC employees in Tirunelveli division.

Conclusion

From the above discussion it is concluded that the industrial relation factors focuses on enhancing learning culture in the life insurance companies. The LIC of Tirunelveli division always try to enhance the industrial relation among the employer and employees.. The study reveals that, 'Management and Leadership Style', 'Participation in LIC Decision making', 'Work Challenges', 'Fringe Benefits', and 'Working Conditions' have been identified as the important factors influencing the job satisfaction among LIC employees in Tirunelveli division.

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A STUDY ON ATTITUDE OF WOMEN TOWARDS INVESTMENT ALTERNATIVE WITH REFERENCE TO TIRUNELVELI CITY

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ABSTRACT:

The present study focuses the women investors' attitude towards various investments. Now, the present women, who is equally employed, through their education. They have knowledge about various aspects of investment. So they invest in various investment avenues such as shares, Life Insurance Policy, Gold, Government Saving Scheme, Post Office and Bank Deposits etc,. An interview schedule based survey was conducted in Tirunelveli city, and the sample size of the study was 120 respondents. It was found that most of the respondents are investing their money into the bank deposits. They are not having much knowledge about securities market. Hence, it is concluded that every investors before choosing an investment to analyse it first. And also government takes necessary steps to educate the peoples about various investments. It will help to develop our nation.

INTRODUCTION:

The hand that rocks the cradle rules the world is popular saying about women. Saving is a habit specially embodied to women. Even in the past, when women mainly depended on their spouse's income, they used to save to meet emergencies as well as for future activities. In those days, women did not have any awareness about various investment outlets. But as time passed, the scenario has totally changed.

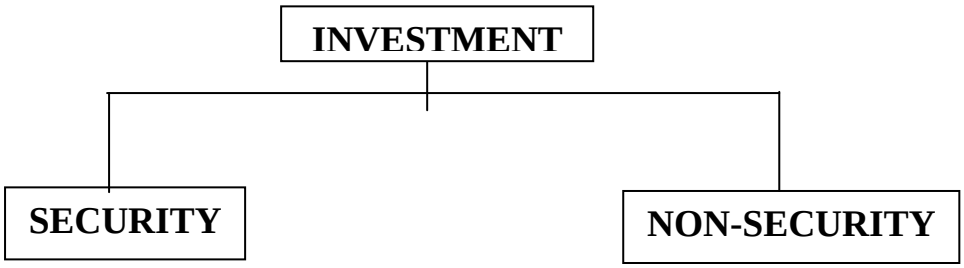
They have knowledge about various aspects of investment available in the society. So they invest in various investment avenues such as shares, Life Insurance Policy, Gold, Government Saving Scheme, Post Office and Bank Deposits etc,.

Basically, Investment refers to what you do with your savings? We can say investment is the employment of funds with the aim of achieving additional income or growth in value. It is allocation of monetary resources to assets that are expected to yield some gain or return over a given period of time. In general, Investment means conversion of cash or money into a monetary asset or a claim on future money for a return.

Investment means a person's commitment of funds towards his future life. It is an economic activity. It refers to acquisition of assets which generate income. It means the diversification of money towards investment and thereby increasing productivity of a nation. Investment means parking of one's idle funds in income generating assets.

MODES OF INVESTMENT:

The investment means use of funds for productive purposes. In India there are different types of securities available to the investors. The various avenues for investment ranging from risk less to high risk investment opportunities. All financial instruments which are available in our country from time to time for potential investor are presented below.



1. Equity shares
(New issue, Rights, Bonus issue)
2. Preference Shares
3. Public Sector Bonds
(Taxable, Tax free)
4. Debentures
(Convertible, Partly Convertible),
Optionally Convertible and
Non – Convertible

1. National Savings
Certificate
2.Post Office Saving
Bank Account
3. L.I.C. Policies
4.Provident Funds
5.Corporate Fixed
Deposits
6.Unit Schemes of
U.T.I
7. Other Schemes

An investment involves proper cash management and asset management. Investment in risky assets both marketable and non-marketable has to be planned. Management of investment requires a lot of expertise, dynamism, Knowledge about the corporate sector, stock market skills and talent etc.

FEATURES OF INVESTMENT:

- Safety of principal.
- Liquidity.
- Income stability.
- Appreciation and purchasing power stability.
- Legality and freedom from care.
- Tangibility.

ROLE OF SAVINGS AND INVESTMENTS IN ECONOMIC GROWTH:

Growth refers to a rise in output and incomes. The rate of growth of income and the distribution of income are the factors which influence the savings and are a function of a growth process. As the economy develops, production of goods and service would increase, leading to a rise in their consumption and the standard of living of the people.

The growth of the economy involves a rise in incomes of the people, but development is a wider term, which includes both growth and qualitative improvement in the standard of living of the people and a better distribution of incomes. Development thus involves a rise in the level of income and better standard of living in general through growth plus socio-economic changes.

Saving is the only means of investment and the two are independent. With the increase in one the other is also increased. Thus when the rate of saving is high, the rate of investment is bound to be high. For accelerating the economic development of the country during the period of planning the rate of investment has been kept higher than the rate of saving.

The savings ratio and investments ratio vary among the various sectors namely.

(i) Public Sector Enterprises.

(ii) Private Corporate Sector.
(iii) Household Sector

REVIEW OF LITERATURE:

Grewaland Navgot Grewal (1987)[2] stated that the art of successful investments rests on the foundation of certain basic principles, which generally hold good for all times and places. Moreover, these principles are also readily applicable to all types of investment media whether it is real estate, share, Government securities, bonds, gold, silver, jewellary or collectibles like paintings, stamps and antiques.

Uma H.Mani and James C. Baker[3] in their study observed that India is a country with great opportunities in the moderately developed stock market with proper financial and legal infrastructure.
A. Abdul Raheem,[4] in the last two decades, the real estate business has registered a phenomenal growth compared to what it was in the previous decade. Today there is an all-around growth in the price of land not only in the city out also in the rural areas around. The prices are increasing considerably in urban areas.

Lede Reich and Siegel[5] **(**1988) emphasized the role of factors like age and health, marital status, family status, objectives, risk tolerance, investment preferences, liquidity, employment stability and tax rate in personal financial planning. This paper, though not an empirical one, explained the need for accountant's involvement in personal financial planning of their clients. It provides a background of the variables to be analyzed in a research concerned with individual investors.

Jawaharlal's (1992)[6] studies on "Understanding Indian Investors" examined Indian investors' background and their behaviour in investment decisions. Totally, 1200 individual shareholders and debenture holders have been consulted for this study. The study reveals that the investment market in India is dominated by male investors and most investors belong to a group whose level of education is at the higher level. In addition, most of the investors read two or more sources of information to make their investment decisions, and most of them tended to make investment decisions on their own.

OBJECTIVES OF THE STUDY:

- To analyse the women investors' preference towards various investment avenues.
- To find out purpose for making investment.

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[3] Uma H.Mani and James C Baskar, 2001 – 2002, "FDI in India: problems and prospects", Annamalai economic papers, vol.3, Department of Econmics, Annamalai University, Annamalia Nagar, p.125

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- To find out satisfaction of the women investors.
- To find out problems faced by the women investors.

STATEMENT OF THE PROBLEM

Now a day, women are started to invest their saving in many avenues, with the objective of securing profits. With this in mind the study has been undertaken among 120 women workers to find out their attitudes towards investment alternatives in Tirunelveli city.

RESEARCH METHODOLOGY:

120 women in the age group of 20 – 50 years in Tirunelveli city were randomly selected for this study. Primary data were used for this study. Interview schedule was used to obtain information from the selected women. Most of the questions were open - ended questions. Simple tables, Garrett ranking techniques and lickert 5 point scaling techniques were used for data analysis.

RESULTS:

This study shows that most of the respondents are prefer to invest their money into the banks. So first rank goes to Bank deposit. The main reason is they want to safe guard their principal amount and also most of them are not having much knowledge about various investments. Most of the respondents are investing their money for the purpose of getting higher rate of return. According to lickert 5 point scaling techniques majority of the respondents were satisfied with their investment return. Most of the respondents are facing the problem of "waiting for long time to get back the amount".

RECOMMENDATION:

The above study shows that majority of the respondents are not having much knowledge about investment alternatives available in the society. Before choosing an investment the investors should know the degree of risk associated with the particular investment at first. So every investor to getting regular information about their investments for protecting their principal amount. And also government should take necessary steps to educate the peoples about investment regularly like conducting seminars workshop etc., It will develop our national growth.

CONCLUSION:

The investment pattern among different groups has revealed a clear picture. The clear picture means that, the people know the different investment avenues. Here most of the investors prefer to deposit their surplus into banks, post offices, fixed deposits, saving accounts and different UTI schemes etc. The attitude of the investor towards the securities in general was bleak, though service and professional class is going in for investment in shares, debentures and in different mutual fund schemes., As far as the investment are concerned, people put their surplus in banks, post offices and other government agencies. Most of the people have a tendency of investing their surpluses in fixed deposits of banks, provident funds, post office savings etc. They want safety of their principal amount and suitability of return.

Annexure

1. PREFERENCE OF THE RESPONDENTS

KINDS OF INVESTMENT ALTERNATIVES

S.No.	Kinds	No. of Respondents	%

1.	Bank	42	35.00
2.	LIC	16	13.33
3.	Post Office	14	11.67
4.	Gold	15	12.50
5.	Government saving scheme	10	8.33
6.	Corporate securities	12	10.00
7.	Any other	11	9.17
		120	100.00

Source : Primary data

2. PURPOSE FOR MAKING INVESTMENT SCHEME

S.No.	Purposes	Rank				Total Score	Mean Score	Garrett Rank
		I	II	III	IV			
1.	Safety	54	25	26	15	6811	56.75	I
2.		16	9	13	82	4429	36.90	IV
3.	Tax Relief	24	55	39	2	6539	54.49	II
4.	Higher Studies of children Marriage of children	26	31	42	21	5981	49.84	III

Source : Primary data

3. SATISFACTION OF THE RESPONDENTS TOWARDS INVETMENT ATTRIBUTES

S.No	Attributes	Opinion							
		Very Good	Good	Neither good Nor bad	Bad	Very Bad	Total score	Weighted Mean	Rank
1.	Interest	15(75)	67(268)	32(96)	5(10)	1(1)	450	3.75	II
2.	Mobility	5(25)	34(136)	59(177)	17(340)	5(5)	377	3.14	IV
3.	Safety	35(175)	57(228)	17(51)	3(6)	8(8)	468	3.90	I
4.	Risky	17(85)	41(164)	35(105)	14(28)	13(13)	395	3.29	III
							1690		

Source : Primary data

4. PROBLEM FACED BY THE RESPONDENTS

S.No	Problems	Rank				Total Score	Mean Score	Garrett Rank
		I	II	III	IV			

1.	Lengthy procedure	18	34	44	24	5740	47.83	III
2.	Less importance to customers service	15	36	23	46	5327	44.39	IV
3.	Waiting for a long time to Get back the amount	56	17	22	25	6605	55.04	I
4.	Inadequate infrastructure facilities	31	33	31	25	6088	50.73	II

Source : Primary data

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A PRAGMATIC STUDY ON STRESS SYMPTOMS OF ARTS, ENGINEERING AND MANAGEMENT STUDENTS IN TIRUNELVELI CITY

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ABSTRACT

The purpose of this empirical study is to throw light on different types of stress factors, stress symptom and their impacts on the College students from three different major disciplines namely Arts, Engineering and Management from some of the reputed Colleges in Tirunelveli city, Tamil Nadu, India.

Keywords: Stress Symptoms, Stresses of College Students, Students' Stress.

1. INTRODUCTION OF THE STUDY

Transition of students from school environment to College environment could cause a psychological, academic and social shock to them, since this educational system has huge differences: the student will face new methods of teaching, new academic requirements, new type of relations between students and faculties and even new relations among students themselves. Due to these changes, students can potentially experience different types of stress that can affect their mental and social health and their academic achievement. In this Study three colleges from each discipline in Tirunelveli city were identified and a questionnaire survey was conducted among those College students. The questionnaire feedback data collected from students were then organized, compiled, tabulated, analyzed discipline wise and suitable suggestions were given for those findings in this report.

2. STATEMENT OF THE PROBLEM

In this modern scenario human beings are living in midst of various events and they should adapt to the various environmental factors for the purpose of life existence. Before several decades, people living in the world were stress free, because they were not much influenced by the environmental factors such as technology, politics, economy and other social interactions. But today it is not like that, every man and woman living in any culture or in any society; they are bounded by the major problem called stress. This should be curtailed when we study the reason for stress which influences a person in the student level. The study of students stress is the most important and inevitable for this modern society. This research is an attempt to study the Students stress in college level based on three major disciplines such as Arts, Engineering and Management respectively. Moreover a scientific enquiry about the reasons for students stresses was done, how the Students are affected by stress? What are the factors influencing students stress? And how we have to eradicate stress in the minds of college students? These issues motivated to investigate and conduct in-depth inquiry about the students stress in Tirunelveli city.

3. OBJECTIVES OF THE STUDY:

1) To know the profile of the college students in Tirunelveli city.

2) To study the theoretical frame work of the college students stress.
3) To analyze the academic, non-academic and students stress symptoms based on the discipline of the college students.
4) To scrutinize the impact of academic and non-academic factors on the students stress symptoms.
5) To give suitable suggestions and recommendations to mould the college students to free from the evils of stress.

5. SCOPE OF THE STUDY

This research made an attempt to identify the different stress factors that influence the college students, stress symptoms and impacts. At first, the variables of the stressors were identified and used in the study. The study categorized the stress of students of arts, engineering and management disciplines.

6. METHOD OF DATA ANALYSIS

Simple statistical techniques like frequency tables, percentiles and mean score such is suitable for presenting findings so that readers will be able to easily understand the results of the research. Analysis of the data for this research were carried out using descriptive statistical analysis tools Review of some past research observed the use of the following techniques and this research will adopt these techniques considering their suitability to this work.

7. DEFINITION OF STRESS

The word stress is derived from the Latin word "stringere" which meant literally to draw tight and was used in the 17th century to describe hardship, strain, adversity or affliction. These root words refer to the internal feelings of constriction many feel under stress. During the late 18th century, stress denoted "force, pressure, strain or strong effort, referring primarily to an individual or to an individual organs or mental powers.

The term "Stress" is borrowed from the discipline of physics. Stress actually means pressure. This inner pressure is a psychological and physiological response to events that upset our personal balance. Stress is simply defined as the body's non-specific response to any demand placed upon it. The responses may be physical like head ache, emotional such as fear or sadness and behavioural such as increased anxiety. If a person experiences a continuous state of depression due to stress over a prolonged period of time and cannot return to a relaxed state, then

the stress becomes negative and risky. Some destructive strategies to reduce these stresses include using tobacco, drinking alcohol, taking illegal drugs and overusing of prescribed medications. All of these strategies can only bring a short term relief but at a high cost of damage to both body and mind. Is all the stresses are negative or bad? Should everyone strive to stamp stress out of our life completely? The answer is definitely no! Positive stress serves some useful purposes in our lives. A positive stress sometimes drives a person towards his success. For example, stress is essential for learning because a research study says that learning takes place only under a moderate condition of stress levels. So our goal must be to keep our stress at a moderate level, neither too low or stress free that we may feel bored nor so high that we are overwhelmed.

8. IMPACT OF STRESS

In chowhiu, (2009), it was indicated that there are three types of consequences caused by high Stress level, which include:

Physiological Consequences

One of the physiological responses is the 'fight or flight' response which happens at the automatic nervous level. In other words, people gear the body up so as to respond to the challenges facing by them, either by standing ground or hitting back or by a prompt strategic withdrawal. All these responses are happened automatically, in which the body will recognize the need for a response and produces it without the need of people to tell the body to do so. However, the problem associated is that those responses are acted as a short term and immediate reaction, designed to shut down as soon as the emergency is past. If they do not shut down, there will be adverse effects. There are altogether four main aspects characterized by the author about human body's responses to stress, namely energy mobilizes, energy support systems, concentration aids and defensive reactions.

Psychological Consequences

As mentioned previously, an optimum level of stress is healthy to us. However, when the stress level is too high, it drains our psychological energy, impairs our performance and leaves people a feeling of useless and undervalued, with diminishing purpose and hopeless, unattainable objectives. As mentioned in the previous part, the General Adaptation Syndrome (GAS) model, involves three stages: alarm reaction stage, the stage of resistance and the stage of exhaustion. There will be some adverse impacts when an individual reaches the stage of exhaustion. Firstly, there will be increase in physical and psychological tensions, in which the ability to relax muscle tone, to feel good, to switch off worries and anxiety reduces. Secondly, there will be changes in personality traits. For example, if a person is a neat and tidy person originally, he or she may become messy and untidy, etc. Apart from the change of personality, the existing personality problem will also increase. For example, there will be worsening of existing anxiety, over-sensitivity, defensiveness and hostility

Cognitive Consequences

Cognitive consequences are those relate to thinking and knowing. The first cognitive consequence of too much stress is the decrease in concentration span and the increase in distractibility. Decrease in concentration span means the mind find it difficult to remain focused and the power of observation diminishes. On the other hand, increase in distractibility means the thread of what is being thought or said is frequently lost. The second cognitive consequence will be the deterioration of short-term and long-term memory. Too much stress will lead to the reduction of memory span. Moreover, there will be a decline in the recall and recognition of familiar material. Too much stress will also lead to the deterioration of the powers of organization and long-term planning since the mind cannot accurately assess existing conditions or forecast future consequences. The consequence is particularly influential to people in managerial level which required frequent decision-making.

General Behavioural Consequences

There are also other types of consequences apart from those suggested above, which can be categorized as general behavioural consequences. Firstly, long working hours have been a very common source of stress and hence there will be less time spent with their family. As a result, working long hours and having insufficient time with their immediate family may limit the amount of social support that they receive. (Haynes & Love, 2003) The lack of social support can be a very serious problem, which may trigger the threats of committing suicide.

9. Factors Causing Stress among College Students

For College Students, irrespective of their disciplines the stress is caused mainly due to two set of factors namely,

1. Academic Factors
   - Improper teaching
   - Lack of information to be learnt
   - Competition for scoring marks
   - Continuous or frequent examinations
   - Long hours of academic work
   - Barriers in communication
   - Heavy work load
   - Inadequate resources
   - Irregular attendance
   - Dilemma in choosing the Discipline
   - Insufficient library facilities

2. Non-academic factors:
   - Inconvenient accommodation
   - Difficulty in mingling with same age group
   - Insufficient time for recreation
   - Lack of health
   - Poor infrastructure
   - Feeling home sick
   - Financial problems
   - Uncertainty about getting job after graduation
   - High expectations from parents

Stress Symptoms of College Students

Symptoms are the some of the reactions and changes due to stress. Every one reacts to stress differently. Some symptoms will only have impact on the individual who is directly experiencing the stress, while the other symptoms of stress may have an impact over their relationship with others.

Perhaps some experiences both when their stress levels are elevated. The three main stress symptoms of college students are as follows:

1. Physical symptoms

Headaches, Digestive problem, Sleep disturbance, Fatigue, High Blood pressure, Weight gain or loss, Asthma or shortness of Breath

2. Emotional symptoms

Moody and hypersensitive, Restlessness and anxiety, Depression, Anger and resentment, Irritation, Lack of confidence, Apathy, Urge to laugh or cry at In appropriate times

3. Behavioural symptoms

Eating more or less, Sleeplessness, Isolation, Neglecting responsibilities, Increased alcohol and drug use, Nervous habits, Teeth grinding or jaw, Clenching, Overdoing activities such as exercising or shopping , Losing temper, Overreacting to unexpected problem

10. DATA ANALYSIS AND INTERPRETATION

Table 1 Demographical profile of the Respondents

Gender	Frequency	Percentage
Male	26	52%

Female	24	48%
Total	50	100%
Educational Qualification	Frequency	Percentage
Arts	20	40%
Engineering	20	40%
Management	10	20%
Total	50	100%
Marital Status	Frequency	Percentage
Single	46	92%
Married	4	8%
Total	50	100%
Family Monthly Income	Frequency	Percentage
Below Rs.10,000	6	12%
10,001 – 20,000	10	20%
20,001 – 30,000	16	32%
Above 30,001	18	36%
Total	50	100%

Source: Primary data

The above Table 1 shows that demographical profile of the respondents. 52 % of the respondents are male and 48% of the respondents are female. The educational qualification of the respondents are divided into three disciplined Arts, Engineering and Management 40% of the respondents have their disciplined of Arts and Engineering and rest (10%) of the respondents have disciplined of management studies.92 % of the respondents have unmarried and 36% of the respondents have their family monthly income of Above Rs.30,001.

Table 2 Respondents opinion about affecting the various sources of stress of academic and non academic

Particulars	Strongly Agreed	Agreed	Neutral	Disagree	Strongly Disagree	Total	Mean Score
Physical Stress	21(42%)	10(20%)	12(24%)	3 (6%)	4 (8%)	50	3.82
Emotional Stress	15(30%)	20 (40%)	6(12%)	2 (4%)	7 (14%)	50	4.08
Behavioral stress	18(36%)	10 (20%)	8 (16%)	-	4 (8%)	50	3.16
Social Stress	20 (40%)	8 (16%)	15 (30%)	5(10%)	2 (4%)	50	3.78

Source: Primary data

The above Table2 portrays the respondent's opinion about affecting the various sources of stress in academic and non academic of the various disciplined courses. The various academic and non academic stresses are physical stress, emotional stress, behavioral stress and social stress. The emotional stress are highly affected the students in their disciplined, moderately affected by physical stress and less affected by social stress.

Table 3 Family Monthly Income of the Respondents and their suffering from Physical stress

Responses/ Monthly Income	Agree	Disagree	Total
Below 10,000	5 (10%)	1(2%)	6(12%)

10,001 – 20,000	8 (16%)	2 (4%)	10 (20%)
20,001 – 30,000	10 (20%)	6 (12%)	16 (32%)
Above 30,001	8 (16%)	10(20%)	18 (36%)
Total	31 (62%)	19 (38%)	50 (100%)

Source: Primary data

Note: the figures in the brackets indicate the percentages to the total.
Calculated value α = 4.8901
Table value of 3^0 of freedom at 0.05 level of significance is "7.815".

The above Table 3 exhibits the family monthly income of the respondents and the sharing of their physical stress on account of their academic and non academic condition. The family monthly income of the respondents is divided into four groups namely below 10,000, 10,001 – 20,000, 20,001 – 30,000 and above 30,001.12% of the sampled respondents are belong to the family monthly income of below Rs.10,000, 20% of the sampled respondents are belong to the family monthly income of Rs. 10,001 – 20,000, 32% of the sampled respondents are belong to the family monthly income of Rs 20,001 – 30,000 and 36% of the respondents are get their family monthly income of Rs Above 30,001.

The respondents have also shared their opinions on the physical stress in the academic and non academic conditions. 62% of the sampled respondents agreed to the above mentioned statement and the rest of the respondents (38%) don't experience the physical stress as stated above.

The statistical analysis (Table 3) brings out possibility of an association between the family monthly income of the respondents and their suffering from physical stress. It is assumed that there is no association between the family monthly income of the respondents and their suffering from the physical stress. This is tested by x^2 = 4.8901 which is less than the table value = 7.815 at 0.05 level of significance. Since the calculated value is less than the table value, the null hypothesis (H_o) is accepted. Hence, it is evident that there is no association between the family monthly income of the respondents and their suffering from the physical stress.

11.FINDINGS AND SUGGESSIONS

- 52 % of the respondents are male.
- 40% of the respondents have their disciplined of Arts and Engineering
- 92 % of the respondents have unmarried
- 36% of the respondents have their family monthly income of Above Rs.30, 001.
- The emotional stress are highly affected the students in their disciplined
- Since the calculated value is less than the table value, the null hypothesis (Ho) is accepted. Hence, it is evident that there is no association between the family monthly income of the respondents and their suffering from the physical stress.

12. Suggestions for Academic Factors

- The categorized items under the academic factors, which are responsible for stress among the students, are Scoring marks, In adequate resources, Poor attendance, Inappropriate specialization and Inadequate library facilities.
- Inadequate resources is the stress factor that largely prevails among the Arts and the Pooled students which can be rectified by providing proper resources like adequate Internet access Facilities, exposure to latest technology developments, articles and magazines related to their subjects that are necessary to complete their assignments, academic tasks and project works.

- Poor attendance is the vital stress item identified among Arts, Engineering and Pooled students. This can be minimized by giving personal care, guidance and counseling to those students who are in short of attendance due to some personal reasons. This can also be overcome by the positive attitude of the faculties like creating interest in studies by applying appreciable communication skills thereby eliminating bore, tiresome and prolonged lectures.

13. CONCLUSION

From this study it is evident that irrespective of their disciplines either arts or engineering or management, all the college students are experiencing stress but their levels may differ. To get rid of this stress, not only the students but also the parents, faculties and the College Management do have their part to play. Through proper education, students shall be able to identify stressors, manage them to an optimal level, and seek support. Parents must be aware of their wards problems and should not force their high hopes on the students. The Faculties should
pay attention to students' troubles with learning and apply appropriate strategies to enhance their learning effectiveness to relieve from their academic stresses. In addition, Management of the College Institutions/Universities should also provide courses on life stress coping on a regular basis to consolidate students' psychology and teach them how to relax themselves along with stress management skills to deprive from their nonacademic stresses. The main strength of this comparative study is the point-of-view of the researcher. Being a college student myself and dealing with these stresses on a daily basis gave me a great deal of insight on the subject researched. I am completely aware of the impact of stress can have on a students' academic performance and also their personal life. I would feel glad that if this survey, factors and suggestions reviewed in this study contribute to a students' academic performance and their life after graduation to an appreciable extent.

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"A STUDY ON CONSUMER PERCEPTION TOWARDS E-SERVICE MARKETING IN KOVILPATTI TALUK, TUTICORIN DISTRICT"

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ABSTRACT

E-Marketing is one of the latest and e-merging tools in the marketing world. E-Service Marketing is a process of buying and selling of products and services through online. The E-Shopping is one of their primary uses of Internet. E-Service marketing provides an E-advertisement, product display, product navigation, 3D products view and checkout payment. The consumers can purchase clothing, shoes, books, cinema tickets, travel tickets, durable goods and so on. E-Shopping has a lot of benefits which add value to customer satisfaction and perceptions. The majority of e-shopping consumers assumed that transaction security, personal privacy, product price, product quality, 24 x 7 purchases, convenience and delivery time. In the present study analyze an attempt have been made to analyze the perception of the consumer towards e-service marketing in Kovilpatti Taluk, Tuticorin district.

Keywords: E-Shopping, Convenience, Security, consumer perception and service quality.

INTRODUCTION

The internet and web development have been most exciting developments in the field of information and communication technology in recent years. E-Shopping has become a popular way for purchasing a product to customers. It provides an innovative pattern shopping not only brings a great number and wide range of merchandise to consumers. It also offers a huge market and numerous business opportunities in E-Service marketing.

The E-Service Marketing increase usage of the Internet and other Electronic Marketing tools (i.e.: E-mail, Intranets, Extranets and Mobile phones) in electronic transactions might create not only a lot of opportunists for small business enterprises but also can eliminate a lot of its threats. From this prospective, it is noticed that the Internet, other electronic media tools and Electronic Marketing tools are playing a vital and essential role in conducting marketing activities within business enterprises regardless of its type or size.

E-Service Marketing involves an online transaction. E-Service Marketing provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. The general category of E-Service Marketing can be broken down into two parts: E-Merchandise & E-finance. Many companies, organizations, and communities in India are doing business using E-Service Marketing and also are adopting M-commerce for doing business. E-Service Marketing is showing tremendous business growth in India. Increasing internet users have added to its growth. Despite being the second largest user base in world, only behind China (650 million, 48% of

population), the penetration of E-Service Marketing is low compared to markets like the United States (266 M, 84%), or France (54 M, 81%), but is growing at an unprecedented rate, adding around 6 million new entrants every month. The industry consensus is that growth is at an inflection point. India's E-Service Marketing market was worth about $3.9 billion in 2009, it went up to $12.6 billion in 2013. In 2013, the e-retail segment was worth US$2.3 billion. About 70% of India's E-Service Marketing market is travel related. According to Google India, there were 35 million online shoppers in India in 2014 Q1 and is expected to cross 100 million mark by end of year 2017. By 2020, India is expected to generate $100 billion online retail revenue out of which $35 billion will apparel sales are set to grow four times in coming years. This paper is outcome of a review of various research studies carried out on Impact of E-Service Marketing on Indian Commerce.

Consumers not only have a more convenient way of shopping and have more choices, but also could interact with others and exchange ideas, views through online communities. With the benefits recognized by companies and consumers, e-service marketing has been realized more and more important. It is believed that it will become an important channel for business revenue and as well as an important parts of people's daily life.

Every consumer is wants and easy and time saving marketing. Because it is easiest and advance one. Lot of consumer durable goods are available on e-marketing. It is satisfied the consumers and interact with the consumers buying activities. So this paper fully focuses to consumer perception towards e-service marketing in Kovilpatti Taluk, Tuticorin District.

STATEMENT OF THE PROBLEM

Due to rapid development of the technologies surrounding the internet, companies which are interested to sell their products through online even though buyers and sellers can be thousands of miles apart, may belong to different languages also. In future e-service marketing is expected to grow further and may dominate the business scenario.

Even though there are more research topics in the field of business to consumer in the context of internet business, e-retailing is a new retailing medium and online consumer perception is diverse from traditional consumer perception, one must identify what influences of e-consumers. Therefore, if the consumers like to do shopping, what factors are influencing to purchase goods through the internet is quite meaningful. These factors need to be identified and taken into account by online retailers in order to satisfy the consumer demands and compete in e-market.

E-Service marketing means the service marketing through a websites, online and internet. E-Service marketing is important one on marketing, because more peoples are using mobile phone and computer with internet connection. These devices are sixth finger of every person. Hence the e-service marketing field is focus to increase e-marketing. The more and more e-service sectors adopting the electronic medium to provide their product and services through online. The e-service companies are good communication to our consumers. Hence, an attempt is made to study the consumer perception towards e-service marketing in Kovilpatti Taluk, Thoothukudi District.

OBJECTIVES

1. To know the conceptual background with focus on consumer perception towards e-service marketing.
2. To study the awareness of e-service marketing among the People in Kovilpatti Taaluk, Thoothukudi District.

3. To study the consumer preference towardsE-Service marketing.
4. To find out the benefits to use e-service marketing in the study area.

METHODOLOGY OF THE STUDY

The required data are collected from both primary and secondary sources. The primary data which is collected from respondents in Kovilpatti Taluk, Thoothukudi district.The samples are selected comprises of business professional, students, retired persons and other educated peoples in Kovilpatti Taluk, Thoothukudi district. The population is divided into gender, age, occupation, education, monthly income and marital status of consumers. The sample size of paper is 200 respondents. The questions are prepared to use of normal and ordinal scale.

RESULT AND DISCUSSION

Table – 1. Gender of the Respondents

Gender	No. of Respondents	Percentage (%)
Male	132	66
Female	68	34
Total	**200**	**100.0**

Source: Primary Data

The above table reveals that out of 200 Respondents, 132 (66%) are Male and the remaining 68 (34%) are Female. **It is cleared that 132 Respondents are Men (66%).**

Table – 2. Age of the Respondents

Age (in Years)	No. of Respondents	Percentage (%)
10-20	55	27.5
20-30	98	49
30-40	32	16
Above 40	15	7.5
Total	**200**	**100**

Source: Primary Data

Out of 200 Respondents, 55 (27.5%) Respondents are in the age Group between 10-20 years, 98 (49%) Respondents belong to the age group between 20-30 years, 32 (16%) Respondents come under the age group between 30-40 years and 15 (7.5%) Respondents are in the age group of 40 and above. **It is noted that Majority (49%) of the Respondents are in the age group between 20-30 years.**

Table – 3. Respondents Access E-Service Marketing Sites

Devices	No. of Respondents	Percentage (%)
PC	52	26
Mobile (Via App)	91	45.5

Laptop	31	15.5
Tablet	26	13
Total	**200**	**100**

Source: Primary Data

Out of 200 Respondents, 52 (26%) Respondents are used PC for Accessing E-Marketing sites, 91 (45.5%) Respondents are used Mobile for accessing E-Marketing sites, 31 (15.5%) Respondents are used laptop for accessing E-Marketing sites, 26 (13%) Respondents are used Tablet for assessing E-Marketing sites.**It is cleared that Majority of the (56.7%) respondents have used mobile for accessing E-Marketing sites.**

Table – 4. Most Preferred E-Service Marketing Websites (Buying)

E-Marketing Websites	**No. of Respondents**	**Percentage (%)**
Filpkart	82	41
Snapdeal	45	22.5
Amazon	32	16
Paytm	20	10
Shopclues	17	8.5
Others	4	2
Total	**200**	**100**

Source: Primary Data

Out of 120 respondents, 82 (41%) Respondents buy products in Flipkart, 45 (22.5%) Respondents buy products in Snapdeal, 32 (16%) Respondents buy products in Amazon, 20 (10%) Respondents buy products inPaytm, 17 (8.5%) Respondents buy products in Shopclues, Remaining 4 (2%) Respondents buy Product in other E-Marketing Websites. **It is cleared that Majority of the (45%) respondents are buying products in Flipkart.**

1.8.5. Mode of Payment

Table - 5

Mode of Payment	**No. of Respondents**	**Percentage (%)**
Cash On Delivery	86	43
Credit / Debit Card	32	16
Online /Mobile Banking	72	36
More than One	10	5
Total	**200**	**100**

Source: Primary Data

Out of 200 respondents, 86 (43%) respondents are preferred Cash on Delivery mode, 32 (16%) respondents are preferred Credit / Debit Card payment mode, 72 (36%) respondents are preferred Online / Mobile Banking mode, and 10 (5%) respondents are preferred more than one payment mode. Like, Cash on Delivery, Card Payment and Mobile Banking Payment mode. **It is cleared that Most of the (43%) respondents are preferred Cash on Delivery payment mode.**

Table – 6. Reason for prefer E-Service Marketing

Reasons	No. of Respondents	Percentage (%)
Easy	72	36
Time Saving	93	46.5
Convenience	12	6
Attractive Discounts	6	3
Modern	11	5.5
More than One	6	3
Total	**200**	**100**

Source: Primary Data

Out of 200 respondents, 72 (36%) respondents reasons are Easy to understand, 93 (46.5%) respondent's reasons are Time saving, 12 (6%) respondent's reasons are Convenience, 6 (3%) respondent's reasons are Attractive discounts, 11 (5.5%) respondent's reasons are Modern, and 6 respondent's (3%) reasons are more than one. Like, Easy and Time Saving.**It is cleared that Most of the (46.5%) respondent's reasons are Easy to understand.**

Table No: 7. Enjoy Offers

Offers	No. of Respondents	Percentage (%)
Cash Offers	32	16
Discount	82	41
Gift Pack	70	35
More than One	16	8
Total	**200**	**100**

Source: Primary Data

Out of 200 respondents, 32 (16%) respondents are enjoy Cash offers, 82 (41%) respondents are enjoy Discount offers, 70 (35%) respondents are enjoy gift packs, and remaining 16 (8%) respondents are enjoy more than one offer. like, Cash offers, Discount and Gift pack. **It is cleared that most of the (41%) respondents are enjoy Discount offers.**

Table No: 8. CONSUMERS PERCEPTION TOWARDS E-SERVICE MARKETING

S. No	Particulars	SA	A	N	DA	SDA	Total Score	Mean Score
	Easy to understand the terms and conditions	36	60	18	0	6	480	4
	Different variety of payment method	36	42	18	18	6	444	3.7
	User-Friendly	48	42	12	12	6	474	3.95
	Time saving	24	66	18	12	0	462	3.85
	Attractive discounts / coupons	18	72	24	0	6	456	3.8
	Maximum Security	**54**	**48**	**12**	**6**	**0**	**510**	**4.25**

	Maximum Privacy	42	72	0	0	6	504	4.2
	High Service Tax	24	42	36	12	6	426	3.55
	Better Support and immediate reply to queries of the customers	42	30	24	12	12	438	3.65
	Quality / Trust / Speedy action	30	72	12	6	0	486	4.05
	Convenience	30	54	18	12	6	450	3.75
	Good Consumer support	30	60	6	18	6	450	3.75

Source: Primary Data

It is clear that Table exposes comfort of Online Shoppers that out of 200 Respondents, Majority of the E-Service marketing consumers felt that they have Maximum Security (4.25) through their E-Service Marketing. 4.05 of the Respondents are Better Quality, Trust and Speedy Action for do for their Cashless Payment, 4.2 Respondents need vice Privacy, and 4.0 Respondents are Easy to understand the terms and conditions.It is concluded that the Majority of the Online Shoppers felt that they have Maximum Security (4.25) through their E-Service Marketing.

SUGGESTIONS

- The quantity / quality of the product not up to the standard and it should replace as possible. Hence it helps the online companies to retain their customer for a long period.
- The respondents face major problems on theft of credit card information, and lack of security on online payments. Implementing precautionary steps to solve these problems shall create consumer confidence on online shopping.
- In most of the websites the given information, features about the product on the website and product received from the online vendor are different. This will create lack of customer satisfaction. So the online vendor should take necessary steps before dispatching the products to the consumer site. It creates good opinion about the online vendor and creates repurchasing power of the respondents.
- Website design and quality creates a positive impact on online shopping satisfaction. So the vendor companies should concentrate more on the designing part of the websites.
- The Banks should take minimum service charge (tax) for using E-Wallet, Credit and debit card
- When a customer purchase through online it will save money and time.
- The customer's transactions have made only through bank. Hence it helps the government to increase income. Because, the customer pays tax for every transaction.
- All the transactions made through bank the customer can easily view all the transactions through the banker's website.
- The online shoppers should reinvest the cash to the customers for returning of product at it will help the online websites to create a reputation in the mites of their customers.

CONCLUSION

Today, online shopping in India is huge. According to an estimate 14% of India's population buys online on a regular basis. Now, 14% may not seem to be something you would want to boast about at first glance, but when you consider that India's population is 1.3 billion, well, the number of online shoppers in India is equal to half of the US population and that's a big deal. The E-Service Marketing industry in India is still in its early stages of development. Online shopping in India is growing fast, aided by the fact that the number of Indians with access to fast broadband internet and smartphones is increasing by leaps and bounds every year. There's been a massive increase in the use of the Internet and this is expected to continue over the next 4-5 years as well. As we begin 2017, it

makes us very happy to say that there were over 400 million internet users in India. The Government of India's "Digital India" initiative is meeting a lot of success. Other initiatives, such as Google's Project Loon are expected to help as well. Talks are on to launch Project Loon in India, which should deliver fast and affordable internet to more people. Three companies that have taken the greatest advantage of the new boom in online shopping in India are Flipkart, Amazon and Snapdeal. There are thousands of other players in the online retail industry as well, but none as big as the top-3 of Indian E-Service Marketing, who has invested billions of dollars in the country.The momentum of the E-Service Marketing sector, has been so strong that shopping malls in India have been a huge casualty of this. There's a vacancy rate of 25% in shopping malls across India and rentals have dropped by over 30% – in just 1 year. It's even worse in countries with a more advanced online retail industry such as the U.S. and the U.K., where the vacancy rate in shopping malls is 46% and 32% respectively. The goods and services are basic and important one of marketing. Consumer perception changes make "Yesterday luxuries are today's necessaries". Now day e-service marketing is satisfied the consumers needs and wants.

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MARKETING MANAGEMENT OF CUSTOMER SERVICES IN NATIONALISED COMMERCIAL BANKS IN PALAYAMKOTTAI

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ABSTRACT

The working performance of nationalized commercial banks has been evaluated by several research bodies and official studies, but hardly any research work on the application of marketing concept in nationalized commercial banks has been done so far. The present study seeks to concentrate on marketing aspect of banking. Taking into account the decreasing profitability of nationalized commercial banks and deteriorating condition of customer services it has become obligatory on the part of banking system that commercial banks should come forward to adopt the modern marketing techniques. Attempts made by the academicians and the bankers in preceding years to popularize the concept of marketing in banks has led to the adoption of this concept in bits and pieces by banks. But still an integrated view of the applicability of the marketing management in banking industry is conspicuous by its absence.

Introduction

Banks were considered as a backbone to the financial system and play an important role in economic development of a nation. They act as intermediaries in channelizing funds from surplus units to deficit units to the fully utilization of the funds. An efficient banking system of nations has significant positive externalities which increase the efficiency of economic transaction in general. There is a major shift in banking system in the policy atmosphere after the introduction of financial sector reform in 1992; these reforms impact the working of commercial banks. As one of the objectives of financial sector reform was to improve the efficiency of banking system in India economy. Nationalization of banks means to take the banks under government undertaking. Banks after nationalization comes directly under Banking regulation Act 1949. RBI (Reserve bank of India), India's Central bank become the first nationalized banks in India after the Indian independence. RBI later become the regulatory authority for banking in India. At that time most of the banks are private control, but later it pulled few of the banks under its control to finance India's growing financial needs. At Present there are exactly 19 nationalized banks in India as per the RBI official website. The various nationalized banks are the Allahabad Bank, the Andhra Bank, Bank of Baroda, the Bank of India, the Bank of Maharstra, Canara Bank, the Central Bank of India, the Corporation Bank, the Dena Bank, the Indian Bank, the Indian Overseas Bank, the Oriental Bank of Commerce, the Punjab and Sind Bank, the Punjab National Bank, the Syndicate Bank, the United Commercial Bank, the Union Bank of India, the United Bank of India and the Vijaya Bank.

Objectives of the Study

1. The present state of the production and planning of banking services in terms of consumer satisfaction.
2. To study the present state of marketing mix adopted by banks and its effectiveness.

3. The present state of customer services offered by commercial banks and to give some suggestion to improve these services.

Method of Study

This study concentrates on different types of information collected from certain bank customers and some responsible bank employees of nationalized commercial banks. These pieces of information pertain to customer services provided by banks and different marketing managements adopted by banks and their effectiveness. The data related to the marketing management of customer services in nationalized commercial banks in the view of customers and employee will be collected by using a questionnaire survey among the employees, and customers of nationalized commercial banks. The samples for the study will be selected by the appropriate scientific method and the sample unit will be fixed by means of Raosoft sample size calculator. The data collected will be analyzed with appropriate statistical tools and the analyzing process will be performed by SPSS (Statistical Package for Social Science) version 21and AMOS (Analytical Movements Structure) version 21. The principles of ethical considerations will be observed in the study based on the ethical guidelines of professional social sciences research associations.

Age and satisfaction level of the respondents

Hypothesis: There is no significant relationship between the Customers Satisfaction and Age of the respondents

Under chi-square test the researcher analysed between Customers Satisfaction and Age of the respondents. The researcher classified the Age as below 25, 26-35, 36-45, 46-55 and above 55years. For satisfaction as (highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied).

	Calculated value	Tabled value
Chi-Square	19.649	26.296

The calculated value (19.649) is lesser than the table value (26.296). Hence the hypothesis is accepted. Hence it is concluded that there is no significance association between age and level of satisfaction of respondents.

Findings

The study indicated that banking habit was more in the age group of 30-50, followed by the age group Above 50. In the study area banking habit was popular among the age of below 30 years. The study revealed that 66% of the respondents were non-graduates and 34% were graduates. Majority of the customers are non-graduates indicating that there is no relationship between the educational qualification and banking habits. The study observed that majority of the sample respondents were being customers for more than 6 years which shows that the bank is providing a good service. Based on the data collect, the implementation of the core banking system has been found favourable with the respondents. Because most of them were satisfied with its effectiveness. The research work reveals that there is lack of awareness with the customers about the Multi-City Banking and Multi-city cheque facility. Because only 32% of the respondents were aware of the above said services. The study indicates that "The Core Banking system will improve the quality of customer service" are found favourable with the respondents, because most of them agree with its effectiveness.

Suggestions

With a view to save the valuable time of the customers, the staffs should try to complete the transactions as quickly as possible. For this purpose, the bank management should arrange training programs for their staffs. Core banking supports real time Multi-banking and Multi-channels

strategies. The system was introduced with a view to make the branch customer as the bank customers. So the bank should bring about this mind set change in the bank employees. If the customers become so important, then to retain the customer, the banks have to focus on quality service and also the banks should try to charge a reasonable service charge. The banks should try to create awareness and provide some information to the customers about the usage of multi-city banking and Multi-city cheque facility. Majority of the customers of the bank were non-graduates. So the bank should create awareness about core banking with these customers so, that they can also get benefits of core banking. The major problems faced by the employees of the bank are connectivity problems and power failure. To overcome these problems the Branches should set up a preventive measure. The branch in rural areas has been computerized but they were not connected through the core banking system. The management should take steps to introduce this glorious system in rural areas also.

Conclusion:

After all, what is core banking? It is an integrated application that supports real-time, multi-banking and multi-channels strategies. The Present day technology makes this generation being highly time conscious and they expect all banking services to be available at the doorsteps of their office/residence. Thus the bank has to go in for this centralized core banking system. As we are getting closely linked with the global economy and as the convertibility on the capital account becomes a possibility in the next ten years, it is necessary that the banking system is able to fully utilize the I.T.for its success and survival. So, the first challenge aided by the Information Technology. As the benefits much, outweigh the risks and the banks need level playing field in offering their best services to the customers and it is imperative to switch over to core banking. To conclude, Banks should implement technology-based products to improve their operational efficiency and effectiveness.

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AWARENESS OF CONSUMERS ABOUT THEIR RIGHTS, DUTIES AND RESPONSIBILITIES CONSUMER RIGHTS, DUTIES AND THEIR RESPONSIBILITIES

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1. 1 INTRODUCTION

The understanding by an individual of their rights of a consumer concerning the available products and services being marketed and sold is known as "Consumer Awareness". The concept of consumer awareness mainly involves four categories including full safety to consumers, freedom of choosing products or services, free to collect and get information about the products or services and the right to be heard. At first, the declaration of the consumer's rights was made in the United States of America in 1962. The Consumer activist Ralph Nader Is referred to as the father of the consumer movement.[1]

Societal trends have pushed all businesses in the direction of increasing concern for social issues and attention to long-run consumer welfare. The criticisms and pressures for increasing social responsibility are largely driven by the same social paradigms and constituents. Yet, it is noteworthy that the ultimate result of an expanded social responsibility of business is the concomitant diminishing of free consumer choice. Moreover, this obstruction of consumer discretion is the inevitable consequence of presumptions of consumer irrationality.

Consumerism in Kanyakumari District is still in its infancy. Though the district seems to be highly commendable in its literacy level, the level of complaining of consumers who are not satisfied with the service providers is very low. The Judicial machinery set up under the Consumer Protection Act of 1986 comprises of courts (Forums) at the District, State and National levels. The Kanyakumari District Forum is the Jurisdiction for the consumers of the District.

1.2. CONSUMER PROTECTION SPRINGING UP ACROSS THE WORLD

The standardization of measures for wine and corn in England was set by King John in the Magna Carta (A.D. 1215). [2] In the Middle Ages consumers standards were set for merchants in many European countries. The concept of Adam Smith that the market is the pillar of strength and the guarantor of the best interests of the consumers began to change at a faster pace.[3] The American Home Economics Association (AHEA), founded in 1908 under the leadership of Mrs.Ellen H.Richards, concentrated on standardizing consumer goods and informative labeling for simplifying the complexity of buying [4] The consumer protection system in U.K. threw light to the fact that the principles of common law and legislative enactment protected the consumers from the fourteenth and fifteenth centuries by flogging and fine.[5]] It would be in fitness of the fact to recall the greatest of Arab historians, Ibn Khaldun's saying: "That in civilization there is a limit that cannot be overstepped. When prosperity and luxury come to a people, they are followed by excessive consumption and extravagance, with which the human soul itself is undermined, both in its worldly well-being and in its spiritual life"[6] particularly in context of globalization, liberalization and consumerism in India. Kautilya's Arthashastra, there are references to the concept of consumer protection against exploitation by the trade and industry, short weighment and measures, adulteration, and punishment for these offences [7] 15th of March, 1962 is the day in the history of Consumer Rights. On this day

Kennedy said: "it is the consumer's right to safety, information, and choice and hearing."[8] On 9 April, 1985, the General Assembly of the United Nations unanimously adopted a set of general guidelines for consumer protection.[9]

1.3. REVIEW OF PAST LITERATURE

Dr. N. Thanulingam has made a sincere attempt to study the rights and powers of consumers in the Indian scenario. From his study, he had given a clear cut outlook on the various rights of the consumers such as right to information of the goods, right to education, right to assurance to get good quality goods[10]. Dr. C. K. Sharma has conducted a detailed study on the role of Consumer Organizations in Consumer Movement in August 1991. He found out that consumer exploitation was rampant. He also found out that the morality of the providers of services had come down to the lowest ebb. The incident of exploitation is equal in the private as well as the public sectors of the society. So he pointed out that the need of the hour was that adequate consumer education should be given through the consumer protection organizations [11]. Ragbir Singh carried out a study to find out the causes that contributed to the slow growth of Consumerism in India. He made an elaborate account of the pros and cons of the aspect. He has contributed a lot to the development of the subject. He has identified a number of factors responsible for the slow growth of consumer awareness. He has identified and pointed out a number of factors which are responsible for the crawling growth of Consumerism.[12]. Prof. S. Rajamohan has made a look into the functioning of the forums with a view to find out the success or failure of these forums and if any defects to tender out the suggestions for rectification. He has found from his study that the District Consumer Courts and State Commission and National Commission have been functioning satisfactorily since independence. In most of the instances the cases of consumers have been disposed off within the prescribed time limits of ninety days.[13]. S. N. Singh wanted to analyze the Consumer Protection Laws. Realizing the significance of the Act and its impact on the suppliers, it was found necessary to make such a study. He undertook the study on a critical point of view to ensure that the defects of the Act are highlighted to the concerned parties so that corrective action can be taken and amendments may be made based on the suggestions of the study. [14]. N.P. Srinivasan and M. Shakthivel Murugan in their treatise carried out a study to find out the pros and the cons of the various voluntary organizations with a view to tender suggestions on the defects found and to appreciate the positive factors. The study pointed out the various ways and means by which the consumers are technically deceived and exploited without providing the worth for the money that they pay.[15]. R. Lowe and G.F. Woodrofe made a concrete study to find out the problems of consumers and to chart out solutions to the consumers through the Consumer Protection Act and other related Acts. The study enumerated the various problems that the consumers are confronted with.[16]. S.S.Gulshan in his study, published in the form of a book made an elaborate study into the deceptive ways in which the consumers are dodged or cheated. He lists out the various methods which the suppliers adhere to for exploiting the prospective customers or consumers.[17] Raj Rani undertook the study to find out the pros and cons of the existing laws to protect the consumers. A special reference was made by the researcher to the homemakers in the city of Nagpur. The study focused on the various laws that are available in India to safeguard the interests of the consumers. The study has extensively reviewed the existing laws of Consumer Protection and the various provisions thereof. [18]. N. Regi has made a study to find out the methods which are adhered to by the providers of goods and services to cheat the consumers. The researcher enumerated the ways which were adopted to plunder the worth of money paid by the consumers for the goods or services purchased by investigating them.[19]. A study by S. Rajamohan showed that it was carried out to point out the development of "Consumerism" and its evolution. The view that was focused in the analysis made was the origin of the movements of consumerism and the

evolution and the development of the movements up to this stage. It also covered the development of consumerism, and the organization of consumers' disputes, and the reprisal forums available at the three levels such as the National, state, and district levels for the welfare of the consumers. [20]. Thangavel.N in his study made a look into the consumer protection rights with a view to find out its impact in the state of Tamil Nadu and to find out if it is effectively carried out in its jurisdiction. He elucidates the various provisions of the Act. He examines the exercise of consumer rights within the state and the knowledge of consumers regarding their responsibilities. He observes that the expectations of the consumers are belied. [21]

1.4 OBJECTIVES OF THE STUDY

The study entitled "AWARENESS OF CONSUMERS ABOUT THEIR RIGHTS, DUTIES AND RESPONSIBILITIES" has the following objectives:

- To delve in to the awareness about the Rights, Duties and Responsibilities of the consumers.
- To find out the order of media healthy awareness about rights of consumers.
- To study the association between Gender and Awareness.
- To study the association between Area of Residence and Awareness.

1.5 RESEARCH METHODOLOGY

The primary data has been collected using the questionnaire, so that the respondents can answer easily without any difficulty. The secondary data has been collected from other reliable sources that include books, journals, articles, periodicals. Systematic sampling method was adopted for selecting the respondents and about 345 samples have been collected for the study. Yule's Co-efficient of Association and Hendry Garrett's Ranking Technique were the tools used for this study.

1.6 CONSUMER RIGHTS LAW

Consumer rights and consumer protection law provides a way for CONSUMERS to fight against abusive business practices in the nation. These laws are designed to hold sellers of goods and services accountable when they seek to profit by taking advantage of a consumer's lack of information or bargaining power. Some aspects addressed by consumer rights laws are simply unfair, while others can be described as outright fraud. Consumer rights laws exist at the federal and state level. They are enforced by government agencies, offices of Attorneys General, and through individuals and class action lawsuits filed by victims. [22]

1.7. CONSUMER RIGHTS

Consumers are the largest economic group in the economy, affecting and affected by almost every public and private economic decision," declared President John F. Kennedy during a 1962 speech to Congress about the importance of protecting the consumer interest. Shortly after, Congress enacted the Consumer Bill of Rights, an international standard of eight basic consumer rights recognized by the United Nations and its participating members. [23]

Figure: 1

1.7.1. Right to Safety
The right to be protected against goods which are hazardous to life and property.

1.7.2. Right to be informed
The right to be informed about the quality, quantity, purity, price and standards of goods

1.7.3. Right to choose
The right to be assured access to a variety of products at competitive prices, without any pressure to impose a sale, i.e., freedom of choice.

1.7 Right to be heard
The right to be heard and assured that consumer interests will receive due consideration at appropriate forums.

1.7.4Right to satisfaction of basic needs
Consumers must have suitable access to necessary goods and services, such as food, shelter, education, health care and sanitation.

1.7.5 Right to redress
The right to get relief against unfair trade practice or exploitation[24]

1.7.6 Right to consumer education
Programs and information must be made available to consumers, enabling them to make informed decisions about products and services.

1.7.7 Right to healthy environment

Businesses and governing bodies have the responsibility to establish policies, both in the production and regulation of goods and services that do not harm the natural world. These policies should help ensure consumers live in a clean, safe, sustainable and healthy environment.[25]

1.8 A COMPARATIVE STUDY OF THE ROLE OF THE DIFFERENT MEDIA IN CREATING AWARENESS ABOUT THE EIGHT CONSUMER RIGHTS

This part presents an elaborate vindication of the roles of different media in the diffusion of knowledge about the Eight Consumers rights. In order to safeguard the consumer interests six basic rights were envisioned by the consumer rights activists of the West namely, The Right to Information, Right to Safety, Right to Choose, Right to Consumer Education, Right to be Heard, Right to Redress. The two rights namely Rights to Basic Needs and Right to Healthy and sustained Environment. These rights were conceptualized for the sake of the benefits of the consumers.

TABLE 1

GARRET SCORE FOR MODE OF AWARENESS OF CONSUMER RIGHTS

Mode of Awareness	Right I	Right II	Right III	Right IV	Right V	Right VI	Right VII	Right VIII
Neighbors	48.78	48.42	43.44	39.03	39.08	47.20	38.94	44.48
Friends	54.74	54.49	45.02	45.03	45.57	51.78	45.87	52.53
Relatives	50.49	51.21	48.68	51.01	47.65	53.59	52.23	52.47
Education	57.5	58.15	54.01	56.50	50.80	58.29	58.14	56.95
Radio	48.28	47.85	58.04	53.69	54.47	49.07	58.11	58.38
Press& Other media	47.85	47.53	56.78	57.25	54.38	48.96	56.14	36.29
Television	50.7	51.25	59.11	63.44	56.57	51.47	56.97	56.11
Consumer Organizations	42.43	42.10	35.91	35.04	40.84	40.61	34.59	43.79

Source: Primary Data

The above table has the product of garret scores with the frequency of various media with percentile position's table value and calculation of the relative average for each media.

The consolidated Garret ranking for the role of various media in disseminating knowledge about awareness about rights is presented below:

TABLE 2 - TABLE DEPICTING, CONSOLIDATED GARRET RANKING, FOR VARIOUS MEDIA RESPONSIBLE, FOR CREATING AWARENESS, ABOUT THE EIGHT CONSUMER RIGHTS

Mode of Awareness	First Right	Second Right	Third Right	Fourth Right	Fifth Right	Sixth Right	Seventh Right	Eighth Right
Neighbors	5	5	7	7	8	7	7	6
Friends	2	2	6	6	6	3	6	4
Relatives	4	4	5	5	5	2	5	5
Education	1	1	4	3	4	1	1	2
Radio	6	6	2	4	2	5	2	1
Press, Other Media	7	7	3	2	3	6	4	8

Television	3	3	1	1	1	4	3	3
Company Associations	8	8	8	8	7	8	8	7

Source: Primary Data.

The Garret Ranking table shows that Education is the media having the First rank in creating awareness about the Right to Information, Right to Safety, Right to Redress and Right to Basic Needs. The second most important role is the Television with three First ranks that is for the Right to Choose, Right to Consumer Education and the Right to be heard. The third rank goes to Press and Other Media according to the Garret Ranking table with First rank for the right to Healthy Environment, Second rank for Right to Choose, Right to be Heard and Right to Basic Needs. The other media do not seem to play a significant role in the dissemination of awareness about the Eight Consumer Rights.

The Consumer Protection Act of 1986 empowers the consumers with six rights and the United Nations has added two more rights adding it to eight rights. The UN guidelines developing policies for consumer protection which have translated the areas into eight consumer rights by the Consumer International such as (1) Right to Information, (2) Right to Safety, (3) Right to Choose, (4) Right to Consumer Education, (5) Right to be Heard, (6) Right to be Redressed, (7) Right to Basic Needs, (8) Right to Healthy Environment.

TABLE 3

MEDIA RESPONSIBLE FOR AWARENESS, ABOUT RIGHT TO BASIC NEEDS

Media of Awareness	Frequency	Percentage
Friends	2	6
Relatives	1	3
Education	36	10
Radio	34	10
Press& Other Media	48	14
Television	120	35
Consumer Associations	27	8
Not aware	77	22
Total	345	100

Source: Primary Data.

The Television played a major role in disseminating knowledge about consumer rights hundred and twenty of them knew it through this media, next rank goes to press with forty eight people, followed by education with thirty six persons, radio thirty four persons, consumer associations twenty seven persons, two through friends and one through relatives. Only Two hundred and sixty eight respondents were aware of this right and the other seventy seven sample respondents were ignorant, though they filed suit in the District Consumer Forum.

The Rights of Consumers seems to be known to some consumers who complained and unknown to the others. The level of awareness and the association of the attribute male gender and awareness can be determined with the help of Yule's Co-efficient of Association as explained below.

TABLE 4

TABLE REPRESENTING ASSOCIATION OF GENDER AND AWARENESS

229 (AB) =Male and aware	39 (αB) = Female and aware	268 (B) = Aware of the right
65(Aβ) = Male and unaware	12 (αβ) = Female & unaware	77 (β) = Unaware of the right
294 (A) = Male Respondents	51 (α) = Female Respondents	345 (N) = Total respondents

Source : Primary Data

The percentages of male that are aware about the right to basic needs are
= (AB) *100/ (A) = 229*100/294 = 77.89%
The percentages of female that are aware about the right to basic needs are
= (αB) * 100/ (α) = 39*100/51 = 76.47%
As (AB)/A > (αB)/(α) the attributes Male Gender and awareness are positively associated.
Q denoting the association is worked out as = 229*12-65*39/229*12+65*39
=2748-2535/2748+2535 = 213 /5283 = .04

Hence the association between gender and awareness is positive and there is an association between male gender and awareness about the rights but the association is not significant as it is very low.

TABLE 5
ASSOCIATION BETWEEN AREA OF RESIDENCE AND AWARENESS

90(AB) = Urban and aware	167 (αB) = Rural and aware	257 (B) Aware of the Right
68(Aβ) = Urban and unaware	20(αβ) = Rural & unaware	88(β)= Unaware of the Right
158(A) = Urban	187(α) = Rural	345(N)=Total Respondents

Source Primary Data
The percentages of people who live in urban area and are aware of right to Basic needs are
= (AB) *100/ (A) = 90*100/158 = 56.96%
The percentages of people who live in rural area and are aware of the right to Basic needs are
= ((αB)*100/α =167*100/187 = 89.30%
As AB/A< (αB)/(α), the attributes urban people and awareness about the right of basic needs is negatively associated.
The association is calculated as 90*20-68*167/90*20+68*167 = 1800-11356/1800+11356
= -9556/13566 = -.76.03

The Association of the attributes awareness and urban area is negative and it is significant as the value is .76. This asserts the fact that there is no association between the two variables respondents of urban area and awareness of consumer rights.

1.9 Duties of Consumers

Along with the Rights of consumer here are the some responsibilities of the consumer which should be followed.

- Illiteracy and Ignorance
- Consumers in India are mostly illiterate and ignorant. They do not understand their rights. So it's our duty to know about our rights and to use it in the right place.
- Unorganized Consumers
- In India, consumers are widely dispersed and are not united. They are at the mercy of businessmen. On the other hand, producers and traders are organized and powerful.
- Spurious Goods
- There is increasing supply of duplicate products. It is very difficult for an ordinary consumer to distinguish between a genuine product and its imitation. It is necessary to protect consumers from such exploitation by ensuring compliance with prescribed norms of quality and safety. Always check the norms of the product.
- False Advertising

- Some businessmen give misleading information about quality, safety and utility of products. Consumers are misled by false advertisement. To stop this, we the consumer have to know about the product.
- Malpractices of Businessmen
- Only consumer can avoid and stop the mal practices of the businessmen by opposing them. So this is one of the duty of consume [26]

1.10 **RESPONSIBILITIES OF CONSUMERS**

There is a well-known saying that 'there cannot be rights without responsibilities'. Having examined the consumer rights and the purpose served by them, it is necessary to consider whether consumers should also be responsible enough to be entitled to exercise their rights. Specifically, the responsibilities of consumers may include the followings.

RESPONSIBILITY OF SELF-HELP

It is always desirable that a consumer should not depend on the seller for information and choice as far as possible. Also, it is always better to be forewarned and forearmed rather than getting remedies after suffering a loss or injury.

- Proof of Transactions
  The second responsibility of every consumer is that the proof of purchase and documents relating to purchase of durable goods should be invariable obtained and preserved. Carry warranty /guarantee cards issued by the dealers. The cards entitle you to get the service for repairs and replacement of parts free of cost during a certain period after purchase.
- Proper claim
  Another responsibility that consumers are expected to bear in mind is that while making complaints and claiming compensation for loss or injury, they should not make unreasonably large claims There have been cases in which consumers claimed huge compensation for no apparent reason. This is regarded as an irresponsible act which should be avoided.
- Proper use of Product/services
  Some consumers, especially during the guarantee period, make rough use of the product, thinking that it will be replaced during the guarantee period. This is not fair on their part. They should always use the products properly.[27]

1.11 SUMMARIZATION AND ADVOCACIES MADE BY THE STUDY

- A major Suggestion is that the Government should adopt steps to publish and popularize through newspapers and other media, the important verdicts pronounced by the various National, State and District Forum in order to inform Consumers about the protection available to them as per the Consumer Protection Act of 1986 as well as the pronouncement of Judgments made. This will empower the Consumers who are victimized by the Marketers.
- The main aim of education is to develop skills, to impart knowledge and to create a good understanding. Consumer education should focus on specific issues like health, sanitation, nutrition, food and product safety, pharmaceuticals, basic needs, environmental problems, market malpractices, finance, worker's rights, unethical advertisement practices, culture and life styles and the like. Consumer education should be provided to all people including school and college students, teachers, women youth groups, and religious organizations.
- Voluntary Consumer Organisations should publish their research reports and mobilize public opinion through workshops/seminars and public meetings. The Organizations with the

Government support - should be made practical since mobilization is the major handicap of the voluntary consumer movement in India.

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IMPACT OF HUMAN RESOURCE MANAGEMENT (HRM) PRACTICES ON JOB SATISFACTION OF COLLEGE TEACHERS

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ABSTRACT

The purpose of the present study was to analyze the impact of HRM practices on job satisfaction of college teachers in Tirunelveli district. The researcher followed the descriptive and analytical approach in conducting the research. To achieve the purpose of the study, the total of 312 respondents were selected as a sample by adopting the convenient sampling method from 1651 college teachers of Arts and Science colleges in Tirunelveli district with help of Raosoft sample size calculator. In the light of the specific objective set, all information and data were collected from the sample respondents through direct personal interviews employing structured interview schedule. The application of SEM technique with help of AMOS 21 is used to analyze the impact of HRM practices on job satisfaction. The study revealed that the HRM practices such as Promotion Practices, Compensation Practices, and Professional Development Practices shows a positive result on job satisfaction but Empowerment Practices and Performance Practices shows a negative result. The study suggested that the management of the colleges should develop the Empowerment Practices and Performance Practices with suitable changes.

Key Words: HRM, SEM, Teachers, Tirunelveli district.

Introduction

Over the past few decades, academic researchers have paid more attention to work-related behavior, such as satisfying employment and institutional successes such as job satisfaction. Positive feelings about job satisfaction are best described in the work. In theory, job satisfaction is a good predictor of positive work-related outcome such as and is an increased performance. If employees are satisfied with their work, the performance of the company's productivity and staff will be increased and the turnover of employees and absenteeism will be decreased. If teachers are satisfied with their jobs, they are interested in teaching and providing quality education.

Background of the Study

Job satisfaction research focuses on some of the factors that are considered satisfactory, and it examines the consequences of human resource management practices on job satisfaction in the work environment. Many previous studies proved that job satisfaction of the employees are the primary indicator of Human Resource Management (HRM) practices in the work environment (Mottaz, 1985). HRM practices, in particular, are a more important element of working conditions that affect the job satisfaction of the teacher (Ssesanga & Garrett, 2005).With respect of HRM practices in clearly explained about the behavior of top management that is supportive and encouraging in colleges about

rules, teacher learning, instructional practices, recognition and reward for good work and equal distribution of workload (Michalos, 1980).

Statement of the Problems

Developing a positive attitude towardthe employee's jobis expressed assatisfaction. Employees want to meet their work expectations in appropriate circumstances and under appropriate environments in return for their work performance. A sound HRM system can be generated through the effective HRM practices. HRM practices refer to all activities that are directed towards the management of human resources and the employment of the resources for the fulfillment of desired organizational objectives (Sayeeduzzafar Qazi1 & Vikram Jeet2, 2016). Academic research on institutional administration devotes relatively little attention to issues concerning human resource management (HRM) practices and job satisfaction. Many private sector studies suggest that investing in HRM practices have positive effects on worker morale. Therefore, in this study, the researchers aimed to analyze the impact of HRM practices on the job satisfaction of college teachers in Tirunelveli district.

Objectives of the Study

The following objective was framed in the study.

1. To evaluate the impact of HRM practices on job satisfaction of college teachers.

Research Methodology

The researcher followed the descriptive and analytical approach in conducting the research. To achieve the purpose of the study, the total of 312 respondents were selected as a sample by adopting the convenient sampling method from 1651 college teachers of Arts and Science colleges in Tirunelveli district with help of Raosoft sample size calculator. In the light of the specific objective set, all information and data were collected from the sample respondents through direct personal interviews employing structured interview schedule. The application of SEM technique with help of AMOS 21 is used to analyze the impact of HRM practices on job satisfaction.

Analysis and Research Findings

In order to describe the Human Resource Management (HRM) practices of colleges in the study area, which impact the job satisfaction of the college teachers who are serving in the colleges, the study provides the result of analyses in the section. The study examines the impact of HRM practices of college management, as data on the job satisfaction of college teachers. The variables under the HRM practices like Promotion Practices, Compensation Practices, Professional Development Practices, Empowerment Practices and Performance Practices were included in the study. The method of analysis that the study uses to examine the impact of HRM practices of college management on the job satisfaction of college teachers is known as Structural Equation Modeling (SEM) technique. A computer program called Analysis of Moment Structures (AMOS 21) was used to analyze the SEM technique. To test the objectives of the study, the following null hypothesis (H_0) framed.

H_0 : There is no significant impact of HRM practices on the job satisfaction of the college teachers.

The SEM technique analysis was performed by AMOS to test the proposed null hypothesis (H_0). The result of unstandardized estimates (regression weight) is explained in table 1.

Table 1
Unstandardized Regression Weights – Impact of HRM on Job Satisfaction

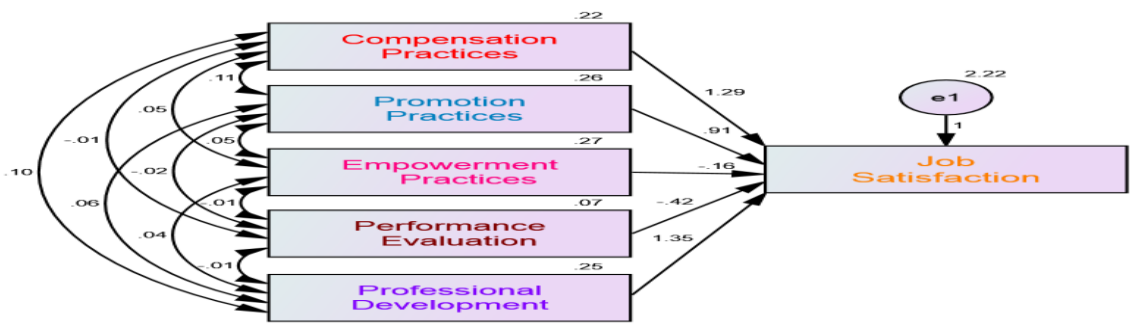
Endogenous Variable		Exogenous Variables	Estimates (Regression Weight)	S.E.	C.R.	P Value
Job Satisfaction	<---	Empowerment Practices	-.16	.17	-.92	.358
	<---	Promotion Practices	.91	.19	4.8	.000**
	<---	Performance Practices	-.42	.32	-1.30	.194
	<---	Compensation Practices	1.30	.22	6.01	.000**
	<---	Professional Development Practices	1.35	.19	7.31	.000**

Source: Primary Data
**Significant at 0.05 level

Since the p-value is less than .05, the null hypothesis (H_0) is rejected regarding the variables of Promotion Practices, Compensation Practices, and Professional Development Practices. Since the p-value is higher than .05, the null hypothesis (H_0) is accepted regarding the variables ofEmpowerment Practices and Performance Practices. The study concluded that the HRM practices of college managements such as Promotion Practices, Compensation Practices, and Professional Development Practices have produced the significant impact on the job satisfaction of college teachers. Whereas, the HRM practices of college managements such as Empowerment Practices and Performance Practices have not produced the significant impact on the job satisfaction of college teachers.

The AMOS graphics unstandardized estimates (regression weight) of the impact of HRM practices on job satisfaction are illustrated in figure 1.

Figure 1
AMOS Graphics - Unstandardized Estimates
Impact of HRM Practices on Job Satisfaction



The proposed null hypothesis (H_0) was tested by Structural Equation Modeling (SEM) technique. The significant level of confidence was fixed at .05. Using this significance level, it is

possible to reach a decision with regard to whether to reject or accept the proposed null hypothesis. The decision made, based on this p-value, is presented in table 2.

Table 2

Null Hypothesis (H_0) Test Summary

Null Hypothesis	Test	Variable	p-value	Decision
There is no significant impact of HRM practices on the job satisfaction of the college teachers.	Structural Equation Modelling (SEM) technique	Empowerment Practices	.358	Accepted
		Promotion Practices	.000**	Rejected
		Performance Practices	.194	Accepted
		Compensation Practices	.000**	Rejected
		Professional Development Practices	.000**	Rejected

**Significant at 0.05 level

Table 2 revealed that the null hypothesis (H_0) is rejected at the 5% level of significance with regard to the HRM practices related to Promotion Practices, Compensation Practices and Professional Development Practices due to the p-value is less than 0.05. The null hypothesis (H_0) is accepted at the 5% level of significance with regard to the HRM practices related to Empowerment Practices and Performance Practices due to the p-value is higher than 0.05.

Conclusion

The study analyzed the impact of HRM practices of college management on the job satisfaction of college teachers. The latest analyzing technique of SEM was used with the help of the analyzing software AMOS 21. The result exposed interestingly that the HRM practices such as Promotion Practices, Compensation Practices, and Professional Development Practices shows a positive result on job satisfaction but Empowerment Practices and Performance Practices shows a negative result. The study suggested that the management of the colleges should develop the Empowerment Practices and Performance Practices with suitable changes.

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DECISION MAKING EMPOWERMENT OF UNORGANIZED WOMEN WORKERS IN TIRUNELVELI DISTRICT

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Introduction

The unorganized sector in India provides more employment opportunities to the women workers. But there is a decline in the trend in employment of women workers in unorganised sector. There are number of factors responsible for this declining trend in employment of women workers. The introduction of modern machineries and technology resulting in elimination of manual process is one of the important reasons for the elimination of women from the work force. Though the employment of women is declining, the women workers are employed in handlooms, weaving, textile industry, pottery, domestic work etc. The researcher has taken unorganized women workers engaged in handicraft, handloom, palm works, pot making, tailoring, construction, street vending and domestic works. As the unorganized women workers engaged in the above occupation are not having proper association or organization to fight for their rights, their economic conditions are very much pathetic and they are not able to manage both ends meet. In this paper the researcher has made an attempt to analyse the decision making empowerment of unorganized women workers such as age, educational qualification, religion, community and marital status.

Objective of the study

The objective of this paper is to present the decision making empowerment of the women workers engaged in Handicraft, Handloom, Palm Works, Pot making, Tailoring, Construction, Street vending and Domestic works.

Hypothesis of the study

There is no significance difference between the respondents age group and the decision making empowerment.

There is no significance difference between the respondents educational qualification and the decision making empowerment.

There is no significance difference between the respondents religion and the decision making empowerment.

There is no significance difference between the respondents community and the decision making empowerment.

There is no significance difference between the respondents marital status and the decision making empowerment.

Study period

The study was conducted during 2017. The required primary data were collected during June 2017.

Sampling

The population comprises unorganised women workers in Tirunelveli District. Stratified random sampling was used to select the sample unit. The whole population was divided into five segments such as Handicraft, Handloom, Palm Works, Pot making, Tailoring, Construction, Street vendors and Domestic workers. The data has been collected from 741 sample respondents selected from the population of 74076 unorganised workers in Tirunelveli district.

ANALYSIS AND INTERPRETATION

Decision Making Empowerment among the Respondent's Age group

In order to find out the significant difference in decision making empowerment among the respondent's age group, 'ANOVA' test is attempted with the null hypothesis as, "There is no significant difference in decision making empowerment among the respondent's age group". The result of 'ANOVA' test is presented in Table 1.

Table 1

Decision Making Empowerment among the Respondent's Age group

Decision Making Empowerment	Age Group (Mean Score)				F-Statistics
	20-30 years	30-40 years	40-50 years	Above 50 years	
Education of children	2.8491	2.8085	2.8959	2.9058	0.258
Health of children	2.9057	3.1489	3.2127	3.1957	0.920
Consumption patterns	2.9245	2.8571	3.1041	2.9638	1.577
Marriage of children	2.7925	2.7477	2.9186	2.8913	0.745
Borrowing decision	2.8868	2.8207	2.8914	2.7464	0.677
Repayment decision	2.9178	3.4225	3.4072	3.5870	6.492*

Source: Primary data *Significant at five per cent level

Table 1 shows the mean scores of decision making empowerment among respondent's age group along with its respective 'F' statistics. The important decision making empowerment variables among the respondents in the age group of 20 to 30 years are 'consumption patterns' and 'repayment decision' since their respective mean scores are 2.9245 and 2.9178. Among the respondents in the age group of 30 to 40 years, the important decision making empowerment variables are 'repayment decision' and 'health of children' and their respective mean scores are 3.4225 and 3.1489. The important decision making empowerment among the respondents are in the age group of 40 to 50 years are 'repayment decision' and 'health of children' and their respective mean scores are 3.4072 and 3.2127. Among the respondents in the age group of above 50 years, the important decision making empowerment variables are 'repayment decision' and 'health of children' since their respective mean scores are 3.5870 and 3.1957. Regarding the decision making empowerment, significant difference among the respondent's age group, are identified in the case of repayment decision since their respective 'F' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Decision Making Empowerment among the Respondent's Educational Qualification

In order to find out the significant difference in decision making empowerment among the respondent's educational qualification, 'ANOVA' test is attempted with the null hypothesis as, "There is no significant difference in decision making empowerment among the respondent's educational qualification". The result of 'ANOVA' test is presented in Table 2.

Table 2

Decision Making Empowerment among the Respondent's Educational Qualification

DecisionMaking Empowerment	Educational Qualification (Mean Score)				F-Statistics
	Primary	Middle	High School	Higher Secondary	
Education of children	2.8023	2.8853	2.7917	3.2195	1.253
Health of children	3.1920	3.1470	3.0556	3.1463	0.258
Consumption patterns	2.9312	2.9677	2.7917	3.3659	1.765
Marriage of children	2.8768	2.7778	2.7500	2.9024	0.359
Borrowing decision	2.8166	2.8674	2.8472	2.7073	0.368
Repayment decision	3.3868	3.5125	3.3333	3.0732	2.938*

Source: Primary data *Significant at five per cent level

Table 2 shows the mean scores of decision making empowerment among respondent's educational qualification along with its respective 'F' statistics. The important decision making empowerment variables among the respondents having primary education are 'repayment decision' and 'health of children' since their respective mean scores are 3.3868 and 3.1920. Among the respondents having middle school education, the important decision making empowerment variables are 'repayment decision' and 'health of children' since their respective mean scores are 3.5125 and 3.1470. The important decision making empowerment among the respondents having high school education are 'repayment decision' and 'health of children' since their respective mean scores are 3.3333 and 3.0556. Among the respondents having higher secondary education, the important decision making empowerment variables are 'consumption patterns' and 'education of children' since their respective mean scores are 3.3659 and 3.2195. Regarding the decision making empowerment, the significant difference among the respondent's educational qualification are identified in the case of repayment decision since their respective 'F' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Decision Making Empowerment among the Respondent's Religion

In order to find out the significant difference in decision making empowerment among the respondent's religion, 'ANOVA' test is attempted with the null hypothesis as, "There is no significant difference in decision making empowerment among the respondent's religion". The result of 'ANOVA' test is presented in Table 3.

Table 3

Decision Making Empowerment among the Respondent's Religion

Decision Making Empowerment	Religion (Mean Score)			F-Statistics
	Hindu	Christian	Muslim	
Education of children	2.8432	2.8571	2.3793	1.877
Health of children	2.8451	2.8201	2.6897	1.779
Consumption patterns	3.3652	3.6085	2.9655	1.090
Marriage of children	3.0516	3.0899	2.5517	1.506
Borrowing decision	2.8547	2.8889	2.7931	0.359
Repayment decision	3.2925	3.3333	3.0000	7.726*

Source: Primary data *Significant at five per cent level

Table 3 shows the mean score of decision making empowerment among respondents practicing different religion along with its respective 'F' statistics. The important decision making empowerment variables among the respondents practicing Hindu religion are 'consumption patterns' and 'repayment decision' since their respective mean scores are 3.3652 and 3.2925. Among the respondents practicing Christian religion the important decision making empowerment variables are 'consumption patterns' and 'repayment decision' since their respective mean scores are 3.6085 and 3.3333. The important decision making empowerment variables among the respondents practicing Muslim religion are 'repayment decision' and 'consumption patterns' since their respective mean scores are 3.0000 and 2.9655. Regarding the decision making empowerment, significant difference among the respondent's religion are identified in the case of repayment decision since their respective 'F' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Decision Making Empowerment among the Respondent's Community

In order to find out the significant difference in decision making empowerment among the respondent's community, 'ANOVA' test is attempted with the null hypothesis as, "There is no significant difference in decision making empowerment among the respondent's community". The result of 'ANOVA' test is presented in Table 4.

Table 4

Decision Making Empowerment among the Respondent's Community

Decision Making Empowerment	Caste (Mean Score)				F-Statistics
	BC	MBC	SC/ST	OC	
Education of children	2.8294	2.7895	2.8167	3.7212	4.191*
Health of children	3.0516	3.2500	3.1000	4.0000	6.946*
Consumption patterns	2.9643	2.8355	2.9300	3.5946	3.426*
Marriage of children	2.7024	2.8224	2.8400	3.6216	4.543*
Borrowing decision	2.7460	2.7237	2.8967	3.3514	5.146*
Repayment decision	3.2063	3.4276	3.5600	3.5405	6.501*

Source: Primary data *Significant at five per cent level

Table 4 shows the mean scores of decision making empowerment among respondent's community along with its respective 'F' statistics. The important decision making empowerment variables among the respondents belonging to BC are 'repayment decision' and 'health of children' since their respective mean scores are 3.2063 and 3.0516. Among the respondents belonging to MBC, the important decision making empowerment variables are 'repayment decision' and 'health of children' since their respective mean scores are 3.4276 and 3.2500. The important decision making empowerment variables among the respondents belonging to SC/ST are 'repayment decision' and 'health of children' since their respective mean scores are 3.5600 and 3.1000. Among the respondents belonging to OC, the important decision making empowerment variables are 'health of children' and 'education of children' since their respective mean scores are 4.0000 and 3.7212. Regarding the decision making empowerment, significant difference among the respondent's community are identified in the case of education of children, health of children, consumption patterns, marriage of children, borrowing decision and repayment decision since their respective 'F' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Decision Making Empowerment among the Respondent's Marital Status

In order to find out the significant difference in decision making empowerment among the respondent's marital status, 'ANOVA' test is attempted with the null hypothesis as, "There is no significant difference in decision making empowerment among the respondent's marital status". The result of 'ANOVA' test is presented in Table 5.

Table 5

Decision Making Empowerment among the Respondent's Marital Status

Decision Making Empowerment	Marital Status (Mean Score)				F-Statistics
	Married	Unmarried	Widowed	Divorced	
Education of children	2.8275	2.9697	2.8983	2.8556	0.361
Health of children	3.1578	3.0606	3.2203	3.0889	0.212
Consumption patterns	2.9339	2.9555	2.9492	3.1556	0.468
Marriage of children	2.8349	2.8286	2.7797	2.7111	0.442
Borrowing decision	2.8697	2.8182	2.6186	2.9556	2.339
Repayment decision	3.4807	3.3636	3.2717	2.9778	4.869*

Source: Primary data *Significant at five per cent level

Table 5 shows the mean scores of decision making empowerment among respondent's marital status along with its respective 'F' statistics. The important decision making empowerment variables among the married respondents are 'repayment decision' and 'health of children' since their respective mean scores are 3.4807 and 3.1578. Among the respondents the important decision making empowerment variables are 'repayment decision' and 'health of children' since their respective mean scores are 3.3636 and 3.0606. The important decision making empowerment among the widowed respondents are 'repayment decision' and 'health of children' since their respective mean scores are 3.2717 and 3.2203. Among the divorced respondents the important decision making empowerment variables are 'consumption patterns' and 'health of children' since their respective mean scores are 3.1556 and 3.0889. Regarding the decision making empowerment, significant difference among the respondent's marital status are identified in the case of repayment decision since the respective 'F' statistics are significant at 5 per cent level, the null hypothesis is rejected.

Findings

- Among the respondents in the age group of above 50 years, the important decision making empowerment variables are 'repayment decision' and 'health of children' since their respective mean scores are 3.5870 and 3.1957.
- Among the respondents having middle school education, the important decision making empowerment variables are 'repayment decision' and 'health of children' since their respective mean scores are 3.5125 and 3.1470.
- Among the respondents having higher secondary education, the important decision making empowerment variables are 'consumption patterns' and 'education of children' since their respective mean scores are 3.3659 and 3.2195.
- Among the respondents belonging to SC/ST are 'repayment decision' and 'health of children' since their respective mean scores are 3.5600 and 3.1000.
- Among the married respondents are 'repayment decision' and 'health of children' since their respective mean scores are 3.4807 and 3.1578.

Conclusion:

Most of the women are going for any work to fetch some income to the family, they are facing a lot of problems financially, socially and work related too. The study helped the researcher to understand the decision making empowerment of the unorganized women workers engaged in the Handicraft, Handloom, Palm Works, Pot making workers and Construction workers, Street vendors and domestic workers in Tirunelveli district.

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PROPOSITION FOR RECOUP THE LABOURS FROM CONSUMING TOBACCO PRODUCTS IN TISAIYANVILLAI AREA

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ABSTRACT

Many state and local governments now need workplaces to be smoke-free and workable Making their workplace completely tobacco-free can have an even greater impact. it is a two edge weapon because consumption reduces; it will affect economy of nation as well as poor people who engage them to produce tobacco product tile beedi. The study suggested that steps to be taken by respondent to leave the habit of consuming tobacco is classified. Much no of people commonly addict of cigarette.

Key words:Tobacco-Free, Consumption, Leaving the habits

INTRODUCTION

Management and owner of the every organistions worried about their workers may be able to progress their physical condition and help them be more productive by creating tobacco-free workplaces or productive workplace. Many state and local governments now need workplaces to be smoke-free and workable making their workplace completely tobacco-free can have an even greater impact. Both tobacco user and non-user employees may be helped by such policies.

Tobacco manufactured goods is the saleable product which leads economic enlargement as well as employment opportunity. In southern division of Tamilnadu particularly Tirunelveli and Thoothukudi districts a portion of people connect the work of weaving bid. It is the major source of revenue to people who are living these two districts under the category of below poverty line. Worldwide, tobacco usage is responsible for 6% of female and 12% of male deaths respectively amounting to about five million deaths annually. [7] By 2020, tobacco related deaths are projected to increase to 10% of all deaths.[8]

STATEMENT OF PROBLEM

The National drugs strategy household survey report that smoking habits increasing among those 14 years old. Because in this age group of people haven't aware about harmful effect of tobacco usage. Government takes some steps to reduce consumption of tobacco. But it is a two edge weapon because consumption reduces; it will affect economy of nation as well as poor people who engage them to produce tobacco product tile beedi. Increases in tobacco excise taxes that increase prices result in decline in overall tobacco use by Inducing current tobacco users to quit Lowering the

[7] World Health Organization. Global Health Risks: Mortality and Burden of Disease Attributable to Selected Major Risks. Geneva: World Health Organization; 2009. Available from: http://www. who.int/healthinfo/global_burden_ disease/ GlobalHealthRisks _report_full.pdf. [Last accessed on 2012 Jun 25].

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consumption of tobacco products among continuing users Reducing the initiation and uptake of tobacco use among young people, with a greater impact on the transition to regular use.

OBJECTIVE OF THE STUDY.

- To identify problems of tobacco product consumption in workplace and offering suggestion for recoup.

REVIEW OF RELATED LITERATURE

M Rani, S Bonu, P Jha, S N Nguyen and L Jamjoum (2003) in their study titled "Tobacco use in India: prevalence and predictors of smoking and chewing in a national cross sectional household" survey disclosed that an agenda to improve health outcomes among the poor in India must include effective interventions to control tobacco use. Failure to do so would most likely result in doubling the burden of diseases—both communicable and non-communicable—among India's teeming poor.[9]

Johns Hopkins Bloomberg in his study titled "Prevalence of tobacco consumption in India" survey disclosed the public policy implications of our study are twofold. Research on tobacco use needs to be considerably systematised with use of more consistent definitions of tobacco consumption and study methodologies. More rigorous comparable prevalence studies over time are needed to establish the trends in prevalence and evaluate the effect of different public policies pursued to control tobacco use.[10]

Amanda Amos, Lorraine Greaves, Mimi Nichter, Michele Bloch(2011) in their study titled "Women and tobacco: a call for including gender in tobacco control research, policy and practice". Tobacco control has remained largely gender blind, with little recognition of the importance of understanding the context and challenges of girl's and women's smoking and secondhand smoke exposure. There has been little integration of gender considerations in research, policy and programmes. The present work makes a case for gender and diversity analyses in tobacco control to reflect and identify intersecting factors affecting women's tobacco use.[11]

RESEARCH METHODOLOGY

This research is basically a descriptive one. The finding and suggestion of the study are based on both secondary and primary data during the course of research. A questionnaire was prepared to know whether demographic factors affect the awareness of tobacco product labeling massage and package or not.

SAMPLING

A sample of 120 respondents is selected through convenience sampling techniques. This study covers the consumer of tobacco product in Tisaiyanvillai area belonging to different religions, economic status and communities. The questionnaire had been administered face to face on sample of 120 respondents in Tisaiyanvillai Area between Nov 2017 and Feb 2018.

AGE OF THE RESPONDENTS

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[9] *www. tobaccocontrol.bmj.com/content/12/4/e4.full.htm*

[10] *Gupta R, Prakash H, Gupta VP, et al. Prevalence and determinants of coronary health disease in a rural population in India. J Clinl Epidemiol1997;50:203–9.*

[11] *Amanda Amos, Lorraine Greaves, Mimi Nichter, Michele Bloch in their study titled Women* ***and tobacco: a call for including gender in tobacco control research, policy and practice.*** *Published Online First 13 December 2011.*

Age is the important factor for consumption of tobacco product. Age related factor profoundly influenced many chronic disease[12]in this study age of respondent are classified into four heads, namely 1) below 20, 2) 21-30, 3) 31-40 and 4) above 40. The following table presents the findings of the age of the respondents.

AGE OF THE RESPONDENTS

S. No	Age	No. Respondents	Percentage
1	Below 20	20	16.67
2	21- 30	32	26.67
3	31- 40	30	25
4	Above 40	38	31.67
Total		120	100

Source: Primary data.

From the above table shows that out of 120 respondents, 20 respondents (16.67%) are in the age group of below 20, 32 respondents (26.67%) are in the age group of 21-30, 30 respondents (25%) are in the group of 31-40 and 38 respondents (31.67%) are in the group of above 40. Majority of respondent are in the age group of above 40.

TYPE OF THE FAMILY

In the tradition of Tamilnadu elder of the family member guide the younger by different social practices. Some of the family adopted principles and decorum which is strictly followed by the family members. Using tobacco also restricted by the family members. In this study family type is classified into two heads, namely 1) Joint family and 2) Nuclear. The following table presents the findings of the types of family respondents.

TYPE OF THE FAMILY

S. No	Family	No. Respondents	Percentage
1	Joint family	18	15
2	Nuclear family	102	85
Total		120	100

Source: Primary data.

From the above table out of 120 respondents, 85% of the respondents are from nuclear family and 15% of the respondents are from joint family.

INDIAN TOBACCO PRODUCTS

In this study to know the type of tobacco product consumed by respondents researcher has classified into six heads, namely 1) Gut ka 2) pan masala 3) betel 4) cigarette 5) Beedi 6) Others. The following table presents the findings of the Indian tobacco product users by the respondents.

[12] *Michal j. Thun, Dena g. myers, age and the exposure response relationships between cigarette smoking and premature death in cancer prevention study CHAPTER V PP 2 2004*

INDIAN TOBACCO PRODUCTS

S. No	Tobacco products	No. Respondents	Percentage
1	Gut ka	0	0
2	Pan masala	10	8.33
3	Betel	0	0
4	Cigarette	60	50
5	Beedi	50	41.67
6	Others	0	0
Total		120	100

Source: Primary data.

From the above table out of 120 respondents, 10 respondents (8.33%) are used pan masala , 60 respondents (60%) are used Cigarette and 50 respondents (41.67%) are used Beedi.

Majority of respondent are consuming of Cigarette.

It is clearly visible that some kinds of tobacco products like gutka and betel are not in the useage of Tisaiyanvillai area.

STARTING AGE OF TOBACCO CONSUMPTION

Global Adult Tobacco Survey (GATS) survey conducted in 2009-2010 in which prevalence of tobacco use (in some form or the other) among adults was noted as 35%.Study conducted in Maharashtra in 2003 showed prevalence of tobacco smoking and chewing among 15 years and above notable percentage respectively in females.[13] In this study starting age is classified into the heads, namely 1) Less than 13th 2) 14th -15th 3)16th -20th 4) More than 21. The following table presents the findings of the starting age of the respondents.

STARTING AGE OF TOBACCO CONSUMPTION

S. No	Starting age	No. Respondents	Percentage
1	Less than 13th	6	5
2	14th -17th	54	45
3	18th -21th	48	40
4	More than 21	12	10
Total		120	100

Source: Primary data.

From table 4.13, it is inferred that 45% respondents are starting the consumption of tobacco from the age of 14th to17th, 40% respondents are starting the consumption of tobacco from the age of 18th to 21th,10% respondents are starting the consumption of tobacco from the age of More than 21.Then5% respondents are starting the consumption of tobacco from the age of less than 13th.

Majority of 85% (45+40) of respondent are study the consumption of tobacco from the age 14th – 21th.

[13] ***http://www.mjdrdypu.org on Thursday, October 06, 2016, IP: 117.241.42.72]***

STEPS TAKEN FOR LEAVING THE HABITS

In this study step taken by respondent to leave the habit of consuming tobacco is classified into five heads, namely 1) Books reading 2) Medical treatment 3) Sports 4) Substitute 5) Television/computer. The following table presents the findings of the step taken by respondents.

STEPS TAKEN FOR LEAVING THE HABITS

S. No	Take the step	No. Respondents	Percentage
1	Books reading	10	8.33
2	Medical treatment	8	6.67
3	Sports	4	3.33
4	Substitute	42	35
5	Television/computer	6	5
Total		70	58.33

Source: Primary data.

From the above table out of 120 respondents, 10 respondents (8.33%) are taken the step of Books reading, 8 respondents (6.67%) are take the step group of Medical, 4 respondents (3.33%) are take the steps of involving Sports, 42 respondents (35%) are used substitute and 6 respondents (5%) are in the group of Television/computer.

Majority of respondent are used Substitute for leaving the habit of tobacco consumption.

GARRETT RANKING ANALYSIS

Garrett ranking Technique has been used to analyze the most important suggestion for creates awareness of harmful effect of using tobacco. The Garrett ranks are calculated by using appropriate Garrett ranks formula. Then based on the Garrett ranks, the Garrett ranks, the Garrett table value is premeditated. The Garrett table values and scores of each rank in table are multiplied to record scores in table 34.1 .Finally by adding each row the total Garret score is obtained. Under the Garrett's Ranking Technique the percentage position is calculated by using the following formula:

Percent =100(Rij-0.5)/Nj

Where

Rij = Rank given for the ith variable by the jth Respondent

NJ = number of variables ranked by j^{th} Respondents

PERCENT POSITION AND GARRETT VALUES

S.NO	100(Rij-0.5)/Nj	Calculated value	Garrett value
1	100(1-0.5)/8	6.25	79
2	100(1-0.5)/8	18.75	67
3	100(1-0.5)/8	31.25	59
4	100(1-0.5)/8	43.75	53
5	100(1-0.5)/8	56.25	46
6	100(1-0.5)/8	68.75	40
7	100(1-0.5)/8	81.25	32
8	100(1-0.5)/8	93.75	20

Source: Primary data

Table 34.1 shows the percentage positions for the ranks 1, 2, 3, 4, 5, 6, 7and 8 their corresponding Garrett's table vales. For Rank 1, the calculated percentage position is 6.25 the table value is 79. This value is given in the Garrett ranking table for the percentage, which is very near. As like for all the calculated percentage positions, the table values are referred from Garrett' ranking table.

RANK GIVEN BY RESPONDENT TO CREATE AWARENESS OF HARMFUL EFFECT OF USING TOBACCO

S. No	Particulars	Rank								Total
		I	II	III	IV	V	VI	VII	VIII	
1	Create Awareness among labours	64	35	13	3	1	2	1	1	120
2	Media campaigns	12	20	56	21	7	2	1	1	120
3	One day campaigns	4	2	6	48	26	14	12	8	120
4	Distribution of pamphlet	2	2	3	13	43	10	37	10	120
5	Employee awareness	1	2	3	4	12	61	25	12	120
6	Community effects	5	3	5	21	28	20	32	6	120
7	Awareness through children	15	45	31	8	2	9	6	4	120
8	Others	20	8	3	3	1	2	6	77	120

Source: Primary data.

For factors total score is calculated by multiplying the number of respondents ranking that factor as 1, 2, 3, 4, 5, 6, 7and8 by their respective table values given in Table Mean score is calculated by dividing the total score by the number of respondents. According to the Garrett ranking, the factors which induces the respondent to show the factors consumer relationship in tobacco namely Awareness among school children, Media campaigns, One day campaigns, Distribution of pamphlet, Employee awareness, Community effects, Awareness through children and Others. Create awareness of harmful effect of using tobacco.

GARRETT SCORE-IMPORTANT SUGGESTION

S. no	Particulars	Total score	Garrett mean score	Rank
1	Create Awareness among labours	8505	70.875	I
2	Media campaigns	7159	59.65833	III
3	One day campaigns	5648	47.06667	IV
4	Distribution of pamphlet	4920	41	VI
5	Employee awareness	4634	38.61667	VII
6	Community effects	5236	43.63333	V
7	Awareness through children	7177	59.80833	II
8	Others	4310	35.91667	VIII

Source: Primary data.

Table 4.31.3, shows the Garrett scores and the average scores. The average score are ranked according to their values. The first rank is given to "Create Awareness among labours" the second rank to "Awareness through children", third rank is given to "Media campaigns," the fourth rank goes to "One day campaigns" the fifth rank is given to "Community effects" the six rank goes to "Distribution of pamphlet" and seventh rank goes to "Employee awareness," and eighth rank is goes to "Others". It is inferred that majority of respondents suggested that create "Awareness among school children"

CONCLUSION

Tobacco use in India is distinguished by a high prevalence of smoking and smokeless tobacco use, with dual use also contributing a noticeable proportion. In the context of such a high burden of tobacco use, this study examines the age, starting age of consumption of tobacco product and suggestion for recoup the people to that habits. Important suggestion which is derived from garret ranking test is Create Awareness among labours. There is an urgent need to curb the use of tobacco among the sub-groups of population with higher prevalence. Tobacco control policies in India should adopt a targeted, population-based approach to control and reduce tobacco consumption in the country.

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WOMEN ENTREPRENEURS AND HUMAN RESOURCE MANAGEMENT SPECIAL REFERENCE TO TIRUNELVELI DISTRICT.

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ABSTRACT

Women Entrepreneurs are playing important role in economic development of India. They are facing challenges due to changed environment. It is also observed that the percentage of Women Entrepreneur is increasing but still percentage is low. Every entrepreneur requires monetory capital and human capital for success of business. In other words human resource management is a key to success, because getting Right People of Right Quality at Right Time in Right Quantity at Right Place of Right work culture play pivotal role. "Getting things done through others" is Management. Women Entrepreneurs are true managers. They have to deal with people. Management is an Art and Science of Managing Men Tactfully. Hence it is challenging task for any entrepreneur in general and Women Entrepreneur in particular. It is been stated that amongst the four "M"s Manpower is the only active factor of production while remaining 3 "M"s i.e. Money, Material and Machinery are passive by nature. The manpower planning i.e. HRM is both an Art and Science. As an Art it requires creative and innovative approaches and a Science it requires scientific and systematic Application of Principle. The Changing Environment as far as technological, political, economical, socio-culture is concerned made human resource management more critical and challenging. Women Entrepreneurs are prepared to accept this challenge. As a part of process they have formulated Human Resource Management Strategies. Human Resource Management Strategies and internal environment of organization are closely related. The role of Women Entrepreneur as a HR manager is to see whether the employee expectations and management objectives are being served or not. The Women Entrepreneurs who are performing in Tirunelveli District are facing the same challenge. Hence in this research paper, researcher intends to find out the HRM strategies used by Women Entrepreneur to manage their enterprises.

Introduction:

Women Entrepreneurs are playing important role in economic development of India. They are facing challenges due to changed environment. It is also observed that the percentage of Women Entrepreneur is increasing but still percentage is low. Every entrepreneur requires monetory capital and human capital for success of business. In other words human resource management is a key to success, because getting Right People of Right Quality at Right Time in Right Quantity at Right Place of Right work culture play pivotal role. "Getting things done through others" is Management. Women Entrepreneurs are true managers. They have to deal with people. Management is an Art and Science of Managing Men Tactfully. Hence it is challenging task for any entrepreneur in general and Women Entrepreneur in particular. It is been stated that amongst the four "M"s Manpower is the only active factor of production while remaining 3 "M"s i.e. Money, Material and Machinery are passive by nature. The manpower planning i.e. HRM is both an Art and Science. As an

Art it requires creative and innovative approaches and a Science it requires scientific and systematic Application of Principle. The Changing Environment as far as technological, political, economical, socio-culture is concerned made human resource management more critical and challenging. Women Entrepreneurs are prepared to accept this challenge. As a part of process they have formulated Human Resource Management Strategies. Human Resource Management Strategies and internal environment of organization are closely related. The role of Women Entrepreneur as a HR manager is to seewhether the employee expectations and management objectives are being served or not. TheWomen Entrepreneurs who are performing in Tirunelveli District are facing the same challenge. Hence in this research paper, researcher intends to find out the HRM strategies used by Women Entrepreneur to manage their enterprises in Tirunelveli District.

Objectives:

- To study the H.R. strategies used by Women Entrepreneur working in Tirunelveli District.
- To study the qualities of Women Entrepreneur as a H.R. Manager which is require to manage employees.

Research Methodology:

Sampling Area: The study is confined to Tirunelveli Municipal Corporation.

Sample Size: Researcher has selected sample of 85 women entrepreneurs from Tirunelveli District. Simple random sampling method was used to collect primary data.

The researcher collected information through structured questionnaire from 85 women entrepreneur working in Tirunelveli District. The main findings are divided into four criteria's:

A) Profile of Women Entrepreneur

B) Organizational Profile

C) Adopted HRM Strategies

D) Possessed qualities of Women entrepreneurs

Table – 1 Profile of Women Entrepreneur

Parameters	Particulars	No.	Percentage
Age	Below 30 years	0	0
	30 years to 40 years	30	35%
	40 years and above	55	65%
Educational Background	Primary	63	74%
	Hr. Sec. School	12	14%
	Graduation	10	12%
Communication in Languages	Tamil & English	70	82%
	Tamil	15	18%
Material Status	Married	65	76%
	Unmarried	11	13%
	Widow	9	11%
Family status	Nuclear	69	81%
	Joint	16	19%

Table 1 depicts that 35% of respondents are in the age group of 30 to 40 years. 74% respondents are literate inthe sense that they are able to read and write. 82% of respondents are comfortable incommunicating in Tamil and English .While 18% of women entrepreneur are able to

communicate in Tamil (Mother tongue). The Marital status shows that (76%) majority of them are married and 81% have a nuclear family.

Table 2 Organizational Profile

Parameters	Particulars	No.	Percentage
DIC Registration	Registration with DIC	8	9
	Un registered	71	84
	No response	6	7
Nature of Business	Manufacturing	15	17
	Trading	18	22
	Service	52	61
No. of Employees	Below 5	22	26
	Between 5 to 10	61	71
	Between 11 to 15	2	3
Type of Employees	Skilled	68	80
	unskilled	17	20
Nature of work	Flexi from home	9	11
	Work from home	14	16
	Fixed hour of work	62	73

Table 2 shows the organizational profile of women entrepreneur. Most of women entrepreneur 84% have not registered with DIC, 7% didn't responded. Only 9% of them registered with DIC. Amongst the total respondents as many as 61% of the respondent are involved in service, 22% in Trading while 17% are in Manufacturing. Most of the respondents 71% stated that the no. of employees employed are between 5 to 10 over 80% of the respondents have employed skilled workers. The percentage of fixed hours work timing is adopted by Women entrepreneur.

Table 3 Adopted HRM strategies

Parameters	Particulars	No.	Percentage
Selection & Recruitment	With interview	8	9
	Without interview	22	26
	From close relative / friend	55	65
	Recommendation by experts	0	0
	hire from other organization	0	0
Training & workshops	On job training	55	65
	Participation in managerial work & decision making	30	35
Rewards	Based on	55	65

	performance		
	Based on salary / wages	24	28
	Festival bonus plus gifts	6	7
Facilities provided	Tea & lunch break	75	88
	Accommodation	0	Nil
	Conveyance	10	12
	Recreation		Nil

Table 3 depicts HRM strategies adopted by women entrepreneur to manage their business. HRM strategies includes selection and recruitment of Right human resources, Training and development of their skills, capabilities, encouragement and motivation for bet performance, Co-operation and commitment in achieving organizational goal objectives.

Women Entrepreneurs are running their businesses in small scale. It is therefore observed that the number of employees is very low. Survival in competition and earn profit are the twin challenges which they face. Hence they are aware about importance of training to their employees. As majority (65%) of the respondents stated that they provide training to their employees to develop sense of belongingness even 35% of respondents are giving/inviting employees to participate in managerial functions and decision making.

To provide job satisfaction most of the respondents (65%) stated to reward their employees based on their performance. 28% stated that reward is in the form of salary few of them give bonus plus gifts during festival.

Facilities provided – Tea break, Lunch break, conveyance accommodation are the facilities focus in questionnaire. The analyzed data shows that only few (12%) of the respondents provide conveyance facilities; none of them provide accommodation while 100% provide tea and lunch break. Employees are allowed to work as per their convenience. Even they are allow to work from home.

Table 4 Possessed Qualities of Women Entrepreneur

Parameters	Particulars	No.	Percentage
Possessed Qualities	Leadership	64	85%
	Problem solving	53	70%
	Friendly nature	49	65%
	Innovation & creative	41	55%
	Sense of responsibility	47	62%
	Ability to generate trust	49	65%
	Readiness to help & co-operate	49	65%

Table 4 clearly shows the qualities of women entrepreneur. It is observed that 85% respondents possess leadership qualities which enable them to motive and encourage employees to give their best in achieving organizational goal. The traditional knowledge and qualities like problem

solving (70%) Friendly attitude (65%), innovative nature (55%) sense of responsibility (62%) Ability to generate trust (65%) Readings to help and co-operate (65%) are the major aspects which helped in managing human resource by women entrepreneur.

Findings of Study:

- Participation of women entrepreneur below 30 years in taking entrepreneurial career is found absent.
- The entire women respondents are Primary & Hr. Sec. School.
- Majority 82% respondents are able to communicate in Two languages.
- Widow women entrepreneurs are less in numbers.
- Most of the women entrepreneurs are staying in nuclear family.
- The percentage of un registered units with DIC in more.
- As many as 61% units are from service sector.
- As many as 71% women entrepreneurs employed 5 to 10 employees.
- Majority of employees are skilled employees.
- The percentage of fixed hours work timing is adopted by women entrepreneurs.
- As majority (65%) of the respondents recruit the employees from close relative / friend. 9% and 26% done through with interview and without interview respectively.
- As majority 65% of the respondent provide training to employees. 35% of respondents are invite employees to participate in managerial functions and decision making.
- Majority of the respondents 65% reward their employees based on their performance. 28% reward is in the form of salary few of them give bonus Plus gifts during festival.
- 12% of the respondents provide conveyance facilities; none of them provide accommodation while 100% provide tea and lunch break. Employees are allowed to work as per their convenience. Even they are allow to work from home.
- Majority 85% respondents possess leadership qualities. Qualities like problem solving 70% friendly attitude (65), innovative nature 55% sense of responsibility 62% ability to generate trust 655 readings to help and co- operate 65% are the major aspects which helped in managing human resource by women entrepreneur.

Conclusions and Recommendations:

In today's competitive age organizational environment become complex. HRM is hence a challenging task. The socio-cultural environment, Technical environment is changing very fast. Due to which taste and preferences, culture and values of worker is changing. Women Entrepreneur has to manage their employees very tactfully. It is therefore necessary to follow adopt proper HRM strategies, so that survival in competition becomes easy and smooth conduct of business is possible.Irrespective of size and scope of business women entrepreneur have to adopt the HRM strategies for creating conducive, healthy and supportive environment i.e. participative management, Timely training and development programmes, job satisfaction, Monetory and non monetory rewards to the workers. The above HRM strategies enable the workers to retain in the enterprise, to perform efficiently and improve their performance. The proper HRM strategy is win-win situation to the workers and women entrepreneur as well.

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DETERMINANTS OF SHOPPING BEHAVIOR OF RETAIL OUTLETS

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ABSTRACT

Retail marketing is the process by which retailers promote awareness and interest of their goods and services in an effort to generate sales from their consumers. There are many different approaches and strategies retailers can use to market their goods and services. The retail market in India is currently witnessing a boom. The growth in the India commodity market is largely attributed to this boom in the retail market. Policy reforms and liberal government policies have ensured that this sector is growing at a good pace.More than 80 percent of the retail industry in the country is concentrated in large cities. Organized retailing has forayed into the retail market of the country and the sector has adopted the new ideas of retailing. This paper highlights the survey results of the 300 sample respondents from Chennai City who have the practice of buying things from shopping malls and hypermarkets. The author used percentage analysis, quartiles and Chi square to analyse and interpret the results. It is concluded from the study that the sample respondents have different practices with respect to the visit of malls as to frequency, timings, name and nature of retail outlets. It is known from the chi square test that the variables age**,** income, profession, education, marital status, number of dependents, number of retail outlets visited, frequency of retail outlets visit, purpose of retail outlets visit, time spent in the retail outlets, mode of transport and overall opinion on retail outlets have nothing to do with the levels of the determinants of the retail outlets. It is concluded from the analysis that except 25 percent of the people, 75 percent strong determination towards retail outlets.

Key Words: Determinants, Levels, Malls, Retail, Satisfaction

Introduction

Retail is the sale of goods and services from businesses to an end user called a customer. Retail marketing is the process by which retailers promote awareness and interest of their goods and services in an effort to generate sales from their consumers. There are many different approaches and strategies retailers can use to market their goods and services. The retail market in India is currently witnessing a boom. The growth in the India commodity market is largely attributed to this boom in the retail market. Policy reforms and liberal government policies have ensured that this sector is growing at a good pace. Some of the reasons attributed to the growth of retail sector in India include the large population of the country who has an increased purchasing power in their hand. Another factor is the heavy inflow of foreign direct investment in this sector. More than 80 percent of the retail industry in the country is concentrated in large cities. Organized retailing has forayed into the retail market of the country and the sector has adopted the new ideas of retailing. As a result, the traditional and unorganized family-run retail shops are facing stiff competition from the Indian and international retail chains. Over the last 2-3 years, the Indian consumer market has seen a significant growth in the number of modern-day shopping centers, popularly known as ‘malls’. There is an increased demand

for quality retail space from a varied segment of large-format retailers and brands, which include food and apparel chains, consumer durables and multiplex operators. Shopping-centre development has attracted real-estate developers and corporate houses across cities in India. While previously it was the large, organised retailers – with their modern, up-market outlets, and direct consumer interface- who had been a key factor driving the growth of organised retail in the country, now it is the malls which are playing the role. This paper highlights the survey results of the 300 sample respondents from Chennai City who have the practice of buying things from shopping malls and hypermarkets.

Personal profile of the sample respondents

Regarding Age of the sample respondents 46 percent of them were at the age group of 31 – 40 , 24 percent at the age group of 41 – 50, 4 percent each at the age group of Less than 20 and 51- 60 and 2 percent at age group of 60 and above. Regarding Gender 68 percent male and the remaining 32 percent are female. As regards to income 41 percent of the respondents are at the income group of Rs. 50000 – 75000, 25 percent belong to the income group Rs.75000 – 1,00,000, 21 percent Rs. 25000 – 50000, 8 percent Less than Rs.25000 and the remaining 5 percent above Rs. 1,00,000. As regards to the occupational status, 37 percent are in Private service, 36 percent are public servants, 10 percent are Doctors, 7 percent are Teachers, 5 percent Unemployed, 4 percent Students and the remaining one percent are retired persons. As far as the Educational status is concerned 32 percent are Post Graduates, 24 percent of them are Engineering graduates, 12 percent Graduates, 12 percent have completed upto Plus two, 5 percent diploma holders and 20 percent have completed their doctorate degrees and other subjects. From the sample group, 88 percent have married, 9 percent have unmarried and 3 percent have married but lost their spouses. Five percent of the sample respondents have family with 2 members, 17 percent have three members family, 52 percent have four members family and 26 percent have five members family.

Shopping Malls in Chennai City

Chennai is one of the most popular shopping destinations in South India. The city has a large number of modern shopping malls for shopping lovers. Each year, these shopping malls attract a large number of visitors from all parts of the state. There are a large number of shopping malls have been built n the city. Chennai is home to several malls, due to its status as an IT hub. Major ones include Express Avenue (EA), Citi Centre, Abirami mega mall, Spencer Plaza, Ampa Skywalk, Phoenix Market City and Forum Vijaya Mall. Chennai is an important gold market in India contributing to 45 percent of the 800-tonne annual national gold uptake. The city is also the base to the World Gold Council's India operations. The city's retail industry is majorly concentrated in T. Nagar which accounts for major share jewellery and clothes sold in Chennai. According to the 2012 report by property consultant Cushman & Wakefield, Main Streets across the World, Khader Nawaz Khan Road at Nungambakkam ranked 10th position in the list of 'Top 10 Global Highest Retail Rental Growth Markets 2012', with 36.7 percent jump in rents.Top 5 Best and Largest Shopping Malls in Chennai are given below.

Phoenix Market City: Phoenix Market City shopping mall is situated on Velachery Main Road. It is the largest shopping mall in Chennai and also considered as one of the best shopping destination in the city of Chennai. There are several brands available in the mall such as Big Bazaar, Allen Solly, Cha-Republic, Costa Coffee, and others.

Express Avenue: Express Avenue is considered as one of the largest shopping malls in Chennai. The Express Avenue Shopping Mall has a large number of entertainment related facilities such as PIX 5D

Movies, Kids Play Zone, and Gaming Zone. The Express Avenue mall has a large number of shopping related stores in various categories such as Footwear, Automobiles, Fitness, Handicrafts, Saloon & Spa, Watches, Health & Beauty, Kids & Mother Care, and much more. The mall is situated at the Whites Road, Royapettah in Chennai.

Spencer Plaza: Spencer Plaza is one of the best shopping malls in Chennai. It is located on Anna Salai in the city of Chennai. There are total eight floors, covering floor area of 1,068,000 sq ft. It is considered as the oldest shopping mall in India, dating back to 1863. Major brands available in the mall such as Levi's, Citibank, Timex Watch, HSBC, Bata, Titan, Nike, Pantaloons, American Express, Van Heusen, and more

Chennai Citi Centre: Chennai Citi Centre is one of the most expensive shopping malls in India. It is located in Mylapore, Chennai. It was opened on March 3, 2006. The mall has a large number luxury brands such as Arabian Hut, Combo Express, Bread House, Planet Fashion, KFC, Dude Thamiza, and more. The mall has an ample space of parking to accommodate 500 cars at a time. The mall has total five floors, covering a retail floor area of 10,925 sq. mt.

Abirami Mega Mall: Abirami Mega Mall is one of the largest shopping malls in Chennai. It is located in Purasawalkam, Chennai. The mall has an ample space of car parking in the basement. There are total four theatres in the mall, namely, Abirami 7 Star Theatre, Swarna Sakthi Abirami, Shree Annai Abirami, and Robot Bala Abirami. The mall has a large number of shopping outlets including beauty salon, food outlets, and tattoo parlour.

Table 1 Name of the Malls visited

Name of the Mall	Frequency	%	Cumulative %
Spencer Plaza	16	5	5
Express Avenue	25	8	13
Sky Walk	17	6	19
Chennai City Centre	17	6	25
Phoenix Market City	44	15	40
Ampa Sky Walk	5	2	42
Abirami Mega Mall	8	3	45
Forum Vijaya Mall	10	3	48
Grand Mall	2	1	49
Vivira Mall	2	1	50
AGS	8	3	53
City Centre	22	7	60
Maya Jaal	9	3	63
Brook Field	17	6	69
Vishal Mall	10	3	72
Vivera	10	3	75
Femina Mall	20	7	82
Fimino Plaza	9	3	85
Prince Towers	10	3	88
Sri Devai	8	3	91
Velavan Hypermarket	4	1	92
Saravanas	15	5	97

Rubix mall	12	4	100
Total	**300**	**100**	

Source: Primary Survey

It is seen from ongoing analysis that out of the total sample respondents, 5 percent preferSpencer Plaza, Express Avenue (8%), Sky Walk (6%), Chennai City Centre (6%), Phoenix Market City (15%), Ampa Sky Walk (2%), Abirami Mega Mall (3%), Forum Vijaya Mall (3%), Grand Mall (1%), Vivira Mall (1%), AGS (3%), City Centre (7%), Maya Jaal (3%), Brook Field (6%), Vishal Mall (3%), Vivera (3%), Femina Mall (7%), Fimino Plaza (3%), Prince Towers (3%), Sri Devai (3%), Velavan Hypermarket (1%), Saravanas (5%) and Rubix mall (4%)

Table 2 Shopping practices

Items	**Frequency**	**%**	**Cumulative %**
Number of Malls visited			
1	19	6.3	6
2	110	36.7	43
3	107	35.7	79
4	47	15.7	94
More than 4	17	5.7	100
Total	300	100.0	
Frequency of Shopping			
Need based	37	12	12
Once a week	100	33	45
Once a fortnight	105	35	80
Once a month	41	14	94
Occasionally	17	6	100
Total	300	100	
Shopping time			
Weekdays	19	6	6
Weekends	105	35	41
Festivals	83	28	69
Other holidays	66	22	91
No specific day	27	9	100
Total	300	100	
Time spent on shopping (hours)			
1 – 2	41	14	14
3 – 4	132	44	58
More than 4	127	42	100
Total	300	100	
Conveyance used for shopping			
Car	123	41	41
Two wheeler	101	34	75
Three wheelers	13	4	79
Bus	14	5	84
Train	37	12	96
Walking	12	4	100
Total	300	100.0	
Visit of Theme/Niche Mall			

Yes	217	72	72
No	83	28	100
Total	300	100	
Visit of Theme malls			
Wedding Mall	14	6	6
Electronic products Mall	21	10	16
Stationery Mall	66	30	46
Footwear Mall	65	30	76
Books Mall	32	15	91
Furniture Mall	8	4	95
Jewellery Mall	11	5	100
	217	100	
Overall Satisfaction			
Very good	29	10	10
Good	172	57	67
Fair	92	31	98
Bad	7	2	100
Total	300	100	

Source: Primary Survey

With regards to the Visit of a particular mall 37 percent opined that they have visited two malls, three malls (35%), four malls (16%), 6 percent each one mall and more than four malls. Regarding the frequency of visiting the malls 35 percent visit once in fortnight, 33 percent on need based 14 percent once in a month, 12 percent more than once a week and 6 percent occasionally.Regarding Shopping time, 35 percent visit weekends, 28 percent on festivals, 22 percent holidays, 9 percent have no specific days, 6 percent on weekdays. Time spent in the mall 44 percent 3–4 hours, 42 percent 4 hours and more, 14 percent 1–2 hours. To reach the shopping malls , 41 percent Prefer Car, 34 percent two wheelers, 12 percent Train, 5 percent Bus, 4 percent each 3 Wheelers and Walking. From among the sample group, 72 percent Visited Theme / Niche Malls and 28 percent have not visited. From t hose who visited theme malls, 30 percent each Stationary Mall and Food Mall, 15 percent Books Mall, 10 percent Electronic products Mall, 6 percent Weeding Mall, 5 percent Jewellery Mall and 4 percent Furniture Mall. However as per the Overall opinion on Retail Outlets, 57 percent expressed Good, 31 percent Fair, 10 percent Very Good and 2 percent Bad. Hence it is observed that 98 percent have expressed their views positively and only two percent negatively.

Table 3 Level of Satisfaction for the Determinants of Buying Behaviour

Levels	Frequency	Percent	Cumulative Percent
Low	75	25	25
Medium	149	50	75
High	76	25	100
Total	300	100	

Source: Primary Survey

The levels are being calculated with the help of quartiles and it is known that there are 75 respondents constituting 25 percent have low level of determination, 149 respondents constituting 50 percent have medium level of determination and 76 respondents constituting 25 percent have high level of determination level. Hence it is concluded except 25 percent of the people, 75 percent strong determination towards retail outlets. The same is illustrated in the following diagram.

Chart a

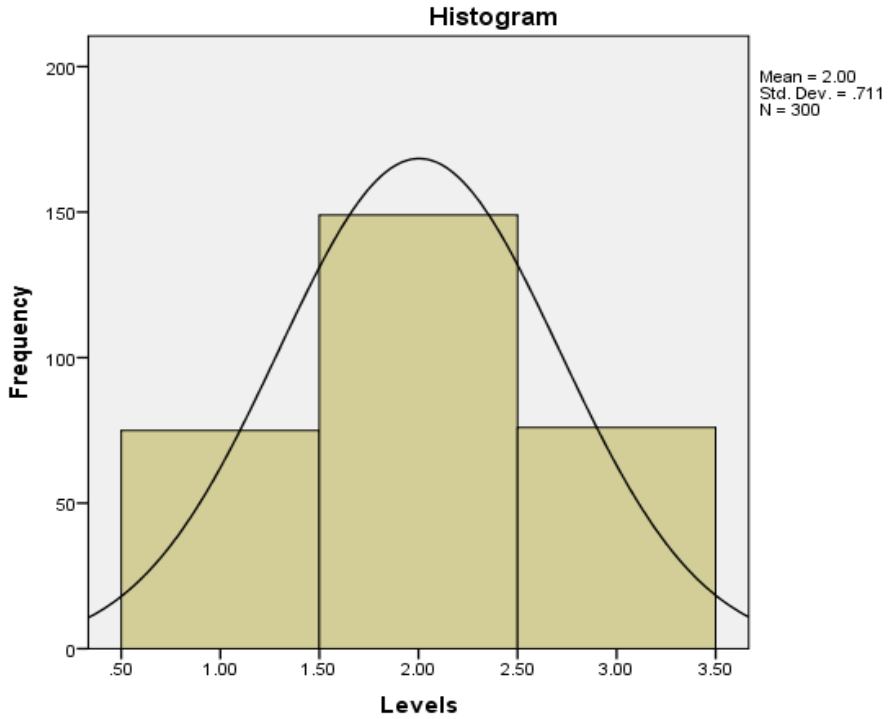

Table 4 Chi Square for the levels of determinantsofBuying Behaviour

Variables	Calculated value	Significant Value	Remarks
Personal Variables			
Age	.664	.718	Rejected
Income	8.489	.387	Rejected
Profession	10.302	.590	Rejected
Education	9.789	.634	Rejected
Marital status	2.377	.667	Rejected
Number of dependents	3.972	.680	Rejected
Variables related to Shopping Experiences			
Number of retail outlets visited	5.378	.717	Rejected
Frequency of retail outlets visit	9.620	.293	Rejected
Purpose of retail outlets visit	5.060	.751	Rejected
Time spent in the retail outlets	3.307	.508	Rejected
Mode of transport	6.255	.793	Rejected
Overall opinion on retail outlets	8.163	.226	Rejected

Source: Derived

The stated hypotheses have been rejected in all the variables as the p values are more than 0.05 and so it can be concluded that the variables Age**,** Income, Profession, Education, Marital status, Number of dependents, Number of retail outlets visited, Frequency of retail outlets visit, Purpose of retail outlets visit, Time spent in the retail outlets, Mode of transport and Overall opinion on retail outlets have nothing to do with the levels of the determinants of the retail outlets.

Conclusion

The sample group consists of 70 percent middle agers ranging between the age group of 31 and 50, 68 percent male and 32 percent female. As regards to income 66 percent of the respondents are at the income group of Rs. 50000 - Rs.1,00,000 Regarding occupational status, those who are working in Private service (37%), public servants (36%), Doctors (10%), Teachers (7%), Unemployed (5%), Students (4%) and the remaining one percent are retired persons.As far as the Educational status is concerned, Post Graduates (32%), Engineering graduates (24%), Graduates (12%), Plus two (12%), diploma holders (5%) and doctorate degrees and other subjects (20%). From the sample group, 88 percent married, 9 percent unmarried and 3 percent married but lost their spouses and having reasonably small family having four to five members. They have different practices with respect to the visit of malls as to frequency, timings, name and nature of retail outlets. It is known from the chi square test that the stated hypotheses have been rejected in all the variables as the p values are more than 0.05 and so it can be concluded that the variables age**,** income, profession, education, marital status, number of dependents, number of retail outlets visited, frequency of retail outlets visit, purpose of retail outlets visit, time spent in the retail outlets, mode of transport and overall opinion on retail outlets have nothing to do with the levels of the determinants of the retail outlets. It is concluded from the analysis that except 25 percent of the people, 75 percent strong determination towards retail outlets.

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A STUDY ON WELFARE MEASURES TO PROMOTE EMPOWERMENT ON SALT PAN WOMEN WORKERS IN THOOTHUKUDI PERSPECTIVE

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ABSTRACT

The labour entitlements for the salt workers are well framed in salt cess Act 1953 and exist now too in the life of the salt workers are still living in sub-human condition. The effectiveness of the Government programme is hampered due to lack of identity of Salt Pan Women Worker's livelihood in Thoothukudi. The salt owners and association must use the cess proceeds for infrastructure developments which ultimately help the salt pan women workers sustainability. Most of the expenditure of salt commissioner office is spent to create better infrastructure for the salt industry as well as for the sake of salt workers too, by way of construction of welfare activities. However ,sufficient attention is not paid to the salt pan women workers empowerment concentration except for drinking water.The present study reveals about the salt pan women workers perspective, mainly to concentrate on avail of the welfare measures to promote empowerment in their livelihood in Thoothukudi areas.

INTRODUCTION

Most of the salt pan women workers are toiling under the harsh sun, almost in human conditions.Work in the salt pans involves hard physical labour ,most workers are employed as casual labour on contract wage basis and not covered by health insurance or other safety schemes. The present living conditions of the workers specially for women workers in the salt pan and salt industry also require drastic improvement. Availability of basic amenities like sanitation, fare wages,drinking water,proper housing, transport, protection welfare measures ect. Should be ensured. The NGO initiatives and its impact says that the salt pan women workers are facing two pressing needs 1)related to access to ultimate needs at the work site and 2)other is to ensure reasonable price for the salt women labours for producing salt.

Salt has played a predominant part in the development of human's activities.In India since the epidemic of the Second World War the industrial uses of salt have been growing up progressively. On view of the total production ,about 60 percent comes from the private sector and the rest from the public sector. Small scale sector, co-operative and unrestricted sector account for 30 per cent of the production. Financial assistance given by SCO as grants–in-aid under Non-Plan funds for execution of labour welfare works and development works during the last three years and current financial year. During the 12th Five Year Plan, the Government of India has been implementing a scheme of Training for technology progression. During the current year 2014-15, Rs.30 lakh has been provided under the Annual Plan and one training programme has already been conducted in Chennai Region.

PROMOTE EMPOWERMENT ON SALT PAN WOMEN WORKERS

Empowerment of Women is one of the very important issue in developing countries. As women are integral part of society her status and participation in decision making as well as economy

activities is very low. So nowadays women empowerment has increasing so rapidly all over the world and women are starting their own business to seek greater control over their personal and professional lives. Women do not enjoy the same opportunities as men. The segregation of gender starts early and becomes a way of life. However, economic necessity is forcing more and more women workers to engage in economic activities and they want to excel themselves being, empowerment of salt pan women workers in the crisis of below poverty level.

India is the third largest producer of salt after the United States and China. And a significant portion comes from the salt –pans in Little Rann of Kutch, spread over 4,953 sqkm. Gujarat is the largest salt producer of India, accounting for nearly 70 per cent production. The state government gives land on lease to individual or companies who in turn keep contractors to hire salt-pan workers.

As per an estimate by the commission, around in different areas of the Salt Pans Women Workers from the total salt pan workers in Thoothukudi District is 51,647 are working in the salt pan. Among them the total population of women salt pan workers are about 38,318 according to the different age group labourers are employed in the salt industry in Thoothukudi. Salt –pan workers are involved in the work between October and June. In the report, the commission depicted the pitiable condition of these workers. It said: Basic amenities for living of the salt pan women workers is must specially in Thoothukudi persrective.

WELFARE OF SALT PAN WOMEN WORKERS

Though the Ministry of Commerce and Industry, through the Salt Commissioner's Organization (SCO) monitors total growth of salt industry. This consist of planning, facilitating technology progression of salt production process and conducting training programmes for salt workers. SCO is enhancing efforts of the State Governments in enlightening some facilities viz. erection of school rooms, jetty, labour rest sheds, protective bunds and roads to salt works; supply of safety kits and bicycles, capacity building for transporting and storage of potable water, laying pipelines for supply of drinking water; intensification of medical facilities in hospitals situated in salt producing areas viz. providing ambulance van, X-ray machines, structures of rooms in the hospitals and steering general Health-Cum-Eye camps for the salt workers in salt producing States. In addition, SCO also grants rewards to meritorious children of the salt workers every year and organizes annual sports meets.Whether it reaches to all the interior villages of the salt pan women workers it's a question mark for the respondents as well as to the researchers .So the State and Central Government must take the necessary steps to reachout its available programme to all the interior places wherever it needs cater through the help of SHG, NGOS, Trade Unions in order to promote empowerment with welfare measure for the development of the salt pan women workers and their family members means of support.

OBJECTIVES OF THE STUDY

1. To study the nature of work performed by the women employed in the salt pan.
2. To study on welfare measures to empower salt pan women workers in Thoothukudi.

Data Analysis & Interpretation

REVIEW OF LITERATURE

1.The Empowerment Committee (GoG) has stated that major impact on planning and implementation of the entitlement scheme.The major effect of the empowerment committee are on use of funds for welfare scheme rather than development of infrastructure. The empowerment committee has also

enable to ensures outreach of the scheme to true Agrarias through effective monitoring.The performance of Government schemes is improving , however it has to go a long way to fulfil the needs of the Salt workers.

2.Minister of labour and employment Vijay Rupani also president of BJP's State Unit would likely announce some steps towards the welfare of salt pan workers on May 1, the International Labour Day sources said. They also revealed that the Government has initiated the process to enact a special law for the uplift and the Bill in this regard could be tabled in the assembly in September.

3.Youngmen and Women traced that coming out of schools ,college,polytechnic and universities in India there are so many salt production ,salt trading and salt exporting states.Our study is restricted to Thoothukudi only which is located in the east coast of Tamil Nadu and 2nd largest produce of salt in India.Salt industry in Thoothukudi is labour intensive sector , because it provides more employment too rural agriculture surplus labour force. salt manufacturing is one of the oldest non agricultural activities on coastal tracts of Tamil.Nadu.

RESEARCH METHODOLOGY:

This study is empirical research based on survey method and on primary data primary data will be collected through interview schedule. The research has personal discussion with the salt pan women workers for their welfare to promote empowerment in Thoothukudi Perspective and they are personally contacted and interviewed in their work place collected relevant information.

Appropriate statistical tools will be used to analyse the data collected from the respondents. The three main areas were selected for the investigation. They are based on Rao Salt analysis among 400 populations, the sample size was 381.Based on the analysis and interpretations suitable suggestions will be given.

DATA ANALYSIS AND DISCUSSION

Age wise working experience of Salt Pan Women Workers:

The age wise determining the calculation of the most important one to know their working conditions prevailing in their working place as they rendered their service so many years in the salt pan. It shows how to empower their lives through various social schemes.

Age Wise Working Experience of Salt Pan Women Workers .(In Percentage)

S.No.	Age Wise	No.of Respondents	Percentage
1	Less than 20	24	6
2	20 - 30	52	13
3	30 - 40	38	9.5
4	40 - 50	60	15
5	50 - 60	124	31
6	Above 60	122	30.5
	Total	400	100

Source: Based on field survey (2018– 2018)

Figure 1.1

clearly indicates the Age wise working experience distribution of Salt Pan Women Workers. All the salt pan women workers are surveyed in the age wise working group of less than 20 to above 60 age. **Figure 1.1**

Age wise working experience classification of sample Respondents

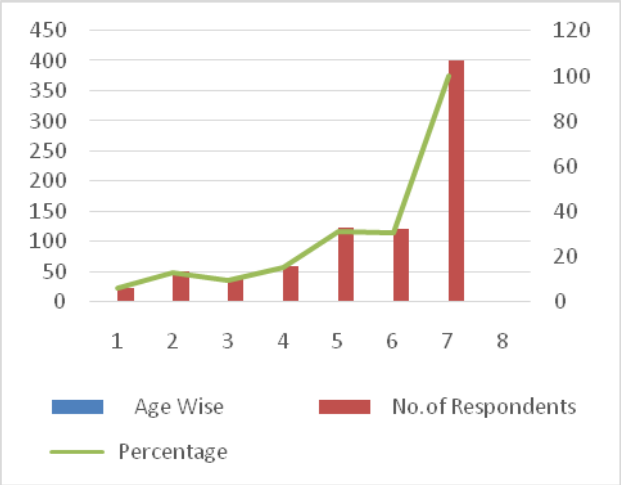

Table 1.1

Clearly shows that out of 400 respondents 6% of 24 respondents having less than 20 age of working experience. 13% of 52 respondents having 20 - 30 age of working experience. 9.5% of 38 respondents having 30 –40 ages of working experience. 15% of 60 respondents having 40 - 50 ages of working experience. 31% of 124 respondents having 50 – 60 ages of working experience. 30.5% of 122 respondents above 60 ages of working experience.

The Opinions About Welfare Measure To salt Pan Women Workers.(In Percentage)

This opinion is determining about the calculation of the most important one to know their welfare measures to empower the salt pan women workers as they rendered their service so many years in the salt pan. It shows how to empower their lives through various welfare schemes.

Table1.2 shows the Opinions About Welfare Measure To empower Salt Pan Women Workers.(In Percentage)

Category	Highly Satisfied	Satisfied	Neither Satisfied nor Dissatisfied	Dissatisfied	Highly Dissatisfied
Drinking water	**27**	**16**	**23**	**21**	**13**
Toilets	**13**	**15**	**27**	**24**	**21**
Rest sheds	**15**	**13**	**25**	**23**	**24**
Transport	**16**	**21**	**13**	**27**	**23**

Source: Based on field survey (2018 – 2019)

Figure1.2

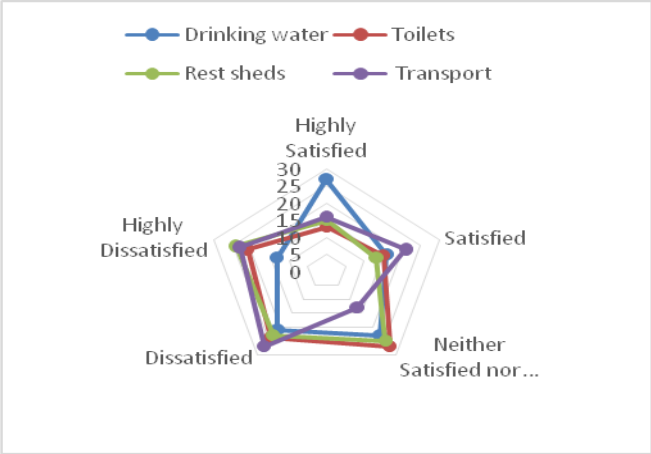

Table1.2 -

Clearly shows that 27% of salt pan women worker high satisfaction of drinking water provided by the Salt Pan,0nly 16% of workers have satisfaction, about it .It is also clearly says 13% of workers have high satisfaction on toilet ,about the15% of satisfaction about it, high satisfaction about 15% rest sheds, 13% of them have satisfaction about it, Transportation facilities provide by the salt pan organisation only 16% of high satisfaction,21% of them have satisfaction of the salt pan organisation.

CONCLUTION

The purpose of this research study emphasises on the welfare measures to promote empowerment on salt pan women workers through the help of the Government and Trade Union support of the salt pan employer.The available benefits should make known to the salt pan women workers which is unknown to perspective.Some of the salt producing States are implementing welfare schemes especially for the salt workers. State Government of Rajastan is granting financial assistance for Registration and issuance of Identity Cards, Insurance Scheme, Providing gum boots, goggles and two wheeler to the salt workers. State Government of Gujarat is implementing scheme for development of salt works and welfare of salt workers under which approach roads to salt works, jetty for export of salt, rest sheds, protective kits, mobile medical van, mobile ration van, supply of drinking water by pipelines and tankers, balwadi and anganwadi for salt workers, rooms for schools, computers, school uniforms, educational kits and scholarships for higher studies are provided for the livelihood of the salt workers.Thus this research study suggests to provide necessary means to the above mentioned welfare measures to salt pan women workers and their family satisfaction to empower in the present context of the urging necessity.

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A STUDY ON WORKMEN COMPENSATION

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ABSTRACT

Team platinum will explore compensation and benefits in the 21st century. Any review of total compensation must include the crucial areas of health and retirement benefits and financial compensation, as well as discuss the implications of pivotal changes in the market and demographics which impact organizations and overall performance management issues. There are several different compensation and benefit strategies that can be combined in innovative ways to meet the needs of the both the organization and the diverse needs of the employees. The proper administration of a total compensation and benefits package is a critical aspect in an organization's ability to recruit and retain the most qualified applicants in today's competitive market.

HISTORY

The Workmens Compensation Act,came into force in 1924. Before this acat, it was a lengthy and costly process for a worker who had got injured in the course of employment to get proper compensation from the employer.Originally the act covered workers of certain specified industries, not drawing more than Rs.300p.m.The Act was amended subsequently in 1933,1938,1939,1946,1958,1962,1976and1986. The details of this act are as follows;

Main Features of the Act

The worker(or his dependents) can claim compensation if the injury has been causedby an accident in the course of the employment; provided he was not under the influence of drink or drug and the accident was not due to his willful disobedience of the rules.

The amount of compensation depends upon the result of the injury and the nature of disablement.

All fatal accidents are to be brought to the notice of the commissioner (tc.i.e.the commissioner)within 30 days

IMPORTANT DEFINITIONS

1. Dependent mean
   Awidow,a minor son, unmarried daughter or a widowed mother, and
2. If wholly or in part dependent on the earnings of the worker at the time of his or her death,
   - A widower,a minor brother and unmarried sister;
   - A widowed daughter –in-law and
   - A minor child of predeceased daughter,etc.
3. Minor
   Aperson below 18 years of age.

4. Partial disablement means disablement of temporary nature and which reduces the earning capacity of a workman.

5. Total disablement implies such disablement which (temporarily or permanently) incapacitates a workman for all work and he cannot earn at all (for a period or forever).

Employer`s Liability for Compensation

I The employer is liable to compensate if

- injury has been caused by accident;
- ii durin the course of employment; and
- iii has resulted in workman`s death; permanent or temporary, total or partial disablement.

  II The employer is not liable to pay compensation if
- I Thee injury disables a workman for less than 3 days;
- the injury is icanaaused by an accident which occurred while the workman was under the influence of drink or drugs;
- the injury is c this advance, may allot the entire amount of theamused due to willful disobedience of the rules by the workman or
- the injury is caused owing to the willful removal of any safety guard by the workman.

Distribution of Compensation

1. Payment of compensation in respect of death of a workman or under legal disability shall be deposited by the employer with the commissioner. Employer should not make payment of compensation directly.
2. An employer of course cannfive advance to any dependent on account of compensation not exceeding Rs. 100
3. The commissioner, after deducting this advance, may allot the entire amount of the compensation to anyone dependent.

Notice and claims of Accident

1. A workman injured in an accident should first of all give in writing a notice of the notice of the accident to the employer.The purpose of giving a notice is to enable the employer to check the facts of the accident and also to enable the workman to take steps to mitigate the consequences of the accident.
2. The notice should contain particulars of te workman, date of accident and cause of accident.
3. A claim for compensation must be made within two years of the occurrence of the accident or within two years of the date of death.
4. In case of occupational diseases the period of two years is counted from the day the workman gives notice of the disablement to his employer.
5. Where the commissioner receives an information about fatal accident, he may send a notice to workman's employer asking the circumstances which led to workman's death, about deposition of compensation, etc.

Medical Examination

1. An injured workman who has submitted a notice, shall present himself for the medical examination, if the employer wants.
2. Such an offer by the employer must be free of charge and within 3 days from the time at which service of notice has been affected.
3. If a workman does not present himself for the medical examination, his right for compensation shall be suspended for the period of refusal and he will get full compensation only after he provides sufficient cause for not presenting himself for the medical examination.

4. If a workman whose right to compensation has been suspended, dies without presenting himself for the medical examination, the commissioner, if he thinks fit, may direct the amount of compensation to the dependents of the deceased workman.

Appointment of Commissioner

The State Government may, by notification in his Official Gazette appoint any person to be commissioner for workmen's compensation for such areas as may be specified in this notification. Every commissioner is deemed to be a public servant within the meaning of the Indian Panal Code.

WAGES AND SALARY ADMINISTRATION

For the worker, wages constitute the income by which he lives. Wages include both money and non-money payments. Non-money payments may also he called as Fringe benefits. Fair wage is a wage paid to a worker which is fair as regards to the work accomplished by him and which is sufficient to fulfil his basic necessities of life.

SYSTEMS OF WAGE PAYMENT

There are two fundamental methods of remunerating labour for its services to an industrial concern:

(i) A man may be paid on the basis of the time that he spends on his job or
(ii) He may be paid for the quantity of work that he performs.

Most of the wage systems in vogue in industry are modifications or combinations of the primary principles of payment by time and payment by results. In its simple form, time wage system adopts time as the basis of labour remuneration without specifically taking the output into account. On the other hand, in the simplest type of payment by results, wages are calculated on the basis of production irrespective of time spent on work.

TIME WAGEE SYSTEM

The time wage system is by far the simplest and historically the oldest method of wage payment. It is also referred to as the `day work' system of wages-a name which dates back to the time when a day was considered to be a convenient unit for the calculation of a workman's wages. In its present from it refers to the arrangement whereby the employer buys the time of the workers in units which may vary from one hour to one month in duration. In other words, the worker is paid on the basis of the time that he devotes to his work at the work at the work place.

EVALUATION

Time wage system offers the following advantages:

(i) It gives the workers a sense of security which is so important for sustaining their interest in work. The remuneration under this system is certain and the worker has not to suffer a cut even when his efficiency is temporarily impaired by an injury or sickness.
(ii) In those lines of production, where skill of the worker and quality of product matter more than speed or quantity of output, workers can devote themselves to their jops with greater care and attention if they are assured of a fixed time rate.
(iii) It follows from above that the workers will avoid over speeding and the consequent damage to equipment if they are paid a fixed time-rate independent of production.
(iv) In those cases where the production is not standardized,the productivity of a worker cannot be accurately measured. In such instances, time wage is the only just method of wage payment.
(v) Trade unions accept this system of wage payment quite willingly because it does not create any distinction in the ranks of workers on account of differences in efficiency.

DRAWBACKS

(i) It does not distinguish between the efficient and inefficient and between the honest worker and the shirker. In other words, it offers no positive inducement to the worker to improve his performance.

(ii) The superior workers are repressed under this system because they are paid at par with the inferior workers.

(iii) From the point of view of the employer, it creates difficulties in the calculation of the labour cost and the cost of production per unit. The output may be fluctuating for same amount of wages.

(iv) It offers too much of security to workers.

(v) It follows from above that the efficient use of this system can be made only when there is adequate provision for effective supervision so that worlers do not waste their time. This also adds to the cost of production.

HUMAN RESOURCE MANAGEMENT IN TOURISUM

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ABSTRACT

Tourism is one of the most important economic activities and smokeless industry in the world today, because it directly generates services, products, foreign currency, employment and investments. It is one of the key global industries which is labour intensive and generates manifold benefits. It helps develop national economies, catalysis development process, highlights and conserves cultural heritage, and acts as a bridge in international harmony and peace. Human Resource Development is central to the sustainability-oriented tourism development initiative. Based on secondary sources, literature search and discussions with key stake holders and interaction with the tourist, the existing tourists' scenario and situation and their role on human resource development were studied. The information collected from different sources has been verified with the field experience. The purpose of this study is to explore the role of tourism for promoting the human resource development in Kerala State. Tourism has emerged as an important socio-economic activity of the people of Kerala having its unique geographical advantage with a mountainous topography and is a leading tourist destination in Kerala. It has created the opportunity for local people to overcome their latent problem of high unemployment. The major conclusion that has emerged from the present study is that it is particularly important to promote tourism as an instrument for human resource development in the region. The tourism industry in Kerala is a large and diverse field and it provides challenging and exciting career opportunities for people of this region in the country.

Keywords: Tourism Industry, Human Resource Management, Tourist

Introduction

Tourism is one of the most important economic activities in the world today, because it directly generates services, products, foreign currency, employment and investments. In countries where tourism has become a flourishing service industry, it has a far-reaching economic and social impact on national development. To make the human resource development through tourism industry, it is necessary to put in place a system of training and professional education with necessary infrastructural support capable of generating manpower sufficient to meet the needs of the tourism and hospitality industry, both quantitatively and qualitatively. In Kerala is a land of splendid destination with rich cultural heritage, historical heritage, flora and fauna, spectacular beaches , mountains and wildlife. There are a few states in India with the variety that Kerala has offered. Tourism has various dimensions in various aspects like economic, social, demographic, technological, geographical, cultural, natural, and so many fields. The attractions of tourists have been growing up on the above stated types of dimensions. Tourism now has laid down emphasis on the rural areas. In the context of socio-economic objectives it is necessary to take vital steps which are constructive and positive. Tourism is also an employment oriented sector. It is estimated that hotel and catering sector provide more than 10% of the total employment generated by the tourism industry. There is an

opportunity which supplies various goods, needed for tourism product may be in the position to open avenues of employment. The importance of ensuring high standards of quality and efficiency in tourism services to develop international tourism is well-recognized. It is particularly important in the case of Kerala intending to promote tourism as an instrument for economic development. Objectives of the Study 1. To explore the status and their pattern of Tourism in Kerala 2. To explore the reasons for which the foreign and domestic tourists visit the destination for recreational and leisure purposes and also to gain experience from art, culture, lifestyle etc, which in turn create a tremendous impact on local economy. 3. To impart knowledge and develop skills oriented to the nature and needs of the Tourism Industry for present and future needs. 4. To analyze the role of tourism for Human Resource Management (HRM) in the study area and their importance on the economy of the region. Methods of Study The study has been based on empirical observation available from different reports, various journals, and e-journal. Collection of available literature, detection of situation in the place of importance was gathered through personal observations and, collection of relatinformations. Observations were made based on news reports, interaction with some of the local people associated with tourism and tourist, discussions with some of the Officials, NGOs, travel agencies etc who are actively working on tourism. Based on secondary sources and discussions with key stakeholders and interaction with the tourist, the existing tourists' scenario and situation and their role on human resource development were studied. The information collected from different sources has been verified with the field experience. Background of the Study Area Kerala state situated in southern India for its beautiful Beaches, Backwaters, Hill stations, Wildlife, Waterfalls, Lighthouses. Kerala, a state situated on the tropical Malabar Coast of southwestern India, is one of the most popular tourist destinations in the country. Named as one of the ten paradises of the world by National Geographic Traveler, Kerala is famous especially for its eco-tourism initiatives and beautiful backwaters. Its unique culture and traditions, coupled with its varied demography, have made Kerala one of the most popular tourist destinations in the world. Growing at a rate of 13.31%, the tourism industry is a major contributor to this state's economy. Until the early 1980s, Kerala was a relatively unknown destination, with most tourism circuits concentrated around the north of the country. Aggressive marketing campaigns launched by the Kerala Tourism Development Corporation—the government agency that oversees tourism prospects of the state—laid the foundation for the growth of the tourism industry. In the decades that followed, Kerala Tourism was able to transform itself into one of the niche holiday destinations in India. The tag line Kerala – God's Own Country was adopted in its tourism promotions and became a global super brand. Kerala is regarded as one of the destinations with the highest brand recall. In 2010, Kerala attracted 660,000 foreign tourist arrivals. Kerala is an established destination for both domestic as well as foreign tourists. Kerala is well known for its beaches, backwaters in Alappuzha and Kollam, mountain ranges and wildlife sanctuaries. Other popular attractions in the state include the beaches at Kovalam, Varkala, Kollam and Kapad; backwater tourism and lake resorts around Ashtamudi Lake, Kollam; hill stations and resorts at Munnar, Wayanad, Nelliampathi, Vagamon and Ponmudi; and national parks and wildlife sanctuaries at Periyar, Parambikulam and Eravikulam National Park. The extensive network of interlocking rivers, lakes, and canals that centre on Ashtamudi Lake, Kollam, also see heavy tourist traffic. Heritage sites, such as the Padmanabhapuram Palace, Hill Palace, and Mattancherry Palace, are also visited. Kochi-Muziris Biennale Kerala is also known for the many events conducted by the Ministry of Tourism for tourist attractions. Kochi-Muziris Biennale, the first Biennale in India was conducted in Kochi from 12 December 2012 till 13 March 2013.The government contributed about 12-150 million on the event. An International Coir Fest is conducted annually that is aimed at developing the coir industry of Kerala and tourism. Ayurveda Medical tourism, promoted by traditional systems of medicine like Ayurveda and Siddha, is widely popular in the state, and draws increasing numbers of

tourists. A combination of many factors has led to the increase in popularity of medical tourism: low costs of healthcare in industrialised nations, ease and affordability of international travel, improving technology and standards of care. The government is now considering introduction of a grading system which would grade hospitals and clinics, thus helping tourists in selecting one for their treatments. Results and Discussion The rapid growth rates in the industry have a direct impact on tourism employment and human resources development in terms of demand for professionals,specific skills and related training and education facilities. The need to develop and train the required human resources in various segments of the tourism industry has been widely recognized in Asia. Human resource role is essentially an enabling role to provide the right context in which human performance occurs and the industry reaches its stated objectives. The demand for manpower in the hotels and restaurants sector has been far exceeding supply. This industry needs professionally qualified and trained personnel at all levels, whether managerial, supervisory or subordinate, to maintain facilities and services of international standards. Tourism helps to grow sustainable income in an area. When local people engaged in tourism, new sources of income are generated for the community as a whole as well as through individual employment opportunities. This income could be produced through collecting fees for access to trails, providing the accommodation or guiding services, preparing and selling food and handicrafts and so on. However the expenditures of tourists are normally expressed in terms of various sectors of tourism industry regarding accommodation, transportation and entertainments etc. The money spent by the tourists goes to the local business in a number of ways. This money in turn is spent on salaries and on meeting the demands of tourists such as food, drink, entertainment etc. Each time a tourist makes expenditure, a ripple of additional spending is sent through the economy. Thus the expenditure incurred by the tourists supports not only the tourist industry directly but indirectly also supports a number of other activities which produce goods and services for the tourist industry. In this way money spent by tourists flows several times and spread in to various sectors of economy of the study area. Tourism generates employment in various sectors of the economy. Tourism destinations require new guides, guards, researchers or managers to meet increased tourists' demands. Local people may be employed as taxi drivers, tour guides, lodge owners or handicraft makers, or they may participate in other tourism enterprises. Moreover many other employment sources are enhanced as tourism grows. The hospitality industry makes good business between March and December. Around 4.5 lakh tourists visited the area in 2016-17 and the number fell because of political movement in 2017. During 2017-18, the tourism industry flourished and people started visiting the area again. Tourism and Human Resource Capacity Building According to a study conducted by Ministry of Tourism on Manpower Requirement in Hotel industry, Tour operators and Travel sector the demand for manpower in Hotels and Restaurant sector far exceeds the supply. The study suggests that the supply of trained manpower is not even touching 40% of the demand. The first direct impact of this demandsupply mismatch is that the hospitality industry has to do with an unacceptable percentage of untrained manpower that affects the quality of service offered to the tourists. This industry needs professionally qualified and trained personnel at all levels, whether managerial, supervisory or subordinate, to maintain facilities and services of international standards. There are several institutions in Kerala which are offering tourism-related courses. These include to run by the Government, namely, the Institute of Hotel Management, Catering Technology and Applied and the Food Crafts Institute at Kerala etc. Challenges of Tourism The tourism industry faced with various challenges in the field of human resources, one of the crucial issues in this regard is the quality of manpower. The industry is vitally faced with the demand for qualified quality personnel. The role of HR manager is very crucial in selecting and recruiting the right kind of people who can be an asset for the tourism sector. The Development of Tourism can have both positive and negative impacts on destinations. Sustainable tourism development attempts to find a balance between these

impacts to create an improved quality of life for the host community and the destination. Tourist flows in Kerala has been increased in recent years due to the various developmental schemes which are undertaken under the Hill Development Programme. Generally the tourists are of two types: (i) Foreign Tourists and (ii) Domestic Tourists. A large proportion of foreign tourists comes from Germany, Canada, U.K., U.S.A., Japan and Australia. Besides these foreign tourists, a large number of domestic tourists visit Kerala. Excessive development of tourism in Kerala especially in town areas has begun to destroy those attributes which attract the visitors. In order to alter this situation it is required to divert a portion of tourist inflow to different other areas of Kerala by promoting successful tourism in those areas. Most of the tourists flock to Kerala during the months of April, May, June and October. During these four months Kerala gets 60 to 70 percent of its total tourist inflow. It is during these periods, Kerala has to bear enormous pressure of tourists and has to face number of problems like shortage of drinking water, sanitation problem, increase in transportation cost, increase in hotel tariff etc. Suggestions • Private institutions running management courses in the District should also be encouraged to offer Hospitality and Travel Management-related courses. • There is need to create more tourism based opportunities especially to the local people who are trained and completed their course in Hospitality and Travel Management and other Tourism based activities and courses. • Tourism being a highly labour intensive industry, there should be an integrated HRD system with both public and private sector participation to develop human resources to meet the requirements of the industry. • Capacity building of the service providers through shorter 3 to 6 month training courses should be taken as integral to the general effort to strengthen the manpower required by the hospitality industry. • Tourists sometimes face harassment from taxi drivers, hotel owners, shop-keepers, vendors and others during their visits to various destinations. In order to ensure Conclusions Tourism is a human experience, a social experience, a geographical phenomenon, a resource value, and a business industry. Tourism is widely recognized as the world's largest industry which plays an important role for human resource development. Yet tourism is also highly dynamic and is strongly influenced by economic, political, social, environmental and technological change. The success of an organization depends on its ability to affect continuous improvement and provide quality products and services to its customer. This will require every personnel in the organization to possess the requisite knowledge, skill and attitude. Tourism in Kerala have seen no lapse in the previous decades and the growth of many more tourist zones, resorts and adventure sports opportunities have contributed largely to its extended tourism industry. Thus, HRM has a major role to play for the development of this sector Reference 1. Arts of Kerala and Culture of Kerala Face of a Kathakali artist (Kathi Vesham) 2. Berno, T. and Bricker, K. (2001): Sustainable tourism development: the long road from theory to practice, International Journal of Economic Development 3(3), pp. 1-18. 3. Chakraborty K. C. (1986): The Tourists of Darjeeling: A Survey, Sarkar R. L. and Lama M. P. (Ed), Eastern Himalayas: Environment and Economy, Institute of Hill Economy. 4. Collins, A. (2001), Thinking economically about sustainable tourism, in Annals of Tourism Research, vol. 28, no. 3, pp. 809-811. 5. Costa, C. (2001): An Emerging Tourism Planning Paradigm, A Comparative Analysis Between Town and Tourism Planning, International Journal of Tourism Research. Vol. 3, No.6. 6. Cronin, L. (1990): A strategy for tourism and sustainable developments, World Leisure and Recreation 32(3), 12-18. 7. Das, Minakshi. (2011): Darjeeling Hill Economy, Anil Bhuimali, Abhijeet Publication, Delhi, pp 74-77

WATER UTILIZATION MANAGEMENT

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ABSTRACT

The water use efficiency could be enhanced by ensuring adequate and timely water availability at the delivery system and by facilitating efficient on-farm use of the irrigation water to optimize agricultural production. Systematic and scientific approach is needed for optimizing water and other resources use to increase the performance efficiency of existing irrigation projects in terms of productivity per hectare. Water Users' Associations (WUA) are voluntary, non-governmental, non-profitable entity established and managed by a group of farmers located along one or several water source canals. Water users include farmers, peasants and other owners who pool together their financial, material and technical resources to improve the productivity of irrigated farming through equitable distribution of water and efficient use of irrigation and drainage systems (USAID, 1992).

Introduction

Water is the precious gift of nature to all the living beings for sustenance. The suitability of water for domestic, agricultural and industrial purposes mainly depends on the chemical composition of surface and subsurface. Ground water is the major and preferred source for drinking all over the world even though its contribution is very less (i.e. only 0.6%) to the total water resources on earth. The degradation of water quality is mainly due to the increasing population, urbanization, industrialization and over – utilization of water resources. The ground water is getting polluted because of disposal of industrial effluents, hazardous wastes, sewage disposal and deep percolation of pesticides and fertilizers from activated fields. Its concentration in drinking water is the prime factor to decide whether fluoride is beneficial or harmful. In India, research on the assessment of water quality especially with reference to fluoride has been carried out by various workers. Within this changing physical and socio-economic landscape, water practices of the past are no longer adequate. Countries cannot grow sustainably, or strengthen their resilience to climate change, without smart water management that takes into account decreasing water availability and quality, and the need for deliberative allocation based on social, environmental, and economic needs. The present study was therefore undertaken to investigate the water utilization management.

objectives

- To Economic and social development of Water utilization management in Tirunelveli district.
- To quantity and quality of water utilization management.
- To offer suggestions to improve the water utilization management.

Utilization Management (UM):

Its use of techniques that allow purchasers to manage the cost of health care benefits by assessing its appropriateness before it is provided using evidence-based criteria or guidelines. Critics have argued if cost-cutting by insurers is the focus of their use of UM criteria, it could lead to

overzealous denial of care as well as retrospective denial of payment, delays in care, or unexpected financial risks to patients.

How to get Agriculture Water

- It is estimated about 69% of surface / ground water, around the globe, is consumed as the agriculture water (FAO, 2002)
- Agriculture water cannot get sufficiently from rainwater in some part of the country
- Irrigation water has to be supplemented as agriculture water
- Irrigation water come from surface water/river water as well as ground water
- Surface water – IWUMD (Irrigation)
- River water and Ground water – IWUMD (Water Resources Utilization)

Review

Sandhya Suri (2010)Water Resource Management in India – An Analysis. Pointed Out That. '' In View of the existing status of water resources and increasing demands of water for meeting the requirements of the rapidly growing population of the country as well as the problems that are likely to arise in future, a holistic, well planned long term strategy is needed for sustainable water resources management practices may be based on increasing the water supply and managing the water demand under the stressed water availability conditions. Also knowledge sharing peoples participation, mass communication and capacity building are essential for effective water resources management''.

Manoj Duhan and Lalita Yadav (2010) Technological progress in the Agriculture: A Review. Pointed out that. '' The overall goal is to increase the crop production with the reduction in land and facing environmental changes which are described earlier in this paper. The technology may vary from one challenge to another. The different technologies either genetic engineering, nano biotechnology, electronics etc. are used in agriculture. With the proper implementation of technology worldwide, we will be able to feed ourselves well. However, failing to utilize technology to combat the negative effects of global climate change could cause us to fail. For the challenges to overcome the lot of research and experimentation the greenhouses will have to be developed so that the testing of the new crop seeds under the changing climate condition will be checked.

M.S. Nanjundiah (2017)Cauvery River Water Sharing Issues-Some Suggestions: A Review pointed out that. ''A similar approach for other crops could be adopted – to get the optimum use of the available water in the basin as a whole. The question of water for human consumption also merits serious consideration – the ground water situation in the basin areas seems to have deteriorated in the past few decades. It would also be desirable for the expert study to consider and suggest what alternative measures could be taken in the basin states if water availability is say 20% below normal or 40% below normal in any year. Perhaps this issue may need year to year guidance as the situation arises.

John J. Beck (2018)Addressing the Complexity and Diversity of Agricultural Plant Volatiles: A Call for the Integration of Laboratory- and Field-Based Analyses. A Review. Pointed out that. As the sophistication and sensitivity of chemical instrumentation increase, so does the number of applications. Correspondingly, new questions and opportunities for systems previously studied also arise. As with most plants, the emission of volatiles from agricultural products is complex and varies among commodities. Volatiles are indicative of characteristics such as food quality, cultivar type, phonological stage, and biotic and abiotic stressors; thus, their systematic and accurate evaluation is important. Early volatile analyses entailed removal of the sample matrix in question, transport to the

laboratory, and subsequent investigation. More recently, scientists are moving the laboratory to the field to obtain realistic emission patterns of the sample in its natural environment. This perspective proposes that a methodical and collaborative approach to the complex relationship between volatiles and agricultural commodities and their various phonological stages, oxidative degradation products, and fungal contamination is needed in order to fully comprehend the sample and associated relationships as a whole. These methodical approaches should incorporate both in situ and ex situ investigations of the sample. Ultimately, there exists an opportunity for development of methodologies that integrate both laboratory- and field-based collection of volatiles to explore and address the complex biological interactions of agricultural systems.

Function of Water Resource Management

1. To collect and process hydrology data for current and future water resources development and management.
2. To access hydrology data for water resources and to ensure available information to excute the development and management plan
3. To prepare hydrology services (flood and drought) for major river basin.
4. Water Resource Management and Hydrology is responsible to help and support the department in excuting successfully it's main functions towards a nation free from flood through coastal engineering, rehabilitation and river management, urban drainage engineering and flood mitigation through the functions of these sections.

Methodology

Specific objectives of the study as stated earlier require the use of both primary and Secondary data. Methods used for the collection and analysis of data are described in this section. Specific tools of analysis and empirical models are also presented.

Analysis and interpretation

Water Resource Management in their socio – economic conditions and other related factor through the structured interview schedule collected by the researcher. For this purpose the study conducted for fifty respondents of the water use of members.

AGE OF THE WATER USE OF AGRICULTURE MEMBERS

S.No	Age (year')	No. of .Respondents	Percentage (%)
1	Below 30	12	24
2	30 - -40	23	46
3	Above 40	15	30
	Total	50	100

Source: Primary Data

Interpretation

From the above table reveals that out of total respondents taken for the study, 24% of them belong to the age group of 30 years, 46% respondents are 31 to 40 years, and remaining 30% of them belong to age of above 40 years.

EDUCATIONAL STATUS OF THE WATER USE OF FARMERS

S. No	Educational Qualification	No. of. Respondents	Percentage (%)
1	Illiterate	39	78
2	Literate	11	22

	Total	50	100

Source: Primary Data

Interpretation

Table shows that educational status of the water use of farmers, 78% of the members are illiterate and remaining 22% of the members are literates.

Conclusion

Change is happening in rural India but it has still a long way to go. Agriculture has benefited from improved farming techniques but the growth is not equitable. Land use is changing in rural areas as farmers are getting good value for their holdings. The effort should be to stop the migration to urban areas. Wholesale prices are primarily used to monitor the weekly price movements. The number of essential commodities should be reduced to an absolute minimum, especially the non-food crop.

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A STUDY ON THE EXPORT PROSPECTS OF COCONUT AND ITS BY PRODUCTS

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ABSTRACT
This paper is attempted to study the export prospects of Coconut and its by products. Coconut is an important multipurpose palm grow widely in the humid tropics and is known as "Kalpavriksha" in India which provide nutritious food and refreshing drink oil for edible and non-edible uses, timber and variety of simultaneous products for domestic and industrial use. Coconut palms are grown in more than 93 countries of the world, with a total production of 61 million tonnes per year. Globally out of 12.5 million hectares of area under this crop (about 75% of the total area) is contributed only by Indonesia, Philippines,and India. Indonesia is the world leader of coconut production. second September2018 is calibrated as 20th world Coconut day. The Present study covers the trends of coconut export in India and studied on major problems facedby exportes and Varitys of by products of Coconut.

Introduction

Coconut is one of the most useful crops to mankind in the plant kingdom because of its multifaceted uses of its products; it is called the kalpavrikisha or Tree of abundance. It is an import food crop of economic importance to many of the Asian and Pacific countries in the world. The crop provides livelihood security and employment opportunities to a major segment of the rural mass of these countries. Coconut palm provides food security and livelihood opportunities to more than 12 million people in India. It is also a fiber-yielding crop. More than 15,000 coir based industries provides employment to nearly six lakhs workers of which 80 per cent are women folk. Coconut and coconut products are gaining global importance as a contributing factor to the health,nutrition and wellness of human beings. This is due to its multiple medicinal and nutraceutical properties being revealed day by day. This new development in health sector has brought in unprecedented increase in demand of coconut products in domestic and internatonal markets. It is estimated that there are five million coconut holdings and 12 million farmers in the country covering 17 states and three Union Territories.

In India coconut is predominantly a smallholders crop where about 98% coconut holdings are owned by small and marginal farmers. As per the All India estimate for the year 2016-17 the area and production of coconut in the country is 2.096 million hectares and 22237.99 million nuts respectively. In comparison to the figures of the previous year, the area under coconut cultivation and coconut production increased by 0.39 per cent and 0.32 per cent, respectively.

The productivity of the coconut at national level for 2016-17 is 10,611 nuts per hectare. The highest yield is reported from chattisgarh 16508 nuts per hectare. Followed by Andhra Pradesh (13759 nuts /ha) and Tamil Nadu..(13423 nuts/ha) Andhra Pradesh and Tamil Nadu out perform to about 40% over the other two major coconut growing states of karnadaka (9744nuts/ha) and kerala (9663 nuts/ha)

Major Problems faced by Coconut exporters

1. Language barriers and inadequate overseas telecommunications facilities

2. Lack of knowledge of cultural heritage in importing countries
3. Poor guidance concerning assistance with export questions
4. Need to hire international personnel
5. Inadequate public marketing strategy for Texas export products
6. Small number of private trading companies and export marketing firms serving agribusiness
7. Absence of a coordinated firm-oriented trade services network
8. Poor access to foreign markets due to import restrictions
9. Firm awareness and firm-specific implications of foreign safety and health regulations
10. Knowledge of trade legislation and/or political considerations
11. Export competition from foreign and domestic suppliers
12. Negotiating with foreign Coconut buyers

Methodology

For the present study secondary data was collected through books, journals, Statistical Reports. Trend value &Compound growth rate are used as tools for analysing the present study.

Policies to Promote Farm productivity and increase Farmer's Income

1. Planting/new planting, rehabilitation and farm productivity programmer
2. production and distribution of planting material
3. Expansion of area under Coconut
4. Integrated farming for productivity Improvement programmes
5. Coconut plant Insurance Scheme
6. Publicity and Extension activities.
7. Technology Mission on coconut.

Objectives

1.Tostudy the trend of Coconut export in India
2.To study the compound growth rate of export to India
3.To study the Coconut by products in India
4.To study the major problems faced by Coconut exports
5.To give suggestion

Trend of Coconut Export in India

Formula

$Y=a+bx$

$$a=\frac{\sum x}{n}, \quad b=\frac{\sum xy}{\sum X^2}$$

Export of coconut in India, the absolute as well as percentage increase or decrease of Coconut export over the previous years and the trend values are presented in the table

Year	Nuts (in million)	Increase/Decrease	Percentage of Increase/decrease	Trend Value
2007-08	6901	--	--	-4808.38
2008-09	17980	11079	160.54	16096.86
2009-10	21975	3995	22.21	37001.8
2010-11	49592	27617	125.67	57907.16
2011-12	94329	44737	47.42	78812.52

2012-13	102236	7709	8.17	99717.88
2013-14	115612	13376	13.08	120623.24
2014-15	131238	15626	13.51	141528.6
2015-16	145024	13786	9.50	162433.96
2016-17	207765	62741	30.19	183330.32

Sources :Secondary Data

From the above table it could be seen that the export value of India has gone up from Rs. 6901 Lakhs during 2016-17.

The export of coconut value increased remarkable by 62,741,lakhs in 2016-17 and 44,737 lakhs in 2011-12,registering 30.19 percent and 47.42 percentage increase in respective years.

It is also observed from the table that the export value remains stagnant in 2016-17 and 2015-16. It is also found from the table, trend value for export value has increased from (-4808.38,lakhs in 2016-17)

Compound Growth Rate

Formula

b= The Compound Growth Rate of export value to India are Presented in the table 1.2

Particulars	Export value
Compound Growth Rate (percent/annum)	41.19

Growth Rate

It would be observed from the table that above export value in India, increase significantly by 41.19 percent per annam

Coconut by products in India

1.Tender Coconut water

Coconut water refers to the liquid endosperm of a tender coconut at an age of approximately 9 months from time of pollination, the period before the solid endosperm or white meat forms. It is a pure and nutritious beverage in the natural state.

2.Copra

Two types of copra namely milling and edible are made in India. Milling copra is used to extract oil while edible grade of copra is consumed as a dry fruit and used for religious purposes. Milling copra is generally manufactured by adopting sun drying and artificial means.

3.Coconut oil

Coconut oil is used in the country as a cooking fat, hair oil, body oil and industrial oil. Coconut oil is made from fully dried copra having maximum moisture content of six per cent. Steam cooking of copra is also practised by some millers to enhance the quality and aroma of oil. coconut oil is used for cooking and toiletry purposes.

4.Raw Kernel

Desiccated coconut (DC), Coconut Cream, Coconut Milk, Virgin Coconut Oil and Spray Dried Coconut Milk Powder are the convenience coconut products manufactured in the country.

5.Coconut oil cake

Coconut cake is the residue left after the extraction of oil from copra which is mainly used as a cattle feed. Coconut cake contains 4-5 per cent oil which is extracted by solvent extraction process.

6.Neera

Neera is popular as a delicious health drink. It is good for digestion, facilitates clear urination and prevents jaundice. The nutrient-rich "sap" has low Glycemic Index (GI of only 35) and hence diabetic-friendly since very low amounts of the sugar is absorbed into the blood.

7.Coconut Flower Syrup

This is a product similar to coconut palm jaggery with high content of minerals. It is a rich source of potassium. It has good content of sodium and is free from total fats and cholesterol. It is produced when fresh Neera is heated and concentrated into a syrup

8.Coconut Palm Juggery

The strained unfermented coconut sap is boiled, crystallized and transferred into suitable moulds to prepare jaggery. The semisolid jaggery solidifies gradually by the cooling effect of the atmosphere into a crystallized hard substance.

9.Coconut Palm sugar

The coconut palm syrup or jaggery can be crystallized to produce fine granules of sugar. Transition of coconut jaggery into a ground granule sweetener is more accepted by global markets. The recovery of palm sugar from coconut palm jaggery is 15%.

10.Coconut shell based product

Shell charcoal, shell based activated carbon, shell powder, shell handicrafts, shell ice cream cups and bear glasses, ladles, forks, show pieces, shell buttons, etc. are the shell based products available in the country.

11.Coconut wood based products

The coconut wood because of its distinct grain characteristics is ideal for making wall panels, furniture, doors and windows, show pieces, etc. There are several small scale units manufacturing a variety of articles from coconut wood.

12.Coconut leaves

Coconut leaves are plaited and used for thatching houses and sheds in rural areas. It is also used for thatching 'honeymoon huts' and such huts in town and cities. Technology is available with Regional Research Laboratory, Thiruvananthapuram, Kerala for extending the life of leaf thatch from one year to four years.

Export of coconut by products

Sl.No	By Products	2015-16 (Qty)Million Tone	2016-17 (Qty)Million Tone	Increase/Decrease (Qty)Million Tone	% of Increase/Decrease
1	Coconut oil	7300	30678.35	23378.35	320.25
2	Activated Carbon	6400	46532.19	40132.19	627.06
3	Fresh Coconut	10000	68978.37	58978.37	589.78
4	Dry Coconut	5000	14433.80	9433.8	188.67
5	Desiccated Coconut	1350	11044.50	9694.5	718.11
6	Copra	1580	14585.11	13005.11	823.11
7	Shell Charcoal	2660	18469.39	15809.39	594.34
8	Sliced Coconut	113.42	1128.54	1015.12	897.22
9	Virgin Coconut	20.13	320.73	300.6	1493.29

Sources: India Coconut Journal

Finding

1. During the year 2007-08 trend value is -4808.38.but 2008-09 it is increased to 16096.86. It is also again increasing year by year.
2. During the year 2013-14 it is goes to 183330.32 Compound annual growth of export value 41.19.
3. Suggestions
4. Government give subsidies to by products and thus increase export.
5. Coconut Board should inform to public about the current market price of the by products and thus increasing production
6. Export tax and Customers duty should be reduced by Government, thus increasing export Government should conduct awareness programmes about the loans provided to small scale Industry for the production of by product

Conclusion

Coconut palm offers many possibilities which can be utilized for enlarging the farm level income of the farmers. Apart from the Copra, the other diverse products could be produced by the farmers by adopting new technologies. India the largest producer of Coconut in the world is having sufficient raw material surplus good reputation in global market and access to good technologies.

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A STUDY ON JOB SATISFACTION AMONG WOMEN FACULTIES OF ARTS AND SCIENCE COLLEGE IN KOVILPATTI

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ABSTRACT

Job satisfaction means the physical and mental satisfaction level about their jobs. Job satisfaction is a variable matter. It basically depends upon the psychology of employers. Positive attitude regarding to any work of a person is stated as job satisfaction. It is a mental condition of a person to any type of work. Someone may feel satisfaction to a work and in contrary another person may feel unsatisfactory to the same work depending on their attitude regarding the job. This study examines the job satisfaction among women faculties of arts and science college in kovilpatti. There are 90 samples were taken for this study. The convenient sampling technique is used for collecting primary data. There are various statistical tools used like mean, percentage, anova, mannwhitney and kruskalwallis test. There are three hypotheses were framed for analyse the relationship between profile details and job satisfaction level. The suitable suggestions were provided based on the major findings in this study. Finally this study concluded that the maximum number of respondents highly satisfied with their job especially infrastructure in their working condition.

Key words: Faculties, Job satisfaction, Psychology, Attitude.

Introduction

E. A. Locke quoted as "Job Satisfaction is a pleasurable or positive emotional state from the appraisal of one's job or experience."Keith Davis stated as "Job satisfaction is a set of the favorable or unfavorable feelings with which employees view their work." Locke (1976), defined job satisfaction as a positive or pleasant emotional state resulting from a person's appreciation of his/her own job or experience. Locke's definition appears to be the most referenced and generally accepted description, characterizing the necessary component needed to depict what is meant by the broad construct of job satisfaction (Miller et al., 2009). There are lotof arts and science colleges are starting and running successfully with the effective faculties. There are maximum women faculties occupy these colleges. In the arts and science colleges their role is very important. Women faculties are working very sincerely in colleges. They are doing their job with the enthusiasm and accountability. Their job satisfaction is very important for doing their work successfully. This study focus that the job satisfaction of women faculties in arts and science colleges in Kovilpatti.

Objectives

- To know the job profile of women faculties in arts and science college
- To analyse the job satisfaction level of women faculties in arts and science college
- To find out the relationship between job profile details and job satisfaction

Research Methodology

Source of data

There are two type of data used for this study. One is primary data which is collected from the respondents and another one is secondary data which is collected from the books, journals and websites.

Population

There are four arts and science colleges are available in Kovilpatti. The faculty details of these colleges are as follows:

S.No.	Name of College	Number of Women Faculties
1.	Government College of Arts and Science	34
2.	G.Venkataswamy Naidu College	65
3.	K.R.College of Arts and Science	30
4.	S.S.Duraisamy Nadar Mariammal College	18
	Total	147

Sample size

Out of 147 women faculties, 90 samples were collected for this study.

Sampling technique

Convenient technique is used for collecting primary data.

Statistical tools

There are various statistical tools used like Percentage, Mean, ANOVA, Mann whitney test and Kruskalwallis test.

Hypothesis

- $H_0$1: There is no significant relationship between Designation and Job satisfaction
- $H_0$2: There is no significant relationship between Nature of job and Job satisfaction
- $H_0$3: There is no significant relationship between Age group and Job satisfaction

Analysis and Interpretation of Data

The job satisfaction of women faculties clearly analysed here with the various statistical tools like percentage, mean, kruskalwallis, mannwhitney and ANOVA.

Table 1

Job Profile of the respondents

Details	Options	No. of Respondents	Percentage
Age Group	Upto 25 years	26	28.9
	26-30 years	28	31.1
	31-35 years	24	26.7
	Above 35 years	12	13.3
	Total	90	100.0
Educational qualification	PG	16	17.8
	M.Phil	42	46.7
	Ph.D	32	35.6
	Total	90	100.0
Designation	Assistant professor	78	86.7
	Associate professor	8	8.9
	Professor	4	4.4

Nature of job	Total	90	100.0
	Private	58	64.4
	Aided	16	17.8
	Government	16	17.8
Salary	Total	90	100.0
	Below Rs.50,000	66	73.3
	Rs.50,001-Rs.1,00,000	24	26.7
Residential	Total	90	100.0
	Rural	27	30.0
	Urban	35	38.9
	Semi-Urban	28	31.1
	Total	90	100.0

Source: Primary Data

Table 1 shows that the profile details of the respondents. Out of 90 respondents, 31.1% of the respondents are in 26-30 years age group, 46.7% of the respondents are M.Phildegreeholders, 86.7% of the respondents are Assistant professors, 64.4% of the respondents are private jobholders, 73.3% of the respondents' income level is below Rs.50,000 and 38.9% of the respondents are living in urban areas.

Job Satisfaction of the Respondents

Job satisfaction is very important one to thewomen faculties for good job in theirinstitutions. Table 2 evaluates their job satisfaction with Mean score.

Table2

Job satisfaction

S.No.	Statements	HS	S	N	DS	HDS	Mean
	Handling Job	31	55	4	-	-	4.30
	Prize and awards	12	20	23	28	7	2.98
	Working time	15	55	16	4	-	3.90
	Increment	24	27	31	8	-	3.74
	Job Security	24	26	12	20	8	3.42
	Co-ordination	15	24	32	15	4	3.34
	Relaxation	4	32	34	20	-	3.22
	Promotion	38	24	28	-	-	3.11
	Infrastructure	54	28	8	-	-	4.51
	Freedom in job	19	35	32	4	-	3.77
	Personal Growth	46	12	16	16	-	3.98
	Working Condition	23	27	32	4	4	3.68
	Salary system	23	39	12	16	-	3.77
	Leave Restrictions	-	39	27	16	8	3.08
	Students Performance	31	35	24	-	-	4.08

Source: Primary data

This table explains the job satisfaction level among women faculties in this study. Out of 90 respondents, Maximum number of respondents highly satisfied with the infrastructure because it got the highest mean score is 4.51. The maximum number of respondents have neutral satisfaction level with the infrastructure because it got the least mean score is 2.98.

Relationship between Designation and Job satisfaction

The designation of the women faculties variable may be impact their job satisfaction level. Table 3 examines the relationship between designation and job satisfaction with ANOVA statistical tool.

$H_0$1: There is no significant relationship between Designation and Job satisfaction

Table 3

Relationship between Designation and Job satisfaction

ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.	H_0	Relationship
Handling Job	Between Groups	2.528	2	1.264	4.512	.014	Reject	Significant
	Within Groups	24.372	87	.280				
	Total	26.900	89					
Prize and awards	Between Groups	12.007	2	6.003	4.666	.012	Reject	Significant
	Within Groups	111.949	87	1.287				
	Total	123.956	89					
Working time	Between Groups	1.421	2	.710	1.383	.256	Accept	No
	Within Groups	44.679	87	.514				
	Total	46.100	89					
Increment	Between Groups	7.468	2	3.734	4.411	.015	Reject	Significant
	Within Groups	73.654	87	.847				
	Total	81.122	89					
Job Security	Between Groups	22.109	2	11.055	7.080	.001	Reject	Significant
	Within Groups	135.846	87	1.561				
	Total	157.956	89					
Co-ordination	Between Groups	7.643	2	3.821	3.439	.037	Reject	Significant
	Within Groups	96.679	87	1.111				
	Total	104.322	89					
Relaxation	Between Groups	6.684	2	3.342	5.112	.008	Reject	Significant
	Within Groups	56.872	87	.654				
	Total	63.556	89					
Promotion	Between Groups	11.350	2	5.675	9.222	.000	Reject	Significant
	Within Groups	53.538	87	.615				
	Total	64.889	89					
Infrastructure	Between Groups	1.104	2	.552	1.285	.282	Accept	No

	Within Groups	37.385	87	.430				
	Total	38.489	89					
Freedom in job	Between Groups	17.421	2	8.710				
	Within Groups	44.679	87	.514	16.961	.000	Reject	Significant
	Total	62.100	89					
Personal Growth	Between Groups	.007	2	.003				
	Within Groups	125.949	87	1.448	.002	.998	Accept	No
	Total	125.956	89					
Working Condition	Between Groups	24.822	2	12.411				
	Within Groups	72.833	87	.837	14.825	.000	Reject	Significant
	Total	97.656	89					
Salary system	Between Groups	7.113	2	3.556				
	Within Groups	86.987	87	1.000	3.557	.033	Reject	Significant
	Total	94.100	89					
Leave Restrictions	Between Groups	16.084	2	8.042				
	Within Groups	70.372	87	.809	9.942	.000	Reject	Significant
	Total	86.456	89					
Students Performance	Between Groups	.084	2	.042				
	Within Groups	54.372	87	.625	.067	.935	Accept	No
	Total	54.456	89					

Source: Primary Data

This table expresses the relationship between designation and job satisfaction.Designation does not impact the satisfaction level about Students performance, Personal growth, Infrastructure, Working time because null hypothesis is accepted. Designation impact the satisfaction level about Handling Job, Prize and awards, Increment, Job Security, Co-ordination, Relaxation, Promotion, Freedom in job, Working Condition, Salary system, Leave Restrictions because null hypothesis is rejected.

Relationship between Nature of Job and Job satisfaction

The women faculties may be live in the private or government institutions. These nature of job variable may be impact the job satisfaction. Table 4 elucidates the relationship between nature of job and job satisfaction with the Mann Whitney test.

$H_0$2: There is no significant relationship between Nature of job and Job satisfaction

Table 4

Relationship between Nature of Job and Job satisfaction

Test Statistics[a]

	Handling Job	Prize and awards	Working time	Increment	Job Security	Co-ordination	Relaxation	Promotion	Infrastructure	Freedom in job	Personal Growth	Working Condition	Salary system	Leave Restrictions	Students Performance
Mann-Whitney U	368	196	320	278	336	272	292	324	32	32	96	260	268	356	328
Wilcoxon W	2079	332	456	414	2047	408	428	460	168	168	232	396	404	492	464
Z	-1.5	-3.7	-2.2	-2.6	-1.7	-2.6	-2.4	-1.9	-6.9	-6.1	-5.6	-2.8	-2.7	-1.6	-1.9
Asymp. Sig. (2-tailed)	.147	.000	.027	.010	.081	.008	.017	.047	.000	.000	.000	.005	.007	.120	.057
H_0	Accept	Reject	Reject	Reject	Accept	Reject	Reject	Reject	Reject	Reject	Reject	Reject	Reject	Accept	Accept
Relationship	No	Sig.	Sig.	Sig.	No	Sig.	Sig.	Sig.	Sig.	Sig.	Sig.	Sig.	Sig.	No	No

a. Grouping Variable: Nature of job

Source: Primary data

This table scrutinize the relationship between nature of job and job satisfaction. There is significant relationship between nature of job and job satisfaction about Prize and awards, Working time, Increment, Co-ordination, Relaxation, Promotion, Infrastructure, Freedom in job, Personal Growth, Working Condition, Salary system because null hypothesis is rejected.There is no significant relationship between nature of job and Handling job, Job security, Leave restrictions, Students performance.

Relationship between Age group and Job satisfaction

The different age group women faculties are working in arts and science colleges. Their age group may be impact the job satisfaction. Table 5 investigated the relationship between age group and job satisfaction with Kruskalwallis test.

$H_0$3: There is no significant relationship between Age group and Job satisfaction

Table 5

Relationship between Age group and Job satisfaction

Test Statistics[a,b]

	Handling Job	Prize and awards	Working time	Increment	Job Security	Co-ordination	Relaxation	Promotion	Infrastructure	Freedom in job	Personal Growth	Working Condition	Salary system	Leave Restrictions	Students Performance
Chi-Square	9.395	17.0	8.12	10.3	5.50	8.91	17	26.2	14	8.02	5.6	9.63	4.43	8.07	23.5
Df	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Asymp. Sig.	.024	.001	.044	.016	.139	.030	.000	.000	.003	.045	.133	.022	.218	.045	.000
H_0	Reject	Reject	Reject	Reject	Accept	Reject	Reject	Reject	Reject	Reject	Accept	Reject	Accept	Reject	Reject
Relationship	Sig.	Sig.	Sig.	Sig.	No	Sig.	Sig.	Sig.	Sig.	Sig.	No	Sig.	No	Sig.	Sig.

a. Kruskal Wallis Test

b. Grouping Variable: Age group

Source: Primary data

This table analysed the relationship between age group and job satisfaction of women faculties. There is no significant relationship between age group and Job security, Personal growth, Salary system because null hypothesis is accepted. There is significant relationship between age group and Handling Job, Prize and awards, Working time, Increment, Co-ordination, Relaxation, Promotion, Infrastructure, Freedom in job, Working Condition, Leave Restrictions, Students Performance.

Suggestions to women faculties

- The women faculties should concentrate in their health
- They may do exercise and yoga regularly
- They may maintain the meditation for avoid the stress
- They should participate the orientation programmes for updating their knowledge
- They should motivate the students
- They should do their work perfectly without any bias

Suggestions to College

- The college management may provide prizes and awards for encouraging their jobs
- They may maximize the pay of scale for maximize the working capacity of employees
- They should provide the proper infrastructure facilities
- They should give the good working condition
- They may conduct the faculty development programmes
- They may liberalise the leave restrictions

Conclusion

Teaching profession is the noblest one. Every faculties do their jobs very eagerly. Their satisfaction level is the very important concept. This study clearly analysed the satisfaction level about their jobs in arts and science colleges. This study concluded that the women faculties highly satisfied with their job especially infrastructure facility of their working environment. This study gives the positive result because the majority of the respondents satisfied with the various aspects of their jobs. With the full satisfaction they can do their job successfully in the society. Education is a backbone of our nation. With the effective faculties education sector can develop rapidly.

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AGRICULTURE SECTOR IN INDIA – GENDERWISE OVERVIEW

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ABSTRACT

India is developing country. The main occupation is agriculture, because 70 per cent of the population is involved in this occupation. Many women in developing countries are occupied in agriculture. Women occupation in agriculture in low income countries in Asia is between 60-80 per cent. In almost, Asian countries, the number of women employed in agriculture as a percentage of the economically active population is higher. Long standing obstacles faced by rural women in terms of limited access to productive resources (Land, Credit, Inputs, Transport, Extension Services, Storage and Technical Assistance) prevent them from adopting new technologies or encoring them economies of scale. This paper examines the ways in which greater integration through agriculture impact women and men differently and ensures implications for growth. This paper finds that agriculture creates many jobs for women in agriculture sector. Jobs that bring many household resources under women control leads to greater earnings in the family. Although, women are more than ever finally employed, differences in wages earned by women and men persist in all countries. Women also have less access to productive resources specially in developing countries. Due to these reasons and women's lower education level compel the women have a greater tendency to remain in subsistence agriculture.

Key Words: Agriculture, Gender, Liberalization, Impacts, Globalization and Discrimination

Introduction:

Swaminathan, the famous agricultural scientist describes that it was woman who first domesticated crop plants and thereby initiated the art and science of farming. While men went out hunting in search of food, women started gathering seeds from the native flora and began cultivating those of interest from the point of view of food, feed, fodder, fiber and fuel. Women have played and continue to play a key role in the conservation of basic life support systems such as land, water, flora and fauna. They have protected the health of the soil through organic recycling and promoted crop security through the maintenance of varietal diversity and genetic resistance.

That women play a significant and crucial role in agricultural development and allied fields including in the main crop production, livestock production, horticulture, post-harvest operations, agro/ social forestry, fisheries, etc. The nature and extent of women's involvement in agriculture, no doubt, varies greatly from region to region. Even within a region, their involvement varies widely among different ecological sub-zones, farming systems, castes, classes and stages in the family cycle. But regardless of these variations, there is hardly any activity in agricultural production, except ploughing in which women are not actively involved. Studies on women in agriculture conducted in India and other developing and under developed countries all point to the conclusion that women contribute far more to agricultural production than has generally been acknowledged. Recognition of their crucial role in

agriculture should not obscure the fact that farm women continue to be concerned with their primary functions as wives, mothers and homemakers.

Main Objectives of the Study:

The main objectives of the present study are as follows:

1. To find out the role of women in agriculture and its allied fields.
2. To find out main obstacles in women growth in agriculture sector.
3. To analyze the gender differences in roles and activities in agriculture sector.
4. To find out the various ways and means to reduce gender differences and to improve the role of women in the agriculture sector.
5. To analyze & frame policy for Women Upliftment by maintaining Gender Main streaming & Equity.

Literature Review:

There is a vast body of literature linked with role of rural women in agriculture and its allied fields, but here we mention only recent work being done on the topic.

Brohi Sikandar (2005) in his research paper entitled "NDP Irrigation Reforms Lack Gender Equality" argued that despite gargantuan efforts and uncasing participation in socio-economic field, women role has been discarded.

Meer & Parhiar (2005) has investigated in his research article entitled "Understanding Poverty in Rural Sindh" that rural women do all on farm/off farm works. Her day begins from pre-dawn with crushing. Their traditional role of housekeeping has been extended to collect firewood, fodder, and working on farms. Owing to social taboos, ignorance, financial constraints, inadequate education facilities, and non-availability of lady teachers in rural girls", schools have not opened the doors of literacy for them. Agriculture- dependent rural people have struggled to improve their economic conditions. On the contrary, shortage of water, dry spell cycles, decrease in cultivable area due to soil deterioration, extension of towns and villages, contraction of infrastructure, rising cost of inputs, non- availability of high yield quality varieties seeds to small farmers, un-checked population growth, etc, have together adversely affected the lives of rural people.

Malik Saeeda (2005) in her paper "Women Welfare Projects and Development" has highlights the deplorable conditions of rural women. In her research, she has tried to link economic development with women welfare. For the development of women, she emphasizes on the need for governments to initiate women welfare projects.

The Role of Women in Agriculture and its Allied Fields:

Rural women perform numerous labor intensive jobs such as weeding, hoeing, grass cutting, picking, cotton stick collections, separation of seeds from fiber. Women are also expected to collect wood from fields. This wood is being used as a major fuel source for cooking. Because of the increasing population pressure, over grazing and desertification, women face difficulties in searching of fire wood. Clean drinking water is another major problem in rural areas. Like collection of wood, fetching water from remote areas is also the duty of women. Because a rural woman is responsible for farm activities, keeping of livestock and its other associated activities like milking, milk processing, and preparation of ghee are also carried out by the women.

Livestock is the primary subsistent activity used to meet household food needs as well as supplement farm incomes. The majority of farms own some livestock. The pattern of livestock strength is mainly influenced by various factors such as farm size, cropping pattern, availability of

range-lands including fodder and pasture. It is common practice in the rural areas to give an animal as part of a women‟s dowry. Studies have revealed rural women earn extra income from the sale of milk and animals. Mostly women are engaged in cleaning of animal, sheds, watering and milking the animals.

Rural women are also responsible for collection, preparing dung cakes an activity that also brings additional income to poor families. Evidently, rural women are involved in almost all livestock related activities. Except grazing, all other livestock management activities are predominantly performed by females. Majority of women are involved in shed cleaning and collection of farm yard manure. Males, however, share the responsibility of taking care of sick animals. It is evident that the women are playing a dominant role in the livestock production and management activities.

Rural women have very hectic life. Her work starts from dawn and ends at dusk. The daily routine work begins from house cleaning, fetching drinking water, dish washing, laundry, preparing food for family, care of children, tailoring and sewing clothes. She manages these activities very smartly. Even though rural women supply half of the Pakistan‟s food production, yet her own food security is always at risk. Women farmers are frequently ignored in development strategies and policies. In most of the developing countries, both men and women farmers do not have access to adequate resources, but women's are even more constrained because of cultural, traditional and sociological factors.

Multi-Dimensional Role of Women:

Agricultural Activities:- Sowing, transplanting, weeding, irrigation, fertilizer application, plant protection, harvesting, winnowing, storing etc.

Domestic Activities:- Cooking, child rearing, water collection, fuel wood gathering, household maintenance etc.

Obstacles in Women Growth in AgricultureSector:

Few

- women holding of agricultural productive resources such as land, animals,and machinery.
- Women absence from decision making process, either inside or outside home. Women
- perform all un-mechanized agricultural tasks and perform multiple tasks, which add more burden to them.

Characteristics of labour Market in Agriculture:

Table 1 Population and Agricultural Workers (in Millions)

Year	Rural Population	Cultivators	Agricultural Labourers	Other Workers	Total Rural
1951	298.6 (82.7)	69.9 (49.9)	27.3 (19.5)	42.8 (30.6)	140 (100.0)
1961	360.3 (82.0)	99.6 (52.8)	31.5 (16.7)	56.6 (30.5)	188.7 (100.0)
1981	523.9 (76.7)	92.5 (37.8)	55.5 (22.7)	96.6 (39.5)	244.6 (100.0)
1991	628.7 (74.3)	110.7 (35.2)	74.6 (23.8)	128.8 (41.0)	314.1(100.0)
2001	741.7 (72.22)	127.6 (31.7)	107.5 (26.7)	167.4 (41.6)	402.5 (100.0)

Source: Registrar General of India, New Delhi, 2001

According to 55th of National Sample Survey (NSSO, 2001), agricultural labour households constitute nearly 32.2 percent of the total rural households. The self-employed in agriculture account

for 32.7 per cent of the total rural households. In fact, the proportion of agricultural labour households increased from 30.3 per cent in 1993-94 to 32.2 percent in 1999-2000. While that of cultivating (self employed) households declined from 37.8 percent in 1993-94 to 32.7 per cent in 1999-2000. The proportion of female-headed households increased from 9.7 per cent in 1993-94 to 10.4 percent in 1999- 2000. Nearly 62.6 per cent of the rural households belonged to less than Rs. 470 monthly per capita expenditure class. Nearly 4.6 percent rural households reported that none in the family was (4) having any work, 27.7 per cent reported that only one male member was, usually working, while 27.8 households indicated that one male and one female member were usually employed.

Table 2 - Share of Farm Women in Agricultural Operations:

Activity	Involvement (Percentage)
Land preparation	32
Seed cleaning and sowing	80
Inter cultivation activities	86
Harvesting reaping, winnowing, drying, cleaning and storage	84

Source: Registrar General of India, New Delhi, 2001

Table 2 shows that the average time spends by farmwomen in household and agricultural activities. In the peak season an active farmwoman spends five to nine hours per day on the farm. Agriculture and allied activities almost take the equal time and energy at par with household activities.

Table - 3: Statistics about Women in India

1.	Total Women Population (2001)	494.83 million
2.	Total Women Workers (2001)	127.05 million
3.	Total Women Main Workers (2001)	72.65 million
4.	Total Women Marginal Workers (2001)	54.40 million
5.	Total Women Owner Cultivators (2001)	41.30 million
6.	Total Women Agriculture Wage Workers (2001)	50.09 million
7.	Total Women Household Industry Workers (2001)	08.08 million
8.	Total Women Other Workers (2001)	27.57 million
9.	Total Women in Organized Sector (1999)	04.80 million
10.	Total Women in Livestock, Forestry, Fishing, Hunting, Plantation, Orchards and activities (1991)	01.32 m

Source: Censuses 2001

Gender Differences in Roles and Activities:

Another issue is the problem-ridden conceptualization of women‟s and men‟s work in rural environments, in particular, the failure (by census-takers and researchers who are not gender-aware, for example) to recognize the importance of their differing roles. Analysis of the gender division of labour has revealed that women typically take on three types of roles in terms of the paid and unpaid labour they undertake. These three roles can be described as follows:-

The productive role: this refers to market production and home/subsistence production undertaken by women which generates an income.

The reproductive role: this refers to the child-bearing and child-rearing responsibilities borne by women (which are essential to the reproduction of the workforce.

The community management role: this refers to activities undertaken by women to ensure the provision of resources at the community level, as an extension of their reproductive role. An understanding of these three roles can inform gender-aware planning that takes into account the differential impact of programmes and projects on women and men because of women‟s triple role. When under-estimations and under-valuations of rural women‟s work are found, as they so often are, in the sphere of development planning, the consequences are serious. Failure to acknowledge the importance of women‟s multiple contributions to rural survival means that practical policy interventions are frequently detrimental both to women themselves and to their communities.

Another factor that needs to be taken into account is that certain tasks, activities or enterprises may be regarded as „male‟ or „female‟. For example, women typically gather forest products for fuel, food for the family, fodder for livestock and medicinal uses. Men more often cut wood to sell or use as building materials. In order to secure sustainable and equitable management of forest resources, therefore, both women and men need to be consulted in the design and implementation of forestry projects. Similarly, where livestock is concerned, women and men often own different animal species and use different animal products, and any policies or programmes would need to address the needs of both.

More Work, Less Pay:

The estimates for changes in the last 5-7 years show declines in employment ranging from 20 per cent to as much as 77 per cent. Employment in agriculture is thus available for fewer days per year. It is therefore becoming essential for men to migrate in search of betterpaid work. Women are filling this vacuum. Women are forced to accept work in agriculture in their own village under very bad conditions because they cannot migrate as easily as men. The dependence of women's labour on family farms, especially during the peak periods of sowing and harvesting has become very common.

Table 3: Average Wage Earning Received per day by casual labours by sex in Agriculture

Type of Operation	Female	Male
(a) Manual Work in Cultivation	38.06	48.14
Ploughing	27.91	39.09
Sowing	32.73	41.81
Transplanting	28.37	38.78
eeding	29.22	39.15
Harvesting	25.74	34.68
Other Cultivation activities	29.24	39.21
(b) Manual Work in other	27.65	39.27
Agricultur	30.65	44.84
ctivities	33.34	46.45
Forestry	41.30	61.59
Plantation	21.88	28.14
Animal Husbandry	55.73	57.74
Fisheries	27.96	42.64
Other Agriculture activities	27.34	42.31
(c) Non-Manual work in cultivation	34.98	56.49
(d) Non manual work in activities other than Cultivation.	29.01	44.84

Source: Men and Women in India (Census Report).

Figures from the census show that, amongst rural women, the percentage of marginal workers (defined as working for less than 183 days per year) has increased significantly from 8.1 per cent in 1991 to 14.2 percent in 2002. During the same period, there was a sharp fall in the percentage of main workers. (More than 183 days in a year), especially male workers, coming from rural areas. The figures thus show a casualization and feminization of the workforce in rural areas, with the number of marginal women workers becoming larger and more significant, while male main workers in rural areas have declined.

Conclusion:

Rural women are the major contributors in agriculture and its allied fields. Her work ranges from crop production, livestock production to cottage industry. From household and family maintenance activities, to transporting water, fuel and fodder. Despite such a huge involvement, her role and dignity has yet not been recognized. Women‟s status is low by all social, economic, and political indicators.

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TEACHER MORALE

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ABSTRACT
Teachers are those trained employees who are basically concerned with teaching/learning process in schools. They have a very close contact with their students during working hours daily. Thus they have a great and dominant influence on their students and school. Their positive outlook about their profession is called teacher morale. Morale is the description of the emotions, attitude, satisfaction, and overall outlook of employeesduring their time in a workplace environment.

Introduction

Improvingthe quality of human resources is determined by the various components responsible for education. One of the components in the field of education plays a very important is a teacher. Teachers are regarded as backbone of the nation, because they are architects, facilitators and mediators and interpreters for the student. With professional competence and a close relationship with students and peers, teachers determine the development of school because teachers can affect the environment of intellectual and social life of the school. The term teacher morale is defined as the tone or spirit of teachers working for a certain educational organizations. Good teacher morale refers to when all the teachers are well motivated and happy with the job that they do.

Objective of the study:

1 To know the basic concept of teacher morale.
2 To study factors affecting teacher morale.
3 To find the way to develop teacher morale.

Methodology:

This study is a conceptual one and descriptive in nature with a detailed review of literature. The secondary data and information have been analyzed for preparing the paper extensively. The secondary information have been collected from different scholars‟ and researchers‟ published books, articles published in different journals, periodicals, conference paper, working paper and websites good journals and research papers were also required during the study.

Definition of Teacher Morale:
According to Webster's Dictionary (2010), morale is a person's mental state that is exhibited by assurance, control, and motivation to perform a task.

Types of morale

- High Morale exists when employee attitudes are favourable to the total situation of a group and to the attainment of its objectives Represented by terms such as team spirit, zeal, enthusiasm, loyalty, dependability and resistance to frustration

- Low Morale exists when attitudes inhibit the willingness and ability of an organization to attain its objectives Described by phrases such as apathy, bickering, jealousy, pessimism, disobedience of the orders of the leader, lack of interest in one's job and laziness.

Teacher morale important
Student learning
Miller (1981) notes that teacher morale "can have a positive effect on pupil attitudes and learning. Raising teacher morale level is not only making teaching more pleasant for teachers, but also learning more pleasant for the students. This creates an environment that is more conducive to learning."
Student Achievement
Morale and achievement are also related. Ellenberg (1972) found that "where morale was high, schools showed an increase in student achievement."
Teacher Health
Conversely, low levels of satisfaction and morale can lead to decreased teacher productivity and burnout, which is associated with "a loss of concern for and detachment from the people with whom one works, decreased quality of teaching, depression, greater use of sick leave, efforts to leave the profession, and a cynical and dehumanized perception of students" (Mendel citing Holt 1980).

Factors that affect teacher morale

- School Environment

As noted above, a healthy school environment and high teacher morale tend to be related. A principal's ability to create a positive school climate and culture can affect teacher morale. As Adams (1992) states, "Principals, who control many of the contingencies in the work environment and are the source of much reinforcement for teaching behavior, are the keys to improving the morale and self-esteem of teachers."

- Parent support
  Teachers in any school setting who receive a great deal of parental support are more satisfied than teachers who do not." A weak relationship was found between teacher satisfaction and salary and benefits.

- Student responsiveness and enthusiasm
  Teachers' perceptions of students and student learning can also affect their morale. Teachers clearly identified students as the primary and central factor that has an impact on both their professional enthusiasm and discouragement ... Teachers almost universally treasure student responsiveness and enthusiasm as a vital factor in their own enthusiasm, and conversely list low motivation in students as a discourager.

- Stress
  Stress also affects morale. It can "result in emotional and physical fatigue and a reduction in work motivation, involvement, and satisfaction" (Stenlund). Feeling overly stressed can result in erosion of one's idealism, sense of purpose, and enthusiasm.

Way to develop teacher morale:

- Provide Teacher Recognition
  Teachers are oftentimes under-recognized, and one of the best ways to show them that they matter is to acknowledge them for their achievements. This can be something as simple as the

principal taking the time to visit the classroom and telling the teacher "Good job," or something as elaborate as giving thanks during the morning announcements for all to hear.

- Inspire Teachers to Work Together
  A great way to keep up the teacher morale is to encourage teachers to work together to plan these lessons and activities. Show educators that you support them by providing them with opportunities for them to work together. Plan staff meetings that provide teachers with effective strategies on how to work together as well as how to share lesson plans. Give them the tips and encouragement they need to feel inspired, and show them that this can be an attainable method of learning.

- Value Teachers' Opinions
  Every teacher wants to be heard and have their opinion validated. So the best thing for a school administrator to do to improve teacher morale is to just listen. Ask teachers for their opinions, then sit down and listen to them and value everything that they have to say. By doing so, you are providing them the professional support they need to be an effective educator.

- Improve Morale with Teacher Events
  Administrators plan the events for their teachers, such as after-school baseball games, cookie swaps, or Olympic events that pin two schools against each other to compete. Potluck breakfasts or luncheons in the teachers' lounge, or special Friday dinners each month, are other ways to improve teacher morale.

- Arrange Team-Building Activities
  Team-building exercises are a great way to boost morale, so much so that research has shown that when school districts incorporate these types of strategies into their school environment, it raises teacher morale and creates a sense of community within the school. Provide opportunities for teachers to get to know their colleagues.

Conclusion:

By treating teachers in ways that empower them, such as involving them in decisions about policies and practices and acknowledging their expertise, administrators can help sustain teacher morale. Principals can also strengthen teacher morale by actively standing behind teachers. When teachers are provided with what they need to remain inspired and enthusiastic in the classroom, students as well as teachers will be the beneficiaries.

ROLE OF EDUCATION AND TRAINING IN DEVELOPING HUMAN RESOURCE IN INDIA

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ABSTRACT:

Human Resource Development (HRD) is a powerful tool for increasing knowledge, will and capacities of all the people, making self-reliance and developing a sense of pride in the country. Human resources with higher productivity, better relations and competencies are the basic requirements of a a dynamic organisation. HRD possesses itself an integrated use of training, organizational and career development efforts to improve the organization effective. The major objectives of HRD are recognising equity, ensuring employability and making adaptability on the part of employees. Department of School Education and Literacy and Department of Higher Education are crucial, dealing with primary, secondary and higher secondary education, adult education and literacy and university education, technical education, and scholarship. Formal, non-formal and informal education each has different dynamic functions in this regard. In India, the HRD value was 0.632 as seen in 2016, the HRD rank held by India had been 136 during the same year. The Adult literacy rate was 62.8, the percentage of GDP spent on health was 1.12 and on education 3.1, which were comparatively lesser than that of few other countries. Effective functioning of schools, healthy children, effective implementation of public health policies, reduction in malnutrition and active participation of people would certainly promote the HRD. The objectives of the study are: to understand the role of education and training in HRD and to analyse the trend of HRD values in India. Simple regression model has been used to determine the trend of HRD values in India. The HRD values are found to be a gradual increase.

Key words: Human Resource, Human Resource Development, Enabling culture

Introduction

HRD is an action taken by the government for the employees of an organisation to perform their role and to develop their efficiency for their personal development and iii) to develop the overall growth of the organization as well as the individual. Through HRD, the employees will be able to contribute to the nation at their level best.

Why is HRD essential?

Higher productivity and better relations with profitability can be achieved through HRD by making people highly competent, more committed, environment friendly, better equipped with capabilities, all round growth and a sense of pride.

Hence, it can be concluded that HRD provides a lot of benefits in every organisation. So, the importance of concept of HRD should be recognized and given a place of eminence, to face the present and future challenges in the organisation.

Objectives of the study

Following are the objectives of the study:

i) to understand the role of education and training in HRD and
ii) to analyse the trend of HRD values in India

Methodology

Improvement in Human Resource Development is the need of the hour so that India will win in different global aspects. This paper deals with only secondary data and information collected from various journals and internet. Since the data are available for different periods without continuation, no specific period is considered. Simple linear regression in the form of Y=a+bX has been used to fit a trend line for the data found in Table 1. In Y=a+bX, the letter Y is the HRD value (dependent variable) and X is the year (independent variable).

Status of HRD values in India

The status of HRD values in India is presented in the following Table

Table 1: HDI Rank of India at the global level

Year	1990	1999	2000	2010	2011	2012	2013	2014	2015	2016
HRD value	0.428	0.571	0.494	0.580	0.590	0.599	0.607	0.615	0.624	0.632

Source: Compiled from various Human Resource Development Reports

From Table 1 it is understood that India has achieved its performance in the HRD values for the reference period. The HRD values got slight variation during the same period. In the year 2016, the HRD value is found higher as 0.632. Gradual increase in the HRD is found obvious. Trend in the HRD values

On the basis of the data found in Table 1, a trend line is fitted employing the formula: Y=a+bX.

From figure 1, the trend line indicates a gradual increase in the HRD values. The HRD values increases by 0.017 times every year. However, the increase is very negligible. The R2 value equal to 0.684 indicates that 68 percent of the variation in the independent variable (year) is explained on the dependent variable (HRD value)

Role of School Education and Training in the HRD

There are two departments: (i) the Department of School Education and Literacy consisting of primary, secondary and higher secondary education, adult education and literacy and (ii) the Department of Higher Education, which deals with university education, technical education, and scholarship. The Department of School Education and Literacy deals with "universalisation of education" and for the cultivation of higher standards for citizenship among the youth of India, The Department of Higher Education takes care of the largest higher education systems. The department is empowered to provide opportunities of higher education and research to the country. This provision makes Indian students how to face an international platform with the aid of the joint ventures and MoUs to help the Indian student benefit from the world arena.

Three ingredients such as suitable education, establishment of new institutions and better use of existing structures are required to make the young people to participate and to ensure the overall quality of the people.

The technical education system in the country can be broadly classified into three categories-Central Government funded institutions, State Government/State-funded institutions & Self-financed

institutions. Formulating the National Policy on Education and planned development, including expanding access and improving quality of the educational institutions throughout the country are essential to have easy access to education. Paying special attention must be paid to weaker sections of the society such as the poor, females and the downtrodden.

Approaches to Formal, non-formal and informal education

Formal, non-formal and informal education each has different dynamic functions. Formal education is compulsory for the first nine years of the education system, while non-formal education is purely voluntary, and informal learning is influenced by parents and culture. These approaches to education may pull students in different directions.

Extension education is to support formal education on the part of young students who need skills. People must be educated to learn a new language, to use a new computer software programme and to new technology.

A new approach of education to rural people, especially the agriculturists is needed to produce surplus quantity of goods and to solve nutrition issues. This requires a dramatic change in the components of education.

Most of the students often have a poor understanding of appropriate courses to take. Informal education through the media, including community radio, can be an important conduit for this understanding. The three main areas of education that appear to be missing to enable students to participate are the following:

- Basic knowledge of the political economy and of their potential place in it,
- Knowledge of organizational development and skills in planning, organizing and management and using electronic tools. These skills are required if the student plans to be a farmer, a construction worker, a sustainable energy specialist, or a director in a public service department.

What next?

To make the HRD effective, what the government should do next is furnished below:

- There should be focus on effective functioning of the schools and raising the quality of education.
- Special strategies are needed to improve the outreach of the school system for removing social barriers to education.
- Healthy children are considered assets of a nation. Children suffer a lot due to problems of malnutrition and underweight. A special strategy with additional supervisory structure is quiet essential to reduce the problems.
- In the public health sector, effective policies should be framed and focussed on certain wider determinants of healthcare.
- Prevention is better than cure. For this, the public health policy should focus on the prevention of diseases by providing clean water and sanitation rather than fighting diseases by administering antibiotics.
- In order to reduce malnutrition, the Integrated Child Development Scheme (ICDS) need to be renovated and restructured, and efforts must be made to facilitate their convergence with schemes for providing health facilities, education, water, sanitation and food security at all levels.
- Food supplementation programmes are essential for tackling hunger and food security issues.

- The effective participation of the people should be ensured for facilitating for the removal of gender bias and accountability in social transfers. There is a need to tackle issues of economic and social equity, gender bias, and illiteracy at the grass-root level for this purpose

Conclusion:

To sustain a powerful position in the world level, India needs a strong human resource base. As a labour-abundant country, there is possibility to strengthen the human resources in India without much difficulty. The people of our country are not developed and are trying very hard to improve their knowledge and working skills. The HDI Report, 2013 identifies four specific areas of focus for sustaining development: enhancing equity, enabling greater voice and participation of citizens, confronting environmental pressures; and managing demographic change. Economic growth alone does not automatically translate into human development progress. Suitable policies for the weaker section of the society and proper implementation of the policies and significant investments on human beings with respect to education, nutrition and health, and employment skills can expand access to work with patriotism and to provide for sustained growth, leading to improve HRD rate. With efficient human resource, India will win the global countries in the years to come.

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A STUDY ON PASSENGER SATISFACTION WITH SPECIAL REFERENCE TO PUBLIC AND PRIVATE BUSES IN TIRUNELVELI DIVISION, TAMIL NADU

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ABSTRACT:

The State Road Transport Undertakings have a place of prominence in the road transport sector. They perform very vital role in the daily life of millions of our country men. Increase in the size of population and rapid urbanization has accelerated the travel demand and raised the number of private motor vehicles. Though there is a growth there is a declination in the public transport vehicles due to the rise in the motor vehicles. Tamil Nadu has a well-established transport system which helps in connecting people from all the parts of the state.

Key Words: State Transport, Buses, Passenger Satisfaction

INTRODUCTION:

Transport brings socio-economic opportunities within the reach of the poor and enables the economy to be more competitive. The infrastructure of transport helps in connecting people to various jobs, education and health services. The efficient transport system fulfils the social and economic needs and also plays a vital role in the overall development of the country. The State Road Transport Undertakings have a place of prominence in the road transport sector. They perform very vital role in the daily life of millions of our country men. Increase in the size of population and rapid urbanization has accelerated the travel demand and raised the number of private motor vehicles. Though there is a growth there is a declination in the public transport vehicles due to the rise in the motor vehicles.

OBJECTIVES:

- To know the reasons for preferring the TNSTC
- To measure the satisfaction level of passengers of TNSTC
- The analyze the problems faced by the passengers of TNSTC
- To offer major findings and suggest suitable measures to overcome the problems identified in the present study.

RESEARCH DESIGN

The researcher has been selected Convenience sampling technique and the total number of sample was 250.

COLLECTION OF DATA

The primary data have been collected directly from respondents through Questionnaire. Secondary data have been collected from standard books, articles, magazines, encyclopaedia and internet.

- Primary Data

- The study mainly based upon the primary data. Interview schedule method is used to collect the data from the respondents. Sample size of 250 respondents has been appended in the research report.

- Secondary Data

To substantiate and to support the primary data required particular have been gathered by referring the reputed journals, magazines, standard newspaper and book. Some of the information has been gathered from authorized web source.

ANALYSIS OF DATA

TABLE 1

SOCIO ECONOMIC PROFILE OF THE RESPONDENTS

Socio Economic Variables		No. of respondents	percentage
Gender	Male	172	68.8
	Female	78	31.2
Age	20-30	28	11.2
	30-40	58	23.2
	40-50	79	31.6
	50-60	47	18.8
	Above 60	38	15.2
Marital status	Married	182	72.8
	Unmarried	68	27.2
Educational Qualification	Below SSLC	20	8
	HSC	17	7
	ITI	35	14
	Professional	46	18
	UG	25	10
	PG	50	20
	Others	57	23
Living Area	Rural	160	64
	Urban	90	36
Period of using public transport	Below 5 years	12	4.8
	6-10 years	26	10.4
	11-15 years	47	18.8
	16-20 years	76	30.4
	Above 20 years	89	35.6
Type of amount spent for travelling	On concession	164	65.6
	Not on concession	86	34.4
	TOTAL	250	100

Source: Primary Data

According to the above table, it is clearly analyzed that 172 respondents are male. 31% of respondents belong to 40-50 years. 72.8% of the respondents are male. 20% of the respondents are Post Graduates. 64% of the respondents are living in rural area. 30.4% of the

respondents are using public transport for 16-20 years. 65.6% of the respondents are using the TNSTC on concession.

TABLE 2

RESPONDENTS OPINION ABOUT THE SERVICES AVAILABLE IN TNSTC

SI. No	Particular	No. of Respondents (W)	Value (X)	WX	RANK
1	Excellent	41	5	205	II
2	Very Good	68	4	272	I
3	Good	57	3	171	III
4	Average	48	2	96	IV
5	Poor	36	1	36	V
	Total	∑W= 250		∑WX= 780	

Source: Primary data

Calculation: Mean score=∑WX/∑W

=804/250 = 3.12

According to the above table 68percentageof the respondents felt that services are very good with weight mean score of 272, 41percentageof the respondents felt that services are Excellent with weight mean score of 205, 57 percentage of the respondents felt that services are very good with weight mean score of 171, 48 percentag eof the respondents felt that services are Excellent with weight mean score of 96, 36percentageof the respondents felt that services are Excellent with weight mean score of 36.

CHI-SQUARE ANALYSIS

TABLE 3

GENDER OF THE RESPONDENTS AND SATISFACTION LEVEL OF THE RESPONDENTS

H_01 –There is no significant association between gender of the respondents and Satisfaction level of the respondents.

Table 3

		Level of Satisfaction					Total
		Highly Satisfied	Satisfied	No opinion	Dissatisfied	Highly Dissatisfied	
Gender	Male	29	35	30	36	42	172
	Female	14	16	8	21	19	78
Total		43	51	38	57	61	250
Chi-Square Tests							
		Value	Df	Asymp. Sig. (2-sided)			
Pearson Chi-Square		5.382[a]	4	0.182			

Source: Computed Data

The value of chi- square is 5.382 (d f = 4) and associated significant value is 0.182 (which is greater than 0.05). Therefore, the null hypothesis is rejected. Hence there is significance association between gender of the respondents and their satisfaction level to use TNSTC. So it can be inferred that Gender plays an important wise.

AGE OF THE RESPONDENTS AND SATISFACTION LEVEL ON TNSTC

$H_0$11 – There is no significant Mean rank difference between age of the respondents and their satisfaction level on TNSTC.

Table 4

Kruskal -Wallis (H) test to Compare the

(Age wise) Groups'Scores of satisfaction level on TNSTC

	Age group					Chi-Square	Asymp. Sig.
	20 - 30 Years	30 - 40 Years	40 -50 Years	50 - 60 Years	Above 60		
Satisfaction level	118.34	127.18	116.94	121.72	123.55	7.37	0.272

Source: Computed Data

INTERPRETATION

Here the respondents are classified into 5 major age groups such as, 20 -30 Years, 30 - 40 Years, 40 - 50 Years, 50 - 60 Years, Above 60 Years. Amidst of all these respondents, Kruskal -Wallis (H) test is followed and its result is finished in this table. The p value of influential factors as Satisfaction level on TNSTC shows off the significant difference in the mean rank score among respondents of different age group. But there is significant difference between age group for satisfaction level on TNSTC.

FINDINGS OF THE STUDY:

- 172 respondents are male. 31% of respondents belong to 40-50 years.
- 72.8% of the respondents are male.
- 20% of the respondents are Post Graduates.
- 64% of the respondents are living in rural area.
- 30.4% of the respondents are using public transport for 16-20 years.
- 65.6% of the respondents are using the TNSTC on concession.
- 36percentageof the respondents felt that services are Excellent.
- 48 percentage of the respondents felt that services are Excellent with weight mean score of 96.
- There is significance association between gender of the respondents and their satisfaction level to use TNSTC.
- There is significant difference between age group for satisfaction level on TNSTC.

CONCLUSION:

Tamil Nadu has a well-established transport system which helps in connecting people from all the parts of the state. The bus fare is also compare to low with many states in India. But it is the high time government should concentrate on the efficient crews and the facilities provided in the buses. It is the thought of all the respondents that the buses should be maintained properly. Majority of the people are having only low and moderate satisfaction level. The government is the only authority to take necessary steps on this area.

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HUMAN RESOURCE DEVELOPMENT IN BANKING SECTOR

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ABSTRACT

Human Resource Development has assumed significant importance in the recent years. The bank development of the human resources is necessary for its efficient and effective working. An Evolutionary process when to attain the higher level of living, it can hardly overlook the need of developing its human resources to meet the higher and overdeveloping new challenges of raising the level of the masses. A country living in villages should clearly understand the need for Human Resource Development of all those organizations that seek to lubricate the wheels of progress in the villages. It is this realization that the banks are enhancing the competencies of their staff by providing them with more and more training and development opportunities, maintaining the good interpersonal relationship and also creating an atmosphere of trust and confidence. Central Cooperative bank where it is highly essential that the involved in the economic transformation of rural areas. Taking the banking industry to the heights of excellence, especially in the present competitive environment, requires a combination of new technologies, better processes of credit and risk appraisal, treasury management, product diversification, internal control and external regulations and, not the least, human resources. Skilled and efficient manpower inventory is now becoming the need of the hour. So banks must start proper Human Resource Development practices to their future growth.

Introduction

To bring out the best in a man is the essence of human resource development. Simply speaking, Human Resource Development is the process of increasing the capacity of human resources through the development. Human Resource Development is something that everyone does. Individuals do it as they work to develop themselves; managers do it as they work to support others development and the Human Resource Development staff does it, as they create the overall development tools for an organization. Thus, it is a process of adding value to individuals, teams and the organization as a human system.

Human Resource Development refers to empowering people and enabling them to use their power for the development of the organization to which they belong, and society at large. It refers to developing pro-activity and capacity to embrace larger issues. Considering the vital importance of human resources, they are now being treated as assets which are most precious for the survival of an organization.

Nature of Human Resource Development

Human Resource Development is an essential subject everywhere, be it a manufacturing organization or service sector industry. It is concerned with behavioral knowledge. Human Resource Development is a Multi-disciplinary subject which draws inputs from behavioral science, engineering,

commerce, management, economics, medicine, etc. It provides a better quality of life and all-round development of human resources.

The need for Human Resource Development

Human Resource Development is needed by any organization that wants to be dynamic and growth-oriented or to succeeds in a fast-changing environment. Organisations can become dynamic and grow only through the efforts and competencies of their human resources. Personnel policies can keep the morale and motivation of employees high, but these efforts are not enough to make the organization dynamic and take it in new directions. Employee capabilities must continuously be acquired, sharpened, and used. For this purpose, an "enabling" organizational culture is essential. When employees use their initiative, take risks, experiment, innovate, and make things happen, the organization may be said to have an "enabling" culture. Human Resource Development is a Multi-disciplinary subject which draws inputs from behavioral science, engineering, commerce, management, economics, medicine, etc. its limit of growth, needs to adapt to the changing environment. So in the banking sector also requires proper Human Resource Development practices to increase the productivity and efficiency of their employees.

Objectives

(i) To know the challenges faced by Banking Sector

(ii) To know the Human Resource Development Policy in Banking Sector

Challenges faced by Banking Sector

(i) Changing workforce demographic is a major challenge faced by the banking sector in India.

(ii) Competing in the global economy due to an opening of the banking sector in private and foreign companies.

(iii)The increasing difference in skill gap between new and old employees.

(iv) The growing importance that companies are nowadays giving to cost-cutting has posted HR with the challenge to minimize expenditure on HR not compromising on the productivity.

(v)The major challenge is also to create a balanced organization after mergers and acquisitions.

(vi)To create a learning culture in the organization.

Human Resource Development Policy

Brief reviews for the Human Resource Development policy are

National Policy

Human Resource Development consists of all measures calculated to improve the quality of human resources for the nation as a whole. It embraces within its scope education, health, welfare and such other activities, which are concerned with efficiency and quality of life. Considering the importance of Human Resource Development in the national context, the National Human Resource Development Network and the Ministry of Human Resource Development came into existence. The National Human Resource Development is a Network of human resource development of professionals and others who are basically concerned with the promotion or expansion of the Human Resource Development movement in a country. It is a non-profit organization and a professional body dedicated to the advancement of knowledge, skills, values, and attitudes through education, training and experience sharing. The main objectives of the national Human Resource Development network include dissemination of knowledge and experience and to facilitate learning among Human Resource Development people, line managers and all employees that have Human Resource Development role to perform.

Organizational Policy

Organizational policy involves the use of processes through which the employees of an organization are prepared to give their best for corporate objectives. It involves setting up of a system through which human capabilities and potentials can be tapped resulting in mutual satisfaction of the individuals and organizations. It is a process by which employees of an organization are continuously helped in a planned way to meet the objectives of an organization. It helps to acquire or sharpen capabilities and improve organizational culture where superior-subordinate relationships, teamwork, and collaboration among different subunits are improved for better organizational health, dynamism, and pride of employees.

Department Policy

Department policy involves the processes through which employees working within a department are organized to develop and sharpen skill to meet the organizational objectives. It involves the creation of mutual trust, confidence, transparency and improved process to reduce process times in the interest of employees.

In the context of an individual: Human Resource Development deals with individual values, behavior, action, and thoughts. As such it may be defined as the activities and processes are undertaken to promote the intellectual, moral, psychological, cultural, social and economic development of an individual so as to achieve his highest human potential as a resource for the community. In other words, it means an all-round development of the person so that he can contribute his best to the organization, the community and the nation.

Organizational Efficiency

Organizational efficiency focuses on the use of money and other resources. Nonprofit organizations measure efficiency based on the relationship between the effectiveness of services and organizational expenditure. On the other -hand business organizations focus on the maximization of profits. The organizational performance shall be improved through several channels, including changes in efficiency, innovation, and technological development. The efficient HR practices combined with unions shall influence the organizational efficiency

[1]. Firms can generate human capital advantage through recruiting and retaining excellent people.

[2]. This shall help to develop a competitive advantage. Also, the practices must be linked to the characteristics of employees, including their expectations and needs.

[3] Suggests that focusing on scarce Human Resources providing insights into how employees create value and employee contribution to the success of the organization.

Individual Efficiency

Increasing personal efficiency and productivity can be a satisfying outcome. Increasing efficiency and productivity comes from changing behaviors, not doing more things. The positive attitude helps in improving personal productivity more than any of the modern electronic gadgets available today.

CONCLUSION

In the present scenario, all the organizations stressed upon Human Resource Development aspects. The banking sector also tries to implement the latest ideas on management regarding the development of human resources. The major challenge now for banks is how to develop their social architecture that generates intellectual capital. Developing the individual or human capacity is an integral element of building capacity and, in fact, capacity building initiatives are now increasingly

becoming necessary. Taking the banking industry to the heights of excellence, especially in the present competitive environment, requires a combination of new technologies, better processes of credit and risk appraisal, treasury management, product diversification, internal control and external regulations and, not the least, human resources. If there are a proper planning and strategies of human resources in banks, then only the banks will survive in the long run. Skilled and efficient manpower inventory is now becoming the need of the hour. So banks must start proper Human Resource Development practices to their future growth.

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A STUDY OF GREEN HUMAN RESOURCE PRACTICES AND ITS IMPACT ON ENVIRONMENTAL PERFORMANCE: AN OVER REVIEW

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ABSTRACT

The study elucidates that employees recruited on the basis of their environmental cognizance achieve higher grades of satisfaction when they are more involved in decisions and day to day operations. Moreover, this research proposes that organization who want to increase their employee performance should put emphasis on training as it motivates them to achieve higher performance levels. This research project will help managers to improve organizational performance and achieve the targeted goals. In the era of globalizations, environmental concerns have become a great threat to the earth and its mankind. Within this realm, the need to integrate environmental management into HRM termed as green HRM has gained augmented attention. Green HRM has gained augmented attention. Green HRM is a pronunicamentowhich assists in creating green employees who can recognize and acknowledge green ethos in any organizational setup. However, employees' behaviour is a significant facet that can enhance organizational productivity and performance and G HRM has been conceptualized to influence employees' green behaviour.

Keywords: Green HRM, Green behaviour, Conceptual Framework

INTRODUCTION

GHRM is the HRM activities which enhance positive environmental outcomes by deciphering green policies into practice and creating sustainable culture in the organization. Thus, the need for integrating environmental management into HRM termed as GHRM has been validated by many scholars to promote and elicit employee's green behaviour for achieving organisation's desired goal. Each organisation has mixed employees with different physiognomies, concerns, passions, and perceptions, and they pursue varied practices in their daily living, which have divergent effects on the earth's ecology. However, in what ways and when GHRM influences employees' green behaviour at the workplace remains largely not know. Among others, the most widely used theory in predicting behaviour and intention is the theory of planned behaviour, which has recently been criticized for not including sufficient constructs in predicating intention and behaviour. However, scholars have argued that new constructs and relationships are continuously sought to improve the predictability of Theory of Planned Behaviour. The concern for the environment has become an increasing issue for organizations as they interact with both customers and workers. Employees themselves are often reported as a source of pressure for organizations to address environmental issues. Hence, the concept of Green Human Resource Management is the most prominent phenomenon for forward thinking businesses. A Green Human Resource Management is an environment friendly initiative towards better work efficiencies, lesser cost, and heightened employee engagement levels. Today the growing interest of HRM researchers have led them to undertake work which has an impact in enabling

organizations to have better environment initiatives.However, as yet there are a fewer number of reported studies on the impact of Green Human Resource management systems as a whole on either environmental outcomes or an organizational performance. Organizations adopt new strategies and policies ultimately for benefits, thus there is more need to focus on outcomes that are facilitating organizations by implementing Green Human Resource Management practices. The objective of this paper is to examine the impact of green human resources management practices on environmental performance.

LITERATURE REVIEW

'Being Green' is a very comprehensive procedure and organizations are accountable for ecological degradation. Realizing the adverse effect of ecological degradation on competitiveness and long term success of business, the need for going green has gained augmented importance to protect the earth from negative impacts. It has also been established that efficacious environmental management can be achieve through exceptional endeavours of Human Resource management. The green activities of Human Resource Management, which enhances positive environmental outcomes. Green Human Resources rehearses help with accomplishing green goals, all through the human asset administration process from enlistment to exit.

A company may enhance its aptitude by green environmental principles if it trains its employees. The focus on improvising green HR system in an organization will improve operational competency. Moreover the Ability-Motivation-Opportunity theory proposes that green HRM policies can enhance an organization's human capital by increasing employee capabilities which can be further interpreted to the firm's performance outcomes, for instance increased productivity, reduction in the wastage and consequently earning more profits. Green human resource initiatives are empirical platform for organizations to enhance their outcomes by both satisfying its employees and gaining customer loyalty by implementing GHR system onto their operations.

ENVIRONMENTAL PERFORMANCE

It consists of a managerial procedure that assists a firm to organize its green initiatives by hiring green aware people. Empowering and training them as they become vital for their organizations performance and rewarding them for performing green initiatives. In order to achieve a green goal, the organization must involve all of its employees in various work field and motivate them to independently adopt eco-initiatives. This will significantly empower the employees and their satisfaction level would be enhanced.

I. GREEN RECRUITMENT

The green recruitment process includes the hiring of green-aware candidates without the use of paper i.e. employee applications can be accepted on the web. Interviews can be made either on the telephone or online. The induction of green recruitment encourages the involvement of employees for monitoring of long term competency and informing employees about the green company-wide initiatives like reducing wastage and greenhouse gasses. This ultimately facilitates in improving environmental performance.

II. EMPLOYEE INVOLVEMENT

Employee involvement involves an organizational environment, which encourages the decisions and actions of its employees to promote green initiatives. The more the participation of employees the more the efficacious outcomes a business will achieve. Eco oriented employees can be further involved in the organizational activities by participating in knowledge sharing relating to

environmental constraints and the measures which must be taken to improve this dilemma. A firm hiring green employees would find its employees to be better involved in green goals of the organization.

III. JOB SATISFACTION

Job satisfaction is the content and commitment an employee has with his job and the sense of accomplishment they receive from it. Satisfied employees are more willing and encouraged for playing an active role in green programs. Satisfied employees feel responsible about the environment and show greater commitment to green initiatives and help in enhancing environmental performance. Satisfied employees tend to seek more interest in their tasks in comparison to those who are less satisfied with the work they do. This states that Job satisfaction will force employees to involve in green policies and reduce the damages made to the environment.

IV. GREEN REWARDS AND COMPENSATION

In the area of green job performance it is emphasized that employee is satisfied with green rewards and help establish environmental performance. It is briefly stated that green rewards lead to the highest level of job satisfaction which significantly enhances the environmental performance. Green rewards and compensation have a significant impact on employee satisfaction for eco-initiatives.

The usage of rewards and recognition on the basis of environmental performance places a positive impact on the motivation of employees to experiment green initiatives. Rewards are reinforcement to motivation and commit employees to be environmentally responsible. Reward system can be used systematically to motivate employees to perform desire behaviors so that both the company and its workers can get benefit from the program.

V. ENVIRONMENTAL TRAINING

In GHRM, training means to equip the employees with foundational skills as to teach them to collect waste data, to raise the level of eco-literacy, and environmental proficiency in the organization. Continual improvement can be achieved through continuous training.

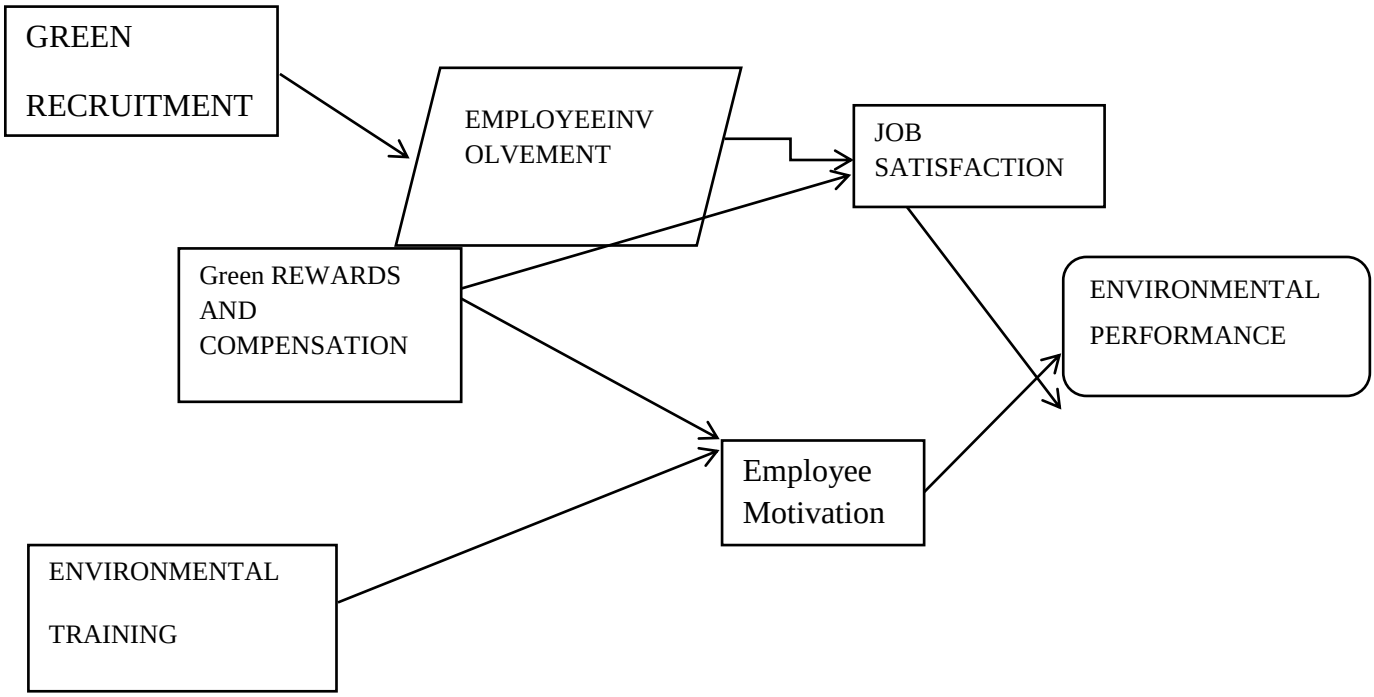
There is a need of environmental training for employee motivation to participate in environment friendly initiative. Training results in the acquisition of latest knowledge which ultimately motivates employees to perform better.

Training can be to prepare employees to meet the challenges and changes in the workplace, and to upgrade and refine their skills and motivates them to perform well.

VI. EMPLOYEE MOTIVATION

Employee motivation involves employee willingness to participate in environment friendly activities and exert a high effort to achieve organization’s environmental goals. According to Barron motivation is considered to be fundamental concern of the modern organizational world of research. Motivating employees for environmental management not solely makes the company’s focal point on negative environmental affects but also assures that responsibility has been allotted for acquiring credible environmental reputation. When employees are independently allowed to experiment green ideas they become motivated and establish the firm wide responsibility of environmental management.

CONCEPTUAL FRAMEWORK GREEN RECRUITMENT



VII. IMPLICATION

Managers will learn the significance of GHRM policies for both the environment and the organizations. The employers and practitioners can establish the usefulness of linking employee involvement and participation in environmental management programs to improve organizational environmental performance, like with a specific emphasis on waste management recycling, creating and offering eco-friendly products and services. When the organization aims to reduce the adverse effects of its operations on the environment and hires employees to work for the improvement of the environment, then it should keep reliance on its workforce. This study will benefit managers and employees to be more involved to perform and take up tasks and resolve environment related issues and will experience the various advantages of this initiative. This study also provides novel areas of research for researchers in GHRM who want to work in context of under developed countries.

CONCLUSION

Behaviour of employees is one of the challenging domains confronted by managers since employees possess diverse physiognomies, interests and perceptions. Employees follow various rehearses in their daily life, impacting nature differently by way of both negative and positive effects. The prime reason for failure of any organization is recognized to be the resistance of the employees to change their behaviour. However, studies have not yet established the mechanisms and circumstances that can influence green behaviour is significant for positive effects on the environment, enhanced productivity, sales growth, larger financial returns, and for a sustained source of competitive advantage for any organization irrespective of size, Moreover, employee's behaviour is believed to affect the environment negatively, so the same is to be tackled by influencing behaviour.

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A STUDY ON WORK-LIFE BALANCE AMONG WOMEN ENTREPRENEURS IN PALAYAMKOTTAI

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INTRODUCTION

The life of working people are very demanding challenging. There are ups and downs sometimes it is like a puzzle, or a long and winding road, or a cobweb of numerous roles and relationships. Moreover, there is the present reality that in many families, both husband and wife are now working or have careers, not just jobs, while having the responsibility for the care of their children and elderly parents. These increased demands of work ,as well as at home , have made managing work and family life increasingly challenging, and the culturally dictated traditional female role has placed women in an unenviable position of combating internal conflict between their role as mother or primary caregivers and their role as working people. In this there is a work-family conflict since the demands of work and family roles are incompatible in some respect. This dilemma has prompted workers oftentimes to choose their priorities and managing their time to resolve the seeming unending conflict of work and family –personal life.

REVIEW OF LITERATURE

This section presents various review relates to work-life balance. Work–life balance is the degree to which an individual is able to simultaneously balance the temporal, emotional, and behavioral demands of both paid work and family responsibilities. It is a situation in which employees are able to give right amount of time and efforts to their work as well as their personal life outside work (Work-life balance, 2009. Anna, B., 2010).

Better work life balance creates high levels of employee satisfaction. It provides a solid return for the organization as well as the workforce. Work-life balance programs can also help by reinforcing recruitment, raising employee retention, decreasing absenteeism, limiting late comers, powering up productivity, neutralizing the nay saying, Promoting participation in training, contending with competition and engaging the emerging labor market (Better Balance,Better Business., 2004).

Entrepreneurship is generally perceived of as a creative act involving opportunity identification, evaluation, and exploitation (Shane & Venkataraman, 2000). This creative act involves a high degree of self-determination, but not equally so for all entrepreneurs. In this paper we argue that self-determination increases with the innovativeness of entrepreneurs firms in terms of the novelty of production technologies, the extent to which no competitors offer similar products and services, and the extent to which potential customers perceive products or services to be new and unfamiliar (Schøtt & Jensen, 2016).

Lakshmi and Gopinath (2013) states that the Work Life Balance among women employee is not about balancing both work and personal there is also scheduling their hours for

professional and personal life. The study shows that when women achieve the Work Life Balance, their job satisfaction and also the productivity increases. The study also shows
about the specific counseling given to all women employees to manage both their Work and life. The authors say about poor Work Life Balance among women employees leads to
poor performance at their work place. The study concludes that more than 30% of women staff needs to have the instruction, guidance and support to manage their work life balance and to improve the performance of these staff members.

The demands originating from the work and personal life of women are quite often mutually exclusive, rendering it very difficult to strike a balance between the role demands. Presently, even though the topic of WLB issues among female entrepreneurs commands urgent attention, studies pertaining to the WLB of entrepreneurial women in India are extremely scarce . In this context, the current work is a step towards analysing the WLB issues confronted by the women
Entrepreneurs.

OBJECTIVES OF THE STUDY

1. To explore the work-life challenges faced by women entrepreneurs in Palayamkottai.
2. To know about satisfaction with work-life balance among the respondents.
3. To offer suggestions for the improvement in future.

METHODOLOGY

This study being based on primary data on the varied dimensions of work-life balance were collected through a suitably framed questionnaire. Besides the responses received on the questionnaire, informal discussions were held with the women entrepreneurs to get insight into various matters connected with their work life balance. Secondary data include books, journals websites etc. 70 women entrepreneurs in Palayamkottai were selected as samples for the present study by using Simple Random Sampling Method. .Data collected have been presented in tabular form and the analysis was made using simple percentage, weighted average method.

WORK-LIFE BALANCE ISSUES OF WOMEN ENTREPRENEURS

After overcoming many inherent disadvantages related to the deeply embedded traditional mindset and stringent etiquette, today we find Indian women engaged in different types of traditional (e.g., garment-making, beauty care, fashion design) as well as non-traditional (e.g., founding financial institutions, educational institutions, entertainment companies) entrepreneurial activities. In addition to their challenging entrepreneurial work, many of these women must also perform several roles in their families. These roles include being a spouse, caretaker and parent; managing daily household chores; and providing services to the community and society. Women also must take care of their own health and other personal activities, which are often neglected because of role overload as well as time limitations. All of these situations lead to the absence of WLB and manifestation of many WLB issues.

Women Entrepreneur Roles

Creative employer	Risk taking innovator
Entrepreneur	Societal expectation duties
Housekeeping	Own/personal health management
Care taker of dependents	Mother
Daughter	Spouse

ANALYSIS AND INTERPRETATIONS

Table – 1 Demographic Profile of the respondents

Demographic Variable /Work-life balance Dimension	Character	Frequency	Percentage
Age	< 25 Years	10	15
	25 – 35 Years	30	43
	35 – 45 Years	24	33
	>45 Years	06	9
	Total	70	100
Experience	< 5 Years	17	24
	5 – 10 Years	32	46
	Above 10 Years	21	30
	Total	70	100
Marital Status	Married	47	67
	Unmarried	23	33
	Total	70	100
Having Children	Yes	36	51
	No	11	16
	Not Married	23	33
	Total	70	100
Children taken care of by	Spouse	7	10
	In laws	10	14
	Parents	17	24
	Servants	2	3
	No child	11	16
	Not married	23	33
	Total	70	100

The respondents in the study are dominated by 25-35years age group constitution (43%). Most of the respondents (46%) have work experience 5- 10 years. The respondents in the study are dominated by married people (67%). Among the married respondents, 36 respondents have children and most of these respondents get help from their parents for taking care of children.

Table -2 Opinion regarding spending quality time with family

Sl.No	Opinion	No: of respondents	Percentage
1	Always	13	19
2	Often	14	20
3	Sometimes	26	37
4	Rarely	10	14
5	Never	7	10
	Total	70	100

The above table depicts most (37%) of the respondents spend their time with family sometimes only. The analysis clears that very few respondents are not able to spent their time with their family.

Table – 3 Work- Life Challenges faced by the respondents

Sl no.	Challenges	Mean score	Rank
1	Odd working Hours	48.9	I
2	Less Social Relationship	37.2	VI
3	Misunderstanding with spouse	32.0	VII
4	Inadequate attention to personal needs	42.1	III
5	Health Problems	41.5	IV
6.	Unable to help children in their studies	45.3	II
7	Feeling of stress	39.6	V

It is inferred from the above analysis odd working hours is the major challenge faced by the respondents to balance their work-life. Some respondents are not able to help their children in their studies and some of them are not able to give attention to their personal needs.

Table -4 Opinion towards satisfaction with work-life balance

Sl no.	Opinion	Frequency	Percentage
1	Satisfied	12	17
2	Undecided	37	53
3	Dissatisfied	21	30
	Total	70	100

The above table reveals 53% of the respondents have neutral opinion towards work-life balance , 30% are dissatisfied with work-life balance. 17% of the respondents have satisfactions towards work-life balance.

Table -5 Strategies to have a balanced work-life

Sl no.	Strategies	Mean score	Rank
1	Time Management	51.3	I
2	Flexible working hours	47.6	III
3	Specific Scheduling of family activities	49.2	II
4	Involvement in hobbies	39.3	VII
5	Participation in spiritual activity	37.6	VIII
6.	Work place near to house	44.5	V
7	Sharing work with spouse	42.7	VI
8	Learn to play multiple role	46.1	IV

The above ranking analysis clears majority of the respondents follow proper time management to balance their work and family life. According to them, Proper scheduling of family activities is also a strategy to balance work and family life. Some respondents feel having flexible working hours will enable better and balanced work-life.

RECOMMENDATIONS

Given that work and family needs can cause stress and hamper work-life integration, it means that women entrepreneurs should be concerned about how to manage them more effectively. I therefore suggest that the following strategies be adopted:

(1) Stress management - this can take many forms, such as take regular vacations, watch TV/movie, listen to music, engage in a hobby, have regular breaks during a normal workday, do yoga, have a massage, and take short naps in the afternoon;
(2) Time management. The day before or at the beginning of each day, list the things to be done. Identify the important and urgent tasks that must be performed, and those unimportant and not urgent activities which can be delegated or postponed;
(3) Support from spouse and family - develop and maintain support of the family members, especially the spouse for married women. Family support is a must. Support, especially from a spouse, is very important in terms of taking care of the children or offering business and emotional support. Family members are also very valuable during times of crisis, or even just on stressful days, being sources of strength to go on; and
(4) Redesign work structure - given the nature and the goals of their enterprise, they should be able to make work schedule, work load, and work assignments more flexible for themselves and their workforce.

CONCLUSION

Women comprise an important section of the workforce. However, the present conditions of a large number of well-qualified women who due to different circumstances have been left out of their jobs needs to be addressed. The problems faced are numerous, most often the break in their profession arises out of motherhood and family errands. Achieving a good balance between work and family commitments is a growing concern for modern employees and organizations. Results reveal that there is moderate work-life balance among women entrepreneurs.

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RESERVE BANK OF INDIA – AN OVERVIEW

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Introduction:

A bank is a financial institution that provides banking and other financial services to their customers. A bank generally provides fundamental banking services such as accepting deposits and providing loans. In addition banking sector offers several facilities and opportunities to their customers. All the banks safeguards the money and valuables and provide loans, credit, and payment services, such as checking accounts, money orders and cashier's cheques. The banks also offer investment and insurance products. As a variety of models for co-operation and integration among finance industries have emerged, some of the traditional distinctions between banks, insurance companies, and securities firms have diminished. In spite of these changes, banks continue to maintain and perform their primary role—accepting deposits and lending funds from these deposits. The Banks play a vital role in the financial system in India which results in the economic development of the country.

There are also non-banking financial institutions which provide certain banking services without meeting the legal definition of a bank.

A very simple meaning for bank, it is a place where people deposit their money with full hearted trust. Literally speaking at present we have to think the fact, whether the public deposits are safe in bank? Why the banks are always changing their rules? Is it really needed for a bank to exist, every customer has to keep a minimum balance in their account? For what reasons bank loans are easy for business and rich people?

The banking system in India should not only be hassle free but it should be able to meet the new challenges posed by the technology and any other external and internal factors. . For the past three decades, India's banking system has several outstanding achievements to its credit. But in the present scenario the banks are punishing the public for their and government blunders. It is to be changed. Will it? If Reserve Bank of India thinks everything can be changed.

Objective of the study

1.To gain knowledge about Reserve Bank of India
2.To study about the various functions of Reserve Bank of India
3.To highlight the role of Reserve Bank of India in the economic growth of the country

Methodology of the study

The data and information has been collected from secondary sources like magazines, business newspaper, journals, periodicals, reports, text books and website.

Reserve Bank of India:

Establishment

The Reserve Bank of India was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934. The Central Office of the Reserve Bank was initially established

in Calcutta but was permanently moved to Mumbai in 1937. The Central Office is where the Governor sits and where policies are formulated. Though originally privately owned, since nationalisation in 1949, the Reserve Bank is fully owned by the Government of India.

Preamble

The Preamble of the Reserve Bank of India describes the basic functions of the Reserve Bank as:"to regulate the issue of Bank notes and keeping of reserves with a view to securing monetary stability in India and generally to operate the currency and credit system of the country to its advantage; to have a modern monetary policy framework to meet the challenge of an increasingly complex economy, to maintain price stability while keeping in mind the objective of growth."

Central Board

The Reserve Bank's affairs are governed by a central board of directors. The board is appointed by the Government of India in keeping with the Reserve Bank of India Act.

Functions: General superintendence and direction of the Bank's affairs

Indian currency

The Indian rupee is the official currency of the Republic of India. The rupee is subdivided into 100 paise (singular paisa), though as of 2018, coins of denomination 25 paise and less are no longer legal tender. The issuance of the currency is controlled by the Reserve Bank of India. The Reserve Bank manages currency in India and derives its role in currency management on the basis of the Reserve Bank of India Act,1934. The rupee is named after the silver coin, rupiya, first issued by Sultan Sher Shah Suri in the 16th century and later continued by the Mughal Empire. In 2010, a new rupee symbol "₹"was officially adopted. The first series of coins with the new rupee symbol started in circulation on 8 July 2011. On 8 November 2016 the Government of India announced the demonetisation of 500 and 1000 banknotes with effect from midnight of the same day, making these notes invalid. A newly redesigned series of 500 banknote, in addition to a new denomination of 2000 banknote is in circulation since 10 November 2016. The new redesigned series is also expected to be enlarged with banknotes in the denominations of 1000, 100 and 50 in the coming months. On 25 August 2017, a new denomination of 200 banknote was added to Indian currency to fill the gap of notes due to high demand for this note after demonetisation. In July 2018, the Reserve Bank of India released the 100 banknote

Bank notes

The Reserve Bank has the sole authority to issue banknotes in India. Reserve Bank, like other central banks the world over, changes the design of banknotes from time to time. The Reserve Bank has introduced banknotes in the Mahatma Gandhi Series since 1996 and has so far issued notes in the denominations of Rs.5, Rs.10, Rs.20, Rs.50, Rs.100, Rs.500 and Rs.1000 in this series.

Functions of RBI

a) Traditional functions

b) Development functions

c) Supervisory functions

(a) TRADITIONAL FUNCTION OF RBI

1.Issue of Currency Notes

As per the provisions of the Section 22 of the Reserve Bank of India Act 1934 the RBI has sole right or authority to issue currency notes except one rupee note and coins of smaller denomination. RBI can exchange these currency notes for other denominations. RBI issues these currency notes (2, 5, 10, 20, 50, 100, 500, and 1000) against the security of gold bullion, foreign securities, rupee coins, exchange bills, promissory notes and government of India bonds etc.

2.Banker to other Banks

RBI also guides, help and direct other commercial banks in the country.RBI can control the volume of bank reserves. Every commercial bank has to maintain a part of their reserves with its parent (RBI). If bank need fund they approach to RBI for fund that is called Lender of the Last Resort.

3.Banter to The Government

RBI works as an agent of the central and state governments. On the behalf of government it makes payments, taxes and deposits etc. It also represent the government at international level also. It maintains government accounts and provide financial advice to the government. It also manages government public debts and maintains foreign exchange reserves on behalf of the government. RBI also provides overdraft facility to the government in case of financial shortage.

4.Exchange Rate Management

For maintenance of the external value of rupee, RBI prepares domestic policies. Also it needs to prepare and implement the foreign exchange rate policy which will help in attaining the exchange rate stability. For maintenance of exchange rate stability it has to bring demand and supply of foreign currency (U.S.) dollar close to each other.

5.Credit Control Function

Commercial banks creates credit according to demand in the economy. But if this credit creation is unchecked or unregulated then it leads the economy into inflationary cycles. If credit creation is below the required limit then it harms the growth of the economy. As a central bank of India, RBI has to look for growth with price stability. Thus it creates the credit creation capacity of commercial banks by using various credit control tools.

6.Supervisory Function

RBI supervises the banking system in India. RBI has power to issue licence for setting up new banks, to open new branches, to decide minimum reserves. RBI inspects functioning of commercial banks in India and abroad. RBI also guides and directs the commercial banks in India. RBI can conduct audit any of the bank.

(b) DEVELOPMENTAL FUNCTIONS OF RBI

1.Development of the Financial System

The financial systems include - financial institutions, financial markets and financial instruments. The sound and efficient financial system is necessary for rapid economic development of the nation. RBI encourages the banking and non - banking institution for maintenance of sound and healthy financial system.

2.Development of Agriculture

As we know, India is an agrarian economy so RBI always give attention to agriculture sector by assessing credit needs of this sector. Regional Rural Banks (RRB), National Bank for Agriculture and Rural Development (NABARD) which are only for agriculture finance comes under the control of the RBI.

3.Industrial Finance

For economic development of country, Industrial development is necessary. As we know industries includes small industries, middle industries, large scale industries etc all these industries development is necessary for overall economic development of country. For this purpose RBI supports the industrial sector also. RBI had played the vital role for setting up of such industrial finance institutions like ICICI Limited, IDBI, SIDBI, EXIM etc.

4.Training Provision

RBI always tried to provide essential training to the staff of the banking industry. RBI has set up banker's training college at several places. The training institute namely National Institute of Bank Management (NIBM), Bankers Staff College (BSC), and College of Agriculture Banking (CAB) etc.

5.Data Collection

RBI always collects important statistical data on several topics such as interest rates, inflation, savings, investment, deflation etc. This data is very much useful for policy makers and researchers.

6.Publication of the Reports

RBI has its separate publication division. This division collect and publish data on different sector of the economy. The reports and bulletins are regularly published by the RBI. It includes RBI weekly reports, RBI annual reports, Report on Trend and Progress of commercial banks. This information is made available to the public also at cheaper rates.

7.Promotion of Banking Habits

RBI always takes necessary steps to promote the banking habits among people for economic development of country. RBI has set up many institutions such as Deposit Insurance Corporation 1962, UTI 1964, IDBI 1964, and NABARD 1982, NHB 1988 etc. These organizations develop and promote the banking habits among the people.

8.Export Promotion

RBI always tries to encourage the facilities for providing finance for foreign trade especially exports from India. The Export - Import Bank of India (EXIM) and the Export Credit Guarantee Corporation of India (ECGC) are supported by refinancing their lending for export purpose

(c) SUPERVISORY FUNCTION

1.Granting Licence to Banks

RBI grants licence to banks for carrying its business. RBI also provides licence for opening extension counters, new branches even to close down existing branches.

2. Bank Inspection

RBI has power to ask for periodical information from banks on various components of assets and liabilities.

3. Control over NBFIs

The non - bank financial institutions are not influenced by the working of a monitory policy. RBI has a right to issue directives to the NBFIs from time to time regarding their functioning. Through periodic inspection, it can control the NBFIs.

4. Implementation of Deposit Insurance Scheme

The RBI has set up the Deposit Insurance Guarantee Corporation in order to protect the deposit of small depositors. All bank deposits below Rs. 1 Lakh are insured with this corporation. The RBI work to implement the Deposit Insurance Scheme in case of a bank failure.

RBI as Currency Issuing Authority of India!

The Reserve Bank has the sole right to issue currency notes, except one rupee notes which are issued by the Ministry of Finance. The RBI follows a minimum reserve system in the note issue. Initially, it used to keep 40 per cent of gold reserves in its total assets. But, since 1957, it has to maintain only Rs. 200 crores of gold and foreign exchange reserves, of which gold reserves should be of the value of Rs. 115 crores. As such, India has adopted the "managed paper currency standard." As a currency authority, the Reserve Bank provides different denominations of currency for facilitating the transactions of the Central and State Governments, and caters to the exchange and remittance needs of the public, banks as well as the government departments. The bank has established 14 offices of the Issues Department for the discharge of its currency functions. At all the other centres of the country, the currency requirements are met by the bank through currency chests. Currency chests are maintained by the bank with the branches of the SBI group, Government Treasuries and Sub-Treasuries, and public sector banks.

Conclusion:

It is very clear from the study Reserve Bank of India plays a very important role in the economic development of the country. If the economic level of the country grows only each and every citizen of India can increase their standard of living. But at present in India the banking regulations are not proper. It is like supporting to one sector people and below poverty line peoples are suffering a lot. Very simple basic questions to show the flops in the banking system regulations, why we should maintain minimum balance in our account? Why they are charging service charges for withdrawing cash from ATM's? Why cashless transaction is mandatory? Answering these questions will not be a solution to the public. Reserve Bank of India is a backbone of the country, in the country 80% of the people belong to middle class they dependent on the bank for their survival. The present banking regulations are not favour for the welfare of the public. So these regulations should be changed keeping in mind all the people which boost the standard of living of the people results in the economic growth of the country.

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IMPACT OF EMPOWERMENT AND JOB SATISFACTION ON JOB PERFORMANCE IN BANKING SECTOR - "AN ANALYTICAL EXPOSITION"

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ABSTRACT

The success of any organization depends on the ability of higher authority to provide a motivating environment for its employees. They have to know the behavior of each employee and what might motivate each one individually. By understanding employees' needs, they can understand what rewards to use to motivate them. By making the effort to satisfy the different needs of each employee, organizations may ensure a highly motivated workforce. In order to achieve the organizational aims/goals the companies especially banking companies have taken an action of implementation of empowerment dimensions and satisfaction of employees to improve the performance of employees and organization as a whole.

Key Words –Employees, Empowerment, Job Satisfaction, Banks

INTRODUCTION

Importance of Employees

"Every evening, the most important asset leaves the business and the challenge is to get them back into the business every morning"

The employees are the repository of knowledge, skills and abilities that can't be imitated by the competitors. Technologies, products and processes are easily imitated by the competitors; however, employees are the most strategic and underutilized resource of the company. Employees are the backbone of a business. Essentially employees are the people who drive a business. Today's customer has a multitude of choices and without the services offered and delivered by employees who know their customer population well, sales would not be made. There are certain elements of running a business that can not effectively survive without the human touch. Employees who are treated well usually possess a good deal of employee loyalty. People who feel recognized as valuable members of a company they work for usually will put a great deal of effort into their daily tasks. This results in higher levels of innovation, performance and growth, all of which are good for any business. Employees are an important asset of any business

Employee Empowerment

Empowering employees lead to organizational encouragement of entrepreneurial traits and prompts employees to make decisions, take action, and foster their belief that they can take control of their own destinies. This belief leads to self-motivation and a sense of independence that is translated into greater loyalty and extra effort for the organization. Empowered employees come to believe that they control their own success through their efforts and hard work, which in turn benefits the success of the entire institution.

Now-a-days the employee empowerment has turned into prominent human resource tool of talent retention and corporate excellence. Conceptually, empowerment is to invest power and full authority on everyone in the organization. It is getting employees to do what needs to be done rather than doing what they are told. Empowerment as a management concept is associated with 'enabling' rather than delegating and thus helping in making the organization responsive and flexible to environmental adaptability. In fact employee empowerment is sharing responsibility and power equally at all levels of an organization, enabling them to innovate, take initiatives and make independent decisions to satisfy the needs and the wants, thus reaching desired goals and objectives.

Job Satisfaction

Employee satisfaction is the term used to describe a situation when employees are satisfied and contented with the job and the office environment. Luthans quotes job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. It is a result of employees' perception of how well their job provides those things which are viewed as important. Employee Satisfaction is of utmost importance in any organization be it small or large. Thinking that employee satisfaction is important only for the employee then it is not right. It is equally important for the organization for which the employee is working as well.

Problem Statement

Many organizations have been practicing empowerment even though it is highly challenging. Employee empowerment cannot be achieved without building and developing human capacity. Employees must not only have the confidence and competence to undertake work but also they have the opportunities to expand and excel. Empowerment should seek to tap the brain power of all employees to find improved ways of doing their jobs and executing their ideas.

High job satisfaction can lead to a high morale which will cause the employee to work better and concentrate more on the positive aspects of job. As a person, the employee will feel depressed and this depression will spread through to their friends and family. It encourages workers to always give their best shot in everything they do. In addition, a person who is truly satisfied with their career life helps to create a more positive work environment. Banking sector is a highly service oriented sector and the employees are the ones who are in direct contact with the customers. Employees therefore become the voice and face of the organization, they be trained to provide quality service to the customers. This makes it essential for employees in the banking sector to be empowered and more satisfied to provide better services to its customers. At this juncture, the study has been undertaken to know the impact of empowerment and job satisfaction on employees' job performance.

Review of literature

Meena and Dangayach(2012) have made an attempt to analyse the employee satisfaction in banking sector. Employee need and satisfaction have been identified, elements have been established and analyze. The results show differences in employee satisfaction with the office environment between employees in public sector banks and private sector banks, many of which were statistically significant..

Asiaya and etal(2012) in their study have revealed that promotion and employee retention are negatively and significantly correlated with each other. It is also indicated that promotion is not the priority of employees the preference is awarded to training and development and empowerment practices.

Isık U Zeytinoglu and et al.(2013) in their paper, they examined the association between job satisfaction, flexible employment and job security among Turkish service sector workers. The study provides evidence that the perception of job security rather than flexible employment is an important contributor to job satisfaction for Turkish workers in the sample.

Edwinah Amaha and Augustine Ahiauzu (2013) have examined the extent to which employee involvement influences organizational effectiveness, profitability, productivity, and market share. The result shows that employee involvement positively influences organizational effectiveness, profitability, productivity and market share.

Objectives of the Study

1. To evaluate the relationship among the components of empowerment, job satisfaction and between empowerment and job satisfaction.
2. To determine the impact of employee empowerment and job satisfaction on job performance

Research Methodology

Element : Employees of Private Sector and Public Sector Bank.

Sampling Units/source list :Private Sector and Public Sector Bank operating in Tirunelveli city. Sampling Technique: The Primary data was collected from 50 bank employees (25 from public sector and 25 from private sector bank) through a structured close ended questionnaire by convenience sampling technique.

Statistical Tools : Percentage and Correlation has been used to analyze the collected data.

Results and Discussion Profile of the Respondents

The employees are differing in age, gender, educational qualification and designation. These variables play a decisive role and a significant influence on empowerment and job satisfaction. Hence an attempt is made to stratify the profile of the whole sample before proceeding with statistical analysis.

Among all the respondents majority (48%) of them belong to the age group of 30 – 40 years. 52% of the respondents were male and the remaining (48%) were female. 56% have completed their graduation. Of the respondents 40% were assistant managers, 30% were executives and 30% were managers by designation.

Empowerment Dimensions

Empowerment has six dimensions i.e., job enlargement, job enrichment, involvement, competence, training & guidance and self-determination. Employee must have an experience these dimensions in their field can contribute better performance to the organization.

Job satisfaction Components

Job satisfaction includes various components i.e. satisfaction on working conditions, benefits, inter-personal relationship, use of skills and work behavior. Job satisfaction can affect a person's level of commitment to the organization, absenteeism, and job turnover rate. It can also affect performance levels, his/her willingness to participate in problem solving activities, and the amount of effort a person puts in to perform activities outside their job description . If a person feels satisfied with what

they are doing, then his/her job feels less like work and more enjoyable. It isn't an effort for them to get up in the morning and go to work.

Correlation with Employee Empowerment Dimensions

Employee empowerment consist of various components i.e. job enlargement, enrichment, involvement, competence etc. Each factor has been considered important for the employees to be empowered. The contribution of each factor towards employee empowerment has been studied by using correlation. The Percentage contribution of each factor has measured through R2%. . The relationship between employee empowerment and its components i.e., job enlargement, enrichment, involvement, competence, training & guidance and decision making, has depicted in table no.2 and 3.

Table No. 2 - Correlation- Empowerment and its Components (Private Sector Bank)

Factors	Employee empowerment Score	R2 %
Job Enlargement	.579 (**)	33.5
Job Enrichment	.487(**)	23.7
Employee Involvement	.474(**)	22.45
Competence	.724(**)	52.42
Training and guidance	.634(**)	40.20
Decision making / Self Determination	.711(**)	50.55

** Correlation is significant at the 0.01 level.

The correlation result shows that competence (0.724) has been highly correlated with empowerment scores followed by decision making / self determination (0.711). Employee involvement component has the lowest correlation (0.474) with empowerment scores. It has been inferred that contribution of competence be the highest (52.42%) in employee empowerment, the lowest contribution being employee involvement (22.45%) towards employee empowerment in the private sector banks.

Table No.3 Correlation- Empowerment and its Components (Public Sector Bank)

Components	Empowerment Score	R2 %
Job Enlargement	.750(**)	56.25
Job Enrichment	.749(**)	56.10
Employee Involvement	.217(**)	4.71

Competence	.619(**)	38.31
Training and guidance	.609(**)	37.08
Decision making/Self Determination	.722(**)	52.13

** Correlation is significant at the 0.01 level.

It has been observed from the table no.3, the component job enlargement has the highest (0.750) correlation with employee empowerment followed by job enrichment (0.749). Employee involvement has the least (0.217) correlation with empowerment score. The contribution of job enlargement towards empowerment has maximum i.e. 56.25% compared with other components. In public sector bank, employees have been rotated from one job to another job or one branch to another branch frequently to meet the shortage of manpower

Correlation of Job Satisfaction Components

Job satisfaction is an attitude towards job. It is an affective or emotional response towards various facets of one's job. A person with a high level of job satisfaction holds positive attitude towards his or her own. There are various dimensions or facets which determine the employees' satisfaction. The contribution of each facet towards job satisfaction has been studied by using correlation. The correlation result for the job satisfaction components has shown in the table no.4 and 5.

Table No.4 Correlation – Job satisfaction and its Components (Private Sector Bank)

Factors	Job Satisfaction Score	R2 %
Working Environment	.903(**)	81.54
Benefits (Pay, Promotion and other benefits)	.892(**)	79.57
Inter-personal Relationship	.764(**)	58.37
Use of skills and abilities	.855(**)	73.10
Behaviour of work	.462(**)	21.34

** Correlation is significant at the 0.01 level.

It has been inferred from the table no.4, working environment (0.903) has been highly correlated with job satisfaction score followed by satisfaction on use of skills and abilities (0.855). Satisfaction towards behavior of work (0.462) has the lowest contribution with job satisfaction score. Working environment (81.54%) be the highest and behaviour of work be the lowest contributor towards job satisfaction score. Other facets towards job satisfaction i.e. pay, promotion and other benefits, inter personal relationship etc., have contribute significantly towards job satisfaction

Correlation among employee empowerment, job satisfaction dimensions and job performance

Attainment of a high level performance has always been an organizational goal priority. In order to do that highly empowered and satisfied work force is an absolutely necessity for achieving a high level of performance. Empowered employee may get highly satisfied and perform well. In highly satisfied

employee extend more effort to job performance. To know the relationship between empowerment, job satisfaction and job performance correlation has been carried out and the results are shown in table no. 8 and 9.

Ho: There has been no significant relationship among empowerment, job satisfaction and job performance.

Table No. 5 Correlation among employee empowerment, job satisfaction dimensions and job performance (Private Sector Bank)

	Employee empowerment Score	Job Satisfaction Score	Job Performance
Employee empowerment Score	1.000	.562(**)	.610(**)
Job Satisfaction Score	.562(**)	1.000	.186(**)
Job Performance	.610(**)	.186(**)	1.000

** Correlation is significant at the 0.01 level.

Correlation result has indicated that employee empowerment score has the highest (0.610) correlation with job performance and have a moderate correlation (0.562) with job satisfaction score. It has been also found that job satisfaction has low correlation (0.186) with job performance. Empowerment leads to better job performance as well as higher job satisfaction. Employees' performance depends on their level of empowerment. Employees of private sector banks have faced lot of challenges for attaining their target for which empowerment has been necessary to carry out their task in the competitive business.

Table No. 6 Correlation among employee empowerment, job satisfaction dimensions and job Performance (Public Sector Bank)

	Employee empowerment Score	Job Satisfaction Score	Job Performance
Employee empowerment Score	1.000	.721(**)	.525(**)
Job Satisfaction Score	.721(**)	1.000	.451(**)
Job Performance	.525(**)	.451(**)	1.000

** Correlation is significant at the 0.01 level.

It has been observed from the table no.9, that employee empowerment has high correlation (0.721) with job satisfaction and a moderate correlation (0.525) with job performance. The Job satisfaction has a low correlation (0.451) with job performance. In public sector banks, empowerment leads to higher level of job satisfaction. The result supports that there has been a close relationship with empowerment and job satisfaction.

Conclusion

The public sector as well as the private sector banks has undergone a sea-change over the years. The change is more evident, in the case of public sector banks are forced to match steps with private sector banks to cope up with the emerging competition. In the era of globalization there is need for employee empowerment in banks so that employees will be in position to make quick decision and respond quickly to any changes in environment. Job satisfaction is a very big concept as it includes various factors. The overall satisfaction of bank employees is associated with different factors of job satisfaction which includes nature of job, working environment, salary and incentives linked job, promotional methods, performance appraisal, relationship with other employees and management, and grievance handling etc., To conclude, findings of the study illustrate that employee empowerment leads to enhance job satisfaction and better performance. The present study will help to improve the process of empowering employees and enhancing job satisfaction in banking sector.

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A STUDY ON OPPORTUNITIES AND CHALLENGES OF MSME IN CURRENT SCENARIO AFTER MSMED ACT- 2006

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ABSTRACT

Across the globe, Micro, Small and Medium Enterprises (MSMEs) compile a vital section and acknowledged as the phepzibahrime engine of economic growth of any countries. They put considerable contribution towards industrial production, employment opportunies for the young youths and exports of the country. In our country, they are playing major role after agriculture field in terms of generating employment opportunities for the young minds and also contribute significantly to the exports which bring more foreign exchange to our country. Due to implementation of Goods & Service Tax (GST) in Nov. 2016, MSMEs suffer a lot from the problems like access to finance, marketing, infrastructure, human resource, etc. This not only impedes the growth of the sector, but also causes into losses. In certain cases, particularly in south India, it leads to the closure of the units and approximately fifteen lakhs people lost their jobs. In this context, it is not only significant to understand their issues, but also find elucidation to these issues. In this paper, the researcher flashes light on the growth and performance of the sector in recent past, and also has been monitoring the proposed growth of 2016 – 2017 by using trend value. He also trigger out the factors affecting MSMEs and to provide most favorable suggestions for resolving these challenges faced by MSME's in current scenario in India.

Keywords: MSME, GST, Performance, GDP, Challenges, Opportunities

1.1 Introduction

Normally people use the term "MSME" which is an ellipsis for "Micro, Small and medium enterprises". Since Harappa era, it's been playing vital part in Indian Economy and MSME sector is not a new concept. However, the during the British rule, the entrepreneurial spirit of India was demoralized and almost destroyed, growth rate of 0.9% reflected in the GDP during the first half of the 20th century (Kishore, 2010). Then the Swadeshi Movement was introduced, with the aim of strengthening the economic conditions of the people of the country by making them self-reliant. The Indians in this movement boycotted the British products and revert back to domestic-made products. This movement also provided employment opportunities to the unemployed youths (Meshram, 2012). MSME sector in India can broadly be divided into two time-frames before and after the MEMED Act 2006, in post-independence evolution. The firms were categorized as small scale Industries before the MSMED Act, 2006 while after the MSMED act, these units were called into micro, small and medium enterprises.

MSME units have been acknowledged as the one of the tool of economic growth across the globe in the present scenario. MEMEs are considered to be essential for the economic development of developed, developing and under -developed countries. They are key tools for promoting balanced

economic development and MSMEs constitute nearly 90 percent of total enterprises are credited with generating the highest rates of employment opportunities and contributing for a major share of industrial production and exports (Report of MSMEs in India, 2013).

MSME is highly heterogeneous sector and involved in a wide range of business activities in India. It creates a lot of employment opportunities after agriculture field (report of prime minister task force, 2010). MSMEs play a vital role in providing employment opportunities at lower capital compared to large industries and also facilitate in industrialization of rural, Semi – urban and urban industries. It also provides crucial support to reducing regional disparity and assuring more even distribution of national income and wealth, by eliminating poverty and unemployment problems (Meshram, 2012). Though these enterprises contribute for the economic development of the country, they suffer a lot from the factors like Lack of finance, improper marketing strategy and lack of distribution network, skilled manpower shortages, lack of infrastructure and they are far behind in upgrading themselves by acquiring new technical knowledge. High failure rate is recorded in MSMEs sectors due the inability to adapt the technological changes in enterprises, (Smallbone and Rogut,2005).In this paper, an effort has been taken by the researcher to analyse the past performance of the MSME sector and to study the various factors that affects growth of MSMEs. The researcher have been using secondary sources like articles, websites, referred journals, various department reports, their websites, etc. for achieving the goals. Moreover, researcher suggested suitable measure that could help the sector to overcome these barriers in order to survive in Indian Market.

The definition of MSME various across the countries and regions based on the number of employees, capital contribution, annual sales turnover and values of total assets in the firm.
MSME in India is defined according to MEMED Act, 2006. The government of India had enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 on June 16, 2006, by merging of Ministry of Agri and Rural Industries & Ministry of Small Scale Industries into the present Ministry of Micro Small & Medium Enterprises (MSME). Under the act of 2006 MSME sector is classified in to two viz manufacturing and services. Manufacturing unit is classified according to its investment in units whereas services are classified based on whose investment in equivalent ie. Original cost excluding land, building and furniture.

Table 1.1

Classification of MSME in India

Manufacturing Enterprises	
Micro	Investment does not exceed 25 lakhs
Small	Investment more than 25 lakhs and less than 5crores
Medium	Investment more than 5 crores and less than 10 crores
Services Enterprises	
Micro	Investment does not exceed 10 lakhs
Small	Investment more than 10 lakhs and less than 2crores
Medium	Investment more than 2 crores and less than 5 crores

1.2 Objectives of the Study:

A. To understand the Opportunties and challenges of MSMEs
B. To study the Growth and Performance of Indian Sector
C. To analyse the India's Trade and Trends in the year 2016 – 2017

1.3 Growth and Performance of Indian MSME Sector

MSMEs not only contributing significantly to the overall wealth (GDP) of the nation but also drive the economy. 80 percent of the enterprises in India make up for this sector. They make up for 45 percent of the manufacturing output and nearly 40 percent of the total exports. They have registered a CAGR (compounded annual growth rate) of 10.8 percent over the past few years and make up for 8 percent of the total GDP of the country (Sharma & Afroz, 2014). The sector employs an estimated 117.13 Million persons spread over 51.05 Million enterprises. Also, MSMEs' must respond to the continuous change in market demand, opportunities in new markets, technological advancement, etc. by upgrading and updating themselves (Annual Report 2016-2017).

1.3.1 Growth and Performance of MSME Sector Prior to MSMED Act 2006 (1991-2006)

MSMEs sector play a prominent role in ensuring the inclusive and balanced growth in Indian economy. During 1991, the sector has been integrating itself with globalization part of overall strategies and followed for industry and trade at the national level. Liberalization provides challenges and opportunities in the form of competition and less protection and also better technical collaborations, new technology and availability of variety components and raw materials etc. In the post liberalization period, the sector has observed significant changes. From a protective environment in the pre-economic liberalization period with help of a wide range of concessions, incentives and institutional facilities, the focus shifted to promoting them through competition, both domestic and international (Shastri et al., 2011). The effect of this change can be seen from the below table. In 1991, there were 6.79 Million units in the country which increased to 12.34 Million units by 2005-06 (Ravi, 2009). Also the gross production increased to `4978.42 Billion from `788.02 Billion in the same period. MSME has shown constant growth rate around 11% every year till 2010-11. The highest growth in recen ttime was recorded during 2011-12 (18.45%) where as duringyear2012-13 and2013-14growthratewasaround14%and12%,respectively.Butthe growth ratejumpedto17%in 2014-15.However, April-September,2015 datashownimpressive growth of 18.74%. The proposed growth of 2015 – 2016 and 2016 – 2017 are also given by applying trend value.

Table 1.3.1

Growth and Performance of MSMEs Sector

Sl. No.	Year	Total Working Enterprises (in Lakh)	Employment (in Lakh)	Market Value of Fixed Assets (in Crore)
I	II	III	IV	V
1	2000-01	10.11	23.87	1468.45
2	2001-02	10.52	24.93	1543.49
3	2002-03	10.95	26.02	1623.17
4	2003-04	11.39	27.14	1702.19
5	2004-05	11.86	28.26	1786.99
6	2005-06	12.34	29.49	1881.13
7	2006-07	361.76	805.23	868,543.79
8	2007-08	377.36	842	920,459.84
9	2008-09	393.7	880.84	977,114.72
10	2009-10	410.8	921.79	1,038,546.08
11	2010-11	428.73	965.15	1,105,934.09
12	2011-12	447.64	1,011.69	1,182,757.64
13	2012-13	467.54	1,061.40	1,268,763.67
14	2013-14	488.46	1,114.29	1,363,700.54
15	2014-15	510.57	1,171.32	1,471,912.94

16	2015-2016	532.62	1,196.58	1,512,986.98
17	2016-2017	564.79	1,382.69	1,619,248.15

Source: Annual Report

1.4 Problems faced by MSMEs Sector in Indian Economy:

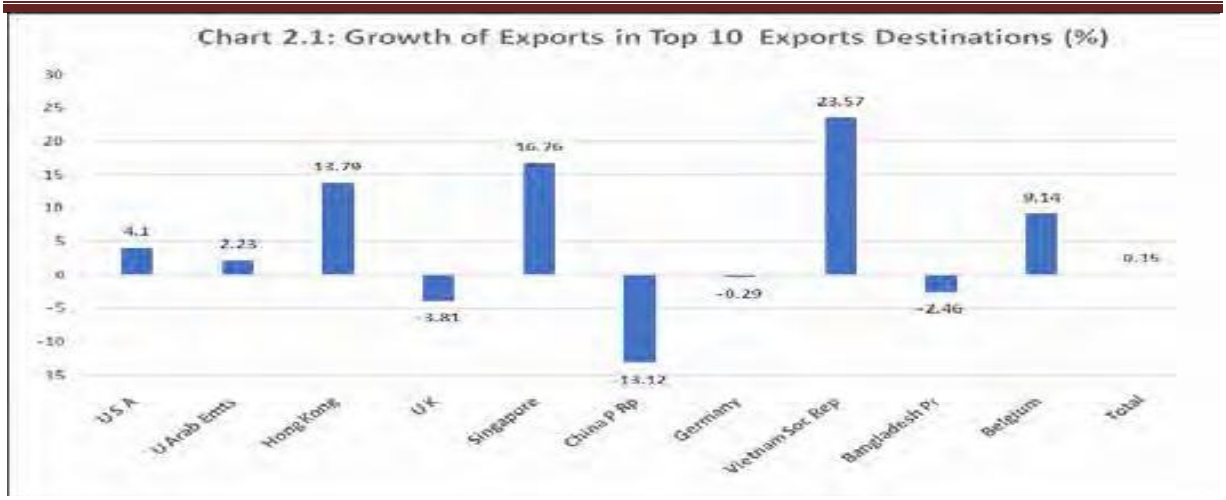
MSMEs face many problems and challenge which slowdown the growth of the sector as a whole. Government plays pivotal role in ensuring the framing of right policies along with its successful implementation. The sector faces the following challenges

1. The lack of finance is one of the very big challenges for the sector. There is lack of information available to mobilize the required financial resources.
2. The lack of access of secondary markets is worst due to the absence of enough venture capitalists for this sector and also the need for ready availability of affordable credit is extremely high.
3. The true potential of the products from marketing sector is never realized due to lack of marketing initiatives.
4. The lack of funds for advertisement and also incurring additional expenditure is a big challenge.
5. Red-tapism and corruption lead in procedural delays, eventually it leads to delayed entry in markets and lost business.
6. Increased competition from global markets has caused enough damages to these industries that lack in accessing latest technologies.

1.5 India's Trade in 2016-17

Due to global slowdown, India's commodities exports reached a level of US$ 262.00 billion during 2016-2017 registering a negative growth of 15.57% as compared to a negative growth of 1.29 % during the last year. Despite the recent setback faced by India's export sector due to global slowdown, commodities exports estimated an annual compound growth rate (CAGR) of 8.43% from 2006-07 to 2016-2017. During the same period growing estimated value of exports was US$ 262.00 billion as against US$ 310.34 billion over the parallel period of the last year registering a downbeat growth of 15.57% and also growing value of imports for the same period of 2016-2017 was US$ 380.36 billion as against US$ 448.03 billion during the corresponding period of the last year registering a negative growth of 15.11%. The trade deficit in April-March 2016-2017 was registered at US$ 118.35 billion which was lesser than the deficit of US$ 137.70 billion during 2014-15. This was happened in Indian context as negative growth registered in MEMSs sectors. Following graph shows India's top ten export destination in terms of growth.

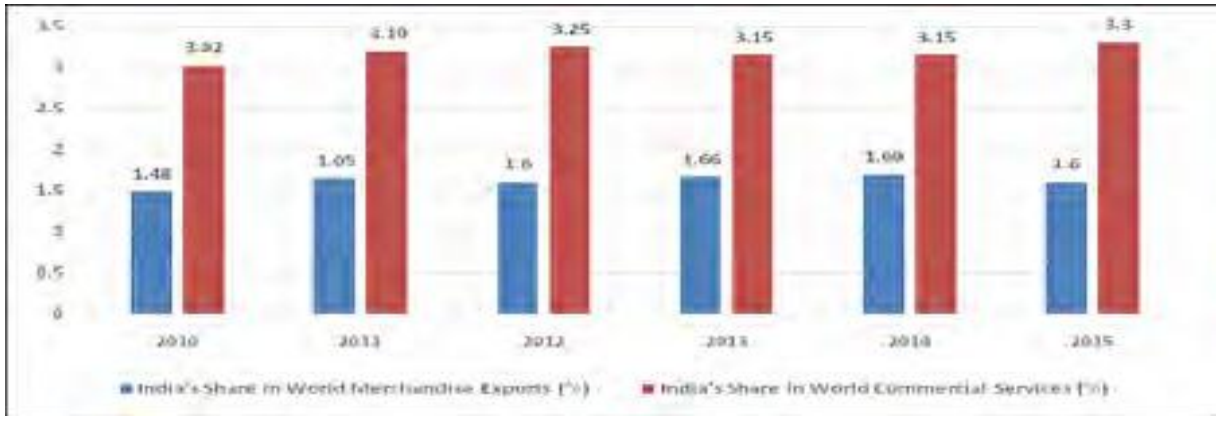
Chart 1.5.1 : Growth of Exports in Top 10 export destinations (%)



Source: MSMEs Annual Report

India's share in world commodities exports remains torpid at 1.6% in 2015 from a level of 1.69 % in 2014 mainly due to a modest and irregular recovery in advanced economies. Whereas, India's share in world commercial services exports has increased from 3.15% in 2014 to 3.3% in 2015. Besides these, there are a host of other factors which have affected global trade and also India's external sector.

Chart 1.5.2 : India's share in world commodities and commercial services exports (%)



Source: MSMEs Annual Report.

1.6 Conclusion

In nutshell, MSMEs are playing a very important role for the development of Indian economy. Industrialization is one of the effective mean for solving the economic crisis and problems and also ensuring social progress. MSMEs are a booming path for the growth of entrepreneurship and are vital means of accelerating the industrial growth. This sector provides an enormous employment opportunity which is the only solution to eradicate problems of poverty, insecurity and unemployment.

The section 23 of MSMED Act encourages the various procurement agencies to make timely payments to MSMEs, in order to enhance Indian economy in terms of export, GDP, production, and employment generation, MSMEs play a noteworthy role. Even, MSMEs have a capacity for innovation in business, creativity, flexible in accepting new techniques and dynamic demand patterns of customers, they are lack behind, it is one of the big hurdles to slow down the MSMEs activity. In

order to maintain the pace of growth and overall development, it is very important that the MSME sector is empowered to meet challenges that can threaten their survival and growth. Researchers conclude that heterogeneous factors that influence the development of micro, small and medium enterprises. So, Institutional framework and right policy specifications are necessary factors in helping the evolution and success of MSMEs.

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A STUDY OF IMPACTS ON CUSTOMER SATISFACTION OF INTERNET MARKETING (SOCIAL MEDIA) WITH SPECIAL REFERENCE TO PALAYAMKOTTAI

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ABSTRACT

Web advertising is the way toward advancing a business or brand and its items or administrations over the web utilizing instruments that assistance drive movement, leads, and deals. Web showcasing a really wide term that envelops a scope of promoting strategies and techniques – including content, email, seek, paid media, and that's only the tip of the iceberg. Nowadays, however, web promoting is regularly utilized reciprocally with "content advertising. "why? since content showcasing is the web promoting of the present and future. Web promoting, or internet showcasing, alludes to publicizing and advertising endeavours that utilization the Web and email to drive coordinate deals through electronic trade, notwithstanding potential customers from sites or messages. Web promoting and web-based publicizing endeavours are regularly utilized in conjunction with conventional sorts of publicizing, for example, radio, TV, daily papers and magazines. Web Marketing Inc. is a full administration coordinated advanced promoting organization that exists to give chances to everybody we experience. We are a business disapproved of association that uses an information driven way to deal with outlining and upgrading the perfect computerized showcasing blend for every customer. As a full administration office, we offer refined pursuit promoting procedures, web based life, content advertising, examination, email showcasing methodology, counselling administrations, and that's only the tip of the iceberg. Regardless of what the promoting blend, we will likely dependably accomplish and surpass the objectives and measurements we all in all set.

Keywords: Internet Marketing, Online Advertising, Web Promoting.

Introduction

Web based publicizing, additionally called web-based showcasing or Internet promoting or web publicizing, is a type of advertising and publicizing which utilizes the Internet to convey limited time showcasing messages to buyers. Purchasers see web-based promoting as an undesirable diversion with few advantages and have progressively swung to advertisement obstructing for an assortment of reasons. At the point when programming is utilized to do the buying, it is known as automatic promoting. It incorporates email showcasing, internet searcher promoting, online networking showcasing, numerous kinds of show publicizing, and portable promoting. Like other promoting media, web-based publicizing as often as possible includes both a distributer, who coordinates ads into its online substance, and a promoter, who gives the notices to be shown on the distributer's substance. Other potential members incorporate publicizing organizations who encourage create and put the advertisement duplicate, an advertisement server which mechanically conveys the promotion and tracks measurements, and promoting subsidiaries who do autonomous limited time work for the sponsor. Numerous normal web based promoting hones are disputable and progressively subject to control. Online promotion incomes may not enough supplant other distributers' income streams. Declining advertisement income has driven a few distributers to conceal their substance behind paywalls. The intelligent idea of the web encourages prompt correspondence amongst

organizations and customers, enabling organizations to react rapidly to the necessities of buyers and changes in the commercial centre.

Objectives of the Study

- To inform users the best offers of your online marketing business
- Keep customers updated about new products and changes to business services.
- To increase more opportunities for small scale businessmen.

Research Methodology

The research design is the blueprint for the fulfilment of objectives and answering questions. It is a master plan specifying the method and procedures for collecting and analyzing needed information. Descriptive Research is used in this study as the main aim is to describe characteristics of the phenomenon or a situation. The source of data includes primary and secondary data sources. Primary data has been collected directly from sample respondents through questionnaire and with the help of interview. Secondary data has been collected from standard textbooks, Newspapers, Magazines & Internet. Research instrument used for the primary data collection is Questionnaire. Sample design is definite plan determine before any data is actually obtaining for a sample from a given population. The researcher must decide the way of selecting a sample. Samples can be either probability samples or non-probability samples.Sampling Technique Convenience Sample Size 50 Respondents.

Mean Score on Problems in internet marketing

particulars	WEIGHTED SCORE	RANK
Facebook	603	1
Twitter	387	4
Instagram	409	3
Email	314	5
LinkedIn	294	6
WhatsApp	529	2

Source: Primary Data.

The above table shows the Facebook is leads other social medias and Whats App got the second rank when comparing social medias for marketing any products or services and the third rank is for Instagram marketing .The respondents are using Twitter neutrally and its rank is Four. The Email is Fifth rank because rarely the respondents using this kind of marketing tool and Most of the respondents doesn't know about the LinkedIn that's why it comes to last rank.

Chi – Square Test

For the calculation for the chi-square test the researcher considered the factorsGender (male and female) and satisfaction level of service offered by the Internet Marketers (high, medium and low)

	Calculated value	Tabled value
Chi-square	0.6304	5.991

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

Findings

From the examination found that 72% respondents are male and their age is between 18-35 and 58% respondents are using android convenient. This investigation reveals that 75% respondents are picking up Rupees more than 5,000 and under 50,000, 65% of the customers are extraordinarily satisfied to relate and talk with the desired customers to offer things or administrations. It is obvious from the examination that 33% of respondents are beating the restriction through advantageous transport of thing, and 30% respondents are overcoming the contentions through change in their thing quality. It is obvious from the survey that nonattendance of benefits for the extraordinary activities as the guideline issue of endeavours. It is found from the audit prevailing piece of the respondents (60%) are females, (90%) are building their picture care and make reach to customers,75% of the respondents are using Facebook for propelling their business. From this review reveals that 63% of respondents are concentrating on 20-35 time of social affairs of individuals for their things and organizations, 55% respondents are hoodwinked by online cheats like unpaid customers and hostile thing displaying. From this examination 65% of respondents are using web promoting for over a year and 78% of the respondents are displaying their brands through online life. It is obvious from the examination that 85% of the respondents are not using web displaying for satisfying customer's needs and half respondents advancing about their things by methods for SMM. It is revealing from the investigation that 40% respondent are input shape division that enables publicists to all the more promptly position their things and 58% respondents are using web advancing for saving time and high shots at advance. From this examination exhibits that 85% respondents are to manufacture the arrangement improvement and advantage, 49% of the respondents are using more than 2 speaks to propelling their things or organizations.

Suggestions

As there are no proper laws for online purchases, they have to be implemented to prevent the anonymous intruders. This will help to maintain security and private information properly concerning the respondents. So, the website developers and service providers should take necessary steps to overcome this problem.Web based technologies upgrades creative conceptualization that would improve the response from technology savvy consumers. So, the firms have to invest in such new technologies. Internet environment has to be improved in the areas of art, dynamic and interactive techniques. This improvement will give more visual appeal. The vendors and service providers should avoid hidden charges. This will help to avoid increase in price of product.One of the major drawbacks that the respondents have felt is no proper returning policy to the product. After getting opinion from the respondent if the above said problem occurs, then they should be guided in a proper way to return the product. This will create a good website reputation and repurchasing power of the respondents.

Conclusion

Through advanced showcasing, you can mindful of your clients about your items. In the event that you take a decent publicizing system and limited time apparatuses, it can assist you with performing great in the exceptionally focused market. Online advancement is a decent trap for the present world. It is sufficient in light of the fact that internet never rests. Thus, your item will be accessible for the watchers for24 hours. On the off chance that your principle point is to focus on a vast aggregate of individuals, at that point advanced showcasing is a decent method to impart. Internet based life advertising has changed the promoting exercises. There are such a large number of online life stages. They are on Facebook, Twitter, WhatsApp, WeChat, Skype, Google+, Blogs, Instagram, YouTube and so forth. Advanced promoting is savvy in examination with the customary advertising

channels, for example, TV, radio, Newspapers, Magazine, and pennants and so forth. Web based life assumes an imperative part in advancing computerized exercises. This element encourages little associations to showcase their business focusing on the worldwide client. Through computerized promoting, you can extend your client reach to different nations regardless of topographical hindrances. It is a standout amongst the best advantages of computerized showcasing.

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A STUDY ON HUMAN RESOURCE MANAGEMENT PRACTICES IN TUTICORIN THERMAL POWER STATION

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ABSTRACT

An attempt has been made to understand whether the existing human resource practices are much enough to enhance the potentiality of the employees and increase the productive performance of the Tuticorin Thermal Power Station (TTPS). Since the present study, "Human Resource Practices in Tuticorin Thermal Power Station" has the primary objective as to know the Human Resource Practices followed in Tuticorin Thermal Power Station, to carry out the present study in a meaningful manner an adequate amount of data and information has been collected from both primary and secondary sources. The raw information was collected by administrating questionnaires and holding interviews and discussions with the senior officers and employees of the Tuticorin Thermal Power Station. The researcher has approached Tuticorin Thermal Power Station, also web sites and collected literature available in the form of books, journals, magazines, reports, published and unpublished documents. It is concluded that the overall human resource practices in Tuticorin Thermal Power Station are satisfactory, which is an appreciable factor in power generation units. This study shows positive and direct relationship between the extent of firm's adoption of high performance human resource practices and firm's managerial productivity. The conclusions of this research pave the way for several research areas and have the potential of becoming a base for auxiliary research.

Keywords: Human resource practices, Tuticorin Thermal Power Station and Power generation units

INTRODUCTION

For any business sector- money, man, machine and material are the most vital part. There could not be any second opinion to the fact that a business concern cannot function properly if there is a shortage in the availability of anyone of these. These four things should be evenly proportioned. The managing human resource is very challenging as compared to managing technology or capital for its effective management, any organization requires effective HRM model. There has been an encouraging trend towards the professionalization of human resource functions in recent years. For these Government of India created a separate ministry for human resource development, with a view to professionalise human resource management and to increase the focus of business concern towards social responsibility.

The features of human resource function pave way for the greatest challenges and opportunities. The strategy of HRM is mainly linked to the business strategy of any business concern to improve their profitability, productivity as well as to develop their culture. For promoting innovation, there should be flexible and clear norms about the role of human resource activities.

STATEMENT OF THE PROBLEM

Being human resources are sensitive and delicate one and also organizing their efforts efficiently is a complex process. The World Competitiveness Report rated India's human resource capabilities as being comparatively weaker than most Asian nations. The recognition of world class human resource capability as being pivotal to global success has changed Indian HRM cultures in recent years. While the historical and traditional roots remain deeply embedded in the subjective world of managers, emphasis on objective global concepts and practices are becoming more common. Three very different perspectives in HRM are evident. Firstly, Indian firms with a global outlook; secondly, global firms seeking to adapt to the Indian context; and thirdly, the HRM practice in public sectors. As the Indian economy becomes more globally linked, all three perspectives will move increasingly towards a cross verging strengthening. Regional variations in terms of industry size, provincial business culture, and political issues play very relevant roles. The nature of hierarchy, status, authority, responsibility and similar other concepts vary widely across the nations synerging system maintenance. Indeed, organisational performance and personal success are critical in the new era. The best companies take the time and do it well.

Though Tuticorin Thermal Power Station is filled with the big pool of human capital, still it lacks to tap the full potential of their employees. Therefore an attempt has been made to understand whether the existing human resource practices are much enough to enhance the potentiality of the employees and increase the productive performance of the Tuticorin Thermal Power Station (TTPS).

SIGNIFICANCE OF THE STUDY

The general attributes (functions) of power generation units are influenced by the attitude of human capital. It is obvious that whatever be the size of the organization, human resource practices has significant effect. In order to examine the attitude of employee towards HRM practices and the desired levels of performance with the existing HRM practices in power generation units, the following major aspects have been considered:

1. In what extent HRM practices and power generation units' strategies are tightly connected?
2. Does power generation units' considered human resource as a cost or an asset?
3. What is the level of responsibility for HRM?
4. Are HRM strategies different for same level of employees?
5. In what extent the HRM practices influences the attitude of the employees?

SCOPE OF THE STUDY:

HRM performs all the activities of an organization with the hope to attain the individual and organizational goals, the employees' employment life cycles stages are handled effectively with the help of human resource practices, which have direct impact on the employees' satisfaction on their work.

Due to ever growing demand for human capital, the human resource department in any sector faces never ending pressure to attract, retain and motivate their work force in the best way. The power generating sectors too could not escape from these constraints. Hence an attempt has been made to study on "Human Resource Practices in Tuticorin Thermal Power Station" in Tuticorin district.

OBJECTIVES OF THE STUDY:

The study, "Human Resource Practices in Power Generation units" aims to study the HRM practices of power generation units in general and in specific has the following objectives:

- To evaluate the different dimensions of HR practices in Tuticorin Thermal Power Station.
- To identify the determinants of performance of employees of Tuticorin Thermal Power Station.

METHODOLOGY:

Since the present study, "Human Resource Practices in Tuticorin Thermal Power Station" has the primary objective as to know the Human Resource Practices followed in Tuticorin Thermal Power Station, to carry out the present study in a meaningful manner an adequate amount of data and information has been collected from both primary and secondary sources. The raw information was collected by administrating questionnaires and holding interviews and discussions with the senior officers and employees of the Tuticorin Thermal Power Station. The researcher has approached Tuticorin Thermal Power Station, also web sites and collected literature available in the form of books, journals, magazines, reports, published and unpublished documents.

SAMPLING DESIGN:

The population of the present study is the employees of the Tuticorin Thermal Power Station [TTPS] (Public sector). For the purpose of the analysis 5% of the overall employees are selected as sample respondents. Proportionate stratified random sampling method is used for selecting the sample respondents for collecting the data.

LIMITATIONS OF THE STUDY:

The present study has been carried out systematically but still there may certain limitations as follow:

- The present study area is looking to the features of human resource practices of Tuticorin Thermal Power Station alone. Hence it has become slightly difficult to know about all other operative units extensively.
- The present study is purely based on the employees' opinion and the existing HR practices. Hence the researcher feels that the employee may express a biased opinion which may limit the validity of the study.

DATA ANALYSIS AND INTERPRETATION

➢ Human Resource Practices based on Gender

In order to find out the significant difference in different dimensions of human resource practices among different gender group of employees, 't' test is attempted with the null hypothesis as, H_o-"There is no significant difference in different dimensions of human resource practices among different gender group of employees in Tuticorin Thermal Power Station". The result of 't' test for different dimensions of human resource practices among different gender group of employees is given in Table 1.

Table 1

Relationship between various dimensions of human resource practices and gender-'t' test

Dimensions	F	Sig.	t	df	Sig. (2-tailed)
People Resourcing	.325	.571	.799	54	0.428
Training and Development	.094	.760	1.124	54	0.266
Promotion and Transfer	2.245	.140	-1.113	54	0.270
Performance Management	1.651	.204	.873	54	0.387
Talents Management	.673	.416	1.882	54	0.065
Reward Management	.537	.467	1.229	54	0.224

Compensation Management	1.309	.258	.981	54	0.331
Communication Management	.132	.718	2.210	54	0.031
Health and Safety Management	.681	.413	.245	54	0.807
Conflict Management	2.238	.140	.582	54	0.563
People Management	2.726	.105	.366	54	0.716
HR Practices	2.086	.154	1.083	54	0.283

Source: Computed data

The above table shows the analysis results of different dimensions of human resource practices against Gender. As the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, performance management, talents management, reward management, compensation management, health and safety management, conflict management, people management and overall human resource practices showed a value which is not significant; it revealed that there is no significant difference in the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, performance management, talents management, reward management, compensation management, health and safety management, conflict management, people management and overall human resource practices, with respect to gender of the respondents. But the other dimensions of human resource practices i.e. communication management show significant value and reflect significant differences with respect to the respondent's gender in the organisation.

- Human Resource Practices Based on Age

In order to find out the significant difference in different dimensions of human resource practices among different age group of employees, 'ANOVA' test is attempted with the null hypothesis as, H_o-"There is no significant difference in different dimensions of human resource practices among different age group of employees in Tuticorin Thermal Power Station". The result of 'ANOVA' test for the relationship between various dimensions of human resource practices and age group of employees is given in table 2.

Table 2

Relationship between various dimensions of Human resource practices and Age-ANOVA

Dimensions	Age	Sum of Squares	Df	Mean Square	F	p Value
People Resourcing	Between Groups	88.779	3	29.593	1.935	0.135
	Within Groups	795.203	52	15.292		
	Total	883.982	55			
Training and Development	Between Groups	36.469	3	12.156	.922	0.437
	Within Groups	685.745	52	13.187		
	Total	722.214	55			
Promotion and Transfer	Between Groups	1.896	3	.632	.047	0.987
	Within Groups	706.086	52	13.579		
	Total	707.982	55			
Performance Management	Between Groups	189.552	3	63.184	4.446	0.007
	Within Groups	738.948	52	14.211		
	Total	928.500	55			
Talents Management	Between Groups	91.653	3	30.551	4.140	0.010
	Within Groups	383.776	52	7.380		

	Total	475.429	55			
Reward Management	Between Groups	79.062	3	26.354	2.841	0.047
	Within Groups	482.367	52	9.276		
	Total	561.429	55			
Compensation Management	Between Groups	163.067	3	54.356	4.045	0.012
	Within Groups	698.772	52	13.438		
	Total	861.839	55			
Communication Management	Between Groups	199.802	3	66.601	3.989	0.012
	Within Groups	868.127	52	16.695		
	Total	1067.929	55			
Health and Safety Management	Between Groups	25.882	3	8.627	.320	0.811
	Within Groups	1403.243	52	26.985		
	Total	1429.125	55			
Conflict Management	Between Groups	128.233	3	42.744	1.141	0.341
	Within Groups	1947.767	52	37.457		
	Total	2076.000	55			
People Management	Between Groups	539.610	3	179.870	4.867	0.005
	Within Groups	1921.819	52	36.958		
	Total	2461.429	55			
HR Practices	Between Groups	10015.546	3	3338.515	3.008	0.038
	Within Groups	57711.311	52	1109.833		
	Total	67726.857	55			

Source: Computed data

The above table shows the analysis results of different dimensions of human resource practices against Age. As the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, health and safety management and conflict management showed a value which is not significant; it revealed that there is no significant difference in the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, health and safety management and conflict management with respect to age of the respondents. But the other dimensions of human resource practices i.e. performance management, talents management, reward management, compensation management, communication management, people management and overall human resource practices show significant values and reflect significant differences with respect to the respondent's age in the organisation.

- Human Resource Practices Based on Educational Qualification

In order to find out the significant difference in different dimensions of human resource practices among different educational qualification of employees, 'ANOVA' test is attempted with the null hypothesis as, H_o-"There is no significant difference in different dimensions of human resource practices among different educational qualification of employees in Tuticorin Thermal Power Station". The result of 'ANOVA' test for the relationship between various dimensions of human resource practices and educational qualification of employees is given in table 3.

Table 3

Relationship between various dimensions of Human Resource practices and Educational qualification-ANOVA

Dimensions	Educational	Sum of	df	Mean Square	F	p

	qualification	Squares				Value
People Resourcing	Between Groups	155.503	3	51.834	3.700	0.017
	Within Groups	728.479	52	14.009		
	Total	883.982	55			
Training and Development	Between Groups	120.299	3	40.100	3.464	0.023
	Within Groups	601.915	52	11.575		
	Total	722.214	55			
Promotion and Transfer	Between Groups	48.067	3	16.022	1.263	0.297
	Within Groups	659.915	52	12.691		
	Total	707.982	55			
Performance Management	Between Groups	79.731	3	26.577	1.628	0.194
	Within Groups	848.769	52	16.322		
	Total	928.500	55			
Talents Management	Between Groups	89.110	3	29.703	3.998	0.012
	Within Groups	386.319	52	7.429		
	Total	475.429	55			
Reward Management	Between Groups	90.783	3	30.261	3.343	0.026
	Within Groups	470.646	52	9.051		
	Total	561.429	55			
Compensation Management	Between Groups	24.863	3	8.288	.515	0.674
	Within Groups	836.976	52	16.096		
	Total	861.839	55			
Communication Management	Between Groups	52.163	3	17.388	.890	0.452
	Within Groups	1015.766	52	19.534		
	Total	1067.929	55			
Health and Safety Management	Between Groups	119.898	3	39.966	1.587	0.204
	Within Groups	1309.227	52	25.177		
	Total	1429.125	55			
Conflict Management	Between Groups	65.667	3	21.889	.566	0.640
	Within Groups	2010.333	52	38.660		
	Total	2076.000	55			
People Management	Between Groups	215.965	3	71.988	1.667	0.185
	Within Groups	2245.463	52	43.182		
	Total	2461.429	55			
HR Practices	Between Groups	8367.237	3	2789.079	2.443	0.074
	Within Groups	59359.620	52	1141.531		
	Total	67726.857	55			

Source: Computed data

The above table shows the analysis results of different dimensions of human resource practices against Educational qualification. As the dimensions of human resource practices such as promotion and transfer, performance management, compensation management, communication management, health and safety management, conflict management people management and overall human resource practices showed a value which is not significant; it revealed that there is no significant difference in the dimensions of human resource practices such as promotion and transfer, performance management, compensation management, communication management, health and safety management, conflict management people management and overall human resource practices,

with respect to educational qualification of the respondents. But the other dimensions of human resource practices i.e. people resourcing, training and development, talents management, reward management show significant values and reflects significant differences with respect to the respondent's educational qualification in the organisation.

Determinants of Performance among employees -Multiple Regression Analysis

Among employees there are eight independent variables determine performance. The relationship between independent variables such as people resourcing, training and development, promotion and transfer, performance management, talents management, reward management, compensation management, communication management, health and safety management, conflict management, people management and overall human resource practices and dependent variable performance among employees has been tested through multiple regression analysis. The results are presented in table 4.

Table 4

Role of Determinants on Performance - TTPS

R	R square	Adjusted R square	Std error of the estimate
0.715[a]	0.645	0.624	16.294

Source: Computed data

The table 4 exhibits the relationship between independent variables with performance. The influence of the independent variables over dependent variable is 64.5 per cent. The results of multiple regression co-efficient are presented in equation as,

$$Y= 44.200_{b0} + 0.111_{b1}+ 0.507_{b2} - 0.165_{b3} -0.724_{b4} - -0 .424_{b5} -0 .014_{b6} + 0.239_{b7} + 0.843_{b8}-0.284_{b9} +0.913_{b10} -0.075_{b11}$$

Where,

$_{b0=}$ Constant, $_{b1}$-Overall human resource practices, $_{b2}$-Reward management, $_{b3}$-Communication management, $_{b4}$-Health and Safety management, $_{b5}$-Performance management, $_{b6}$-Promotion and Transfer, $_{b7}$- Training and development, $_{b8}$-People resourcing, $_{b9}$-Talents management, $_{b10}$-Compensation management, $_{b11}$- Conflict management.

Y= Multiple regression co-efficient.

The multiple regression equation is being analyzed with standardized co-efficient and it is understood that the variable compensation management had the higher level influence over other. It indicates that one unit of change in this variable makes a change of 0.913 units on the dependent variable i.e performance. The other variable having significant impact on dependent variable is People resourcing (0.843 units).

SUGGESTIONS

- ✓ The Tuticorin Thermal Power Station should identify the critical areas where training needs and problems of the trainees. The training programme must be related to the employee's abilities and aptitudes.
- ✓ The evaluation of training should provide useful data to identify the possible causes and the outcomes.
- ✓ The Tuticorin Thermal Power Station should provide suitable training and development to its employees for their advancement and should be correlated with carrier planning.
- ✓ The Tuticorin Thermal Power Station should have systematic recruitment and selection policy for employing best qualified persons. The recruitment and selection policy should be flexible and integrate organizational and employee needs.

- ✓ The Tuticorin Thermal Power Station need to adopt a strategy that could improve the employee's quality of work life to satisfy both the organizational objectives and employee needs. Each employee should provide with freedom and opportunity to utilize and develop their knowledge and skill to the maximum extend.

CONCLUSION

It is concluded that the overall human resource practices in Tuticorin Thermal Power Station are satisfactory, which is an appreciable factor in power generation units. This study shows positive and direct relationship between the extent of firm's adoption of high performance human resource practices and firm's managerial productivity. The conclusions of this research pave the way for several research areas and have the potential of becoming a base for auxiliary research. Since the study is empirical in nature, the conclusions have been drawn on the basis of personal views and perceptions of employees in the concerned companies. The results of different industries and different sample of study will conclude diverse results. Human resource development is a process of total development of the work force and the management of any organization must keep itself adamant with the development of their work force in order to meet the edge of the competition.

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A STUDY ON HUMAN RESOURCE MANAGEMENT PRACTICES AMONG EMPLOYEES OF INDIA TOBACCO COMPANY LIMITED

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ABSTRACT

Human Resource Management plays a vital role for the existence and survival of any industries. The success or the failure depends on the employee perception, attitudes and moral of the employees, which they have about their industries. For the purpose of this study both primary and secondary data had been collected. This study is dependent on primary data to a very great extent. The secondary data had been collected from various books, journals, news papers and annual reports. A sample of 30 per cent that is one-third of the workers populations was chosen as the sample size just to ensure the accuracy of the results to the maximum extent possible. The present study concludes that there is job stress among the employees in ITC Ltd. It is increasing at a faster rate. The job stress among the ITC Ltd employees is higher than that the other among groups of employees. The important job stressors are unrealistic time pressures and they have to work very fast. Designation of employees are significantly influencing the stress among the employees are they not clear what they duties and responsibilities, working time is not flexible, promotional activities are not satisfied, not good working atmosphere, unrealistic time pressures, severe or chronic headaches and job descriptions is not clear. Even though, the stress reducing techniques have been adopted by the ITC Ltd, it is not sufficient to reduce or eliminate the stress among the employees, because of lesser involvement and implementation of stress reducing techniques.

Keywords: Human Resource Management, Job Stress and Training and Development

INTRODUCTION

Every business is made up of people: its human resources. An organization is nothing without human resources. Human resource management is about managing these people effectively. It is aimed at achieving business objectives through the best use of an organization's human resources. Effective management of human resources is vital in all types and sizes of organizations.In fact, how effectively the human resources managed will have a major impact on how successful the business becomes. It is universally agreed that the quality of the human resources is the major factor in maintaining the competitiveness and profitability of the today's business. Now, more than even, HRM is recognized as being critical to the survival and success of organization.

STATEMENT OF THE PROBLEM

Human Resource Management plays a vital role for the existence and survival of any industries. The success or the failure depends on the employee perception, attitudes and moral of the employees, which they have about their industries.The ITC Limited quite unique in many aspects, so

it cannot be compared with any other. Because the nature of the work, the working condition, the environment in which the employees exposed are entirely different. So the employer has to providing welfare, safety, training and performance appraisal measures to improve their efficiency and productivity. So an attempt is made in this study to what extent human resource management is contributing for the satisfaction of the employees in the ITC Ltd, Chennai.

OBJECTIVES OF THE STUDY

The study has conducted with the following objectives.

1. To examine the reasons for the employees joining in ITC Ltd.
2. To study the job stress of employees of ITC Ltd.

METHODOLOGY

Collection of Data

For the purpose of this study both primary and secondary data had been collected. This study is dependent on primary data to a very great extent. The secondary data had been collected from various books, journals, news papers and annual reports.

For collecting the primary data the questionnaire had been prepared for the employees of ITC Limited.

Sample Design

Having selected the study units, the next step was to decide on the sample size and the selection of the respondents in a systematic manner. The sample size the result would approach near accuracy situations when the generalizations are made. Hence, the researcher had decided to collect the data from 30 per cent of the workers. A sample of 30 per cent that is one-third of the workers populations was chosen as the sample size just to ensure the accuracy of the results to the maximum extent possible.

LIMITATIONS OF THE STUDY

This study has the following limitations:

1. The study was conducted in ITC Limited Chennai. As the industrial environment varies from place to place, caution may be exercised while extending the findings of the study to other areas.
2. The human resource management practices are a vast subject consisting of a number of practices. The most common practices that are implemented in the ITC Limited only were considered in this study. Further, the conclusion drawn is specific and cannot be universalized.

DATA ANALYSIS AND INTERPRETATION

Gender and Reasons for joining in ITC Ltd

An attempt was made to know the reasons for joining in ITC Ltd based on gender. To test the reasons for joining in ITC Ltd based on gender, the following hypothesis was proposed.

H_o: There is no significant difference between mean rank for gender of the respondents and reasons for joining in ITC Ltd.The Mann-Whitney U test was used to analyze the reasons for joining in ITC Ltd based on gender and test the proposed null hypothesis. The details of the result of Mann-Whitney U test is reported in Table 1.

Table 1
Mann-Whitney U Test for Gender and Reasons for joining in ITC Ltd

Reasons	U-value	Z-value	p-value	Mean rank	
				Male	Female
Job security	10987.50	-0.211	0.833	151.41	149.39
Attractive salary	10728.00	-0.569	0.569	152.98	147.47
Better working conditions	10715.50	-0.632	0.528	153.06	147.37
Challenging job	10006.00	-1.655	0.098	157.36	142.12
Reputation of the company	10324.50	-1.210	0.226	155.43	144.48
Career growth	10196.00	-1.365	0.172	156.21	143.53
Performance linked salary structure	11024.50	-0.161	0.872	149.82	151.34
Retaining talents	10491.00	-0.915	0.360	154.42	145.71
Because I could not get in a better company.	10542.50	-0.822	0.411	146.89	154.91
Location of the company is easy for convenience	10150.00	-1.377	0.169	156.48	143.19

Source: Computed data

The Table 1 lists out the result of the Mann-Whitney U test. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents have almost given similar rank to reasons for joining in ITC Ltd. It can be concluded that gender of the respondents does not affect the ranking given to reasons for joining in ITC Ltd.

Training and Development of ITC LtdVs Age group of employees

In order to test whether there is any relationship between age group of employees and training and development of ITC Ltd, the following null hypothesis were formulated.

H_o : There is no significant relationship between the training and development and age group of the employees. The results of the ANOVA test applied on the scores given on the training and development among different age group of the employees are presented in Table 2.

Table 2
Training and development among different age group of employees – 'ANOVA'

Training and development	Age (in years) (Mean Score)					F Statistics	p Value
	Below 25	25-30	30-35	35-40	Above 40		
Good training opportunities to learn	3.0725	3.3229	3.9167	3.8246	3.9667	5.825	0.000
Training needs are identified through a formal performance appraisal	3.0870	3.3021	3.5625	3.5439	3.5667	1.994	0.095
Training programs are realistic and useful	3.2567	3.2083	3.3333	3.7193	3.5000	4.774	0.001
Training programs has improved my decision-making skills	3.1458	3.3200	3.6875	3.9298	3.1300	7.526	0.000
Training equipped me to tackle	3.1900	3.1771	3.3235	3.7544	3.2333	6.119	0.000

unexpected events with effective and confidence							
Working relationship between my associates and colleagues in other departments has improved	3.3125	3.6250	3.7544	3.3000	3.3533	3.454	0.009
Effective plans for career and development of employees	3.1304	3.2667	3.1875	3.5088	3.5333	1.104	0.355

Source: Computed Data

Table 2 shows that a significant difference among the different age group of employees were identified regarding the different statements of training and development are good training opportunities to learn, training programs are realistic and useful, training programs has improved my decision-making skills, training equipped me to tackle unexpected events with effective and confidence and working relationship between my associates and colleagues in other departments has improved since the respective "F" statistics was significant at 5 per cent level and the 'p' value is less than 0.05.

Gender and Promotional Policies of ITC Ltd

An attempt was made to know the promotional policies of ITC Ltd based on gender. To test the promotional policies of ITC Ltd based on gender, the following null hypothesis was proposed.

H_o: There is no significant difference between mean rank for gender of the respondents and promotional policies of ITC Ltd.

The Mann-Whitney test was used to analyze the promotional policies of ITC Ltd based on gender and test the proposed null hypothesis. The details of the result of Mann-Whitney U test is reported
in Table 3.

Table 3
Mann-Whitney U Test for Gender and Promotional Policies

Promotional Policies	U-value	Z-value	p-value	Mean rank	
				Male	Female
Plenty of opportunity for promotion in your company	9235.000	2.600	0.009	162.03	136.41
Providing fair and equitable job promotions	10043.00	1.500	0.134	157.13	142.39
Existing policy of promotion is good	10018.50	1.540	0.124	157.28	142.21
Promotion policies are well defined	9874.000	1.745	0.081	142.84	159.86
Promotion policies are shared with all employees	9572.500	2.144	0.032	159.98	138.91
Promotions at your company are timely	9045.500	2.870	0.004	163.18	135.00
Promotion priority is given for merit	9910.500	1.689	0.091	157.94	141.41
Promotion priority is given for seniority	10574.00	0.776	0.237	153.92	146.33
Timely recognition	11027.00	0.152	0.379	151.17	149.68
Reward and remuneration system is very effective	10401.00	1.011	0.312	154.96	145.04

Source: Computed data

The Table 3 lists out the result of the Mann-Whitney U test for promotional policies among different gender group of employees of ITC Ltd. Since the p-value is greater than 0.05, the null hypothesis is accepted at 5 per cent level of significance. Hence, this means that all the respondents

have almost given similar rank to promotional policies of ITC Ltd except plenty of opportunity for promotion in your company, promotion policies are shared with all employees and promotions at your company are timely.

It can be concluded that gender of the respondents does not affect the ranking given to promotional policies of ITC Ltd except plenty of opportunity for promotion in your company (C.V 9235.000, p value 0.009, $p<0.05$), promotion policies are shared with all employees (C.V 9572.500, p value 0.032, $p<0.05$) and promotions at your company are timely (C.V 9045.500, p value 0.004, $p<0.05$).

SUGGESTIONS

1. By promoting cooperation and team-spirit in the organization, and sharing practices should be implemented to ensure the development particularly in decision making, either through parallel structure practices, such as quality circles, committees, survey feedback, or suggestion systems, or work design.
2. The ITC Ltd should identify the critical areas where training needs and problems of the trainees. The training programme must be related to the employee's abilities and aptitudes.
3. The evaluation of training should provide useful data to identify the possible causes and the outcomes.
4. The ITC Ltd should provide suitable training and development to its employees for their advancement and should be correlated with carrier planning.

CONCLUSION

The present study concludes that there is job stress among the employees in ITCLtd. It is increasing at a faster rate. The job stress among the ITCLtd employees is higher than that the other among groups of employees. The important job stressors are unrealistic time pressures and they have to work very fast. Designation of employees are significantly influencing the stress among the employees are they not clear what they duties and responsibilities, working time is not flexible, promotional activities are not satisfied, not good working atmosphere, unrealistic time pressures, severe or chronic headaches and job descriptions is not clear. Even though, the stress reducing techniques have been adopted by the ITCLtd, it is not sufficient to reduce or eliminate the stress among the employees, because of lesser involvement and implementation of stress reducing techniques. Even though, the rate of implementation of the stress reducing techniques is having positive impact on the job satisfaction and performance among the employees, it is not properly and consistently followed. If these techniques are properly implemented, the ITCLtd may save the life of the youngsters and also increase their productivity.

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PROSPECTIVES OF GLOBAL HUMAN RESOURCE A STUDY ON SERVICE QUALITY OF BSNL IN TIRUNELVELI TOWN

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ABSTRACT

Telecommunion is one of the key support services needed for rapid growth of fastest developing sectors in India. Service quality and customer satisfaction is the main goal of every business organisation. Every business starts and ends with the customer. This study shows a need of having efficient monitoring systerm for better service quality management and marketing information. So, it is very essential for the service provider to understand the influence of various demographic variables that influence the satisfaction level to win the hearts of the customers.

Introduction

Service Quality is an achievement in customer service. It reflects at each service counter. Customers form service expectations from past experiences. Service Quality can be related to service potential, service process and service result. Individual service quality states the service quality of employees as distinct from the quality that the customers perceived. Products and services that meet customer expectations results in customer satisfaction. Quality means the expected product or service being realized. Before a customer makes a purchase, he or she calculated the worthiness of money about to be exchanged. Customer satisfaction is an abstract concept and involves such factors as the quality of the product, the quality of service provided, the atmosphere of the location where the product or service is purchased, and the price of the product or service. Businesses often use customer satisfaction surveys to gauge customer satisfaction. Typical areas addressed in the surveys include:

- Quality of product
- value of product relative to price a function of quality and price
- Time issues such as product avaliability, avalibility of sales assistance, time waiting at checkout, and delivery time
- Convenience, such as location, parking and hours of operation.

Service Quality(SQ) = Customer Perception(P) - Customer's Expectations(E)

Statement of the problem

The problem of this study driven by the need to empirically measure Service Quality of BSNL Services in Tirunelveli Town, The position of customer satisfaction with service quality is not so clear, as to what extent customers are satisfied with the service quality they are delivered. BSNL is one of tge largest and leading public sector units providing comprehensive range of telecom services in India. Therefore, the study represents a first research in the area of customer satisfaction with service qualities provided by the BSNL a public sector mobile phone service operator in Tirunelveli Town.

Objectives of the study

1. To explore the key dimension of Service Quality of BSNL

2. To study the relationship between total expectation and total perception of service quality of BSNL in Tirunelveli Town.
3. To measure the level of customer satisfaction in BSNL in Tirunelveli Town.
4. To find results and suggests remedial measures to the study unit.

Research Methodology

The study was exploratory in nature and a sample survey method was employed for data collection. Both primary and secondary data were used for the study.

Profile of BSNL

Bharat Sanchar Nigam Ltd. was incorporated on 15th September 2000. It took over the business of providing of telecom services and network management from the Central Government Departments of Telecom Services (DTS) and Telecom Operations (DTO), With effect from 1st October 2000 on going concern basis. BSNL has installed Quality Telecom Network in the country and now focusing on improving it, expanding the network, introducting new telecom services with ICT applications in villages and winning customer's confidence. BSNL is the only service provider, making focused efforts and planned initiatives to bridge the rural - urban digital divide in ICT sector. In fact there is no telecom operator in the country to beat its reach with its wide network giving services in every nook and corner of the country. BSNL serves its customers with a wide bouquet of telecom services namely wireline, CDMA mobile, GSM mobile, Internet, Broadband, Carrier service.

BSNL has set up a world class multi gigabit, multi - protocal convergent IP infracture that provides convergent services like voice, data and video through the same Backbone and Broadband Access Network.

VISION

- Be the leading telecom service provider in India with global presence.
- Create a customer focused organisation with excellence in customer care, sales and marketing.
- Leverage technology to provide affordable and innovative telecom services across customer segments.

MISSION

Be the leading telecom service provider in India with global presence.

- Generating value for all stakeholders employees, shareholders, vendors and business associates
- Maximising return on existing assets with sustained focus on profitability
- Becoming the most trusted preferred and admired telecom brand
- To explore International markets for Global Presence
- Results and Discussion
- Broadband customers base of 20Mn in India by the end of 2011 -12 as per broadband policy 2004
- Providing telephone connections in villages as per Governement policy To leverage the existing infrastrusture of BSNL for facilitating implementation of other government programmes and initiativess particularly in the rural areas.
- Findings, Suggestion and Conclusion
- Findings
- Marketingg performance of Bharat Sanchar Nigam Limited SWOT analysis. The presence of

BSNL services across the country is considered as the major strength of BSNL.

- Competition from private operators is considered as the major threat of BSNL
- BSNL is effeicient in its average performances and strengths are more compared to other private operators.
- BSNL is a highly competitve service provider in the market.

Suggestion

Given the findings the following has been suggested:

- Quality service has become very important so continuous improvements are very necessary for all king of organisation. To fight off the competitors many companies have adoped the concept of Total Quality Management. BSNL must build quality in services through continuous improvements.
- Benchmarking is another way of improving service quality. It would help BSNL to determine what is possible in terms of customer satisfaction and service quality.
- To achieve competitive advantage, continuous innovation and its management is required.
- Training and development programmes for employees must be carried out frequently.

Conclusion

This study was undertaken to examine the service quality of BSNL services in Tirunelveli town. It is concluded from the study that majority of customers are aware of the services offered by BSNL. Hence the researcher concluded that the price has significant and positive impact on customer's perception choice in selecting BSNL products and services. Finally it is clear that the BSNL services is large untapped market in rural and urban areas.

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A STUDY ON PROBLEMS AND CHALLENGES IN HUMAN RESOURCE MANAGEMENT IN INDIA

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ABSTRACT

Human resources have been an important factor in modern economic growth. Economic growth does not depend on the mere size of human resources but on their efficiency, In developing nations the existence of surplus labour is to a considerable extent due to the shortage of critical skills. Undeveloped human resources results in low labour productivity of factor mobility, limited specialisation in occupation, and in customary values and traditional social institutions that minimise the incentives for economic development. Since less developing countries have a dearth of critical skills and knowledge, physical capital, whether indigenous or imported cannot be productively utilised. In this paper an attempt has been made to study several inherent problems that face the successful implementation of the trainee programme under the frameworks of various theories of organisational management.

Introduction

There is growing evidence that human resources are crucial to organisational success, and may offer the best return on investment for sustainable competitive advantage (luthans and Yousef, 2004). Therefore, in this article the author argue that the organisations in financial sector should adopt human resource management (HRM) at strategic level and benefit from emergent approaches of HRM to attract, retain, develop and motivate the talent. Significant research in domain of human resource management focuses on attracting, motivating and retaining the knowledge worker. So-called best practices of attractive job design, high pay – offs paid holidays, skill enhancement programme, increased autonomy, and flexible work hours are used by the employers to attract the experienced as well as young professionals to work for them (Olson, 2003; Stovel and Bontis, 2002). Every firm wants the best people to work for it and makes every effort o maximise their performance. To get the best people, organisations often full staff from their competitors by offering them better monetary packages. These factors have resulted in unprecedented job uncertainty. Necessary lay-offs have exacerbated the situation by reducing organisational loyalty to new lows. Several scholars describe this situation as " War –for – talent" (Hargie, 2004; Michaels et al., 2001).

Winning the fierce competition business is rather easier through organisational capabilities such as speed, responsiveness , agility, learning capacity and employee competence. Boudreau and Ramstad (2005) argue that as organisation increasingly compete through talent, their investment in human capital will determine their competitive positions. In the War-for Talent, Successful organisation will be those that are able to quickly turn strategy into action; to manage process intelligently and efficiently; to maximise employee contribution and commitment; and to create the conditions for seamless change. However, organisations who ave not responded to the emerging talent crisis are already suffering from what many scholars now call an impending "leadership crisis". Describing the so-called leadership crisis, many scholars as well as practitioners have lamented asking "where have all leaders gone?".

Hence, this article presents a case study of an organisation that has been unable to manage its human resource and hence faces many problems. It critically analyses how and why the case study organisation failed to integrate their HR policies within their strategic agenda with eventually led to

several HR related problems such as inability t attract, develop and effectively utilise the talent. Along with the analysis, recommendations are made as to how organisations can better integrate their HR policies as a part of their organisational vision to achieve their objectives.

Objectives:

This article has the following objectives

1. To critically analyse the work place culture of an organisation in the financial sector
2. To study the problems related to HRM in depth from a specific perspective of management trainee program.
3. To analyse the factors leading these problems and
4. To suggest detailed recommendations to overcome the HRM related problems.

Methodology

In order to study the problems and challenges in human resource management for in depth case study method was adopted. For this purpose interviews were conducted with 45 management trainees who were recruited under management trainee programme. In the case study organisation. Interviews were conducted over one month time during May 2018. These interviews were usually informal to ensure that the trainees were at the ease to answer the questions and elaborate the real life situations and problems in openness. Interviews were also conducted in informal setting during coffee breaks, lunch times and walk in appointment with trainees. A typical interview lasted 15-20 minutes. Notes were taken during the interviews and anonymity was ensured to the interviewees. Interview questions mostly focused on effectiveness of the management training programme; problems that the trainees were facing during the appointment; work place culture of the organisation; potential of the programme in terms of intellectual development of the trainees; adequacy of employee-reward system; fulfilment of personal needs; work-life balance; and fulfilment of contractual obligations from the perspective of the organisation.

In addition to the interviews, secondary data was collected from the documents available within the organisations database. These documents generally included history of the organisations, annual financial reports, monthly newsletter and periodicals, reports on management trainee programme, values and ethics code, employee hand book, and database of employee feedback surveys, performance appraisal matrices and related documents.

Case analysis

The case is analysed under the existing frame works of the following five theories of motivation:

1. Equity theory
2. Herzberg's theory
3. Maslow's hierarchy needs theory
4. Expectancy theory
5. Theory X and Theory Y

Equity Theory

Every organisation wishes to inculcate healthy competition within its work force. This competition and lure of incentives helps one to achieve one's fullest potential. Needless to say this forms the bedrock of highly profitable and sterling organisations. Just imagine a situation where everyone was shed with same rewards oblivious of the dedication and justice done to the job. This will de-motivate high esteem and hard working knowledge workers who ll be ranked at par with less

competitive peers, hence having negative consequences on the performance of the work force. We need to motivate the work force by enticing them to the prospect of greener pastures for putting in the commensurate amount of effort.

Herzberg's theory

Herzberg proposed that the spectrum of emotional states extend beyond the satisfaction and dissatisfaction level. This means that the opposite of dissatisfaction is not satisfaction and vice versa. There are some factors like company policy, salary structure work conditions which if adequate will lead to no dissatisfaction, if not enhance satisfaction. Substandard hygiene factors will lead to dissatisfaction which will be detrimental to the organisational environment.

Maslow's hierarchy needs theory

Maslow's hierarchy of needs identifies five distinct levels of needs: Physiological, safety, social, esteem and self actualisation.

Following is a brief description:

1. Physiological needs include hunger ,thirst ,shelter and other bodily needs
2. Safety needs includes personal security from crime job security health and well being and safety from other physical and emotional harm.
3. Social need include affection, acceptance, belongingness, and friendship
4. Internal esteem includes self-respect, autonomy and achievement while external esteem includes status, recognition and attention and
5. Self actualisation includes the drive to become what one is capable of becoming.

Expectancy theory

This theory argues that the strength of the tendency to act depends on the attractiveness of the outcome and strength of the expectation that the act will lead to that outcome. The theory discuss the following three relationships:

1. Effort- performance relationship. This relates to the perceived probability by an individual that a specific amount of effort will lead to a specific level of performance.
2. Performance- reward relationship. This point to the perceived chances of a given level of performance leading to given reward.
3. Reward-personal goals relationship. This talk about the level of satisfaction of an individual from the reward system.

Theory X and Theory Y

Douglas McGregor introduced two distinct human being views in the form of X and Y

Theory X

1. Employee dislike work
2. They simply want job security and have little ambition
3. They will tend to avoid responsibilities
4. They must controlled and coerced to deliver results

Theory Y

1. Employees are generally ambitious
2. People have a natural tendency to take responsibilities
3. People will exercise self control and self direction
4. Innovative decisions can come from across the hierarchy of the organisation

Summary of Findings

From the above analysis of study, following major problems were shortlisted;

1. Strict joining terms for the management trainee batch with a minimum service bond.
2. Exploitation of the employees by the management on the back of minimum service agreement, which included smaller increments, no job rotation and late working hours
3. Low job satisfaction of the employees because of lack of tangible and non tangible extrinsic job satisfaction factors
4. Low job involvement for employees with superior academic background
5. Human resource department did not work proactively to resolve the resentments of the employees
6. Voicing of the dissatisfaction of the employees
7. Inappropriate inculcation of firm's vision from the senior to the middle management.
8. Conflict of interest in training new MTOs and achieving their business targets
9. Low accountability and monitoring of middle management actions and
10. less attention by the senior management to the management trainee programme.

Suggestions

1. Merit based pay plans should be implemented
2. Bonus should be given
3. Profit-sharing should be given
4. Gain sharing should be given
5. Employee stock ownership plans.

Conclusion:

This research presents a case study of an organisation that has been relatively unsuccessful inadequately conducting the management trainee programme. Analysis of the case shows that many underlying factors actually led to several problems that a resulted in low motivation, high rate of turnover, decreased productivity and deterioration of work culture, and lack of trust in the organisation. Analysis of different theories of motivation also shows that adequate measures can be taken to improve the management trainee programme. Given the shortage of human resources in India, this study carries important lessons for organisations. If they need to attract, retain, develop and capitalize their human resources, they will need to adopt strategic HR measures rather than just relying upon the emergent HR practices. Future studies can expand the research scope to study the motivational level of regular employees at different levels of organisations. Such Studies can provide comprehensive understanding of the existing situation regarding the subject and hence will better enable the organisation to devise measures to improve their HRM.

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HUMAN RESOURCE MANAGEMENT IN TEXTILE INDUSTRIES OF TAMIL NADU (AN QUALITY OF WORK LIFE (QWL) ANALYSIS)

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ABSTRACT

The development of human resources constitutes the central objectives of all development efforts. Their proper utilisation is the key to economic and social development. In a labour- surplus Indian Economy, the role of human resource development in the form of creation of job avenues thereby increasing earnings and productivity of unemployed or partially employed persons, is a challenge to the planner. Rapid industrial development contributes to the process of accelerated economic growth, where most of the entrepreneurs are capable of only small investment and where there is dearth of sophisticated machinery and modern technology, the Textile industry, which is labour-intensive and capital-saving plays a vital role in the overall economic development, Hence, in this paper an attempt has been made to study human resource management in textile industries of Tamil Nadu (An quality of Work Life (QWL) Analysis)

Introduction

The remarkable expansion of employment opportunities since 1950 is itself the result of a more fundamental social transformation that has radically altered the nature of work and economy over the past two centuries and is now shaping the future of work. A near seven-fold increase in population has necessitated an enormous expansion in work opportunities in order to absorb new entrants to the work force. At the same time work has migrated along with people from rural to urban areas.

As agricultural productivity has risen, a declining percentage of the population is engaged in agriculture and entirely new fields of employment has been generated in industry and services concentrated in cities. The problem of unemployment and underemployment is closely linked to the problem of poverty. Unemployment relates to the productive utilisation of human resources. Hence in this article an attempt has been made to study human resource management in Textile Industries of Tamil Nadu.

Objectives of the Study

The major objectives of the present study are followed

1. To identifying and analysing the dimensions of quality of work life provided by the textile industries through the effect use of human resource management and
2. To offer suitable suggestions based on the findings of the study.

Methodology

In order to identifying the important dimensions which influence the quality of work life of workers in Textile industries by proper use of human resource management. For this 8 statements

relating to quality of work life have been selected so as to identify the significant and important dimensions with the help of factor analytical technique has been applied to the textile industries in Tamil Nadu.

The dimensions among high, medium and low level of quality of work life are presented in Table 1.1

Consistency in Dimensions among High, Medium and Low level of Quality of Work Life

S.No	Dimensions of Quality of Work life	Level of quality of work life								
		High			Medium			Low		
		Mean Score	S.D	C.V (%)	Mean Score	S.D	C.V (%)	Mean Score	S.D	C.V (%)
1	Adequate wage and fair compensation	20.61	3.79	20.11	14.26	2.79	19.15	18.21	3.69	21.73
2	Healthy working conditions with adequate welfare	16.24	3.77	19.24	13.78	3.09	32.69	14.31	3.88	26.61
3	Opportunity to develop skills	14.15	5.29	28.65	19.65	4.29	20.19	15.38	2.77	31.68
4	Career opportunities and growth	15.21	4.96	29.32	18.11	5.19	28.61	16.41	3.17	33.16
5	Social integration at work place	17.24	3.63	20.01	15.41	3.23	16.09	19.31	2.08	44.24
6	Constitutional Guarantees	19.41	2.69	16.73	14.91	4.88	20.61	17.21	4.82	18.65
7	Good work life	12.14	3.68	19.24	11.21	2.13	29.14	12.64	2.89	20.62
8	Social relevance of work life	13.26	2.87	18.16	12.35	2.69	14.15	13.56	2.63	28.64

S.D= Standard Deviation, C.V= Co-efficient of Variation

From the table 1.1 has been observed that in the case of high level of quality of work life, adequate wage and fair compensation received the highest mean score of 20.61 followed by constitutional guarantees (19.41) and social integration at work place (17.24). At the other extreme, good work life has the least score of 12.14. In the case of medium level of quality of work life, it was observed that opportunity to develop skills received the highest mean score of 19.65 followed by career opportunities and growth (18.11), least score 11.21 was found in good work life. Further it also shows that in the case of low level of quality of work life, social integration at work place received the highest mean score of 19.31 followed by adequate wage and fair competition (18.21), whereas good work life has the least score of 12.64 respectively.

Regarding the consistency of their perception among the quality of work life, dimension, both high level and low level of quality of work life are consistent with their perception on constitutional guarantees. The co-efficient of variation for constitutional guarantees was 16.73 percent for high level of quality of work life and 18.65 percent for low level of quality of work life, whereas in the case of medium level of quality of work life, the consistent perception is on social integration at work place. The co-efficient of variation for social integration at work place is 16.09 percent, Thus it can be

concluded that the constitutional guarantee and social integrating at work place were found to be important components to improve the quality of work life.

Summary of Findings

Since the origin of the term in early 1970s, quality of work life (QWL) has become a focus of growing concern in work organisations. Emergence of concern of QWL can be traced to the revival of interest in the large area of quality of life in most of the countries of the world. Increased QWL might also be result in building up of physically and psychologically healthier, productive, adaptable and motivated employees.

The factor analysis highlight the fact that the dimensions like healthy working conditions with adequate welfare, "opportunity to develop skill, career opportunities and growth, social integration at work place" constitutional guarantees' Good work' life and social relevance of work life' are likely to influence the quality of work life of workers in textile industries only by proper use of human resource management.

Suggestions towards the benefits of Work – life

1. Helps to balance daily life both personally and professionally.
2. Reduce stress, workloads and negative attitudes.
3. Reduces overheads/workloads.
4. Reduces absenteeism.
5. Boosts productivity, improves communications and co-operations.
6. Increase performance, accountability and commitment.
7. Improves employee's morale.
8. Helps effectively use the most valuable resources.

Work – life balance policies recognise the needs of employees, with caring responsibilities, and to improve an organisation's reputation and can give an edge in recruiting employees in a competitive or skill shortage area.

Conclusion

QWL had the highest contribution to performance. Thus it may be concluded from the findings that the steps should be taken to improve the quality of work life of textile workers in order to bring about significant improvement in the job involvement and performance of their employees.

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A STUDY ON STRESS MANAGEMENT OF EMPLOYEES IN TAMIL NADU STATE TRANSPORT CORPORATION (TIRUNELVELI) LIMITED, TIRUNELVELI

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INTRODUCTION

Stress is the general term applied to the pressures people feel in life. The presence of stress at work is almost inevitable in many jobs. For example, a survey by the National Association of Working Women reported that one-third of the respondents perceived their jobs as very stressful, and another 62 percent saw their work as somewhat stressful. When pressure begins to build up, it can cause adverse strain on one's emotions, thought processes, and physical condition. When stress becomes excessive, employees develop various symptoms of stress that can harm their job performance and health, and even threaten their ability to cope with the environment. People who are stressed may become nervous and develop chronic worry. They are easily provoked to anger and are unable to relax. They may be uncooperative or use alcohol or drugs excessively. Although these conditions also occur from other causes, they are common symptoms of Stress, Stress also leads to physical disorders, because the internal body system changes to try to cope with stress. Some physical disorders are short range, such as an upset stomach. Others are longer- range, such as a stomach ulcer. Stress over a prolonged time also leads to- degenerative disease of the heart, kidneys, both on and off the job, is kept at a level low enough for most people to tolerate without disorders. Beehr and Newman define job stress as "a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning. Taking these two definitions and simplifying them for the purposes of this chapter, "stress" is defined as an adaptive response to an external situation that results in physical, psychological; and or behavioural deviations for Organizational participants.

STATEMENT OF THE PROBLEM

Stress has become a major buzzword and legitimate concern of the times. Health care professionals are reporting that up to 90 percent of patients, complain of stress - related symptoms and disorders. Stress directly affects the physical and psychological well-being of individual employees. There is emerging evidence that in some situations an Organization can be held legally liable for the emotional and physical impact of job stress on employees. Poor working conditions, sustained conflicts with' supervisors, traumatic events, or intentional harassment of employees sometimes results in anguish, neuroses, or even suicide. If liability is established, employees could claim benefits under works' compensation laws, as well as sue for financial damages.

SCOPE OF THE STUDY

This study covers the opinion of the employees of the Tamil Nadu State Transport corporation, Tirunelveli Ltd., The stress Management based on any technical aspect in not within the purview of

the study. Of Course, it is not within the scope of the study to look at the technical aspects of anything connected with stress management.

OBJECTIVES OF THE STUDY

- To study the Meaning of stress.
- To explore the various factors which influence the work stress.
- To analyse the effects of stress in Tamil Nadu Staff Transport Corporation Ltd., Tirunelveli.
- To bring out the findings and suggest measures to overcome the problem of stress.

HYPOTHESES

The following hypotheses have been framed and tested to strengthen the study.

- There is no significant relationship between organization, and the major source of high stress
- There is no significant relationship between Groups and the major source of high stress.
- There is no significant relationship between Individual and the major source of high stress.
- There is no significant relationship between all the factors Collectivity and the major source of high stress.

METHODOLOGY

Data Source

Both primary and secondary data were collected for the study. Primary data were collected through interview method using a structured questionnaire. Secondary data were collected from sources like The Tamil Nadu Staff Transport Corporation Ltd., Tirunelveli.

Sampling Size

For the purpose of pilot study, 60 samples were employed.

LIMITATIONS

- This study mainly focuses on the stress Management of Tamil Nadu Staff Transport Corporation Ltd., Tirunelveli.
- Due to lack of time and response the sample size has been reduced to 100 respondence.
- It is a Tamil Nadu Government undertaking and hence the findings may or may not be applicable to other types of Organization.

STATISTICAL ANALYSIS

1. Major sources of stress:

The following table shows the classification of respondent on the basis of Major sources of High Stress.

Table 1: Major Sources of High Stress

	Frequency	Percentage	Valid percentage	Cumulative percentage
Organization	20	33.34	33.34	33.34
Group	6	10.0	10.0	43.34
Individual	12	20.0	20.0	63.34
All	22	36.66	36.66	100
Total	60	100	100	

Inference:
The above table shows that 37% of the respondents are all and major sources of high stress and only 9% of the respondents are group .

Null Hypothesis:
All the four factors have no influence over the Major sources of High Stress.

Table 2: Major Sources of High Stress

	Observed N	Expected N	Residual
Organization	20	25.0	9.0
Group	6	25.0	-16.0
Individual	12	25.0	-5.0
All	22	25.0	12.0
Total	60		

Table 3: Test Statistics

	Major sources of high stress
Chi-square. df	20.240
Asymp.sig	3.000

Inference:
Since the p value is less than 0.05 we reject the null hypothesis. That is there is a relationship between high stress and all the four factors.

METHOD OF WEIGHTED SCORES

Method of weighted scores is used to determine the aspects /opinion/activities/factors which affect most significantly and least significantly the variable under study.

The method involves the following steps.

Step 1:
Assign scores to the opinion of the respondents.

Step 2:
Calculate the weighted score using the formula

$$xw = \frac{\Sigma wi\ xi}{\Sigma wi}$$

Where wi – number of respondents favoring ith opinion.
xi – value of the score assigned to ith opinion.

Step 3:
Rank the weighted score of the factors.

Step 4:
The factor with least rank is most significant and the factor with highest rank is least significant with regard to the variable under study.

1. ORGANIZATIONAL STRESS

The following table shows the respondents' assigned ranks over organizational l stress factors.

	Ranks Assigned						Total
	One	Two	Three	Four	Five	Six	
1.Task Demand	11	6	20	15	8	-	60
2.Role Demand	8	14	18	17	2	1	60
3.Interpersonal Demand	18	3	8	21	8	2	60
4.Structure	32	17	3	2	5		60
5.Leadership	11	18	5	4	19	3	60
6.Others	6	1	4	-	40	9	60

To identify the most significant and least significant factor, we use the method of weighted scores.

The following table presents the factors and their respective scores along with ranks.

Factor	Weighted score	Rank
1.Task Demand	3.95	3
2.Role Demand	4.1	2
3.Interpersonal Demand	3.93	4
4.Structure	5.12	1
5.Leadership	3.883	5
6.Others	2.434	6

From the above table, we see that the other Group factors with rank 1, is the most significant factor and the sexual harassment is the least significant.

2. **GROUP STRESS**

The following table shows the respondents' assigned ranks over group stress factors.

Factors	Ranks Assigned				Total
1.Lack of Group Cohesiveness	20	22	11	7	60
2.Lack of social Support	38	20	2	-	60
3.Sexual Harassment	4	4	26	24	60
4.Others	19	5	5	31	60

The following table presents the factors and their respective Scores along with ranks.

3. INDIVIDUAL STRESS

The following table shows the respondents' assigned ranks over individual stress factors.

Factors	Ranks Assigned				Total
	One	Two	Three	Four	
1.Personality	28	12	16	4	60
2.Life and Carrier Changes	31	8	16	5	60

3.Life Trauma	4	34	18	4	60
4.Others	4	1	5	50	60

To identify the most significant and least significant factor, we use the method of weighted scores

The following table presents the factors and their respective scores along with ranks.

Factor	Weighted score	Rank
1.Personality	3.067	2
2.Life and Carrier Changes	3.216	1
3.Life Trauma	2.634	3
4.Others	1.317	4

From the above table, we see that the life and carrier changes factor with rank 1, is the most significant factor and the other individual factor is the least significant.

SUGGESTIONS

- The management may take necessary steps to help the employees for their relaxation through yoga, meditation etc. for their purpose, qualified masters may be appointed in part-time basis.
- Proper steps to be taken either by the management or by the union to reduce future worries of the employees by providing incentives, bonus and other allowances.
- Improved medical facilities should be given to the employees.
- The employees must be properly tuned with the power of positive attitude
- Proper advice should be given to the employees to take healthy food. It helps to overcome employee stress during the working hours.

CONCLUSION

The complex and dynamic environment in which organizations have to exist, adopt themselves and grow, adds to further stress at work. These environmental forces provide rapid technological advancement, their adoption in organizations and consequent changes in the nature of jobs and the demands made on employee skill, bring stress to the employees. As business environments and obligations grow more competitive and complex, stress at work is also bound to increase. However, to improve the productivity of the organization, the management ought to take effective steps to minimize stress at work.

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CURRENT SCENARIO OF HUMAN RESOURCE MANAGEMENT IN INDIAN HOTEL INDUSTRY

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ABSTRACT

In early days, when there was no development in the country, there were no hotels to accommodate the ancient human who first ventured beyond their tribal settlement. These early travellers were mostly traders. In keeping was one of the first commercial enterprises and hospitality was one of the first services for which money was exchanged. It was not until the industrial revolution that European traverns began to combine food and beverage service with lodging. Next to china in Asia pacific the successful growth story of hotel industry in India is only second. Hotels in India have about 1,40,000 rooms. According to the tourism ministry, 6.4 million tourists have visited India last year and at current trend, demand will soar to 20 million i 2020 to accommodate 550 million domestic travellers. Hotels in India have a shortage of 1,50,000 rooms, fuelling hotel rooms rates across India, Hence, in this paper an attempt has been made to study on human resources management in Indian hotel Industry.

Introduction

Hotel Business is not an easy one to carry on. It is difficult to all who are engage in that business too. The hoteliers have to be very careful throughout because it is a 24 hours serving type of business. Competition is another factor which is ready to hit the business all the time. This type of business people try to render maximum possible services to their customers in order to overcome the competition that is prevailing in the market. As they prevailing numerous services, some hoteliers are providing them at an ease. This is because some factors have motivated them to opt this type of service industry. Hence this paper has been allotted to find out those decision making service factors which motivated the respondents to choose hotel business in easy provision of services which may result in development of hotel business.

This paper analyses the various service factors motivating the hotelier opting for hotel business. The two service factors influencing the respondents opting for hotels were classified as provision of facility oriented general services, and provisions of Accommodation oriented services. The researcher carried out the factor analysis and made an attempt to extract specific service factors and to define variables which constitute each service factor based on the strength and direction of service factor leading to the decision making process of opting for hotel business.

Objectives

The following are the major objectives of the study

1. To study the market orientation concepts applied by hotelier and
2. To offer suitable suggestions based on the findings of the study.

Methodology

Interview schedule was prepared by the researcher for collecting the primary data. There are 75 hoteliers are collected in India with help of ministry of tourism in India, and Tamil Nadu Tourism

Development Corporation (TTDC). Therefore the 75 sample size of the hoteliers respondents were chosen based in convenient sampling technique in India.

Factor 1

Provision of Facility Oriented General Services

Each provision of facilities to customers has been the first factor by which the hoteliers have opted hotel business. This is because the main aim of hoteliers is to attract large number of customers to their hotels so that they may with stand in the marketing of various hotel services. They felt it very easy. Services are offered in a very attractive manner. It has become mandatory for the hectic competition which is prevailing in the hotel market. Hoteliers are easily introducing new and innovative services to the end users so that the existing customers may be retained and new customers may be attracted to visit the hotels. This is done in a competitive spirit. Almost all the hoteliers easily provide a receptionist to provide information, the lift facility to avoid walking on steps, laundry facilities for tourists who are on package tours, arrange trips as sightseeing, car parking facility, room heaters, first aid and other medical facilities. The caused for the variable relating to easy provision of facility oriented General Services is presented in Table 1.1

Table 1.1

Causes relating to Facility Oriented General Services

S.No	Cause	Factor Loading	Communality
1.	Receptionist services	.812	.866
2.	Facility of lift	.791	.788
3.	Laundry facility	.733	.741
4.	Arranging daily trips	.684	.694
5.	Car parking Facilities	.652	.632
6.	Room heater/fire	.615	.611
7.	First aid medical facility	.589	.593

Source: Computed data

Among the various factor motivation of respondents to opt the hotel business, the factor, 'provision of facility oriented genera services' based on the causes such as Receptionist services, facility to lift, laundry facilities, arranging daily trips, car parking facilities and room heater/ fire and first aid medical facility constituted factor 1. These seven causes with higher factor loadings on factor 1 are characterized as "Facility Oriented General Services" All the attributes have a high communality, indicating that the attributes within factor 1 have a very high association among them.

Factor 2

Provision of Accommodation Oriented Services

Good buildings are the base for provision of accommodation. One is accommodated means one is taking rest. Rest is needed for everyone. This is because when one works, the stored energy is being exhausted and out body needs restoring. For this purpose, hat is needed is good accommodation. Good accommodation helps people to feel free. It gives peace to mind and health to body. All hoteliers have good buildings. It includes full room service, boarding restaurant and quarters to the drivers who work in the particular hotel. The causes of "Accommodation Oriented Services" are shown in Table 1.2

Table 1.2

Causes relating to Accommodation Oriented Services

S.No	Cause	Factor loadings	Communality
1.	Full Room Service	.853	.817
2.	Boarding restaurant	.755	.766
3.	Driver quarters	.699	.694

Source: Computed data

Among the various factors motivation of respondents to opt the hotel business, the factor, 'provision of accommodation oriented services' based on the causes such as 'Full room service', 'Boarding Restaurant' and 'driver quarters' constituted factor 2. These three variables with higher factor loadings on factor 2 are characterised as " accommodation oriented services" all the two attributes have a high communality indicating that the attributes within factor 2 have a very high association among them.

Summary of findings

In this paper analysed the two service factors which motivated the hoteliers opting for hotel business. The two service factors influencing the respondents opting for hotels were classified as provisions of facility oriented general services and provisions of accommodation oriented services for factor analysis was applied and the result are shows that facility oriented services and accommodation oriented services have proved to be significant at one percent.

Suggestions

For the effective development of the hotel industries following ideas are suggested.

1. As it is a service industry, the changing behaviour of the customers of hotels are on the increase.
2. I t is suggested that the hotel owners should have more professional knowledge to analyse their customer and their expectation.
3. The hotel owners may be advised to open a 24 hour customer care centre in their respective hotel.
4. The Government can take steps to provide adequate loan facilities for constructive of new hotels and liberal terms of finance should also be provided.

Conclusion

The present study was undertaken mainly to help planners and decision makers to take up certain policy decisions for the development of the hotel industry in Tamil Nadu. This study has brought to light pertinent problems faced by the hoteliers in Tamil Nadu. The suggestions presented in the study will mitigate the problems of the hoteliers in the study area in particular and all hotel business in Tamil Nadu in general.

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A STUDY ON WORK STRESS AMONG BANK EMPLOYEES IN STATE BANK OF INDIA WITH REFERENCE TO TIRUNELVELI DISTRICT

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ABSTRACT

Stress refers to the strain appear the conflict between our external environment and us, leading to emotional and physical pressure. Everyone in their working atmosphere is exposed to tension and anxiety as they get through the duties assigned to them. This paper seeks to determine the impact of various constituents of occupational work stress on the employees of banking sector. The present study is confined only to State Bank of India, main branch, Tirunelveli. A sample of 50 employees was considered. Random convenient sampling was used. It was found from the results because of long time working hours, role of conflict and political pressure there is high degree of occupational work stress amongst the private and public sector bank employees.

Keywords: long time working hours, role of conflict, political pressure

I.INTRODUCTION

Stress refers to the strain appear the conflict between our external environment and us, leading to emotional and physical pressure. Workplace stress is the harmful in terms physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease. Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.

II.OBJECTIVE OF THE STUDY

- To identify the factors causing stress among banking employees (literature review)
- To measure the stress level among banking employees(questionnaire)
- To analysis the effect of such stress among bank employee (statistical tools)

III.REVIEW OF LITERATURE

(Dhankar, June 2015) The author had investigated the occupational stress level among employees of banking sector. There is not a single factor which determines the stress in banking employees'. Factors like work overload, ambiguity, pressure, confliction etc. are responsible for stress. Occupational stress has become leading feature of modern life. It has wide-ranging effects on employees' behavior and adjustments as well as off the job. A substantial portion of organization research involves the study of stress among employees. A large number of problem related to

employee health, declining levels of productivity and competence is related to occupational stress. Minimizing occupational stress in the coming time would be part of company policy of the organizations and be seen as an imperative strategy to target better employee satisfaction.

(Jayashree, 2014) The author has discussed that stress is inevitable and unavoidable in the banking sector. Her finding revealed that a majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, it is suggested in her study that the management must take several initiatives in helping their employees to overcome its disastrous effect.

(Shukla & Garg, December 2013) The author has discussed that most of the employees fear with the fact that lack quality in their work puts stress on them. It is found that maximum number of employees in banks remains in stress. 50% employees feel that they are overloaded with work. 44% employees feel tensed due to their non-achievement of their target of work. 38% employees accepted that they will obey the order of their boss by sacrificing their important domestic function. It indicates fear and stress among employees. 24% employees feel stress due to their family related problems. It means such employees feel greater level of stress as compared to other employees. Half of the employees accepted that there is conflict among the employees. It is a concern for top management. Only 48% employees feel that strategies used by banks to manage stress of employees are effective. Majority of the employees try to find solution to relieve them from stress.50% employees use YOGA or other ways to relieve them from stress. In spite of stress, majority of the employees balance in their social life.

(Masood, September 2013) The author has discussed that employees have try to work with energy ability and determination even if they are not provided with the support, they need to perform their tasks with honesty. They are more focused to avoided stress and at their work place decrease directly affects their performance. If avoided then turn-over are unusually high and in this viable business world of today, if such be the ratio of employee turn-over then organizations could collapse. This finally leads to increase the working conditions and the working relationships among employees in the organizations. If the employees becoming overly stress during the job. They prefer to quit for few days and taking rest at home.

IV. RESEARCH METHODOLOGY

A.Research design

Descriptive research has been conducted for the study.

B.Sample design

Population of research is 250 employee of the organization.

C.Data collection

Primary data collected through questionnaires given to respondents.

V. ANALYSIS AND INTERPRETATION

Table - 4.1

Gender wise classification

Sl.No	Qualification	Face stress in organization				Total
		Mostly	Rarely	Sometimes	Not at all	
1	Male	6	12	2	1	21
2	Female	7	13	5	4	29
Total		13	25	7	5	50

Table - 4.2

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.636	6	0.031
Likelihood Ratio	12.592	6	0.019
Linear-by-Linear Association	3.9	1	0.487
N of Valid Cases	50		
a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 2.88			

A.Result

Calculated value = 6.636

Table value = 12.592

Calculated value < Table value

H0 accepted.

There is no significant difference between Gender and Stress in Organization

B.Hypothesis 2

H0: There is no significant difference between Educational Qualification and Stress in Organization
H1: There is a significant difference between Educational Qualification and Stress in Organization

Table - 4.3
Educational qualification wise classification

Sl.No	Qualification	FACE STRESS IN ORGANIZATION				Total
		Mostly	Rarely	Sometimes	Not at all	
1	UG	6	11	3	2	22
2	PG	3	7	1	1	12
3	Professional degree	2	3	2	1	8
4	others	1	3	2	2	8
Total		12	24	8	6	50

Table - 4.4
Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.424	6	0.031
Likelihood Ratio	16.919	6	0.019
Linear-by-Linear Association	3.9	1	0.487
N of Valid Cases	50		
a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .60.			

Result
Calculated value = 18.424

Table value = 16.919

Calculated value >Table value
H0 rejected
There is a significant difference between Gender and Stress in Organization

Hypothesis 3
H0: There is no significant difference between Age and Work stress
H1: There is a significant difference between Age and Work stress

Table - 4.5
Age wise classification

Sl. No	Qualification	Stress related to				Total
		Work Environment	Supervisors	Workgroup	Social Injustice	
1	20-30	2	1	5	4	12
2	30-40	7	7	4	12	30
3	40-50	2	1	2	3	8
Total		11	9	11	19	50

Table - 4.6
Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.8	6	0.01
Likelihood Ratio	12.592	6	0.008
Linear-by-Linear Association	3.9	1	0.047
N of Valid Cases	50		
a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .48.			

Result
Calculated value = 16.843

Table value = 12.592

Calculated value >Table value
H0 rejected. There is a significant difference between Age and Work stress

Correlations
Hypothesis 4
H0: There is no association between Stress and workload
H0: There is an association between Stress and workload

Table - 4.21
Correlations

		Face stress in Organization	Workload
Face stress in Organization	Pearson Correlation	1	0.176
	Sig. (2-tailed)		0.08
	N	100	100
Workload	Pearson Correlation	0.176	1

Positive Linear correlation

Correlation < 1
H1 Accepted
There is an association between Stress and workload

VI. CONCLUSION

Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage to take up roles that help them to balance work and Family. The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial wellbeing of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on Nationalized Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

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AN ANALYSIS OF HUMAN RESOURCE ACCOUNTING METHODS AND PRACTICES IN INDIA

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ABSTRACT

Human resource is one of the most important back office operations of any organisation or business. Their skills, creativity, ability human cannot be replaced by machines. We can lose efficiency in work if no qualitative people. At all levels and areas of the business or firm human efficiency is required with machine efficiency. Human can work without machines but machine can't. Hence, industry like advertising and direct marketing for instance human talent is more valuable among other else. No machine can ever come up with a unique advertising idea without the human input. Thus companies must learn to recognise and appreciate the value of their employees. It is worth and capital investment along with capital while many entrepreneurs are focussed on securing capital they have to make sure they have the right management team and employer in place if they want to attract investor create value and maximum wealth. Solid management team in what sets a company apart with venture capitalists. The article highlights the significance of human resource valuation and methods to measures human assets value. The article describes views of the authors and finds out the organisations those have tried to implement human resource accounting. The article depicts the advantages of human resource valuation.

Introduction

All the process of the organisations are operated by human resource, hence valuation of this resource is very necessary and information about the valuation should be given to the investors, the management and others through financial statements. Human resource accounting is basically an information system that tells management what changes are occurring over time to the human resource of the business. In the early 1990s industries were recognised the value and importance of human assets. When service sector started major contribution to a country's economy the significance of human assets got prominence. Knowledge sectors like information technology, Banking, Teleservices and others the intangible assets especially humans contributed highly to the building of shareholder value. Intellectual power of employees only major input to these sectors. The critical success factor for any knowledge based company is its skilled and intellectual work force.

"Real assets will not appreciate much as business gets commoditised; innovation and intellectual power are going to be the key to the future" (Mohandas pai, CFO, INFOSYS). Employees are the most valuable resources of comparison in the services (Software, Banking, Management Consultancy, etc) sectors. Like all other resources the company the employees possess value because of providing future services" (Samarat Guupta, MIS Manager, DSQ Software Ltd).

Origin of the Human Resource Accounting

Recognising human being as assets old one. From the observation of Indian History, it is evident that Emperor Akbar gave importance to the nine jewels. Freedom fighters in India like Shri Motilal Nehru, Mahatma Gandhi, Sardar Vallabh Bhai Patel, Pandit Jawaharlal Nehru cannot be

removed from the historical pages of freedom movement of India. No one make efforts to allocate any monetary values to such individuals in the balance sheet of India.

The suitable work was started to determine and value of human beings by behavioural scientists from 1960 onwards. The experts in this field were Shultz (1960), William pyle (1967), Flam Holtz (1973), Kenneth Sinclare (1978) and Dr Roa (1983), etc who contributed appropriate methodology and correct methods for finding out the value of the employee to the organisation.

World demand of Human Resource Accounting

It is fact that the 21st century is era of Human demand, countries those have labour quality ruling the world with dominant technology. Countries like China and Japan forerunners in technology advancement, is all result of work force performance. Hence whole world realised that human resource is the real investment into business ventures that should only catch and stick the success waves. It can be say that INFOSYS, Bharat heavy Electrical Ltd (BHEL), Dr. REDDYs and Steel Authority of India Ltd (SAIL) are ever profit generators because recognised value of quality of labour and ordered peak priority so as company's yields ripped fruits with assistance of ripped force (quality employees) and can stand against any business storm and cope up effectively.

Human Resource Accounting Practicing Companies in India

Even though, many benefits have contributed by HRA, yet its development and application in different industries has not been encouraging. Because Indian Companies act 1956, does not provide any scope for showing any information about human resources in financial statement. Due to the development of business and industries, some of the Indian Companies, both public and private, value their human resources and report this information in their annual report. The companies, who are presently reporting human assets valuation, include:

1. Bharat heavy Electrical Ltd (BHEL)
2. Steel Authority of India ltd (SAIL)
3. Oil and Natural Gas Commissioning (ONGC)
4. Oil India Ltd
5. Project and Equipment corporation of India (PEC)
6. Engineers India Limited
7. Mineral and Metal trading corporation of India (MMTC)
8. Electrical India Ltd
9. Hindustan Shipyard Ltd
10. Cement corporation of India(CCI)
11. Infosys technology Ltd
12. Tata Engineering and Locomotive works
13. Sothern Petrochemicals Industries corporation ltd (SPIC)
14. Associated cement company ltd (ACC)
15. National Thermal power corporation ltd (NTPC)

Human Resource Valuation approaches followed by companies in India

Human resource have been given much priority in the present service sector since identifies importance. In order to quantify the talent, skills and knowledge of employees or work force various models were suggested. Some of the models to valuation of human resources are:

Historical Cost Method

This method was developed by William C.pyle and adopted in 1969 by R.G. Barry Corporation, a leisure footwear company in Columbus, Ohio, USA. Historical cost method calculates actual cost incurred on recruiting, selecting, hiring and training and development of human resource which is equal to the value of work force. The economic value of HR increases overtime and they gain experience. However, according to this model, the capital cost of HR decreases through amortization.

Replacement Cost Model

According to this model the value of employee is estimated as the cost of replacement with a new employee of equivalent ability and efficiency. There are two costs, individual replacement cost and positional replacement cost in this model. Cost of recruiting, selecting, training and development and familiarisation cost are account in individual replacement cost. When a employee present position to another or leave the organisation cost of moving, vacancy carrying and other relevant costs reflect in individual replacement cost. Positional replacement cost refers to the cost of filling different position in an organisation and this model is highly subjective in nature.

Opportunity Cost Model

Opportunity cost is the maximum alternative earning that is earning if the productive capacity or asset is put some alternative use. Quantifying HR value is difficult under this method. Because alternative use of HR within the organisation is restricted and at the same time the use may not be identifiable in the real industrial environment.

Stochastic Rewards Model

Stochastic Rewards Model was developed by Eric G.Flamholtz. This model identified some major variables that are help to determine the value of an individual to the organisation. He determined the movement of employees from one organisation to another as Stochastic Process.

Human Resource Variation by INFOSYS

A fundamental dichotomy in accounting practices is between human and non-human capital is considered as assets and reported in the financial statement, whereas human capital is mostly ignored by accountants. The definition of wealth as a source of income inevitably leads to the recognition of human capital as one of the several forms of wealth such as money, securities and physical capital. As standard practice, Infosys reports the value of its employees using the Lev and Schwartz model.

The INFOSYS GIST-HCX model is base o a present value calculation of the increase I further earnings of employees during their employment at Infosys. Unlike conventional model, it also accounts for the impact of attrition on our human capital value, and therefore also quantifies the value of the positive human capital externality being generated by Infosys. Human capital externality refers to the benefit derives by society when employees whose human capital value is enhanced due to training and employee development at Infosys, leave the company. The model discounts future earnings at an appropriate discount rate, and utilises a long-run inflation rate consistent with the Reserve Bank of India's target for inflation expectations.

Human Resource Valuation by INFOSYS in 2016-2017

In Rs. Crore unless stated otherwise

	2016	2017	Annual Change
Employees (no)			
Software professional	134326	114216	17.61%
Support	83051	7113	16.76%
Total	142631	121329	17.55%
Value of Human Resource			
Software professional	103246	87911	17.44%
Support	9711	8516	14.03%
Total	112957	96427	17.14%
Value of Human Capital Externality			
Software professional	6085	4606	32.11%
Support	634	534	18.73%
Total	6719	5140	30.71%
Total value of Human resource capital and human capital externality	119676	101567	17.83%
Ratio			
Value of human capital per Employee	0.86	0.77	13.16%

Source: Annual Reports of INFOSYS 2016-2017.

Five Benefits of HRA

Human Resource Accounting helps in knowing whether human asset is being built up in the business of not. An executive may show good result in producing well, and so on but he might not have built the human resources properly. A good manager keeps the morale of his subordinates high so that they contribute the maximum in achieving the organisational objectives.

1. Cost of developing human resources: HRA will give the cost of developing human resources in the business. This will enable the management to ascertain the cost of labour turnover also.
2. Proper Investment: It can be seen whether the business has made proper investment in human resources in terms of money or not. If the investment is in excess, efforts should be made to control it.
3. Planning and executing personal policies: It will help the management in planning and executing personal policies. The management also makes use of its help in talking decisions regarding transfers, promotions, training, retirement and retrenchment of human resources.
4. Improving Employee efficiency: It helps in improving the efficiency of employees. The employees come to know of the cost incurred on them and the return given by them in the form of output, and so on, which will motivate them to increase their worth.
5. Calculate Return on Investment (ROI): The return on investment can realistically be calculated only when the investment on human resources also is taken into account. The ROI is may be good because there is an investment on human beings.

Conclusion:

Overall, even valuing human resources appear to be important to Indian organisation, most organisations do not value their human resources and plans to implement valuation of human resources are at a very early stage. Despite the interest in valuation there will be little or moderate progress in the area over the next five to ten years. In order to show greater progress more needs to be done at both the theoretical and practical level. More search into valuation methods and models, and

the practical implication of these, is needed together with the engagement of both human resource and accounting professionals in the debate on valuation and its implementation in practice.

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"A STUDY ON PROBLEMS FACED BY FARMERS TO RECEIVE THE AGRICULTURE CREDIT IN PUBLIC SECTOR BANKS IN THOOTHUKUDI DISTRICT"

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INTRODUCTION

Agriculture credit considers separate lending facility borrowings for farmers. Farmer's worth of crops to credit banks. Banks regular supply of sufficient loan for agriculture credit the reasonability of interest. Banks credit level short, medium, & long term credit. Since agriculture is the backbone of the economy providing employment to about 70% of its population. Banks credits based on generation of surplus funds, credit is self-liquidating and non-self -liquidating credit. Credit is temporary transfer of purchasing power from the farmers Thus; credit involves a temporary transfer of wealth. Credit growth in banking system continues to languish below 10% market lower than 14% of the year. 2014 in loan interest ratio is 5.4%.agriculture loan portfolio by more than 20%. 2015 loan ration 13%. National agriculture policy documents in India over the 90% of food and fiber requirement of the farmers in India. Institutional credit, which played a vital role in the development of agricultural sector, was instrumental in the development of Indian agriculture. It showed all signs of resilience to natural shocks like droughts and famines. In fact, credit has acted as a means to provide control over resources to enable the farmers to acquire the required capital for increasing agricultural production. It enabled the farmers to go for short-term credit for purchase of inputs and other services and the long-term credit for investment purposes. Thus, credit has played a pivotal role by facilitating technological up-gradation and commercialization of agriculture. The success of Green Revolution in Indian agriculture to a large extent laid on institutional credit support to agricultural sector in terms of expansion in inputs like fertilizers, irrigation and private capital formation.

STATEMENT OF THE PROBLEMS

The banking system in India has perhaps the largest outreach for delivery of money service for farmers. Credit needs in high at the time of crops season. Agriculture loans are lack of time period & high productive documents to get the loan in farmers. Agriculture operation is to pay a part of income by way of interest. It would be seen that many problems arises in farmer. Credit facilities are not easily accessible to farmers. High interest rate is another factor that discourages farmers from obtaining credit in most public banks. Repay the loan interest involve the borrowers. The demand for credit arises largely seasonal cycle of agriculture production which is super imposed on largely consumption. Farmers are low education background so not obtain agriculture credit. Inability of the farmers to meet the collateral security acquire in public banks is that major problem of agriculture sector High profile credit deposit to the agriculture. If study to solve the major problems and improve the farmers credit facility and agriculture loan in banks. The institutional lending and the institutional credit has been reduced abnormally. Farmers are to depend on moneylenders and their indebtedness lead to sell their products below the production cost. So, they are not in a position to repay the loan in time. Farmers approach banks and cannot get a loan from the bank for the mere reason of holding

small size of land and hence they approach moneylenders and take money at a higher rate of interest and suffer.

OBJECTIVES OF THE STUDY

1. To study socio-economic conditions of the farmers availing agricultural loan from banks.
2. To study the problems faced by the farmers to receive agricultural credits

SCOPE OF THE STUDY

The present study aims to problems faced by farmers to receive the agriculture credit in public sector banks in thoothukudi district

METHODOLOGY OF THE STUDY

The data needed for this study have been collected from primary data and secondary data. The primary data have been collected from the respondents. The secondary data is collected from books, journals, magazines, and through surfing from net. 120 samples were selected and collected from the respondents in Thoothukudi District. The researcher chooses purposive sampling design. The sample units are selected according to the purposive of the investigator or researcher. The data were collected the further with help of the statistical tools to analyze and interpret the data in the study. The following statistical tools namely percentage analysis and Mean score analysis.

RESULT & DISCUSSION

Table No: 1. Socio-Economic status of the Respondents

Particulars	**Frequency**	**Percent**
Gender		
Male	72	60.0
Female	48	40.0
Age		
21 to 40 years	44	36.7
41 to 60 years	46	38.3
Above 60 years	30	25.0
Marital Status		
Married	88	73.3
Unmarried	32	26.7
Educational Qualification		
Illiterate	48	40.0
School level	56	46.7
Degree and above	16	13.3
Nature of Family		
Joint family	70	58.33
Nuclear family	50	41.67
Number of Family Members		

Below 2 members	54	45.0
2-4 members	36	30.0
Above 4 members	30	25.0
Income From Per Session		
Below Rs.50,000	48	40
Rs.50,001 to Rs.1,00,000	44	36.7
Above Rs.1,00,000	28	23.3

Source: Primary Data

Out of 120 respondents 72(60%) are male; 48(40%) are female; In the Age category 44(36.7%) are 21 to 40 years of Age Group; 46(38.3%) are 41 to 60 years of age group; 30(25%) are Above 60 years; In the Marital status category 88(73.3%) are Married; 32(26.7%) are unmarried; In the Educational category 48(40%) are Illiterate; 56(46.7%) are school level; 16(13.3%) are degree and above; In the nature of family category 70(58.33%) are Joint Family; 50(41.67%) are Nuclear family; in the number of family members category 54(45%) are below 2 members; 36(30%) are 2 to 4 members; 30(25%) are above 4 members; In the Income from per season category 48(40%) are below Rs.50000; 44(36.7%) are 50001 to Rs100000; and 28(23.3%) are Above Rs.100000.

Table: 2. Farming Pattern of Agriculture of the Respondents

Particulars	**Frequency**	**Percent**
No. of years		
Below 25 years	76	63.3
Above 25 years	44	36.7
Type of land		
Irrigated	84	70.0
Non-Irrigated	36	30.0
Crop Insurance		
Insured	52	43.3
Not Insured	68	56.7
Size of Land		
Below 1 acre	36	30.0
between 1-2.5 acres	48	40.0
between 2.5 – 5 acres	24	20.0
above 5 acres	12	10.0
Source of fund for wage Payment		
Cash	76	63.3
Credit	44	36.7
Source of fund for Agriculture Expenses		
Public bank	88	73.3
Informal	32	26.7

Repayment pattern of Interest		
Regular	64	53.3
Defaulter	56	46.7

Source: Primary Data

Out of 120 respondents, 76(63.3%) are below 25 years; 44(36.7%) are above 25 years; In the Type of land category 84(70%) are Irrigated; 36(30%) are Non-Irrigated. In the crop Insurance Category 52(43.3%) are Insured and 68(56.7%) are not insured. In the size of land category 36(30%) are below 1 acre; 48(40%) are 1 -2.5 acres; 24(20%) are 2.5 – 5 acres; 12(10%) are above 5 acres. In the source of fund for wage payment category 76(63.3%) are cash; 44(36.7%) are credit. In the source of fund for agricultural expenses category 88(73.3%) are public bank; 32(26.7%) are Informal; In the Repayment pattern of Interest category 64(53.3%) are Regular; and56(46.7%) are Defaulter of the Respondents.

Table: 3 Problems faced for overdue of agricultural credit

Particulars	**SA**	**A**	**No**	**DA**	**SD**	**Mean Score**
Delayed Rain	650	80	-	-	-	4.85
Insufficient Rain	700	40	-	-	-	4.88
Flood and Drought	175	80	45	100	30	2.85
Pest Attack	550	160	-	-	-	4.74
Marketing Facilities	550	160	-	-	-	4.48
Price fixation of the crops	750	-	-	-	-	4.82
Unforeseen family expenses	650	80	-	-	-	4.60
Loan Waiving Scheme	150	80	150	60	20	2.43
Wilful Default	-	480	60	20	-	4.00
Crop Failure	650	80	-	-	-	4.60
Community pressure	-	500	75	-	-	4.00
High Cost of Loan	580	136	-	-	-	4.56
High Cost of Non – Institutional Lending	525	140	30	-	-	4.63
Poor follow – up by Banks	400	280	-	-	-	4.60
Political interference	275	100	45	70	20	3.13

Source: Primary Data

The above table shows thatproblems faced for overdue of agricultural credit. Out of the 150 farmers, the farmers strongly agree insufficient rain (4.88), delayed rain (4.85), price fixation of the crops (4.82), pest attack (4.74) high cost of non-institutional lending (4.63), crop failure (4.60), poor follow–up by banks (4.60), unforeseen family expenses (4.60) high cost of loan (4.56) marketing facilities (4.48) than flood and drought, loan waiving scheme, wilful default, community pressure and political interference are the major problems faced for overdue of agricultural credit

SUGGESTIONS

1. An average farmer, who has to work on an uneconomic holding', using traditional methods of cultivation and being exposed to the risks of a poor agricultural season is almost always in debt.
2. Once the farmer falls into debt due to crop failure or low prices of crops or malpractices of moneylenders he can never come out of it.
3. Increase the repayment period for agricultural credit

4. Government should provide subsidy to the loss of crop and percentage of subsidy should be increased.
5. Farmers must be aware of various loan schemes available relating to the agriculture cultivation.
6. Farmers must create a good rapport with bank officials, so that they can provide credit regularly.
7. Farmers must change their attitude about loan waive, because most of the farmers expect from government to waive their loan.
8. Farmers must insure their crop in regular basis, so that they can avoid the risk from crop failure.
9. Farmers avoid overdue, banks provide more credit in farming and lower interest.
10. Farmers easily get informal credit, but repay the interest is highly so they avoid informal credit.
11. The agricultural credit should be provided for fairly long period and it should be commensurate with the operations for which it is designed to facilitate and it should be provided at lower rate of interest.
12. Farmers borrowed in credit for agriculture. Farmers borrowed and farming ability, and provided average yield of the farms and capacity to repay, especially in times of economic depression.
13. Public banks avoid interest for farming credit. They credit rate are highly so farmers repay interest more time period.
14. Banks should undertake hydrological surveys on priority basis, formulate area based schemes, update land records and organize credit schemes for the bank.
15. Bank more publicity to direct connection with the farmers, they improve more contact in bank.

CONCLUSION

Agriculture improves more population and grows the economy. Farmers get agriculture credit in very difficult to agriculture benefits. Private money lenders are highly provide credit for agriculture but they repay credit interest more over in farmers earning capacity. Public banks are viewed from this angle as a principal resource of external credit to support to farmers. Bank credit enables the farmer to procure the necessary wherewithal of production and creates conducive climate for enhanced output.Since public banks exerts a "push effect and has a catalytic role in development process, provision of adequate, timely and liberal credit to the farmer becoming an integral part of the agricultural development policy in India. This study viewed to the public banks provides more facility to the farmers. They bank avoid overdue and defaulter interest payments. Bank more relation to the farmers in directly it helps to improve bank opinion. From this study farmers view banks do not provide credit in time and there is no sanction of sufficient amount.

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JOB SATISFACTION OF COLLEGE TEACHERS WITH SPECIAL REFERENCE TO THOOTHUKUDI DISTRICT.

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ABSTRACT

Growth of a nation lay in the hands of great leaders. Effective and efficient leaders are shaped only from the well-functioning of educational institutions. Thus, effectual functioning of any educational institutions depends on professional commitment of teachers. Commitment of teachers depends upon their job satisfaction. Hence, in this article an attempt has been made to identify the factors that increase job satisfaction of teachers.This study was conducted to the overall job satisfaction of self-financing teaching faculty.To study relationship of faculty with other.100 faculty members from participated in the survey the majority of the respondents was female, 30 -40 years of age, and job experience of 6-10 years. The simple percentage analysis and weighted mean.The results showed that overall job satisfaction among the college teaching faculty members was neutral.

Keywords: Work Environment, Job Analysis, Job satisfaction

INTRODUCTION

Job satisfaction is very important because most of the people spend a major portion of their life at their working place. Moreover job satisfaction has its impact on the general life of the employees also, because a satisfied employee is a contended and happy human being. A satisfied employee has better physical and mental wellbeing. So for the success of institution. It is very important to manage human resources effectively and to fund whether the faculties are satisfied or not. Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience.(E.K LOCKE)

Job satisfaction is a job-related attitude. It is determined by how well the outcome meets or exceeds the expectations of the employee or employee. Job satisfaction refers to one's feelings towards one's job. It can only be inferred but not seen. Positive attitudes towards the job are conceptually equivalent to job satisfaction and negative attitudes towards the job indicate job. A job has to satisfy the employees both in terms of economic compensation and in terms of emotional factors as well. Initially it was thought that economic fulfillment alone would provide total satisfaction and contentment to the employees A good working environment such as proper furniture, allotment of space for employees with adequate privacy, pleasant lighting, air conditioning, all contribute a great deal. Job satisfaction is the result of the individual perception of what is expected and what is received from different phases of the work situation. It refers to a person's feelings towards specific dimensions of the work environment. These dimensions of work environment refer to aspects such as pay benefits, promotional opportunities, working conditions, nature of work, co-workers and the organization structure. According to Vroom, V. H defines Job satisfaction is the

positive orientation of an individual towards the work role which he is presently occupying which can be restated as an individual liking more aspects of the work then he dislikes.

REVIEW OF LITERATURE

PrakashKhanale and Anil Vaingankar (2006) in their study observe that Co-workers attitude and working environment influences job satisfaction of teachers. Bhandari, R.A. and Patil, N.H. (2009) in their study identifies that job satisfaction of women teachers depends on working environment, job nature and salary. Singh (2009) in his study identifies that teachers working in aided colleges have high level of satisfaction that teachers working in self-financing colleges.McClelland (1976) has been studying the job satisfaction behavior since it Indiana University Fort Wayne the article Indiana. If satisfied to define of make. A number of studies have indicated that satisfaction perceptions vary on the basis of age, sex in the organization. Education, job type, job level and like. If jobsatisfaction represent what is "out there" and satisfaction denotes some internal state, the reliability (consensus) of what is "out there" becomes a crucial issue. One would anticipate that job satisfaction. Dimensions would be perceived compactly by most members of organization.

STATEMENT OF THE PROBLEM

Job satisfaction is a combination of psychological, physiological and environmental circumstances that causes a person to say that he/she is satisfied with his/her job. It is the result of various attitudes possessed by an employee towards his/her job. Satisfaction from the job is necessary for full devotion and commitment of teachers towards their colleges. Even the best educational system is bound to fail in the absence of competent and satisfied teachers. Unless the teacher is satisfied with his/her job, he/she cannot deliver the good properly. Today majority of female teachers are working shoulder to shoulder with male teachers in schools and colleges, so they must have mutual understanding. At present job satisfaction has been an important issue. The college teachers are facing some problems like salary, heavy work load, additional duty, stress from management, students cannot obey and cooperation to teachers, etc., As, such the researcher is under taken to the research "job satisfaction of college teachers in Tirunelveli District".

OBJECTIVES OF THE STUDY

- To analyze the self- financing teaching faculty are satisfied with their job.
- To study relationship of faculty with others.
- To ascertain the factors influencing job satisfaction of teachers.

RESEARCH METHEDOLOGY

Samples are collected and statistics are calculated from the samples. In this study, 100 samples of self- financing teaching faculties are taken from the population of thoodukudi district. A questionnaire was the tool used for the purpose of data collection. Descriptive research design was used. The statistical tools are weighted average and Percentage.

ANALYSIS AND INTERPRETATION

Table 1: Demographic Profile of the Respondents

Factors	Number of Respondents N=100	Percentage
Gender		
Male	42	42
Female	58	58

Age (Years)		
25-30	36	36
31 To 40	42	42
Above 40	26	26
Educational Qualification		
M.Phil and Doing Ph.D	30	30
Ph.D	45	45
SLET or NET	25	25
Experience		
3-5	32	32
6-10	43	43
11-15	25	25
Monthly Income		
UptoRs 10,000	20	20
Rs 10,001 To 20,000	65	65
Rs20,001 TO 30.000	15	15

Table no.1 describes the demographic profile of the respondents for the study. Out of 100 respondents who were taken for the study: it has been identified that most (58%) of the respondent are female, (42%) whose age group is under 31 to 40 years, most (45%) of the respondents are completed Ph.D, (43%) of the respondents are 6-5 year teaching experience and the monthly income of(65%) respondents are Rs10,001to 20,000.

Table .2 Level of Job Satisfaction

Factors	Highly satisfied	satisfied	Neutral	Dissatisfied	Highly dissatisfied
Satisfaction Level With Superior	25	45	30	00	00
Satisfaction Level With Colleagues	35	25	20	10	10
Satisfaction Level With Management	21	25	08	35	11
Satisfied With Your Job	12	24	52	07	05

The table 2 shows that out of 100 respondents, majority 45% of the respondents are satisfied with superior support, majority 35% of the respondents are highly satisfied with colleagues,35% of the respondents are dissatisfied with management and most of the respondents are 50% job satisfaction was neutral.

Table 3 Causes for Job Satisfaction

CAUSES	MEAN SCORE	RANK
Salary and increment	3.74	1
Student's obedience and co-operation	3.72	2
Work load and work time	3.22	5
Grievance handling	3.7	3
Job security	3.5	4

From the weighted mean score it is found that self- financing teaching faculty's satisfaction depends on salary and increment followed by student's obedience and co-operation, work load and work time etc.,

SUGGESTIONS

1. The payment scale of temporary employees in colleges can be increased.
2. The teacher's satisfaction depends on student obedience. Students do not value teachers because of social networks and movies.
3. Job security, working condition and promotional activities have be improved.
4. The management could a one or two training programmer in a year to update them on latest trend in teaching method.

CONCLUSION

Teachers play a major role in the development of the country. They make a skilled student. Now one day, most young people prefer to join software companies. The desire for the teaching industry is declining. So they can earn salaries, social recognition and time satisfaction and increase the teacher's profession.

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A STUDY ON PROBLEMS OF WOMEN ENTREPRENEURS IN SMALL SCALE INDUSTRY- TIRUNELVELI DISTRICT.

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ABSTRACT:

For developing Countries like India, Women Entrepreneurs is of vital necessity to achieve rapid, all round and regionally and socially balanced economic growth.

Women in India constitute 48% of the total population. But their participation in economic activities is only 38%. It is now widely accepted that if national development has to be purposeful and relevant, women have to be full- fledged participation economic activates. The development of women entrepreneurs will generate multifaceted Socio– economic benefit to the activities is now emerging as universal phenomenon.

Key words: Women entrepreneurs; Small scale Industry; Performance:

1.1 Introduction:

Women owned business are highly increasing in the economics of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society skill knowledge and adaptability in business are the main reasons for women to emerge into business ventures.

Women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women who is capable of contributing values in both family and social life.

2. Meaning of Entrepreneur, Women Entrepreneur, Small Scale Industry:

Entrepreneur:

An entrepreneur is and individual with knowledge, skill, initiative, drive and spirit of innovation who aims at achieving goals.

"An entrepreneur is the economic agent who unites all means of Production."

Women Entrepreneur:

Women Entrepreneur is the women or group of women who initiate, organise and operate a business enterprise.

The government of India has defined women entrepreneurs as "an enterprise owned and controlled by a women having a mi8nimum financial interest of 51% of capital and giving at least 51% of the employment generated in the enterprise to women".

Small Scale Industries:

"Undertaking having investment in plant and machinery not exceeding Rs 7.5 lakhs ".

3. Statement of the problem:

Indian economy is a developing economy. It is in a transitional stage, an the attitude towards women is no unfavorable as it was in the pasty. Women are trying hard to establish them selves as entrepreneurs. Before independence women were engaged mostly in agriculture, house hold activities or in family trade activities. Even if they were holing any position, it was merely secondary

management, where in, management was in the hands of men. Today, there is much talk about the development of women entrepreneurs, in India. The year 1975 was declared as" The International year of women". During this decade several government and voluntary organizations carried out symposia, conference and workshops to highlight s the importance of entrepreneurship for women.

Tirunelveli District occupies an important place in the Industrial map of the state of Tamil Nadu. The study covers the women Entrepreneurs who registered their SSI units in the directorate of SME, India at Tirunelveli.

4. Objectives of the study:

1. To study the factors influencing the establishment of SSI units by the women entrepreneurs.
2. To analyse the performance of women entrepreneurs
3. To analyse the reasons for choosing the business.
4. To analyse, what are the problems faced by the women entrepreneurs.

5. Research Methodology

The survey was conducted in Tirunelveli District. Since, Tirunelveli is familiar to the researcher. The study has used both primary and secondary data. primary data was collected from the women entrepreneurs by using simple random sampling method. Secondary data were collected through the various journals, magazines, books and web.

4) Analysis and interpretation

Table: 1 Reasons for choosing Business

S.No	Reasons	No of respondents	Percent (%)
1	To help family/ husband	13	26
2	Family Compulsion	20	40
3	Desire to start Business	8	16
4	High profit in particular Business	4	8
5	Time passing	1	2
6	Status symbol	4	8
	Total	50	100

Source: Primary data.

The above table clearly says that majority of the respondents (40%) have their business for family compulsion, and only 2% of the respondents are doing their business for only time passing.

Table: 2 Problems faced by the women entrepreneurs.

Particulars	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. Registration of business	10(20%)	10(20%)	15(30%)	7(14%)	8(16%)
2. Inadequate fund	5(10%)	20(40%)	10 (20%)	15(30%)	0(0%)
3. Complicated bank procedure for getting loans.	5(10%)	8(16%)	4(8%)	22(44%)	11(22%)
4. Lack of awareness government subsidy scheme help from the family members	12(24%)	5(10%)	8(16%)	25(50%)	0(0%)

5.Help from the family members	8(16%)	10(20%)	17(34%)	8(16%)	7(14%)

Source: Primary data.

The above table shows that the various problems faced by the women entrepreneurs. The problems are registration of business, inadequate fund, complicated bank procedure for getting loans, lack of awareness government subsidy scheme help from the family members and help from the family members. 30% of the respondents have neutral with registration of business, 40% of the respondents have agreed with inadequate fund and 44% of the respondents have disagree with complicated bank procedure for getting loans.

Table: 3 Factors influencing the women entrepreneur.

S.No	Particulars	No of respondents	Percent (%)
1	Pull factors	20	40%
2	Push factors	30	60%
	Total	50	100

Source: primary data

The above table clearly says that the majority of the respondents (60%) have their business family situations. Push factors are those which compel to become women entrepreneur. These include unfortunate Family circumstances like death of husband or father, financial difficulties, responsibility in the family.

Finding:

1. Majority of the women entrepreneur entered in the business for family compulsion.
2. Majority of the respondents entered in to the business without any relevant training and lack of awareness government subsidy scheme.
3. In our society women are give with less freedom the participate in entrepreneurship activities.

Suggestion:

1. Local trade fairs, Industrial exhibitions, seminars and conferences should be organized to help women to facilitate interaction with other come entrepreneur.
2. The government must make greater efforts to publicize the various schemes announced from time to time to attract women entrepreneur.
3. The government of India may start a separate unit for the development of the women especially in the case small scale industries apart from the S HG.

Conclusion

women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the charges in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneur area.

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WORK - LIFE BALANCE OF WOMEN EMPLOYEES IN BANKING SECTOR-WITH SPECIAL REFERENCE TO THIRUNELVELI

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ABSTRACT

Early life women were mostly engaged them self in the home activities and kitchen oriented activities. Most of their thoughts are about their surroundings but today women life was changed entirely to the new style. Now a day's women are working equally to men. Both men and women have to balance their family with financially, emotionally, and caring equally by sharing their workloads. Therefore women have to balance her situations according to her work and time management. So women have to prepare her with mentally and physically. The role of women is very difficult and pathetic. Therefore every employer supports their women employees. This study help to identify the factors leads work-life balance of employees of the banking industry.

Keywords: Work-life balance, Banking, Professional Life, Women Bank Employees

I.INTRODUCTION

Work- life balance is the most important problem being faced by the women employees in 21st century. Work-life balance means balance between individual demand and time allocated to their work and other aspects of life. Women employees face more problem compare from men. Every women employee expects more support from their family because that is the backbone in every woman. Early life of women they were not in the education path. Now it is entirely different. Women are in every field they were getting many opportunities. As a employee and a house holder women has to manage her work and responsibility in a proper way. In home responsibility women get much more works according to the family, relationship and cultural factors. Women have to manage her timing according to her work load. So every employer has to create a better working atmosphere for every women employee.

From this point of view the researcher framed the following research questions to access the work life balance among bank women employees.

1. What are the challenges associated with work life of the bank women employees?
2. What are the factors that causes and consequences work life imbalance among bank women employees?
3. What are the strategies expect by the women employees from bank for their work life balance?

WORK LIFE BALANCE

Work life balance is a concept that deals with the ability of individuals, irrespective of their age or their gender, to get into a flow that allows them to combine the demands of the work and other non work responsibilities and/or activities.

Work/life is commonly referred to as work and family. To balance between the family responsibilities and work responsibilities has become a challenge for the people in many professions. Felstead, Jewson, Phizacklea and Walters (2002) defined the work life balance (WLB) strategies as

those strategies which enhances the independence of employees in coordinating with the work and non-work aspects of their lives. Work life balance is the separation between the employee's work life and their personal life. It is the boundary that they create between their profession, career, or business and every other segment that makes up their life. Aside from their career, these segments include their family, personal growth, spirituality, fitness and health, and community and friendships. Once the employee begins to establish healthy boundaries between their work life and their personal life, then they begin to feel more fulfillment and personal satisfaction. This happens as a result of the employee own state of wellness. Employee mental state becomes much more confident, clear, and decisive when they are well-rounded and balanced. Work life balance plays a huge role in determining whether a person will reach career advancement. The studies on work life balance are truly impressive and have been eye-opening to many employers.

REVIEW OF LITERATURE

To understand the work-life balance in the present study the researchers reviewed the following literatures.

Selvakumar M and manicka Mahesh.N, Sathyalakshmi V, and Iswarya M (2016) analyzed work-life balance of women employees of commercial banks. The researcher has studied (47%) of the respondent's opinion that the banks are not offering separate policy for work life balance. so the researcher suggest their study for banks to maintain separate policy for work-life balance.

Ishwara.p (2014) suggested their research study for reduce employees stress. Every employer provides meditation and Yoga to their employees then only employees work done well and organization should provide counseling services for employees.

Sugandha (2014) suggested that the true work life balances is dynamic and needs conscious actions after identifying the priorities of life. Every employee should clarify their priority in life. The Researcher suggested their study, the successful people are only those who have flexibility to meet the demands and also accomplish official goals.

Himani, S & Neha, G (2014). The Researcher analyzed the relationship between Job Satisfaction and work life balance of women employees. Sample of 120 women employees were contacted and data were collected from banks, insurance, education, and IT. This research reveals that Job satisfaction is positively correlated with work life balance.

STATEMENT OF THE PROBLEM

Every Indian family is facing more problems in day to day life. Most of the problem arisen by financial deficit. Now day every family met a lot of changes in cost of living, increasing the expenses of education and travel expense. In every days fuel cost also increasing. So homemakers are forced to go for job but some women's they interest to go to the job. So women's changed their attitude about work.

In the competitive world, every bank concentrate only provide quality service to their customer. Quality service provide only possible by better employees. Now a day's many women employees enter in banking sector. Bank is very important to development of economic. Bank work is very difficult and challenging also. So women employees' are concentration more in official and also family.

NEED FOR THE STUDY

In the present situation, due to many changes arising in the work place and family systems, a vast majority of women are finding it difficult to achieve a desired Work-Life Balance. In comparison with men, the women have more responsibilities and duties at home. So this study helps to balance in

work and life. Therefore there is a need to study how women are balancing their work and family life in banking sectors. The Private Sector and public sector Banks are very important to economic growth and development. Banking sector heavily depends on people who are proficient of handling it sector.

SCOPE OF THE STUDY

The present study is confined to women employees in Tirunelveli district. Tirunelveli is one of the developing cities of Tamil Nadu. Women employees who have been working in different sectors of banking were considered for the purpose of the study. The study is considered to public sector and private sector banks for the purpose of balance between work and life.

OBJECTIVES OF THE STUDY

The following objectives are made to analyze the work life balance of women bank employees.

I. To identify the determinants of Work Life Balance of Women bank employees.
II. To study the effects of work life balance on job satisfaction amongst the working in Banking.
III. To analyze the strategies and mechanism used by the women bank employees for their work life balance.
IV. To recommend strategies to integrate work into over all life issues effectively this may prove to be of some help to women bank employees.

FRAMED HYPOTHESES

The following hypotheses were made to test the significance of the objectives.

- Ho: There is no significant relationship between the respondent's responsibility towards dependency and their happiness towards the amount of time you spend at work.
- Ho: There is no significant association between the marital status of the respondents and their opinion about the work life balance.

METHODOLOGY

A. **Sampling Design and Size**

The Tirunelveli city has 248 public and 85 private banks. But the Researcher used simple random technique has been used for collect the responses from the customers of both private and public banks. The sample has been 52 public and 20 private bank employees.

B. **Tools for Analysis**

To analyze the work life balances among women bank employees the following variables have selected in the study namely partner and spouse support, elder dependency, job resources, colleagues support, childcare responsibilities and work life balance. In the current research, work life balance is treated as dependent variable whereas different family and work related variables are taken as independent variable. For analysis purpose statistical tools were applied.

- Simple percentage analysis
- Correlation
- Weighted average method
- Chi square analysis

DATA ANALYSIS AND ITERPRETATION

Table:1: Age wise classification

S.No	Age	Type of Banks		Total
		Public sector banks	Private sector banks	
1.	Below 20	5(9.6)	3(15)	8(11.1)
2.	21-30 years	12(23.1)	7(35)	19(26.4)
3.	31-40 years	18(34.62)	2(10)	20(27.8)
4.	41-50 years	11(21.2)	4(20)	15(20.8)
5.	51-60 years	4(7.7)	2(10)	6(8.3)
6.	Above 60 years	2(3.8)	2(10)	4(5.6)
	Total	52 (100)	20(100)	72(100)

From the table 1shows that 72 respondents, majority that is 20 respondents (27.8%) are in the age group of 31-40 years and majority 19 that is 26.4 % are in the age group of 21-30 years. The bank wise analysis reveals that among the customers of public bank 34.62 % of the respondents are in the age group of 31-40. But private bank majorities 35 % of the respondents are in the age group of 21-30 years.

TABLE-2

FACTORS OF WORK- LIFE AND FAMILY COMMITMENTS

S.No	Factors	Times					Total
		Not Applicable	Doesn't Affects	Affect some times	Affect many times	Affect Always	72(100)
1.	Work Hours	3(4.2)	24(33.3)	20(27.8)	11(15.3)	14(19.4)	72(100)
2.	Overtime	3(4.2)	32(44.4)	20(27.8)	13(18)	4(5.6)	72(100)
3.	Work on holidays	10(13.9)	12(16.6)	26(36.1)	15(20.8)	9(12.5)	72(100)
4.	Work from house	2(2.8)	26(36.1)	28(38.9)	12(16.7)	4(5.6)	72(100)
5.	Excessive household work	2(2.8)	23(31.9)	32(44.4)	11(15.3)	4(5.6)	72(100)
6.	Negative Attitude of family	5(6.9)	28(38.9)	15(20.8)	15(20.8)	9(12.5)	72(100)
7.	Negative Attitude of colleague	6(8.3)	15(20.8)	20(27.8)	15(20.8)	16(22.2)	72(100)

Source: Primary data

Table 2 shows that out of 72 respondents, 33.3 % of the respondents are not affects by work hours, 44.4 per cent of the respondents are not affected by overtime, 38.9 per cent of the respondents are affected sometimes by work from home after office hours, another 36.1 per cent of the respondents are affected sometimes by work on holidays, 44.4 per cent of the respondents are

affected some times by excessive household work, 38.9% of the respondents doesn't affects due to negativeattitude of family and another 27.8 per cent of the respondents sometimes affects due to negative attitude of colleagues.

RESULTS AND DISCUSSIONS

The following are the findings of the study:

1. This study analyses the age of the women employed in banks. It reveals that (27.8%) of them are coming under the age group of 31-40 years. Regarding the educational qualification, (42%) of the respondents are Under Graduates. It shows that the majority informants (49.4%) are residence in urban area. The research has reveals that the mode of appointments of respondents that the majority of them (92.6%) are appointed on the basis of examination. It shows that (59.50%) are earning Rs.20000-Rs.30,000. Regarding the marital status, (61.8%) of the respondents are married, (61.1%) of the women employees are living in the type of nuclear family and It is clear that majority (54.3%) are under clerical position. T
2. he Research has reviewed the respondents who working long hours and overtime. It is clear that majority (29.7%) of them never works. The Researcher has studied the respondents who working even on holidays. It is clear that majority (70.7%) of them won't work on holidays.
3. The research reviewed 33.3 % of the respondents are not affects by work hours, 44.4 per cent of the respondents are not affected by overtime, 38.9 per cent of the respondents are affected sometimes by work from home after office hours, another 36.1 per cent of the respondents are affected sometimes by work on holidays, 44.4 per cent of the respondents are affected some times by excessive household work, 38.9% of the respondents doesn't affects due to negativeattitude of family and another 27.8 per cent of the respondents sometimes affects due to negative attitude of colleagues.
4. From the elaborate data analysis it has been inferred that majority i.e., 47% of the bank women employees' family has less than 4 members and 61.1% of them are living as a nuclear family.
6. From the detailed analysis it clears that majority of the respondents i.e., 56.2% were normally working 5days in a week and 43.8% of the respondents were working 6 days in a week. Majority i.e., 38.5% of them were spending nearly one hour in travel to work
7. It has been identified from the analysis that majority of the respondents i.e., 59.31% were facing some difficulties to balance their work and life equally.
8. Majority i.e., 53.17% respondents were felt happy with the time spend at work and 79.3% of the respondents were often felt they miss out their quality time with their family or their friends because of pressure of work.
9. Form the analysis it depicts that majority of the sample women employees were taking some entertainment to manage their stress and 87.6% of respondents were not using any separate policy for work life balance.
10. From the elaborate data analysis it has been inferred that the analysis that out of the 72 respondents, 54 respondents were personally felt that the holidays/paid time offs, Job sharing and time-off for family engagements/events are helps them to balance their work life.
11. From the results of weighted average method it is concluded that majority of the sample bank women employees were strongly agree that their bank should customize work-life balance policy according to the individual needs.
12. From the analysis it is observed that most of the respondents (68.31%) were felt with the help of work life balance they can enhance more things namely more value and balance in their

life, understanding their best work life balance, increased productivity, Better relationship both on and off the job, Reduced Stress.

13. Majority of the respondents (52.3%) were felt that the good work-life balance of the employees will be more effective and successful to the banks and the bank can get more benefits with the help of their employees' work life balance likely measured increase in productivity, accountability, commitment, better teamwork and communication, improved morale, less negative organizational stress.
14. The calculated value of chi square test is15.607 is higher than the table value of 12.592 at 5% level of significance. Thus the null hypothesis was rejected. It is inferred that there was a significant association between respondent's responsibility towards dependency and their feelings towards the amount of time you spend at work.
15. From the results of correlation test it has been concluded that there was no relationship between the marital status of the respondents and their opinion about the work life balance.

SUGGESTIONS OF THE STUDY

For further improvement in the work-life balance of bank women employees, the bank management should follow necessary steps to balance work-life of women employees in banks. The present study suggests the following points to balance work-life.

1. To balance their personal life and with work the bank women employees may undergo work life policies and programsuch as yoga, entertainment program and tour etc in a regular interval.
2. For employee's better work life balance, the bank may allow flexible work arrangements such as job sharing with co-workers, work at home.
3. The bank should provide adequate resources to their staffs so they can undertake their job properly.
4. Bank should explore ways to support, through legislated provisions, increased access to short-term leave, flexible schedules, and other alternate work arrangements for employees with any form of dependent-care responsibility.
5. Regular exercises, mediation and other skill practices can improve the emotional balance of the employees.
6. Banks should introduce job sharing among the colleagues with them.
7. Banks should avoid the factors affecting women employees like overtime, work on holidays and negative attitude of colleagues.
8. Supervisors and colleagues have to support the women employees at work.
9. Family members have to support them at household work will help them to balance work- life.

CONCLUSION

Now a day the women employees are facing more problems in their work life balance due to their working hours, travel hours, over work load etc. work life balance of the employees is very important to the bank because they are the important asset to them. Women's are facing more problems so managing in their personal and work life. Personal life and work life also gave stress to women employees so every employer support to work and provide better atmosphere. Family member also support to women for balance between life and work. They are encouraged and motivate to house holders. Every employees affects health due to stress. Therefore employees maintain their health fitness and psychologically and retain a healthy balance between work and their private life.

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CAUSES AND CONSEQUENCES OF STRESS AMONG WOMEN ENTREPRENEURS

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Introduction

Women Entrepreneurship is relatively a recent phenomenon which came into prominence in late the 1970"s.Due to the spread of education, favourable government policies towards development of women, Entrepreneurship awareness and new kind of avenues, more and more women are venturing as entrepreneurs in all kinds of business, economic and other useful activities. Women Entrepreneurship in India has come a long way from papads and pickles to engineering and electronics. Nowadays elite women in cities are making a mark in non-conventional fields such as consultancy, garment exporting, interior designing, textile printing, food processing, chemicals, pharmaceuticals etc.

Stress Management

Stress management factors of women entrepreneurs is the focus of this research. Women Entrepreneurs work hard raising funds to live and making things at home, without regular hours, job description and employee benefits. Instead, they put in long hours of work on shifting clusters of tasks on a schedule set by the needs of the day. It was the industrial revolution and the creation of large manufacturing organizations that created conditions for the emergence of „work". In a fast moving economy, work is rigid solutions to the elastic concept of change. Surprisingly, these conditions are slowly vanishing. Customized production are demanding rapid response to changing markets, newly emerging organizational structures, constant need for a work force that could be temporary, part-time, and dynamic with competence to complete specific tasks in one or more teams. In another decade, it is possible that jobs will be to a recognizable extent replaced by part time, temporary, work solutions. Organizations may not be able to afford inflexibility of traditional work, guaranteeing security and satisfaction at work. Although women go through a cycle of work from homework to paid work to homework, women are exposed to reconcile with pressures placed on them from multiple role demands. Expectations of role senders are not always clearly understood. However, women attempt to satisfy role demands by constant endeavours to compromise with factors such as inadequate resources, role overload, and role ambiguity. Pressures to perform at paid work and at homework enable women to search for effective coping mechanisms. Thus, sources of stress are many and varied. Demands at work act as a major source of stress arising from multiple roles of women entrepreneurs. Understanding work related stress of Women Entrepreneurs and generating coping interventions, therefore, enter the ambit of this research. This study is an attempt is made to integrate these multi-disciplinary views regarding causes and consequences of work stress of women.

Statement of the Problem

Stress represents a major problem for both the individuals and the organizations. In the present social conditions the human capital is must for all sectors,because the human capital only can operate all resources. The Women Entrepreneurs can understand the negative consequences of

professional stress on their performance. Since continuous stress can lead to serious emotional disorders as well as physiological problems, it may affect their performance because stress is directly related to job performance. Stress has serious impact on physical health, psychological and behavioral consequences of the individuals. The Women Entrepreneurs want to overcome the stress factors and they can succeed in their endeavour by understanding the impact of stress on them. The Women Entrepreneurs face many problems in their fields, homes and in personal lives, and such problems make them experience stress.

Scope of the study

The present study is confined to the "Causes and consequences of stress among Women Entrepreneurs " mainly on manufacture, trade and service industries. It deals with the motivational factors to become and entrepreneur and also the socio- economic status of Women Entrepreneurs before and after commencing the enterprise. It also covers the entrepreneurial performance and problem faced by Women Entrepreneurs.

Objectives of the study

Stress management is a need of the hour. In this context, there is need for further investigation of stress management in Women Entrepreneurs. Hence the researcher intends to carry out his research with the following objectives to study the stress management of Women Entrepreneurs.

1. To know the causes of stress among Women Entrepreneurs.
2. To relate the consequences of stress among Women Entrepreneurs.
3. To offer suitable suggestions to reduce the stress management of Women Entrepreneurs based upon the present study.

Causes of stress

Many different things can cause stress from physical to emotional. Identifying what may be causing stress is often the first step in learning how to better deal with stress. Some of the most common sources of stress are :

1. Survival stress
2. Internal stress
3. Environmental stress
4. Fatigue and over work

Common causes of stress

It's important to recognise the common causes of stress at work so that you can take steps to reduce stress levels where possible. . Workplace stress can be caused by a number of factors – from heavy workloads and over-promotion to bullying and blame culture.

Some common causes of stress in the workplace include:

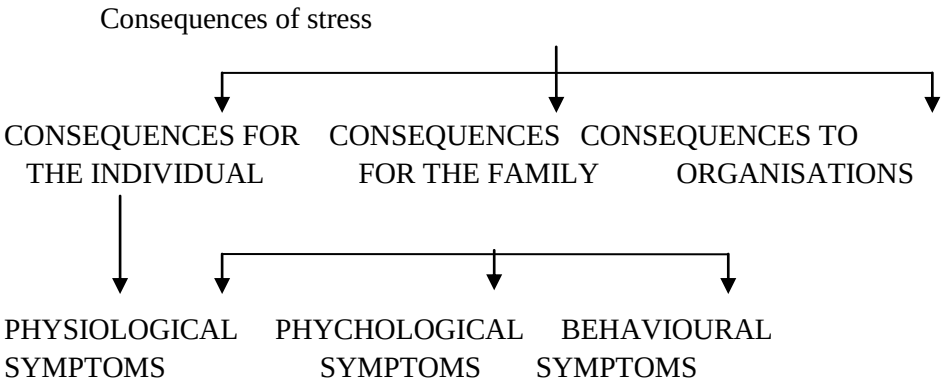
Excessively high workloads, with unrealistic deadlines making people feel rushed, under pressure and overwhelmed..Insufficient workloads, making people feel that their skills are being underused.

1. A lack of control over work activities.
2. A lack of interpersonal support or poor working relationships leading to a sense of isolation.

3. People being asked to do a job for which they have insufficient experience or training.
4. Difficulty settling into a new promotion, both in terms of meeting the new role's requirements and adapting to possible changes in relationships with colleagues.
5. Concerns about job security, lack of career opportunities, or level of pay.
6. Bullying or harassment.
7. A blame culture within your business where people are afraid to get things wrong or to admit to making mistakes.
8. Weak or ineffective management which leaves employees feeling they don't have a sense of direction. Or over-management, which can leave employees feeling undervalued and affect their self-esteem.
9. Multiple reporting lines for employees, with each manager asking for their work to be prioritised.
10. Failure to keep employees informed about significant changes to the business, causing them uncertainty about their future.
11. A poor physical working environment, eg excessive heat, cold or noise, inadequate lighting, uncomfortable seating, malfunctioning equipment, etc.

Common external causes of stress	Common internal causes of stress
Major life changes	Chronic worry
Work or school	Pessimism
Relationship difficulties	Negative self – talk
Financial problems	Unrealistic expectations/ perfectionism
Being too busy	Rigid thinking, lack of flexibility
Children and family	All or nothing attitude.

Consequences of stress



Stress can affect individuals in many different ways on the job. Individual stress consist of physiological, phychological and behavioural symptoms. All three behavioral symptoms can cause immense organizational distress.

A) CONSEQUENCES FOR THE INDIVIDUAL

An individual who is experiencing stress may develop the following symptoms.

Career changes:

1. When a person suddenly switches over a new job, he is under stress to shoulder new responsibilities properly. Under promotion, over promotion, demotion and transfers can also cause stress.

Role ambiguity :

2. It occurs when the person does not known what he is supposed to do on the job. This creates confusion in the minds of the worker and results in stress.

Role Conflicts :

3. It takes place when different people have different expectations from a person performing a particular role. It can also occur if the job is not as per the expectation or when a job demands a certain type of behavioral that is against the persons moral values.

Life changes :

4. Life changes can bring stress to a person. Life changes can be slow or sudden. Slow life changes include getting older and sudden life changes include death or accident of a loved one.

Personality :

5. People are broadly classified as 'Type A" and "Type B"

- Feels guilty while relaxing
  - Gets irritated by minor mistakes of self and others.
  - Feels impatient and dislikes waiting
  - Does several things at one time.

While the Type B people are exactly opposite and hence are less affected by stress due to above mentioned factors.

Physical Symptoms :

Increased blood pressure, raised blood Cholesterol level, sleeplessness,palpitations, Muscle aches, headaches, constant weariness, bad appetite, decreased resistance to diseases, and gastrointestinal diseases.

Psychological symptoms:

Depression, losing the ability to enjoy life, testiness and vexation, decreased interest, indecisiveness, feelings of powerlessness, agitation, being very emotional and anxiety.

Behavioral Symptoms :

Eating too much, smoking more , drinking while on medication, problems concentrating, constant talking, complaining a lot, cynicism, bitterness.

Consequences for the family :

The stresses experienced by the couples stem from role overload, since both partners have to manage their careers as well as help the family.

Consequences for the Organizations :

The effect of employees stress on organizations is many and varied. These include :

1. Low performance and productivity
2. High rate of absenteeism and turn over.
3. Loss of customers due to poor attitudes of workers.
4. Increased alienation of the worker from the job.
5. Destructive and aggressive behaviors resulting in sabotage.

CONCLUSION

Women Constitute almost half of the total population in India but they are not enjoying their freedoms, equalities, privileges , on par with their male counterparts. India is a male dominated society and women are assumed to be economically as well as socially dependent on male members. Women entrepreneurs face lots of problems like lack of education, social barriers, legal formalities, high cost of production, male dominated socity, limited managerial ability,self confidence etc. Government has taken various steps for the upliftment of women entrepreneurs.

Now a days women have more awareness about the society, problems, circumstances and opportunities available. So both the Government and men should encourage the women to become entrepreneurs in all fields.

A STUDY ON HUMAN RESOURCE MANAGEMENT IN PUBLIC AND PRIVATE POWER GENERATION UNITS IN TUTICORIN DISTRICT

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ABSTRACT

Human Resource Management is focused on achieving organizational effectiveness, human capital management, knowledge management, reward management, good employee relations, meeting diverse needs, and bridging the gap between rhetoric and reality. Human resources management practices are a fundamental requirements for a successful organization where different kinds of people are brought together to achieve a common purpose. The primary data was collected by administrating questionnaires and holding interviews and discussions with the employees of the public and private power generation units. The researcher has approached Tuticorin Thermal Power Station, Ind-Bharath Thermal Power Stations, TANGEDCO and various B-schools and universities, also web sites and collected literature available in the form of books, journals, magazines, reports, published and unpublished documents.It is concluded that the overall human resource practices in power generation units are satisfactory, which is an appreciable factor in private and public power generation units. This study shows positive and direct relationship between the extent of firm's adoption of high performance human resource practices and firm's managerial productivity.

Keywords: Human Resource Management, Power Generation Units and Productivity

INTRODUCTION

Human Resource Management is focused on achieving organizational effectiveness, human capital management, knowledge management, reward management, good employee relations, meeting diverse needs, and bridging the gap between rhetoric and reality. Human resources management practices are a fundamental requirements for a successful organization where different kinds of people are brought together to achieve a common purpose.

HRM is the process of managing human talent to achieve an organization objective. By balancing competing demands, it plays an important role in getting the most from employees and providing a work environment that meets their short term and long term needs. An organizations success depends on the knowledge, skill and abilities of its employees.

STATEMENT OF THE PROBLEM

Though power generation unit is filled with the big pool of human capital, still it lacks to tap the full potential of their employees. Therefore an attempt has been made to understand whether the existing human resource practices are much enough to enhance the potentiality of the employees and increase the productive performance of the power generation units with the special reference to public and private power generation units.

SIGNIFICANCE OF THE STUDY:

The general attributes (functions) of power generation units are influenced by the attitude of human capital. It is obvious that whatever be the size of the organization, human resource practices has significant effect. In order to examine the attitude of employee towards HRM practices and the desired levels of performance with the existing HRM practices in power generation units, the following major aspects have been considered:

1. In what extent HRM practices and power generation units' strategies are tightly connected?
2. Does power generation units' considered human resource as a cost or an asset?
3. What is the level of responsibility for HRM?
4. Are HRM strategies different for same level of employees?
5. In what extent the HRM practices influences the attitude of the employees?

OBJECTIVES OF THE STUDY

- To study the personal profile of employees of public and private power generation units of Tuticorin District.
- To ascertain the opinion of employees towards human resource practices of public and private power generation units of Tuticorin District.

METHODOLOGY

The primary data was collected by administrating questionnaires and holding interviews and discussions with the employees of the public and private power generation units. The researcher has approached Tuticorin Thermal Power Station, Ind-Bharath Thermal Power Stations, TANGEDCO and various B-schools and universities, also web sites and collected literature available in the form of books, journals, magazines, reports, published and unpublished documents.

SAMPLING DESIGN:

The population of the present study is the employees of the Tuticorin Thermal Power Station [TTPS] (Public sector) and Ind-Barath Thermal Power Station (Private sector).For the purpose of the analysis 10% of the overall employees are selected as sample respondents.Proportionate stratified random sampling method is used for selecting the sample respondents for collecting the data.

Table 1
Sampling Size

Level of employees	Public Sector (TTPS)	Private Sector (Ind-Bharath)	Total	Sample (10% of Population)
I & II	728	560	1288	129
III & IV	2394	858	3252	325
Total	3122	1418	4540	454

Sources: Published Reports – Select TTPS and Ind – Bharath TPS.

LIMITATIONS OF THE STUDY:

The present study has been carried out systematically but still there may certain limitations as follow:

- The present study area is looking to the features of human resource practices of power generation units in Tuticorin District alone. Hence it has become slightly difficult to know about all other operative units extensively.

- The present study is purely based on the employees' opinion and the existing HR practices. Hence the researcher feels that the employee may express a biased opinion which may limit the validity of the study.

DATA ANALYSIS AND INTERPRETATION

Table 2

Department

Sl. No	Department	Category of Employees				Total
		IBTPS Class I and II	IBTPS Class III and IV	TTPS Class I and II	TTPS Class III and IV	
1	Operation	3(5.4)	20(19.8)	42(57.5)	38(15.9)	103(22.7)
2	Civil	9(16.1)	8(5.8)	16(21.9)	45(18.8)	78(17.2)
3	Electrical Systems	18(32.1)	9(5.8)	6(8.2)	16(6.7)	49(10.8)
4	Purchase & Administration	8(14.3)	26(26.7)	7(9.6)	48(20.1)	89(19.6)
5	Mechanical-I	12(21.4)	14(15.1)	1(1.4)	7(2.9)	34(7.5)
6	Mechanical-II	3(5.4)	5(5.8)	1(1.4)	67(28)	76(16.7)
7	Renovation & Modernisation	3(5.4)	4(4.7)	-	18(7.5)	25(5.5)
	Total	**56(100)**	**86(100)**	**73(100)**	**239(100)**	**454(100)**

Source: Primary Data

This table clearly shows that out of the total 454 respondents, majority of 22.7 per cent of the respondents belong to operation department and the next majority of 19.6 per cent of the respondents belong to purchase and administration department.

Table 3

Experience wise classification of sample respondents

Sl. No	Experience	Category of Employees				Total
		IBTPS Class I and II	IBTPS Class III and IV	TTPS Class I and II	TTPS Class III and IV	
1	Less than 10 years	44(78.6)	70(81.4)	14(19.2)	90(37.7)	218(48)
2	11 to 20 years	9(16.1)	12(14)	31(42.5)	117(49)	169(37.2)
3	More than 20 years	3(5.4)	4(4.7)	28(38.4)	32(13.4)	67(14.8)
	Total	**56(100)**	**86(100)**	**73(100)**	**239(100)**	**454(100)**

Source: Primary Data

It is understood from the table that out of 454 respondents, 48 per cent of the respondents had less than 10 years of experience, 37.2 per cent of the respondents had the experience of 11 to 20 years and the remaining 14.8 per cent of respondents had more than 20 years of experience in power generation units.

Table 4

Nature of employment

Sl. No	Nature of employment	Category of Employees				Total
		IBTPS Class I and II	IBTPS Class III and IV	TTPS Class I and II	TTPS Class III and IV	
1	Regular	51(91.1)	57(66.3)	73(100)	125(52.3)	306(67.4)
2	Temporary	5(8.9)	6(7)	-	62(25.9)	73(16.1)
3	Contract	-	19(22.1)	-	35(14.6)	54(11.9)
4	Casual	-	4(4.7)	-	17(7.1)	21(4.6)
	Total	**56(100)**	**86(100)**	**73(100)**	**239(100)**	**454(100)**

Source: Primary Data

The table shows that out of the total 454 respondents, majority of 67.4 per cent of the respondents are regular employees and the next majority of the respondents (16.1 per cent) are temporary employees.

REASONS FOR GRIEVANCES IN TTPS (Public) - GARRETT RANKING TECHNIQUE

In order to find out which reasons are most grievances, the information have been collected from the employees. The following table shows the reasons for grievances.

Table 5 - Reasons for grievances –TTPS (Public)

Sl. No	Reasons	Total score	Average score	Rank
1	Unfair working conditions	16798	70.28	I
2	Delay in promotion	13162	55.07	IX
3	Reasons for demotion	14533	60.81	IV
4	Suspension	14434	60.39	V
5	Biased transfer	13476	56.38	VII
6	Unsatisfied welfare measures	15638	65.41	II
7	Unfair wage structure	13314	55.71	VIII
8	Increment not given	13100	54.81	X
9	Unfair labour practices	13759	57.57	VI
10	Inadequate safety equipments	15488	64.80	III

Source: Primary data

Table5 clearly shows that majority of the respondents had given the first rank to unfair working conditions.The table exhibits that the sample respondents had given second rank to unsatisfied welfare measures. The table further shows that the sample respondents had given the third rank to inadequate safety equipments. It is further clear from the table that the sample respondents had given the last rank to increment not given.

REASONS FOR GRIEVANCES IN IBTPS (Private)- GARRETT RANKING TECHNIQUE

In order to find out which reasons are most grievances, the information have been collected from the employees. The following table shows the reasons for grievances.

Table 6 - Reasons for grievances - IBTPS

Sl. No	Reasons	Total score	Average score	Rank
1	Unfair working conditions	5568	64.74	II
2	Delay in promotion	5287	61.48	V
3	Reasons for demotion	4726	54.95	IX
4	Suspension	5164	60.05	VI
5	Biased transfer	4857	56.48	VII
6	Unsatisfied welfare measures	5561	64.66	III
7	Unfair wage structure	4528	52.65	X
8	Increment not given	4728	54.98	VIII
9	Unfair labour practices	5463	63.52	IV
10	Inadequate safety equipments	6046	70.30	I

Source: Primary data

Table 6clearly shows that majority of the respondents had given the first rank to inadequate safety equipments.The table exhibits that the sample respondents had given second rank to unfair working conditions. The table further shows that the sample respondents had given the third rank to unsatisfied welfare measures. It is further clear from the table that the sample respondents had given the last rank to unfair wage structure.

SUGGESTIONS

- ✓ The power generation units must facilitate speedy redress of grievances. In order to enhance industrial peace, they should handle the conflicts and grievances properly, and no political interference and healthy unionism ensures amicable working climate.
- ✓ The power generation units should identify the critical areas where training needs and problems of the trainees. The training programme must be related to the employee's abilities and aptitudes.
- ✓ Providing a better working condition with latest technologies and updations satisfying all cadre of people in the organization and making work more pleasurable creates work interest in the employee and produce good results.

CONCLUSION

It is concluded that the overall human resource practices in power generation units are satisfactory, which is an appreciable factor in private and public power generation units. This study shows positive and direct relationship between the extent of firm's adoption of high performance human resource practices and firm's managerial productivity.

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MOTIVATIONAL FACTORS INFLUENCING THE OVERALL DECISION BEHAVIOR OF THE CONSUMERS TOWARDS AAVIN MILK IN TIRUNELVELI DISTRICT

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ABSTRACT

Milk is regarded as the most important source of nutrient, vitamin and mineral provider for people across the world. It is regarded as a sea of calcium which helps people develop stronger bones and muscles. The universal significance of milk has never been under estimated and efforts have continuously been made to augment the production of pure milk for consumption in various forms. Milk contains most of the essential nutrients for the maintenance of the physical well-being. Milk has been elixir of life ever since the creation of the world. The rural people are mainly price conscious but not so brand loyal, so they may switch to other brand in case, other brand offer them comparative quality product with low price, they do not consider the fragrance and taste as important factor while making purchase decision.

INTRODUCTION

Milk has been a part of diet in Indian society since immemorial. Our scriptures are full of references on the importance as value of milk for human life. In the Upanishads also there are references of donating cows to the priestly class. In Mahabharata there is story of the war between Arjun and Kaurawas for the cow-herds of the King Virat. Lord Krishna was also from the family of the milk producers and is therefore known as Gopal, Govind etc. in which go means cow. India's ancient scriptures have described cow's milk as "Amirtha". Cow is holy for Hindus who make up more than 80 per cent of the population of India. Buffalo enjoys no such holy status.

Statement of the Problem

The success of the any dairy unit also influenced by the market potential and the consumer preference. The recent years many high capital intensive private milk producing companies have emerged in the local areas. It provides stiff competition to the Aavin products. As a result, the government is also changing its policy to cater the needs of the consumer, suitable and attractive scheme are introduced. Number of vendors have also increased taking into the service of SHG schemes.

Motivational factors for purchase of Aavin milk

Table 1.1 - Motivational factors for purchase of Aavin milk

Sl. No	Factors	Number of variables	Eigen value	Percentage of variation	Cum. percentage of variation
1.	Quality	6	6.094	32.072	32.07
2.	Healthy consciousness	4	1.774	9.335	41.41
3.	Price	3	1.541	8.109	49.52
4.	Availability	2	1.307	6.879	56.39
5.	Door delivery	2	1.071	5.637	62.03
6.	Packaging	2	1.052	5.539	67.57

Source : Computed data

Kaisser-Meyer-Olkin measure of sampling adequacy:0.882

Bartlett's Test of sphericity Approx Chi-Square : 11020.828

Degree of freedom : 171

Significance : 0.000

It is observed from the above Table that the six factors such as quality, healthy conscious, price, availability, door delivery and packaging were extracted out of nineteen attributes. These factors account for about 67.57 percent of variance in the data. Eigen value for the first factor 'quality' is 6.094 which indicate that the factor contains very high information than the other factors. The first factor, 'quality' provides the maximum insights of purchase decision of Aavin milk in the study area. It is a very important factor, because the consumers prefer to purchase Aavin milk on the basis of quality. To improve this situation, the dairy unit will give more importance to the attributes concerning 'quality 'of milk. The second important factor called 'healthy conscious' accounts for 9.335 percent variance. The Eigen value of this second factor is 1.774. It explains that people are more healthy conscious about their product. The third and the fourth factors, 'price', and 'availability' account for 8.109 percent and 6.879 variance with the Eigen value of 1.541 and 1.307 respectively. It shows that consumers are give more importance to the pricing for its quality level and the product is delivered at right time. The fifth and the sixth factors, 'door delivery' and 'packaging' account for 5.637 percent and 5.539 variance with the Eigen value of 1.017 and 1.052 respectively. Door step delivery and packaging is also important in making purchase decision for Aavin milk.

High value of Kaiser-Mayer-Olkin (KMO) test of sampling adequacy (0.882) indicates the correlation between the pairs of variables explained by other variables and thus factor analysis is considered to be appropriate in this model.

Motivational Factors Influencing the Overall Decision Behavior of the consumers

After finding out the factors involved in decision behavior of the consumers, the next step is to find out the relationship between the motivational factors and the overall decision behavior of consumers in the study area. The multiple regression analysis has been executed to analyse such motivational factors in rural, semi-urban and urban area separately. The overall score on purchase decision behaviour of the consumers is treated as dependent variable whereas motivational factors such as quality, health conscious, price, availability, door delivery and packaging are taken as independent variables. The fitted regression model is

Table 1.2

Impact of motivational factors on consumer decision behavior

Sl.No.	Motivational factors	Regression co-efficient in		
		Rural	Semi-Urban	Urban
1.	Quality	0.562**	0.589**	0.549**
2.	Healthy conscious	0.250**	0.348**	0.108*
3.	Price	-0.003^{NS}	0.016^{NS}	-0.015^{NS}
4.	Availability	0.249*	0.114*	0.329**
5.	Door delivery	0.037^{NS}	0.070^{NS}	0.138*
6.	Packaging	0.327**	0.255**	0.119^{NS}
	Constant	3.129**	2.269**	3.426**
	R^2	0.912	0.918	0.945
	F-statistics	331.474**	361.105**	270.158**

Source: Computed data.

Note : * * Significant at 1 percent level.
* Significant at 5 percent level.
NS – Not significant

It is seen from table that the regression analysis among the rural consumers, the significantly influencing motivational factors are quality, healthy conscious, availability and packaging. An increase in quality, healthy conscious, availability and packaging result in an increase on consumer decision behavior .The analysis reveals that an increase in quality, healthy conscious, availability and packaging result in an increase in the consumer decision behavior by 0.562, 0.250, 0.249 and 0.327 respectively from its mean level. The factors price and door delivery were not considered as significant. The changes in impact on motivational factors explain the changes on decision behavior to the extent of 91.20 percent since its R^2 is 0.912.

In case of semi-urban consumers, the significantly influencing motivational factors on the consumer decision behavior are quality, healthy conscious, availability and packaging. An increase in quality, healthy conscious, availability and packaging result in an increase in the consumer decision behavior .The analysis reveals that in an increase in quality, healthy conscious, availability and packaging result in an increase in the consumer decision behavior by 0.589, 0.348, 0.114 and 0.255 respectively from its mean level. The factors price and door delivery were not considered as significant. The changes in impact on motivational factors explain the changes in the consumer decision behavior to the extent of 91.80 percent since its R^2 is 0.918.

Among the urban consumers, the significantly influencing motivational factors are quality, health conscious, availability and door delivery. An increase in quality, health conscious, availability and door delivery result in an increase in consumer decision behavior .The analysis reveals that an increase in quality, health conscious, availability and door delivery in an increase in the consumer decision behavior by 0.549, 0.108, 0.329 and 0.138 respectively from its mean level. The factors price and packaging were not considered as significant. The changes in impact on motivational factors explain the changes in the consumer decision behavior to the extent of 94.5percentsinceitsR^2is0.945.

Ho3 : The high significance of quality proves the third hypothesis that the consumer decision behavior is significantly influenced by quality.

Factors Influencing the Overall Decision Behavior of the consumers

It is observed from the six factors such as quality, healthy conscious, price, availability, door delivery and packaging were extracted out of nineteen attributes. These factors account for about 67.57 percent of variance in the data. It is a very important factor, because the consumers prefer to purchase Aavin milk on the basis of quality. To improve this situation, the dairy unit will give more importance to the attributes concerning 'quality 'of milk.

- Perception towards price

  The study revealed thatthe three categories of consumers the mean score is a maximum on factor, 'high quality of Aavin milk are higher price'. The result of F-statistic shows a significant difference on these scores.

- Perception towards product quality

The significant difference among three categories of consumers the mean score is a maximum on factor, 'the milk is fresh too long time.'

- Perception of consumers towards Availability

According to the study, the significant difference among three categories of consumers the mean score is a maximum on factor, 'Not affected by seasonality's' .The result of F-statistic shows a significant difference on these scores.

CONCULSION

It is observed from all the factors account for about 67.57 percent of variance in the data. Eigen value for the first factor 'quality' is 6.094 which indicate that the factor contains very high information than the other factors. The first factor, 'quality' provides the maximum insights of purchase decision of Aavin milk in the study area. It is a very important factor, because the consumers prefer to purchase Aavin milk on the basis of quality. To improve this situation, the dairy unit will give more importance to the attributes concerning 'quality 'of milk.

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SELF HELP GROUP ITS GROWTH AND PROSPERITY IN TIRUNELVELI DISTRICT

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ABSTRACT

Women have been traditionally known to conserve genetic diversity and champion good agricultural practices. Women collectives like SHGs. Cooperatives will be encouraged and incentivized in following sustainable agriculture practices. Extensive discussion about self –help groups has continued since the 1970s, this group approach is not new to rural India. Affinity groups literacy groups, DWCRA, milk societies, chit fund groups, village development councils, farmer's clubs and the like, are farmers examples of the group approach experienced in rural India. The beginning of the women SHG can be traced back to the Asia Pacific Rural and Agricultural Credit Association (APRACA) seminar in china in 1986-87, MYRADA Action Research, NABARD initiatives and the like, and many theories about them have evolved. Because there is insufficient space in this journal to discuss them all, we will introduce some of the more important views and research trends. Government Policies in this region are mainly focusing on welfare of women at the bottom of pyramid through the schemes and activities directed towards them. This paper attempts to understand the review the schemes for women in general and for Self Help Groups in particular.

Introduction

Self-Help Group is a voluntary association of people with a common goal. It should be small and manageable relying on internal strength. The goal may be social or economic empowerment. This group approach is not new to rural India. Affinity groups, literacy groups, DWCRA, milk societies, chit fund groups, village development councils, farmer's clubs and the like, are farmers examples of the group approach experienced in rural India. While it may be uncertain that people receiving help are always benefited, it seems more likely that the people giving help are profiting from their role. "People who are suffering from their own difficulties find that their painful experiences can help others in the same boat, thus enabling them to realize the humanitarian or existential meanings of their experiences. Additionally, people can deepen their understanding of their own problems by helping others in similar circumstances. Professionals are often unaware that their technical perspectives are stigmatizing, dehumanizing, or implicitly negative about living with the condition. Qualitative research, rather than quantitative or conventional research, is needed to explore these perspectives. The fourth idea is based on the view of self-help groups as voluntary organizations, not as a form of therapy or treatment. Borkman (1999) states that "the social science literature on self-help / mutual aid has taken a disproportionately therapeutic and individualistic perspective, focusing on such questions as how individuals are benefited by their participation in a group.

OBJECTIVES OF THE STUDY

- To analyze the genesis and development of SHGs in Tirunelveli District.
- To evaluate the performance of the sample SHGs in Tirunelveli District.
- To offer suggestions to growth and prosperity the working of the SHGs.

SELF HELP GROUPS

Among 114706 target families, 2728 no of Self Help Groups and 951 no of special SHGs have been formed. Apart from this existing 2687 no of SHGs have been affiliated to PLF/VPRC. All these SHGs were given Animator / Representative and members training. And also all these groups were credit rated and given Revolving Fund.

Review of literature

C. Sivakkolundu and P. Loganathan (2013) pointed out that, **Micro finance and Self Help Groups,** found that till November 2013 about 'banking the unbankable' through micro finance is a valuable contribution to development planning as it presents an alternative way to development. Micro finance has ushered in a new life of liveliness, joy and jubilations for them. It has aided in making the passage from darkness to light for thousands of women struggling to breathe in the quagmire of poverty.

G.venkata Naidu and P.Ramappa (2011) pointed out that **SHGs and its impact on employment income generation**, found that till May 2011 about joining the SHG, the women have improved their saving capacity. Almost all the members are availing the credit ranging from Rs.5000 to 20,000. Access to credit has enabled them to undertake various economic activities like dairy, petty business, live stock, horticulture. Women earned an additional monthly income from Rs.600 to 1200. The incremental income has been spent on children education, nutritious food, on health care for family.

Shivaprasad D.T and Laxmisha A.S. (2014) pointed out that **Micro Finance through SHGs – An Analysis,** found that till October 2014 about Karnataka where the first seed of SHG Bank linkage programme was shown and germinated, has been showcasing its experiences. The state has continuously ranked among the top three states at all India level in terms of credit linkage and continued to contribute a significant number of SHGs to the all India figures both in terms of promotion and credit linkage.

R.Palaniappan (2014)pointed out that **An Economic Appraisal of Women SHGs in Tirunelveli,** found that till November 2014 about the analysis reveals that the average revolving loan for an SHG is 67,560 and for a member it is 2137.97. More than 60 per cent of revolving loans are taken by the members for consumption purposes. In the absence of SHGs, they would go to money lenders for the credit needed for consumption purposes. Amount spent on celebrating ceremonies is around 8 per cent within consumption purpose category. 39.4 per cent of loan for production purposes was spent on small business.

V.M.Chavan and Mukund M. Mundargi (2010)pointed out that, **Micro Finance and Financial inclusion of the Poor through Self Help Group Bank Linkage,** SHG-Bank linkage (SBL) programme for credit has been able to reduce transaction costs. It has enabled the banks to achieve better loan recovery and mobilize low cost deposits. The SBL has introduced innovation in bank lending by forging flexibility, operationally easy and follow up virtue of informal lending system. This is in view of technical and administrative capabilities and efficiencies and adequate availability of financial resources of formal lending mechanism of commercial banks.

METHODOLOGY:

The field study has been restricted to Tirunelveli district. The study is based on both Primary and secondary data. The primary data have been collected by using well structured and pre-tested interview schedule. The secondary data were collected from books, journals and websites.

Welfare measures in Tirunelveli

The Tirunelveli government would continue implementation of the interest-free loan scheme to women self help groups.

- Quick appraisals have to be done for the senior employees who are working more than 5years for their recognition and dedication to the work and goal achievement of the company.
- Conduct exit interview to every employee whether he/she is a manager/sales employee/ worker/promoter to know the drawback of the company before leaving the company so that the company makes changes.
- Focus more on employee's health and safety then the company will get good output from the employees.

Analysis and Interpretation:

Women SHG members in their growth and prosperity conditions and other related factor through the structured interview schedule collected by the researcher. For this purpose the study conducted for fifty respondents of the women SHGs members.

SIMPLE PERCENTAGE ANALYSIS

Percentage analysis was carried out and interpretation done keeping in mind the objective of the study.

AGE OF THE WOME SELF HELP GROUPS MEMBERS

S.NO.	AGE (years)	No. the respondents	Percentage (%)
1.	Below 30	12	24
2.	30-40	23	46
3.	Above 40	15	30
	Total	50	100

Source: Primary Data

Interpretation

From the above table reveals that out of total respondents taken for the study, 24% of them belong to the age group of 30 years, 46% of the respondents are 31 to 40 years, and remaining 30% of them belong to age group of above 40 years.

EDUCATIONAL STATUS OF THE WOMEN SELF HELP GROUPS MEMBERS

S.NO	Educational Qualification	No. of respondents	Percentage (%)
1.	Illiterate	18	36
2.	Literate	32	64
	Total	50	100

Source: Primary Data

Interpretation

Table shows that educational status of the women Self Help Groups members, 64% of the members are literate and remaining 36% of the members are illiterates.

Conclusion

The organizations are employee friendly, majority of the employees are satisfied with the resources they are provided with at the work place. As the organizational policies like employee

review system, performance management system and compensation policies are well communicated to every employee. In the prevailing competitive environment, engaged employees are viewed as a strategic asset by both academicians and practicing managers alike. Through theoretical arguments as well as empirical support, this study argues that differences between self-efficacy levels in employees are primarily responsible for differences in displayed engagement. Based o the findings the study argues and defines engagement as expressed empowerment pertaining to a role thus enriching the management literature concerning engagement. Suitable managerial implications are also discussed.

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IMPACT OF ORGANISED RETAILING IN UNORGANISED RETAILING - A STUDY WITH SPECIAL REFERENCE TO THOOTHUKUDI DIST

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ABSTRACT

Retailing is one of the largest sectors and is going through to get a greatest growth in the Indian business industry. This growth can be directly credited to the emergent Indian economy as well as increase in Private Final Consumption Expenditure (PFCE) and it brings a big conversion in Indian peoples" consumption pattern". This mind set from consumers is expected to continue for at least the next two-three decades, attract huge attention from entrepreneurs, business heads, investors as well as real estate owners and builders segments of India. In this situation the growth of Indian retailing Indian retailing industry is highly fragmented with the organized retailing still at a blossoming stage which accounts for far less percentage than the unorganized retailing of the total Indian retail market.Today, the retail industry in India is estimated to beover INR 40 Lakh Crores and accounts to 10% of India's GDP. According to rough estimates, the unorganized retail sector constitutes over 90% of the country's retail industry**.** It is estimated that organized retailing is less market when compared with unorganized retailing, but is expected to develop a minimum percentage then unorganized retailing. Though the organized retail sector is growing, the impact of growth is affecting the unorganized retail sector, especially in the rural areas. This study aims to identify the factors influencing the perception towards organized retailing from unorganized retailers. The primary data was gathered by a well structured questionnaire with 120 customers selected purposively from Thoothukudi District.Statistical software and SPSS were extensively used for analyzing the data collected.

Keywords: Unorganized retailing, organized retailing, kirana shops.

INTRODUCTION

Retail is currently the flourishing sector of the Indian economy.the Indian retail industry is divided into two sectors- organized and unorganized. The concept retail, which includes the shopkeeper to customer interaction, has taken many forms and dimensions, from the traditional retail outlet and street local market shops to upscale multi brand outlets, especially stores. Hence, focusing on two aspects of retail marketing i.e. store retailing and non store retailing. Store Retailing as the departmental store, has multi brand outlet, offering a variety of products in various categories under one roof, trying to cater with segments of the society and Non store retailing as the direct selling, direct marketing, automatic vending. Impacts in terms of generating more number of employments, new diversified forms of employments, and improving the nature of retail employment. This form of retail sector is also looked upon as a huge sector having immense business opportunities for entrepreneurs and capital investors Small-store retailing has been one of the easiest ways to generate

self-employment, as it requires limited investment in land, capital and labour. It isgenerally family run business, lack of standardization and the retailers who are running this store they are lacking of education, experience and exposure. Unorganized retail sector is still predominating over organized sector in India. The road side hawkers and the mobile (pushcart variety) retailers. The Grocery stores within which Open formatmore organized outlets and Small to medium food retail outlets

STATEMENT OF THE PROBLEM:

India is at the crossroads with respect to the retail sector. Both modern and traditional retailers are likely to co-exist in India for some time to come, as both of them have their own competitive advantages. The kirana has a low- cost structure, convenient location, and customer intimacy whereas modern retail offers product width and depth and a better shopping experience. One of the prime objectives of this study was to find the retailers attitude towards unorganized retailing across demographic profiles.From this study it was observed that due to changes in the disposable income and increased awareness of quality, among the consumers' the retailers are in a position to provide and to satisfy the consumers wants and needs. In this position the unorganized retailers differ on the basis of quality and price in order to survive in the market.

OBJECTIVES:

1. To find out impact on unorganized business due to the entry of organized retailers inThoothukudi District.
2. To assess the impact on employment and income in both organised and unorganised retail sector
3. To study the advantages of unorganised retail.

ORGANIZED VS. UNORGANIZED SECTOR:

Future of retail sector in India is swerving- on one side organized retail is marching intolife of urban consumers, while on the other our ownneighborhood 'Grocery stores' are resisting fiercely with theirexisting strong foothold. India today is at the crossroads withregard to the retail sector. A shift between organized andunorganized retail sector is evident, which has led to a numberof speculations on the fate of Indian retail. Unorganized sector cannot ignore. In any newspaper or television channel, we find hordes of newsabout happening in organized retail sectors, which is indeedfairly real situation. While the role of organized retail sector ingrowth of economy cannot be denied, but one thing is also ofextreme importance that unorganized retail format is a supportto a large chunk of population- providing direct employment toindividuals. The retailing landscape in most developed countries is dominated by organized retailing, whereas unorganized retailing is the leading format in emerging economies. Organized retailing refers to trading activities undertaken by licensed retailers (e.g. supermarkets, corporate-backed hypermarkets and retail chains). In contrast, unorganized retailing is characterized by small neighborhood stores selling groceries (mom and pop stores, also called kirana shops in India), typically run by individuals or families. The liberalization policies on foreign direct investments in developing economies coupled with the lure of huge growth prospects have led retailing giants from developed economies, such as Walmart and Carrefour, to foray into emerging markets. In addition, organized retailing is also growing organically in developing markets.

ADVANTAGES OF UNORGANISED RETAIL SECTOR

The advantages for unorganized retail sector or traditional retailing are low cost structure, low real-estate and labour costs. Moreover, proximity of the location, credit sales, convenient timings, facility ofhome delivery and close familiarity with almost all regular customers; all these add to the positives of thissector. It is observed that the strengths of traditional retailers lie in terms of the userfriendly services provided by them. They accept product returns, exchange damaged goods, give

credit toregular customers, suggest the products to the customers according to their likes and dislikes, recommendnew products to them, and also at times allow bargaining on MRP.

RESEARCH METHODOLOGY

This district is divided into 12 taluksAlwarthinagari, KalugumalaiKayathar Kovilpatti, Ottapitaram, Pudur, Sattankulam, Srivaikundam, Thoothukudi, Tiruchendur, Unangudi, and Villathikulam.Each taluk is considered as cluster.The present study has selected **120 retailers areselected**onstratified random basis. The study is an empirical research based in survey method. The data is collected from both primary and secondary data.

METHOD OF DATA COLLECTION

The data is collected from both primary and secondary data.For primary data are collected from the consumers who purchase from both organized as well as unorganised retailers in Thoothukudi District. The Sampling Unit of the study is gathered from the retailers from different age groups, gender, locations, income levels and educational backgrounds.Sampling Size selected for this study is 120retailers both from organized and unorganized. For secondary data the information and opinion are collected which has a direct or indirect relevance to the information like official publications and research journals.Type Of Schedule Structured Questionnaire with suitable scaling.Close ended and multiple choice questions.Statistical Tool percentage analysis, mean square analysis are used to manipulate the data.

RESULT AND DISCUSSION

Table: 1. Socio Economic Status of the Respondents

Particulars	**No. of respondents**	**Percentage**
Gender Wise Classification		
Male	68	55.67
Female	52	43.33
Age wise classification		
Below20 years	22	18.33
21 to 30 years	44	36.67
31 years-40 years	24	20
Above40 years	30	25
Educational Status		
Literate	104	88.67
Illiterate	16	13.33
Marital Status		
Married	64	46.67
Unmarried	56	53.33
Members of Family Members		
Upto 3 members	32	26.67
4 to 5 members	64	53.33
More than 5	24	20
Monthly Income		
BelowRs.5000.	08	6.67
Rs.5000- Rs.10000,	68	56.67
Rs.10001- Rs.15000	20	16.67
Above Rs.15000	24	20

Sources: Primary Data

It is understood that, 56.67% of the Respondents (68) are female and the remaining 43.33% of the Respondents (52) are male. It is found that, 36.67% of the Respondents (44) are coming under the age group of 21 to 30 years, 25% of them (30) are coming under the age group of above 40 years, 20% of the Respondents (24) are coming under the age group of 31 years-40 years and 18.33% of the Respondents (22) are coming under the age group of below 20 years. It reveals that, 86.67% of the Respondents (104) are literate and the rest 13.33% of the Respondents (16) are illiterate. From the table, out of 120 Respondents, 53.33% of the Respondents (64) are married and the remaining 46.67% of the Respondents (56) are unmarried. it is clear that, 53.33% of the Respondents (64) are having 4 to 5 members in their family, 26.67% of the Respondents (32) are having up to 3 members and remaining 20% of the Respondents (24) are having more than 5 members in their family. It is reveals, 56.67% of the Respondents (68) monthly family income is `5000-10000, 20% of the Respondents (24) monthly family income is above `15000, 16.67% of the Respondents (20) monthly family income is `10001-15000 and 6.67% of the Respondents (8) monthly family income is below 5000.

Table: 2. Impact of organised retailing on unorganised retailing

S.No	Factors	Very High	High	Moderate	Low	Very Low	Total Mean	Mean Score
1	Impact of Malls on the small retail outlets	360	144	36	40	10	590	3.93
2	High value customers are switching over to organised retail formats.	390	88	90	24	8	600	4.00
3	Organised retail outlets sell Merchandise at higher prices	430	72	63	26	12	603	4.02
4	Small shopkeepers favourably placed due to credit offering	325	72	102	18	24	541	3.61
5	Low exposure to unorganised retail sponsorship	70	248	24	82	25	449	2.99
6	Malls having dislodging potential for unorganized retil outlets	60	48	123	106	32	369	2.46
7	Application of new Technology	360	152	30	20	20	582	3.88
8	Decline the volume of profit and sales	425	136	54	16	5	636	4.24
9	Increasing competition from organized outlets	35	272	189	14	5	515	3.43

Sources: Primary Data

The Table shows that the Impact of organized retailing in unorganized retailing. In that most of the respondents (3.93) are having the impact of Malls on the small retail outlets. Next (4) of the respondents said that High value customers are switching over to organised retail formats. (4.02) of the respondent are thought that Organised retail outlets sell Merchandise at higher prices. (4.02) of the respondents are feels it is Small shopkeepers favorably placed due to credit offering (2.99) of the

respondents are having the Low exposure to unorganised retail sponsorship**. (**3.61) of the respondents are having the impact of Small shopkeepers favorably placed due to credit offering. (2.46) of the respondents are having the impact of Malls having dislodging potential for unorganized retail outlets. (3.88) of the respondents are having the impact ofApplication of new Technology. (4.24) of the respondents are having the impact ofDecline the volume of profit and sale. (3.43) of the respondents are having the impact of Increasing competition from organized outlets

SUGGESTION

- Retail outlets should provide home delivery services to their regular customers to maintain loyalty and strategy with respect to purchase of particular amount of product.
- The unorganized retailers should offer attractive weekly or monthly schemes for groceries and other items.
- To deal with the competition from organized retail, unorganized retail prefers the strategies like costcutting and offering discount superior to strategies like increasing number of brands and better display.
- It is suggested that the unorganized retailers have to be very attentive and need to cope up well with thecompetitive retail market environment created by the organized retail outlets so as to maintain theirbusiness and to provide quality services to customers without any/much reduction in profit.
- It is recommended that unorganized retailers should start dealing in complete variety of products ofdifferent brands rather than keeping the business activity confined to limited variety of products orlimited brands.
- All the above studies emphasize on government's responsibility to provide enough protection andopportunities to unorganized retailers so as to make them more efficient and competitive. Innovativemeasures are suggested to have more inclusive approach towards traditional retailers.
- In response to competition from organized retail, unorganized retailers can take certain measure like Adding new product lines and brands, Better displays, Renovation of the store, Introduction of self service, Enhancing the store ambience, Differentiating services, Enhanced home delivery, Acceptance of credit card

CONCLUSION

Organized as well as unorganized retail sectors have their own sets of strengths and weaknesses because of which few experts feel that they will always co-exist and grow together at least for some generations to come. The study further revealed that proximity was a major comparative advantage of unorganized outlets. Unorganized retailers are having a comparatively strong advantage because of their ability to sell loose items, provision of credit, bargaining and home delivery facilities. The unorganized retailers had a good share in Market, because of the provisions provide by them. In spite of the enormous potential and growth opportunities available for the organized sector, it might not create a major impact on the unorganized retailers because of the mindset of the consumers will who cannot think of a life without having a local neighborhood store (kirana store).

As organized retail is consistently trying to expand, in long term, unorganized retail might have to face severe complications. Timely and in depth analysis of current situation is needed to deal with this issue of conflict between these two players of the retail market. More local level studies, with not only quantitative but also with qualitative analysis are required to be undertaken as situation differ from one location to other. The trends in local business activities is studied by carrying out year

wise, segment wise and region wise analysis. The entry of organized retailer will improve infrastructure, technology, supply chain giving consumer experience of buying products at lower prices and employment opportunities. At the end, the study also tries to understand various factors affecting the unorganized retailing with respect to after the entry of organized retailers.Government authorities can act upon accordingly as one single solution can not fit everywhere. Measures and innovative steps can be taken suitable to the needs and requirements of unorganized retailers situated at different locations.

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THE IMPACT OF EMPLOYEES TRAINING AND DEVELOPMENT PRACTICES OF STATE BANK OF INDIA IN TIRUNELVELI DISTRICT

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INTRODUCTION

Human factor has moved into the center of business in the recent days. Never before has the contribution of human resource to the success of business been subjected to so much of debate and discussion. This situation has developed as a result of some fundamental changes that have taken place, the most important of which is the pervasive and intensive competition that banks are facing today. Human being is an intelligent, creative, artistic and a reactive resource. He/she has got a wonderful potential to do incredible things. In the present competitive world, training, developing and management of human resources have been a matter of crucial determination of success for the banking industry. Transformation in the Indian banking industry, ever increasing competition, fast moving and complex world of latest technology have compelled banks to think of and to adapt themselves to the changing banking environment. There is a need to develop competencies i.e. skill, knowledge and attitude among the bank staff to make them more suitable to the changing conditions, through proper training and development programmes.

STATEMENT OF THE PROBLEM

The term 'training' and 'development' in the expression of Human Resource Development (HRD) from the research point of view indicates the development of individual employees, the development of groups of employees in the organization's various sections/departments/divisions and finally development of entire work force comprising different groups working together to achieve the goals of the organization.

OBJECTIVES OF THE RESEARCH STUDY

The following are the major objectives of the study

- To assess the impact of training and development programmes
- To analyse the expectations about training and development programmes
- To assess the perception about training and development programmes

RESEARCH METHODOLOGY

The research work confines itself in an in-depth analysis of various aspects of training and development policies and practices in State Bank of India. The study is based on Primary

data in particular and secondary data in general. Primary data are collected through questionnaire, supported by personal interview and discussion with the bank staff. Secondary data are collected by referring to books, journals, magazines, research papers, articles and websites. The study is an empirical survey covering of 490 employees of State Bank of India in tirunelveli district. The study is based on both the primary data and the secondary data.

TRAINING AND DEVELOPMENT PROGRAMMES IN SBI

SBIs experience in staff training spans more than four decades. It is based on an in-depth understanding of the business and banking environment domestic as well as international. A full-fledged Management Information Systems Department was established on 1st November 1975. Such departments have been opened at Local Head Offices (LHOs) to provide various levels of management and techniques. The main emphasis of staff training was to develop job-knowledge, skills, attitudes and aptitudes.

STATE BANK OF INDIA TRAINING COLLEGES/INSTITUTES

State Bank of India has 4 apex training colleges / institutes. In addition to these SBI also has 45

State Bank Learning Centres (SBLCs) throughout India.

State Bank Staff College, Hyderabad Hyderabad	State Bank Academy, Gurgaon Management,	State Bank Institute of Rural Development,	State Bank Institute of Information Communication Hyderabad

Table1.1

TRAINING TECHNOLOGY IN THE PAST, PRESENT AND IN FUTURE (IN PERCENTAGE)

Sl.No	**Factors**	Upto1980	From1981 to 1995	1996Onwards
1	**INPUT**			
	A)Knowledge	20	60	40
	b) Skills	30	35	30
	c) Attitudes	10	25	50
	METHOD			
	A)Chalk and Talk	85	70	Aud 30
	b) Other Methods	Case 25	Case 20	Aud 5
2	**PROGRAME**			
	a) On campus	100	90	75
	b) Off campus	Nil	10	25
	c) Duration	Long	Medium	Short
	d) Capacity Utilisation	50	65	85
	e) Training days	Small	Large	Very Large
	f) Nature of programmes	General	More General	More specific

TABLE1.2

OVERALL OPINION ABOUT TRAINING AND DEVELOPMENT PROGRAMMES

[Strongly agrees (SA) Agree (A) Neitheragree nor disagree (NA) Disagree (DA) Strongly disagree (SDA)]

S.N	Statement	SA	A	NA	DA	SDA
1	Programmes are relevant to the achievement of bank's vision, mission	433	47	0	0	0
2	Programmes have real and lasting value	19	461	0	0	0
3	Money could have been better spent on any other activity that would have yielded better results in terms of organizational effectiveness	12	12	20	373	63
4	Programmes are an ornamental exercise	0	0	12	128	340
5	Improves the quality of work and the quality of life of the staff	18	462	0	0	0
6	Helps to deal successfully with the complex nature of challenges that confront the bank	465	15	0	0	0
7	Programmes are regularly and properly organized	451	29	0	0	0

TABLE1.3

IMPACT OF TRAINING AND DEVELOPMENT PROGRAMMES ON SELF DEVELOPMENT

[Strongly agrees (SA) Agree (A) Neitheragree nor disagree (NA) Disagree (DA) Strongly disagree (SDA)]

S.N	Statement	SA	A	NA	DA	SDA
1	Helped to achieve my personal goals and other aspirations	329	110	19	11	11
2	Derived benefits through interaction with others	373	79	15	7	6
3	Helped to develop new ideas	337	68	38	18	19
4	Useful in long-term development	347	83	23	14	13
5	Helped to develop personality	319	102	30	14	15
6	Helped to reduce job related stress	344	83	17	13	23
7	Led to higher pride of work	319	102	30	14	15
8	Related to promotion and career development	344	83	17	13	23
9	Helped to acquire knowledge	265	179	15	9	12

FINDINGS AND CONCLUSIONS

The following findings and conclusions have been drawn from the analysis and interpretations of the data collected from the respondents.

- The bank employees belonging to 20-29, 30-39, 40-49 and 50-59 years of age groups differ with perception about training and development programmes.
- The bank employees belonging to 30-39 years of age group have higher perception about training and development programmes as compared to bank employees belonging to 20-29 years, 40-49 years and 50-59 years of age groups.
- The bank employees belonging to different age groups differ with impact of training and development programmes on behavioral changes.
- The bank employees belonging to 30-39 years of age group have higher impact of training and development programmes on behavioral change as compared to bank employees belonging to 20-29 years, 40-49 years and 50-59 years of age groups.
- The bank employees belonging to different age groups differ with impact of training and development programmes on job performance.
- The bank employees belonging to 30-39 years of age group have higher impact of training and development programmes on job performance as compared to bank employees belonging to 20-29 years, 40-49 years and 50-59 years of age groups.
- The bank employees belonging to different age groups differ with perception about training and development programmes administration.
- The bank employees belonging to 30-39 years of age group have higher perception about training and development programmes administration as compared to bank employees belonging to 20-29 years, 40-49 years and 50-59 years of age groups.
- The bank employees belonging to different age groups differ with perception about training centers.
- The bank employees belonging to 30-39 years of age group have higher perception about training centers as compared to bank employees belonging to 20-29 years, 40-49 years and 50-59 years of age groups.
- The bank employees belonging to different age groups differ with impact of training and development programmes on self development.
- The bank employees belonging to 30-39 years of age group have higher impact of training and development programmes on self development as compared to bank employees belonging to 20-29 years, 40-49 years and 50-59 years of age groups.
- The bank employees belonging to different age groups differ with perception about the trainers.
- The bank employees belonging to 30-39 years of age group have higher perception about the trainers as compared to bank employees belongs to 20-29 years, 40-49 years and 50-59 years of age groups.
- The bank employees belonging to different designations i.e., assistants, senior assistants, special assistants, scale –I officers, scale –II officers, and scale –III officers differ with expectations from training and development programmes.

- The bank employees working as a scale – III officers have higher expectations from training and development programmes as compared to bank employees working as special assistants, scale –II officers, scale –I officers, assistants and senior assistants.
- The bank staffs' belonging to different designations differs with respect to perception about training and development programmes.
- The bank employees working as a scale –I officers have higher perception about training and development programmes as compared to bank employees working as senior assistants, special assistants, scale –II officers, scale –III officers and assistants.
- The bank staff belonging to different designations differs with respect to impact of training and development programmes on behavioral change.
- The bank employees working as a scale –I officers have higher impact of training and development programmes on behavioral change as compared to bank employees working as senior assistants, special assistants, scale –II officers, scale –III officers and assistants.

CONCLUSION

Special programmes for area superintendents etc were introduced during the year. The bank also tries to include the staff or employees in decision making efforts. There was a much greater awareness among the staff of the urgent need for serving the customer efficiently and politely due to the training programmes.

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MOBILE BANKING: A STUDY ON ADOPTION & CHALLENGES IN TIRUNELVELI DISTRICTS

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ABSTRACT

Information technology has basically been used under two different avenues in banking. One is communication and connectivity and other is business process. Today, banks have welcomed wireless and mobile technology into their boardroom to offer their customers the freedom to pay bills, planning payments while stuck in traffic jams, to receive updates on the various marketing efforts while present at a party to provide more personal and intimate relationships. This paper examines consumer adoption of a new electronic payment service as mobile banking and the factors influencing the adoption of mobile banking in Tirunelveli.

Key words: Mobile Banking Adoption Intention; e-banking; satisfaction

INTRODUCTION

Mobile banking is a revolution that is driven by the world's one of the fastest growing sectors mobile communication technology. Like in any emerging technology, there exist barriers to the adoption of mobile banking services. This study explores the issues in mobile banking perceived critical for adoption by both mobile banking users as well as non-users. The study identified certain issues pertaining to banks, mobile handsets and telecom operators viz. mobile handset operability, security/privacy, standardization of services, customization, Downloading & installing application software and Telecom services quality. For this a descriptive design was adopted to empirically explore the selected issues.

OBJECTIVES OF THE STUDY

To study the adoption of Mobile banking services by customers in Tirunelveli district
To identify factors influence the adoption and usage of Mobile banking in Tirunelveli district.

METHODOLOGY OF THE STUDY:

The present study is an research, based on questionnaire. The research selected 15 mobile banking from the population, where mobile banking activities and total number of members of are large. 30 respondents were selected from the 15 mobile banking.lt is based on both primary and secondary data. Primary data was collected directly from the members of m-banking with the help of pre-structured questionnaire. The relevant secondary data was collected from books periodical and annual reports. The collected data was coded and tabulated and analyzed.

AGE AND FAMILY SATISFACTION LEVEL (CHI-SQUARE TEST)

ln **Ho: 1**, under **chi-square** test the researcher analyzed between and family satisfaction level. The researcher classified **the age** as below 20 years, 21-35 years 36-45 and 46&above years. **Satisfaction level** it is classified under four groups highly satisfied, neutral and highly dissatisfied.

Test	Calculated	Table value
chi-square	2.097	5.991

Hence the researcher accepted the hypothesis because the calculated value is less than the table value. So, there is no significant relationship between the age and family satisfaction level.

EDUCATIONAL STATUS AND PERIOD OF MEMBERSHIP (CHI-SQUARE TEST)

ln **Ho: 1**, under **chi-square** test the researcher analyzed between and **educational status and period of membership**. The researcher classified **educational status** as illiterate, below 10th, +2 and graduate. **For period of membership** it is classified under less than 1 year, 2-4 year, 4-5 year and above 5 years.

Test	Calculated	Table value
chi-square	4.091	9.488

Hence the researcher accepted the hypothesis because the calculated value is less than the table value. So, there is no significant relationship between the educational status and period of membership.

FI NDING

Most of the members of the m-banking belong to backward class, scheduled casts, most backward community and Hindus by religion. Most o the members of the m-banking in the study area have only primary and secondary level of education. Most of the members are either unemployed or employed in unorganized sector.poopel employed in organized sector and salaried jobs are very negligible in number. Present study reveals that m-banking in the study area increase the income level of the respondents 10.64 percents respondents were in the income level of Rs.501-1000 before the scheme. But that percentage as increased to 16.90 percentages after .the percentage of the income level Rs.1500-2000 was 26 before scheme. It was increased 40.15 after. Most of member of mobile banking.

SUGGESTIONS

Several actions are necessary to accelerate the financial inclusion through m-banking while at the same time ensuring customer protection. Many of these actions fall in the policy and regulatory space.Building customer awareness and informing the public on use of M-banking modes is required. The RBI and commercial banks should plan a coordinated campaign in partnership with the trainers and professional to educate customers. Technology used for mobile banking must be secure and should ensure confidentiality, integrity, authenticity and non-reputability i.e. authentication by ID and m PIN.Customer should regularly check transaction history details and statements to make sure that there are no unauthorized transactions. Change password or PIN and avoid using easy-to-guess passwords.

CONCLUSION

It is well recognized that mobile phones have immense potential of conducting financial transactions thus leading the financial growth with lot of convenience and much reduced cost. For inclusive growth, the benefits of mobile banking should reach to the common man at the remotest locations in the country. For this all stakeholders like Regulators, Government telecom service providers and mobile device manufactures need to make efforts so that penetration of mobile banking reaches from high-end to low-end users and from metros to the

middle towns and rural areas. Of various problems in m-banking system this is not widely accepted by Tirunelveli district.

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A STUDY ON IMPACT OF INTERNET BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION IN TIRUNELVELI DISTRICT

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ABSTRACT

The purpose of existing knowledge in the electronic banking field of study. To help the banks and policy makers have a better understanding of the internet banking dimensions and their contributions towards customer satisfaction. Especially since not much research has been done in this regard in e-banking development after the recent demonetization by the present government, enabling people to go cashless and enhance a digi economy. The result implicated that the internet banking service quality dimensions have a significant impact on the customer satisfaction of internet banking customers. Each of the dimension namely efficiency, system availability, fulfillment, privacy, contact, responsiveness and contact individually contribute 70% to the overall customer satisfaction in internet banking. The internet banking service quality each of them is positively related to customer satisfaction. This will result in a better internet banking service quality provided by the banks and that in turn will help retain the existing customers and also gaining the new ones.

Keywords: Internet Banking Service Quality; Internet Banking; Customer Satisfaction

Introduction

The technological innovation of electronic channel of service delivery has brought in a level playing field for businesses by eliminating geographical, regulatory, and industrial barriers. this revolution in the market place has set in motion a revolution in the banking sector for the provision of a payment system that is compatible with the demands of the electronic marketplace there are four electronic commerce activities internet users perform. These activities require a banking relationship and are: shopping, banking, investing, and online electronic payment for Internet service. It is this introduction of e-commerce as a means of payment that has urged banks to take a leap from the traditional banking services, offering a service strongly through the medium of internet, which has come to be known as internet banking or e-banking.

There are many factors which have an impact on customer satisfaction, one of the most important being service quality. Especially, in the present era, with the emergence of internet as a major channel of service delivery, the need for a scale to measure the service quality in electronic media of services was felt strongly. Hence, service quality was taken up by the research scholars specifically in terms of the e-services which lead to the development of various models that helped in measuring e-service quality in the services sector.

Objectives

1. To identify the various dimensions of internet banking service quality.
2. To examine the relationship between the customer satisfaction and the various internet banking service quality dimensions.
3. To study the impact of the internet banking service quality dimensions on the satisfaction of customers.

Scope of the study:-

In assessing the impact of e-banking on customers' satisfaction customers of two commercial banks that is bank which were chosen because these banks were the only banks that have started to provide at least one electronic banking payment systems to customers in the city are considered the population study of the. The study will also see whether or not the usage is related to age, educational status and occupation. Last but not least the study will see do customer know about what e-banking means and how they see the challenges and opportunities of e-banking in the city.

E-Service Quality and Customer Satisfaction:-

These studies are considered to be the starting point of scientific interest in satisfaction, its origin and importance customer satisfaction is a phenomenon of particular importance in the evaluation process of a shopping, consumption, or product or service usage experience and is therefore vital in long term consumer responses. Customer satisfaction is considered to be one of the most important competitive factors and as the best indicator of a company's profitability. Additionally, customer satisfaction will impel company to improve their reputation and image, to reduce customer defection, and enhance attention towards the customer needs. This will lead to creation of barriers to switching, and improvement in business relationships with their customers.

Service quality has been recognized as a dominant factor in keeping competitive advantage and sustaining satisfying relationships with customers. Service quality is one of the factors contributing to customers' satisfaction judgments.The factors that influence customer satisfaction were recognized as convenience, independence, and security of internet banking transactions.study revealed that the Six service quality dimensions namely reliability, efficiency, responsiveness, fulfillment, security/privacy and website design have a meaningful relationship with customer satisfaction in Internet Banking and were the proposed indicators to measure customer satisfaction with service quality customer. Responsiveness and security were the dimensions which have the highest effect on e-service quality perception which in turn highly affected the total satisfaction perception.

METHOD OF DATA COLLECTION

This study is based upon the analysis of two types of data sources available data collection i.e.

1. Primary data was collected from 150 respondents from E-banking service quality in Tirunelveli district and the tools like percentage analysis and rank were used to analysis the data which is collected from the respondents.
2. Then secondary data from many articles and journals related to E- banking in Human resource management and from the websites related to the same.

Table -1

Gender wise classification

Particulars	No. of Respondents	Percentage
Male	100	67
Female	50	33
Total	150	100

Source : Primary data

Table1, shows that out of 150 respondents, 67 percent of the respondents are male and 33 percent of the respondents are female.

Table -2

Age wise classification

Particulars	No. of Respondents	Percentage
Below 25 years	54	36
25-35 years	43	29
35-45 years	38	25
Above 45 years	15	10
Total	150	100

Source: Primary data

Table2, shows that out of 150 respondents,36 percent of the respondents are below 25 years and 29 percent of the respondents are 25-35 years.25 percent of the respondents are 35-45 years.10 percent of the respondents are above 45 years.

Table -3

Income Level Classification

Particulars	No. of Respondents	Percentage
Below Rs. 25,000	50	33
Rs. 25,000 -35,000	48	32
Rs. 35,000 -45,000	35	23
Above Rs. 45,000 -	17	12
Total	150	100

Source: Primary data

Table3, shows that of 33% of respondents are below Rs 25,000. 32% of the respondents are Rs 25000-35000. 23% of respondents are Rs 35,000-45,000. 12% of respondents are Above Rs 45,000.

Table-4

Ranking Of E-Banking

Particulars	Total	Mean score	Rank
Banks aware of e- banking	572	143	I
Aware of e- banking	434	108.5	IV
Society safety	565	141.25	II
e-banking beneficial for the bank	546	136.5	III

From the above table Society safety scored first rank. Next E- banking beneficial for the bank scored second rank. Next bank aware of e- bank scored third rank. And next aware of e-banking scored fourth rank.

Findings:-

The finding of the present revealed the following.

- Majority of the respondents are Male.
- The Majority of the respondents were lied on between Rs.25,000 monthly income.
- Majority of the respondents were lied on age between 25 years.
- Society safety scored first rank.

Suggestion:-

- It has complicated terms and conditions.
- Many of Banks does not aware about E- banking.

Conclusion:-

This research paper aims make an original contribution to the existing knowledge by investigating the impact of internet banking service quality on customer satisfaction various dimensions of the internet banking service quality that were taken into consideration while making the study were: Efficiency, System Availability, Fulfillment, Responsiveness, Privacy, Contact and website design. The study revealed that efficiency, privacy and website design are the major integral determinants of internet banking services quality. The empirical results show that there is a direct relationship between internet banking service quality dimensions and customer satisfaction in the banking industry. An understanding of the factors, revealed in the study, allows bank managers and policy makers to undeviating efforts and resources most effectively and efficiently to increase the bank business in the long run and encourage new customers to adopt internet banking and to retain the existing ones.

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A STUDY-MSME with special Reference to Southern Area of Chennai

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ABSTRACT

Micro, Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. MSMEs not only play crucial role in providing large employment opportunities at comparatively lower capital cost than large industries but also help in industrialization of rural & backward areas, thereby, reducing regional imbalances, assuring more equitable distribution of national income and wealth. MSMEs are complementary to large industries as ancillary units and this sector contributes enormouslThe Micro; Small and Medium Enterprises Development (MSMED) Act was notified in 2006 to address policy issues affecting MSMEs as well as the coverage and investment ceiling of the sector. The Act seeks to facilitate the development of these enterprises as also enhance their competitiveness. It provides the first-ever legal framework for recognition of the concept of "enterprise" which comprises both manufacturing and service entities. It defines medium enterprises for the first time and seeks to integrate the three tiers of these enterprises, namely, micro, small and medium. The Act also provides for a statutory consultative mechanism at the national level with balanced representation of all sections of stakeholders, particularly the three classes of enterprises; and with a wide range of advisory functions. Establishment of specific funds for the promotion, development and enhancing competitiveness of these enterprises, notification of schemes/programmes for this purpose, progressive credit policies and practices, preference in Government procurements to products and services of the micro and small enterprises, more effective mechanisms for mitigating the problems of delayed payments to micro and small enterprises and assurance of a scheme for easing the closure of business by these enterprises are some of the other features of the Acy to the socio-economic development of the country.

Keywords : Enterprises ,Goverment, micro, Products and Services, and Small...

1.1 INTRODUCTION ON MSME

Micro, Small and Medium Enterprise, in short MSME, plays a vital role in Indian economy despite the phenomenal growth in the large scale sector. MSME is formed not just based on possessive individualism, but for those who are engaged in entrepreneurial activity. They were interested in creating something, in gaining independence, as well as being in control of the process of the business, as well as being in control of the process of business.

'Micro', 'Small' and 'Medium' enterprises have been comprehensively defined in the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006. The Act provides the first-ever legal framework for recognition of the concept of "enterprise".

Under the Act, enterprises have been categorized broadly into those engaged in

(i) manufacturing and
(ii) Providing/rendering services.

Both the categories have been further classified into micro, small and medium enterprises based on their investment in plant or in equipment (for manufacturing enterprises) or in equipment (in case of enterprises providing or rendering services).

Micro, small, and medium enterprises (MSMEs) are defined as any business activity/enterprise engaged in industry, agri-business/services, whether single proprietorship, cooperative, partnership, or corporation whose total assets, inclusive of those arising from loans but exclusive of the land on which the particular business entity's office, plant and equipment are situated, must have value falling under the following categories:

By Asset Size

Micro:	Up to Rs. 3, 000,000
Small:	3,000,001 - 15,000,000
Medium:	15,000,001 - 100,000,000
Large:	above 100,000,000

Alternatively, MSMEs may also be categorized based on the number of employees:

Micro:	1 - 9 employees
Small:	10 -- 99 employees
Medium:	100 -- 199 employees
Large:	More than 200 employees

Many small time entrepreneurs during the 19th and 20th centuries came from the ranks of those who had been excluded from the workplace for the political activity or had been treated such by their parents. Hence due to this upcoming industry, there is obvious gain for the economy and unemployment problem was slowly resolved.

According to the survey taken in 2006, the MSME provide employment to nearly 1.86 crores of persons in India.

Many MSME have been started in Chennai. This meant that the required infrastructures as well as human resource are readily available. In this situation, all kinds of business, which includes MSME, have evolved.

The objective of MSME Policy is to provide a short and a medium to long-term policy framework with an implementation mechanism for achieving higher economic growth based on MSME led private sector development.

The Vision of MSME is expected to:

- Enhance the competitiveness of the existing enterprises
- Contribute towards sustainably establishing more number of potential enterprises
- Accelerate the employment generation
- Contribute towards economic growth
- Provide highly skilled Man Power to industries

Scope of MSME Policy

The MSME Policy suggests concurrent and specific policy measures in all possible areas of MSME development:

- Business environment
- Access to finance
- Human resource development
- Support for technology up-gradation and marketing

A single MSME definition is recommended to be applicable to all institutions countrywide to allow uniformity in designing support systems and incentives and also to monitor progress.

The MSME Policy also contains an implementation and adjustment mechanism that identifies the following:

- Implementation and monitoring mechanism
- Capacity building requirements of the public institutions
- Resource allocation and potential sources of funding
- Linkages with other initiatives and public sector reform processes (Social Sector Reforms)
- Self contained framework for ongoing feedback and adjustment
- Role of various public and private sector players at Federal, Provincial and Local levels

Efficiency in general describes the extent to which time or effort is well used for the intended task or purpose. It is often used with the relaying the capability of a specific application of effort to produce a specific outcome effectively with a minimum amount or quantity of waste, expense, or unnecessary effort. "Efficiency" has widely varying meanings in different disciplines. "Efficient" is very much confused and misused with the term "effective". In general, efficiency is a measureable concept, quantitatively determined by the ratio of output to maximal possible output. Compare "effectiveness", which is a vague, non-quantitative concept, mainly concerned with achieving objectives. In several of these cases, efficiency can be expressed as a result as percentage of what ideally could be expected, hence with 100% as ideal case. This does not always apply, not even in all cases e.g. not for specific impulse.

Small Industries Development Bank of India (SIDBI), set up on April 2, 1990 under an Act of Indian Parliament, is the Principal Financial Institution for the Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector and for Co-ordination of the functions of the institutions engaged in similar activities. Financial support is provided by way of refinance to eligible Primary Lending Institutions (PLIs) such as banks, State Financial Corporation's (SFCs), State Industrial Development Corporations (SIDCs), State Small Industries Development Corporations (SSIDCs) etc. for onward lending to MSMEs, financial assistance in the form of loans, grants, equity and quasi-equity to Non Government Organisations / Micro Finance Institutions (MFIs) for on-lending to micro enterprises and economically weaker sections of society, enabling them to take up income generating activities on a sustainable basis and direct assistance to MSMEs which is channelized through the Bank's network of 103 branch offices. While finance is the basic need of the MSMEs, they also require different non-credit facilities to gain the extra mile in their endeavour to attain international competitiveness. Such requirements are equity capital, credit rating, technology transfer and up gradation, etc.

SIDBI has been constantly working on building various institutional mechanisms to cater to the emerging needs of the MSME sector and has set-up various subsidiaries / associates viz. SIDBI Venture Capital Ltd. (SVCL), a subsidiary of SIDBI set up in July,1999, is an asset management company, presently managing two venture capital funds; Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) in July 2000 by Government of India and SIDBI, to provide credit guarantee support to collateral free / third-party guarantee free loans extended by banks and lending institutions for micro and small enterprises (MSEs).

SME Rating Agency of India Ltd. (SMERA) in September 2005, as an MSME dedicated third-party rating agency to provide comprehensive, transparent and reliable ratings and risk profiling India SME Technology Services Limited (ISTSL), set up in November 2005, provides a platform for MSMEs to tap opportunities at the global level for acquisition of modern technologies India SME Asset Reconstruction Company ltd (ISARC) is the country's first MSME focused Asset Reconstruction Company striving for speedier resolution of non-performing assets (NPA) by unlocking the idle NPAs for productive purposes which would facilitate greater and easier flow of credit from the banking sector to the MSMEs.

1.2 OBJECTIVES OF THE STUDY

The main objectives of the study are:

1. To obtain a general background of MSME.
2. To identify the various services provided by MSME.
3. To codify a list of business ideas given to Entrepreneurs.
4. To understand how Entrepreneurs are benefitted by MSME.

1.3 IMPORTANCE OF THE STUDY

Reliable and timely information is sine qua non for the growth of Micro, Small and Medium Enterprises (MSMEs) enabling them to identify opportunities and arrive at an optimum strategy. This study can also make people understand the efficiency of MSME. In addition it tells us there is any improvement internally in MSME. There are different styles and different approaches for every concern while dealing with practices. These important factors motivated me choose this topic for my research study.

1.4 SCOPE OF THE STUDY

The research study covers the Micro, Small and Medium Enterprises located in Chennai. The survey was focussed on the Efficiency of MSME and their support to the Entrepreneurs. It covers views on of Entrepreneur’s opinion on MSME. It studies the utility of MSME to entrepreneurs.

1.5 LIMITATION OF THE STUDY

1. The geographical frame of the survey was restricted to only selected parts in Chennai city.
2. Taking into consideration, the time constraint of the project and the vast size of the Universe, larger than 40 as a sample size could not be taken. The sample size would therefore not be representative enough.
3. The Biased nature of respondents may affect the research findings.
4. Detailed Conversation with the individual entrepreneurs was not possible regarding their opinion on MSME.
5. The conclusion drawn is only based on a few entrepreneurs. The study analysis cannot be generalized for all entrepreneurs.

1.6 METHODOLOGY

Research Design

The research study has an arrangement of conditions for the collection and analysis of data, in a manner that aims to combine relevance to the research purpose with economy in procedure.

The research design chosen for this study is a preliminary exploratory, descriptive and adopts a survey design to collect data. The main hallmark of designing the study questionnaire is to

get the true picture prevailing in the market, as primary data is an ideal way to study the conditions prevailing in MSME. The universe or the population for the sample chosen consisted of both the genders, with varying entrepreneurs in Chennai city. The statistical tools for the study are primarily descriptive analysis and non parametric level test of differences using the Pearson's chi square test. Dependant, independent and extraneous variables (independent variable that are not related to the purpose of the study but may affect the dependent variable) are used.

Sampling Technique

The sampling method adopted was purposive and convenience. The sample size selected for the study was 40.

Data Collection Method

The data collection was done, by using a structured non disguised questionnaire. Primary and Secondary source were only used for study. The questionnaire is given to individual entrepreneur and the questions are framed keeping in mind the measurement of scale. They are

1. Outstanding
2. Good
3. Satisfactory
4. Unsatisfactory

Since it is an opinion survey, Primary sources provided the pulse of the market. The study can also contain secondary data, which have been used for theoretical information. The secondary data is collected from the Journal and Books that contain information related to the topic.

Method of Analysis

After collection of the data, the questionnaire was edited and manually tabulated. The software used for analysis is Statistical Package for Social Science (SPSS).

The method that was used to analyse the data is by using descriptive analysis, using frequency, tables and graphs were attempted. Secondly, Non Parametric analysis, Chi square was used, primarily to test for differences. Statistical tools like chi square and descriptive analysis were used to carry out the relevant analysis and subsequent interpretation was made based on the data.

Sampling Unit

Sample of the study is 40. These 40 respondents were Entrepreneurs from Chennai. They were selected in random.

Hypothesis Tested for study

The hypothesis tested for different variables, which are randomly choosen by the researcher. The hypothesis are tested on the variables, the variables are as follows:

1. There is no significant difference between age categories and perception of barriers for development of small business.
2. There is no significant difference between age categories and stage of MSME support.
3. There is no significant difference between age categories and type of services.
4. There is no significant difference between age categories and respondents vocation.
5. There is no significant difference between age categories and financial support given by MSME

6. There is no significant difference between age categories and Guidance given by MSME.
7. **$H_{o:}$ There is no significant difference between age categories and the perception of barriers for development of small business.**

IMPORTANT SCHEME OF MSME

Some Important Schemes of Ministry of MSME, Govt. of India are as under:

Credit Guarantee Scheme

To ensure a better flow of credit to micro and small enterprise by minimising the risk perception of banks/financial institution in lending without collateral security, the government launched credit guarantee fund scheme for MSME in August 2000. This schemes covers collateral free credit facility extended by eligible lending institution to new ans existing MSME for loan up to Rs. 100 lakh per burrowing unit. The guarantee cover is upto 75% of the credit sanctioned (85% in respect of loans upto Rs. 5 lakhs and 80% for loans provided to MSME owned operated by women and all loan in the north east region.

ISO 9000/14001 Certification fee Reimbursement Scheme

To enhance the competitive strength of MSME the government introduced a scheme to incentives technological up gradation , quality improvement and better management by the MSME's The scheme reimburses 75% of the fee subject to maximum of Rs. 75000/- for acquiring quality management system (QMS)/ISO 9000 certification and or Environment management (EMS) IS 14001 Certification by the MSME's.

MSME Cluster Development programme

The micro and small enterprise cluster development programme is implemented for holistic development of cluster of MSME's. The Programme envisages measures for capacity building, skill development, and technology up gradation of the enterprise, improved credit delivery, marketing support, setting up of common facility centres etc.. based on diagnostic studies carried out in consultation with cluster units and their collectives and management of cluster wide facilities by the cluster activities.

Credit Linked Capital Subsidy scheme

The credit linked capital subsidy scheme aims at facilitating technology upgrading by providing 15% upfront capital subsidy w.e.f. 29th September 2005 to manufacturing MSME on institutional finance up to Rs. 1 crore by them for induction of well established and improved technologies in the specified sub sector/product approved under the scheme.

Intellectual Property Right for MSME

This scheme has been launched to enable Indian MSME to attain global leadership position and to empower them in using effectively tools of intellectual property right of innovative project. These main features of the scheme are:

i. Awareness/sensitization programme on IPC
ii. Pilot studies for selected clusters /group of industries
iii. Interactive seminars/workshops
iv. Specialised training
v. Assistance for grant of Patent/GI registration

vi. Setting up of IP facilitation centre

vii. Interaction with International agencies

These initiatives are being developed through Public-Private partnership mode

Table 3.13 Chi square test between age categories and barriers for development of business

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.122[a]	3	.772
Likelihood Ratio	1.134	3	.769
Linear-by-Linear Association	1.082	1	.298
N of Valid Cases	40		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is 2.38.

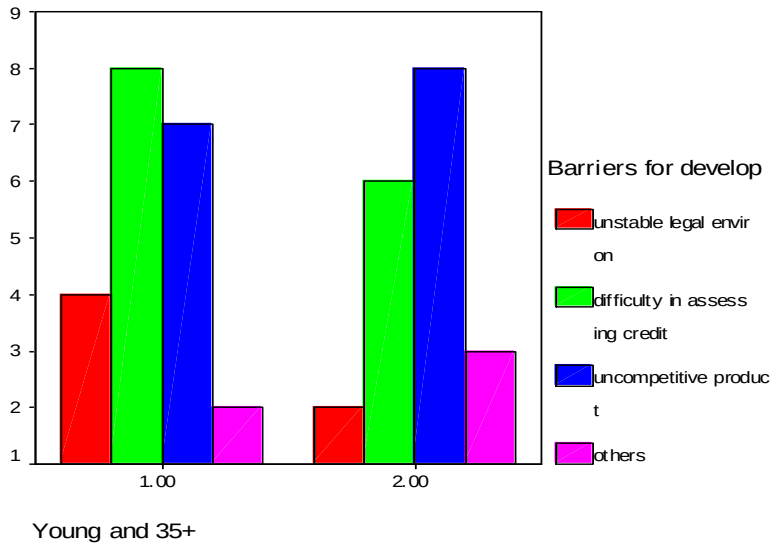

Fig. 3.13 Chi square test between age categories and barriers for development of business

This test indicates that the significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories on the perception of barriers for development of small business.

8. **H_o: There is no significant difference between age categories and the stages of MSME support**

Table 3.14 Chi square test between age categories and the stages of MSME support

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.934[a]	3	.586
Likelihood Ratio	1.959	3	.581
Linear-by-Linear Association	.611	1	.434
N of Valid Cases	40		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is 2.85.

This test indicates that the significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and the stages of MSME support

9. **H_o: There is no significant difference between age categories and type of services.**

Table 3.15 Chi square test between age categories and type of services

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.793[a]	3	.616
Likelihood Ratio	1.849	3	.604
Linear-by-Linear Association	.033	1	.857
N of Valid Cases	40		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is 1.90.

This test indicates that the significant value is more than 0.05, therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and the type of services

10. **H_o: There is no significant difference between age categories and Respondents Vocation**

Table 3.16 Chi square test between age categories and Respondents Vocation

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.082[b]	1	.775		
Continuity Correction[a]	.000	1	1.000		
Likelihood Ratio	.082	1	.775		
Fisher's Exact Test				1.000	.512
Linear-by-Linear Association	.080	1	.777		
N of Valid Cases	40				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.55.

This test indicates that significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and the Respondents Vocation.

11. H_o: There is no significant difference between age categories and Financial support by MSME

Table 3.17 Chi square test between age categories and financial support

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.234[b]	1	.629		
Continuity Correction[a]	.019	1	.890		
Likelihood Ratio	.235	1	.628		
Fisher's Exact Test				.736	.446
Linear-by-Linear Association	.228	1	.633		
N of Valid Cases	40				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.70.

This test indicates that significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and the financial support by MSME.

12. H_o: There is no significant difference between age categories and Guidance by MSME

Table 3.18 Chi square test between age categories and Guidance

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.351[b]	1	.554		
Continuity Correction[a]	.074	1	.785		
Likelihood Ratio	.351	1	.553		
Fisher's Exact Test				.750	.393
Linear-by-Linear Association	.342	1	.559		
N of Valid Cases	40				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.07.

This test indicates that significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and the Guidance given by MSME.

13. **H_o: There is no significant difference between age categories and Information provided by MSME.**

Table 3.19 Chi square test between age categories and Information

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.007[b]	1	.935		
Continuity Correction[a]	.000	1	1.000		
Likelihood Ratio	.007	1	.935		
Fisher's Exact Test				1.000	.597
Linear-by-Linear Association	.007	1	.936		
N of Valid Cases	40				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.13.

This test indicates that significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and information provided by MSME.

14. **H_o: There is no significant difference between age categories and Training given by MSME**

Table 3.20 Chi square test between age categories and Training

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.406[b]	1	.121		
Continuity Correction[a]	1.508	1	.219		
Likelihood Ratio	2.427	1	.119		
Fisher's Exact Test				.196	.110
Linear-by-Linear Association	2.346	1	.126		
N of Valid Cases	40				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.60.

Fig. 3.20 Chi square test between age categories and Training

This test indicates that significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and training given by MSME.

15. **H_o: There is no significant difference between age categories and Term loan requirement.**

Table 3.21 Chi square test between age categories and Term loan requirement

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.067[b]	1	.796		
Continuity Correction[a]	.000	1	1.000		
Likelihood Ratio	.067	1	.796		
Fisher's Exact Test				1.000	.525
Linear-by-Linear Association	.065	1	.799		
N of Valid Cases	40				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.60.

This test indicates that significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and term loan requirement.

16. **H_o: There is no significant difference between age categories and the overall assessment of MSME**

Table 3.22 Chi square test between age categories and the overall assessment of MSME

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.303[a]	3	.728
Likelihood Ratio	1.688	3	.640
Linear-by-Linear Association	.617	1	.432
N of Valid Cases	40		

a. 4 cells (50.0%) have expected count less than 5. The minimum expected count is .48.

This test indicates that significant value is more than 0.05, Therefore the null hypothesis is accepted. It can be concluded that there is no significant difference between age categories and overall assessment of MSME.

RESULTS AND FINDINGS

The above table and graph are used to find some of the necessary findings for the study, which have been done by the researcher. The findings on 'Preliminary study on the Efficiency of Micro, Small and Medium Enterprise' responded by individuals are as follows:

In Frequency Analysis

1. People who have responded are from 5 different ages categories, respondents in maximum are in the age group of 25- 30 years. So many of them are youngsters so they will know the present situation and the information can also be forecasted.
2. There is a combination of both male and female respondents which is about 62.5% for male and 37.5% for female.
3. There are many entrepreneurs who are engaged in service activity because in the study service categories respondents are more than 50%.
4. There are many barriers for development of small business but the main barriers are the financial part and uncompetitive products.
5. Many of the Entrepreneurs go to MSME at the time of starting the business.
6. Most of entrepreneurs go to MSME for getting training.
7. Financial support, Guidance and Providing Information by MSME is good.
8. Training given to the entrepreneur is satisfactory.
9. Term loan requirement benefit is not that much effective and useful for the entrepreneurs.
10. The Overall Assessment done by the respondents about MSME is very good.

In Test of Association

11. There is no difference in opinion for barriers for development of small business neither with age categories nor with gender.
12. There is no difference in opinion on MSME support for the Entrepreneurs neither with age categories nor with gender.
13. There is no difference in opinion on the financial support, Guidance, Information and Training provided by MSME with age categories and gender.
14. There is difference in opinion on MSME services with age categories and gender.

CONCLUSION AND SUGGESTION

In the view of historical background of MSME there are lot of services provided by MSME, which was listed, they are also having many schemes relating to it and there are lot of services being provided by them so it is very useful for the entrepreneurs to start a business and they give many ideas on how to start a business and it is benefiting the entrepreneurs very effectively. MSME gives a good opportunity for the individual to do business and present the good trend setter to the society and it produces many skilled and trained Entrepreneurs to the society.

List of Business ideas given by MSME is very useful and it does not require much capital and it can be easily started with a very few resource and it will present a good situation to the society.

MSME Information is an initiative by SIDBI, aimed at improving the informational efficiency of the MSME sector. MSME Information will endeavour to provide users with easy access to a variety of informational material pertaining to the MSME sector, including MSME policies, MSME publications, Reports, MSME related important circulars, guidelines by Government of India, Reserve Bank of India, Ministries etc. A single-point and comprehensive source for content relevant to the MSME sector will benefit not only the MSMEs but also various stakeholders of the sector such as public sector institutions, commercial banks and international agencies. MSME has:

- Enhanced the competitiveness of the existing enterprises
- Contributed towards sustainably establishing more number of potential enterprises
- Accelerated the employment generation
- Contributed towards economic growth
- Provided highly skilled Man Power to industries

Entrepreneurs are really benefitted by the MSME services and they have given a good response to the overall assessment. MSME should do prevention of crisis and preparing entrepreneurs for future crisis and it requires proactive intervention from MSME on continual basis. This means enabling, networking, reporting, and follow up action on marketing and other key related functions.

MSME has a good reputation in the society as it develops and gives self employment to all the individuals and it is very efficient.

IMPACT OF TELEVISION ADVERTISEMENTS ON BUYING BEHAVIOR AMONG WOMEN CONSUMER'S IN PALAYAMKOTTAI WITH SPECIAL REFERENCE TO COSMETIC.

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ABSTRACT

In this research we investigate the Impact of television advertisement on buying behavior Among women consumer in Palayamkottai with special reference to cosmetic. A questionnaire was used in order to collect date on impact of television Advertisement on Buying behavior among women consumer in Palayamkottai with special reference to cosmetic different place of Palayamkottai were visited in order to Collected date. The respondent agreed with this statement television adverting is an important media to make consumer aware about cosmetic.

Key words: Cosmetics, consumer behavior, television advertisement

INTRODUCTION

Advertising is a popular device employed in the modern marketing system. with the expansion of large scale production, the growth of Competition amongst the Produces to capture markets and the invention of substitutes for almost all kind of products, effective, advertisement has become more indispensable. Hence advertising has assumed more importance and it is very difficult to estimate kits magnitude. In recent years, television advertising has been considered as a popular medium all over the world. It is a Powerful audits- visual medium and offer very grate possibilities from the point of view of the advertiser. specially Cosmetic product advertiser get Quick result so modern Era Cosmetic Producer want to Advertise our Product through television advertisement.

As per the topic the focus is on Impact of television advertisement on buying behavior Among women consumer in Palayamkottai with special reference to cosmetic.television advertisement is a very effective mode of communicating message to its target audience as it has the ability to combine visual & audio communication and thus this makes advertisements is an important medium to make people aware of any cosmetic products.

Marketing:

American Marketing association is reproduced below "Market is the performance of business activities that direct the flow of goods and services from producer to Consumer

Advertising:

Definition of wheeler "Advertising is any form of paid non-personal presentation it ideas goods and services for the purpose of inducing people to buy".

Consumer behavior

In the words of glenn wilters, "human behavior refer to the total process by which individuals interact with their Environment"

Women consumer

Women Consumer are the female genders who use or consume particular products.

Reason for Selecting the Topic

- To Study the factors affecting buying behavior of women Consumer
- To study the impact of Television advertisement on buying behavior of women Consumer.
- To study the Advertising strategies adopted by Cosmetic Products do reach women Consumer
- Objectives
- To study the impact of television advertising on women Consumers buying behavior.
- To study the marketing of cosmetic Products in Palayamkottai City.
- To study women customer Purchasing power towards Cosmetic Products
- To study Advertising strategy of cosmetic.

Scope of Research:

- This study help to know the impact of TV Advertisment on women Consumers buying behavior
- This study help to know marketing of Cosmetic Products in Palayamkottai city.
- It help to Examine women understanding, their decision-Making Proces, Purchasing, attitude towards Cosmetics in Palayamkotti City
- Hypothesis:
- TV Advertising is an important media to make Consumers aware about
- Cosmetic.
- Women Consumers has fascination of new Cosmetic Products.

Research Methodology:

Universe of Study:

The Universe of Study is Palayamkottai City.

The sample design

Sample size – 100

Data Collection

Primary Data

Structured Questionnaires

Secondary data

Book, Website, and Journal

Data Analysis:

Major Findings:

All the respondent watch television advertisement and majority of respondent like to television advertisement

- 78% of respondent after watching the television advertisement remember it when the make a purchase.
- 68% of respondent satisfied with the television advertisement of cosmetic products.
- Majority of respondent satisfied with the marketing of the cosmetic products in Palayamkottai City.
- 68% respondent agreed television advertisement is an important media to make consumer aware

Conclusion:

The aim of this study was to examine the impact of television advertisement buying behavior among women consumers in Palayamkottai with special reference to cosmetic Results of our study show television advertisement have strong and positive relationship to women buying behavior pattern. This study very helpful to knowing the impact of television advertisement on and if helps to examine purchase power, attitude towards cosmetic in Palayamkottai this study prove television advertisement is an important media to make consumers aware about cosmetic.

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A COMPARATIVE ANALYSIS OF RECENT TRENDS AND EMERGING VALUES IN HUMAN RESOURCE MANAGEMENT IN INDIA

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ABSTRACT

In the development of human resources in underdeveloped countries is the lack of inadequate and effective organisational assume for mobilising human effort. Organisation is indeed, a factor of production, quite separate from other inputs, capital, natural resources and labour, organisation seeks to realise high productivity through a co-ordinated effort of many people on many fronts, productivity would fail to show up, even with modern capital equipment, if effective organisation and skilled managements in unavoidable to direct the training of the working force. Hence, in this paper an attempt has been made to analyse a comparative analysis of recent trends emerging values in human resource management in India.

INTRODUCTION

The article deals with the complexity of human resource management in the contest of business globalisation. The global trends in human resource management are shaped by competitiveness, downsizing, out sourcing, more diverse work force and an ageing population. On the contrary, the cultural differences significantly affect many aspects of human resource management, such as recruitment and selection, performance appraisal and compensation, career development. The problem is in balancing the global trends in human resource management with the influence of national cultures. The extent to which human resource management activities are successful across cultures will largely depend on manager's abilities to understand and balance other culture's values and practices as regards such things as the importance of work, its relationship to the whole person and to the group, how power and status is conferred, the desirability of change, the perceived value of experience versus formal classroom management training and other fundamental difference, The article explores a major challenges arising from globalisation and affecting human resource management practices in twenty-first century in the selected industrialised country in India.

The article shows that the process of globalisation and the development of international companies unify human resource management and at the same time underscore the importance of national cultural values. In this way the international companies reconcile two contrary goals: employees accept the dominant organisational values, and at the same time they are encouraged to exploit their national cultural differences.

Objectives of the Study

The main objectives are as follows

1. To study the comparative analysis of recent trends and emerging values in human resource management in India and
2. To offer conclusion based on the study.

Methodology

The following research methods have been used in the article: the system, logic and comparative analysis of scientific conceptions. Further, the empirical studies carried out in India are

presented in the article. The primary data from India were collected by conducting research. Other data have been derived from papers, books and statistics.

Trends and values in HRM in India

The general context within which HRM changes have taken place in the India a reflection, primarily, of changing regulatory frameworks, globalisation and strong pressures to drive costs down-wards. The latter are often focused on labour issues, because labour costs makeup a significant proportion of total costs in many sectors of economic activity. This perspective is reflect in the increased professionalism of the HRM function in the India.

a) Incentive compensation. In addition to wellestablished incentives for qual pay between men and women, there are strong pressures to moveaway from standard pay scales towards systems which reflect individual performance and behaviour and the specific demands and characteristics of particular (regional) labour markets.

b) Globalisation. Owing the globalisation, the Indian economy has been driven by a push for greater productivity with the resultant out come of downsizing or total closure of plants (Parker,1998). A second major challenge arising from globalisation has been foreign investment in the India.

MNCs are becoming increasingly important players in a global economy, and their HR practices are increasingly influenced by diverse cultures. A certain degree of fit between HR practices and local culture are consistent with existing behavioural expectations and routines that transcend the work place (Parker, 1998). Management practices that are congruent with the national culture have been associated with enhanced firm financial performance.

a) Labour shortages. Like many advanced economies, the India has an ageing population. By the year 2040, one in four will be a pensioner and barely half the population will be under 45 (Institute for Employment Studies, 2003). It may become a necessity to make fuller use of the older employee.

b) Flexible working. A particular interest in the India has been the debate about the extent of new forms of working patterns and the emergence of new forms of working, which include outsourcing, flexible working patterns and the emergence of new forms of work.

c) Strategic HRM. HR is increasingly seeking a strategic role in business to help firms create value and gain competitive advantage in the market place. Effective HR practices that competitors cannot duplicate easily or quickly provide a competitive advantage to firms. HR can create value by developing systems to make an employer of choice to attract and retain top quality talent. Becoming an employer of choice is costly, however, and these costs are only justifiable if the firm's workforce demonstrates high productivity. In addition, HR can become a strategic partner by providing tactical support for implementing a business strategy (Becker, 1999).

a) Traditional Practices. Employment is based on life time system, hiring of workers and managers into entry level positions directly out of college is common. Pay rises and promotions are automatic. In the wage system based on seniority are tied to length of service, rather than to job duties or merit. Although subordinates know that they can influence decisions, the ultimate decisions comes from the top.

Suggestions

1. Building high level man power.
2. Checking the brain drain.
3. Utilisation of surplus manpower.
4. Creating critical skills.

5. Setting desirable educational priorities.
6. Adult education and
7. Quality of life.

Conclusion:

Many aspects of HRM are affected both by globalisation and by differences in national culture. Evans and Doz have described the managerial challenge in complex international organisations in terms of harmonizing seemingly opposing forces rather than making binary either/or choices. Belbin's work provides another useful frame in which to consider the impact of culture on various aspects of HRM. The overview of HRM within different cultures has sought to bring out the main trends and principal tasks facing HRM professionals in India.

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ACADEMIC STRESS OF STUDENT TEACHERS IN RELATION TO ADJUSTMENT STYLE IN VIRUDHUNAGAR DISTRICT.

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ABSTRACT

Life today has become increasingly complex and tension ridden. It is the era of speed, rapid changes, never ending wishes and desires, which sometimes result in stress, anxiety, negativity and depression. Stress is an integral part of life. It operates in almost every walk of life. Stress is one of the most insidious phenomena of our time and it affects people in all walks of life. Stress is part of life no matter how wealthy, powerful, attractive or happy people might be. However, stress may take different forms depending on the situation. The present study is find out the academic stress of student teachers studying in B.Ed. college. Academic stress of student teachers may occur when one they feel confusion about different system if education from the school, worry about the course work, practical training, preparing for examinations, financial problem, and the prospect of future career. For these purpose 300 student teachersfromB.Ed. collegesin Virudhunagar district was selected. A standardized tool on the academic stress and adjustment style prepared by Kim (1970) and R. Balalji(2012) was used in the study.

Keywords: Academic Stress, Adjustment Style, Student Teachers

Introduction

Stress is a normal part of everyday life and occurs whenever out bodies and minds are faced with demands which tax or exceed out capacity to respond. Stressful circumstances are encountered every day and at every stage of human development. The teaching profession is generally considered as a noble profession with a lot of expectations from the teacher educator, parents and society. These expectations arising from the various sources lead to the component of academic stress among the student teachers. Hence during the B.Ed. course most of the students experience academic stress and strain. It is quite common for every student teacher to feel anxiety, confusion and stress because in B.Ed. course the environment, nature of course, practical workswas entirely different. The student teacher need to cope with the demands of the parents and the society. Coping is considered as an important resource that can help the student teachers to maintain their psychological adaptation during a stressful episode. Successful coping of the academic stress not only depends on the personality characteristics of the student teachers but also on the realistic appraisal of the situation. Thus, a healthy sense of optimum, tempered with same degree of realism appears to be helpful both in warding off the impact of academic stress and in preventing the insidious effect of adjustment style in understanding health. So for the successful completion of the B.Ed. course, students should be prepared for stress and strain.

Statement of the problem

Most of our pressures stem demands for academic and occupational achievement. In our highly competitive society we compete for grades, athletic honours, leadership, jobs, financial advantages, social status and almost everything we want. Students who have more academic stress and less adjustment with situations cannot fit into the normal situations. They become a problem to themselves as well as to the parents and society. Hence, the present study wants to investigate

"Academic stress of student teachers in relation to adjustment style in Virudhunagr District". The investigator chooses this title for her investigation and takes effective measures to reduce the academic stress of the student teachers.

Objectives of the study

- To found out the influence of different personal demographic variables on academic stress among student teachers.
- To estimate the influence of different personal demographic variables on adjustment style of student teachers studying in B.Ed.College.
- Hypotheses
- **There is no significant difference between demographic variables and academic stress.**
- **There is no significant difference between demographic variables and adjustment style.**

Sample

To achieve the objectives of this study the normative survey method was adopted. The present study consists of 300 student teachers were selected by simple random sampling technique.

Tools used in the study

The main thrust of the present investigation is to find and compare academic stress and adjustment style of different demographic variable among the student teachers. There are six variables investigated in the present study, out of which four are personal and demographic independent variables (gender, marital status, type of family andlocality) and two dependent variables are academic stress and adjustment style which are measured with suitable four point scale. The stress inventory scale views a 40 items rating scale which was originally developed by Kim (1970) was used in the present study. The scale was adapted to Indian conditions by Rajendran and Kalliappan (1990).

Adjustment Style questionnaire was prepared and constructed by the R.Balaji (2012). The adjustment Style questionnaire comprises of 40 items.

Data Collection

The primary data has been collected from the B.Ed. colleges with the help of interview schedules questions administered to the student teachers to elicit firsthand information. The secondary data for this study has been collected from leading Journals, Magazines, Government Reports and Standard Text Books.

Statistical Techniques

After completing the collection of primary data through questionnaire, they were edited and duly computerized. Boththe primary and secondary data collected are meaningfully analyzed by using appropriate statistical tools such as Mean, Standard Deviation and 't' test.

TABLE – 1 - ACADEMIC STRESS SCORES ACCORDING TO DEMOGRAPHIC VARIABLES

Demographic variables	Sub Samples	Mean	Standard Deviation	't' value df =298	Significance at 1 per cent level
Gender	Male	74.58	16.95	5.58	S
	Female	87.30	20.05		
Marital status	Married	112.0	10.06	4.80	S
	Unmarried	78.00	13.95		
Type of family	Nuclear	79.06	14.99	0.76	NS
	Joint	86.30	20.78		
Locality	Rural	84.61	20.11	0.371	NS
	Urban	83.82	16.79		

TABLE – 2
ACADEMIC STYLE SCORES ACCORDING TO DEMOGRAPHIC VARIABLES

Demographic variables	Sub Samples	Mean	Standard Deviation	't' value df =298	Significance at 1 per cent level
Gender	Male	87.3	20.54	.470	NS
	Female	74.21	16.95		
Marital status	Married	77.15	18.00	.319	NS
	Unmarried	72.87	19.14		
Type of family	Nuclear	77.02	18.99	.258	NS
	Joint	79.94	18.39		
Locality	Rural	76.54	19.25	.389	NS
	Urban	79.05	20.19		

Results and Discussion

Table 1 shows that't' value of gender and marital status is greater than the table value 1.96, it makes there is a significant difference on the academic stress of student teachers. Type of family and locality makes no significant difference on the academic stress among the student teachers.

Table 2 reveals that 't' value of gender, marital status, type of family andlocality of student teachers is less than the table value, it makes there is no significant difference on the adjustment styleamong the student teachers.

Findings

1. There is a significant difference between academic stress score and demographic variable except type of family and locality.
2. There is no significant difference between adjustment style score and demographic variables among the student teachers studying in B.Ed. college.

Suggestion

Stress is quite common for every student teacher to studying in B.Ed. course because the environment, nature of course, practical works allare entirely different from their degree courses. But with proper guidance and necessary instructions they can overcome these difficulties. Thus during this period good adjustment style is very much needed in general to the society and in particular to the individual development.

Conclusion

The present study was conducted to know the academic stress of student teachers in relation to adjustment style. Stress was found more in females in comparison to male, whereas the student teacher of married and those who are having joint family having more stress. Hence it is concluded that the coping strategies should be evolved to reduce the academic stress among the student teachers of the groups in general and students as a whole in particular.

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FLEXIBLE HUMAN RESOURCE MANAGEMENT AND FIRM INNOVATIVENESS: THE MEDIATING ROLE OF INNOVATIVE WORK BEHAVIOR

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ABSTRACT
The paper examines the relationship between flexible Hrm, innovative work behaviors and firm innovativeness. We developed a theoretical framework which links the constructs together. innovative work behaviors, flexible Hrm along with its 3 sub-dimensions (Hr practices flexibility, Employee skill flexibility and Employee behavioral flexibility) and firm innovativeness along with its 3 sub- dimensions (Product innovation, Process innovation and administrative innovation) are interlinked. Using the sample of 153 collected from the top and middle managers of high technology companies, the data was analyzed whose findings proved that flexible Hrm positively impacts innovative work behaviors. further, innovative work behaviors positively impacts firm innovativeness.

INTRODUCTION
Digital age and knowledge economy have shaped heavy changes in the corporate world. (Chen & Li, 2015).Organizations are now facing tough competitions in the dynamic, uncertain, transforming and complex environment (Sanz-Valle & Jiménez-Jiménez, 2005).in order to achieve competitive advantage and even for the survival, firms heavily depends on their ability to adapt and respond to the environment, flexibility and introduction capability of new ideas and products (Jiang, Wang & Zhao, 2012; Beugelsdijk, 2008; mumford, 2000; Chen & Huang, 2009).

A company that follows creative and innovative strategies should have employees who carry kind of entrepreneurial and innovative behaviors. So it's important to understand properly what actually makes individuals at workplace to behave innovatively and how the firms can shape that type of behaviors (Eenink, 2012).

Human resource management is believed to be strongly embedded in the business strategies to effectively support the innovations (Kozlowski, 1987). Another emerging field that start producing research interest in Human resource management is flexible human resource management, because it enables the firms to stretch and adapt to changing, uncertain and diverse requirements in both internal and external environment (Wright & Boswell 2002; Kumara & Pradhan, 2014). flexible Human resource management is considered to be very important aspect of firm flexibility as it shapes the attributes of employees (skills, abilities, attributes and behaviors) according to changing environmental conditions (Ngo & Loi, 2008).Basically in flexible Human resource management employees are encouraged to utilize and assimilate new and effective knowledge from the environment and are given flexible adjustments in the structures, employment modes and plans of incentives and training (Chen & Li, 2015).

flexible Human resource management (fHm) also impacts innovative work behavior as they are targeted towards employee skill, motivation, abilities and opportunities enhancement (Puikene, 2016).

Basically innovative work behaviors are so crucial for innovation seeking companies because success of innovative companies lies in their employees whose behaviors are the most important source of leading towards innovations. (Abstein & Spieth, 2014). iWB are believed to be the major aspect in change management that actually leads organizations towards innovations and ultimately increasing their competitive positions (Puikene, 2016).

Although majority of the corporate leaders now view creativity and innovation as vital for the long term success of their business, but many of them are still following traditional approaches to innovation whose benefits seldom exceeds their cost, usually they failed or gone rendered (molino et al, 2013).

Hrm role in innovation remained an area of ignorance. According to (Hr innovAsian report, 2014) there are only 20% Hr professionals who got engaged in the process of innovations in the corporate world. This figure depicts that organizations still not realize the importance of the role Human resources play in innovation process.

furthermore, the key to innovative performances of organizations are the innovative work behaviors of their employees (farr & ford, 1990; De Jong & Den Hartog, 2010) but despite its importance firms are restricted in their possibilities, because they have very little knowledge about how to trigger their employees in such a way that they show innovative work behaviors (Jannssen,2014)

Although role of human resource management in innovations has generated much academic output (Karlsson, 2013; Zhou et al, 2013, Jiang, Wang & Zhao, 2012) and some also have tested it empirically (Jimenez & Valle, 2008, Li, Zhao & Liu, 2006) but yet those studies have not clarified what kind of Hr practices makes organization innovative. furthermore those few studies which specified flexible Human resources (eg. Kumara & Pradhan, 2014: Ngo & Loi, 2008: Chang et al, 2012) do lack the behavioral perspective of employees which actually can be the main path or the ladder of leading the flexible Human resources towards firm innovativeness.

THEORATICAL INSIGHTS ANd HYPOTHESIS dEVELOPMENT

Flexible HRM is an important element of strategic Hrm, it's the internal capability of firms and considered as the prerequisite for the sustained competitive advantage (Kozica & Kaiser, 2012). flexible human resource investigates the degree to which firms can quickly and effectively adjust according to the environment changes (Chen & Li, 2015). flexible Hrm concept was coined in the 1995. Sanchez (1995) defines this concept as the stretching capability of an organization for redefining of the product strategy, reconfiguration of resources chain and redeployment of those resources appropriately. Based on Sanchez work (Snell, Youndt & Wright, 1996) mentioned that flexible Hrm focuses on enhancing flexibility of employee skills, behaviors and functioning according to the changing requirements of environment. This approach consists of series of Hrm strategies that impacts psychology of employees, guide employees behaviors and also align together their personal and organization goals (Sanchez, 2011).

Chen & Li (2015) identified some major differences between Traditional Hrm and flexible Hrm. According to them where traditional Human resource management focuses on effectiveness and efficiency of the whole organization, fHrm focus on improving innovativeness, competitiveness and dynamic adaptation ability of the organization. The major reason why firms use flexible Hrm is their desire to compete in the changing environment (Kozica & Kaiser, 2012).

Wright and Snell (1998) identified that flexible Hrm has three distinct sub-dimensions which are employee behavior flexibility, employee skill flexibility and Hr practice flexibility.

Employee skills flexibility refers to extent to which organization can utilize skills of employees in different situations and can reassign them quickly (Wright & Snell, 1998). it's about creating the environment which promote diverse learning of skills and enhancing their flexibility to adopt versatile skills so that they could take any task and perform in every situation. This can be achieved through cross functional teams, job rotations and project based assignments (Bhattacharya et al, 2015). in other words if organization having employees who possess broad variety skills, can perform dierent tasks in different situations then that organization has high degree of employee skill flexibility (Ngo & Loi, 2008). Based on rBV, (Bhattacharya et al, 2005) described employee skill flexibility as a source of competitive advantage because diverse skills employees are valuable and also difficult to imitate.

Employee Behavioral flexibility refers to degree to which organization can adjust, enrich, autonomies and support employee diverse behaviors and their psychology of dealing with different circumstances (Sanchez, 2011). in other words it's the extent to which the employees of a firm possess versatile behavioral scripts that can easily be mold according to the situation specific requirements (Ngo & Loi, 2008). it basically represents adaptable behaviors instead of daily routine behaviors. it can be achieved through internal motivation or deliberately recruiting employees who possess versatile behaviors and adaptability capacity (Bhattacharya et al, 2015).

So if employees perform behavioral scripts under different conditions to deal with requirements instead of just following standard operating procedures, then their organizations will better able to deal with changing requirements of environments and can enhance their competitive positions (Wright & Snell 1998).

Behavior flexibility basically provides the value in terms of two ways. first the ability of employees to deal with different situations effectively enables firms to reduce the resistance to change and the cost associated with that resistance. (Lepine et al., 2000). Secondly it allows the firm to deal with verity of situations appropriately without hiring new employees with new skills to deal with changing environment (Battarchya et al,.2005).

HR practice flexibility is defined by Bhattacharya et al. (2005) as the degree to which Hr practices of organizations can be quickly and effectively adapted and applied across different situations, businesses or departments. Similarly Kumari & Pradhan (2014) defined it as the extent to which firm has the ability to quickly and effectively alter its Hr processes and structures. in simple words Hr practice flexibility is how Hr department viably, rapidly, timely, effectively and productively executing and adjusting new Hr practices (Sanchez, 2011).

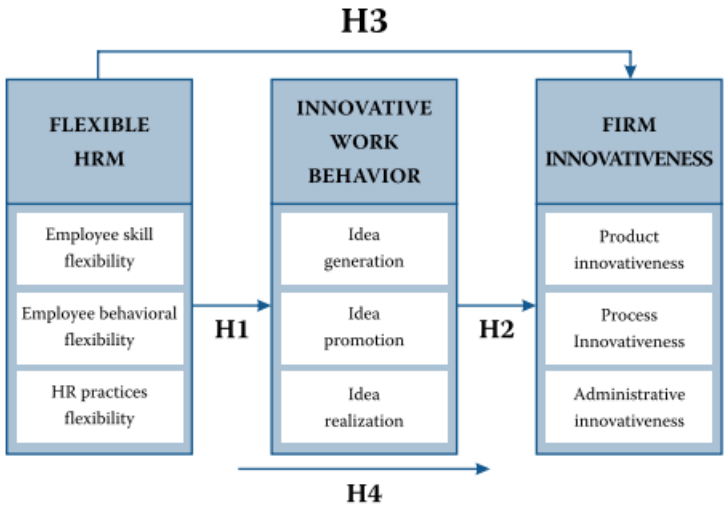
Hr practice flexibility provides value in two ways. first it enables the firm to adapt its Hr practices according to the required changing environment, Secondly it can induce flexible employee behaviors which are discussed previously (Battarchya et al,.2005).

Innovative work behaviors are believed to be an important factor in dealing with incremental and transformational changes and achieving the competitive advantage of organization (Jannsen, 2000).Different researchers described iWB and all described it in a sense of behaviors of individuals of exploring, generating, championing and implementing novel and effective ideas, products, processes or procedures (De Jong & Den Hartog, 2010; De Jong, 2007; Kleysen & Street, 2001; Ng, feldman & Lam, 2010; Krause, 2004; Scott & Bruce, 1994). iWB is basically thinking out of box in alternative methods, looking for improvements,

searching for new technologies, news ways to achieve assignments, trying new work methods and discovering and securing the useful resources in order to make an idea a reality (Prieto & Santana, 2013).

Jannsen (2000) referred iWB a three multistage process idea generation, idea promotion and idea realization.

iWB begun with **idea generation** stage which is creation of new and useful idea that comes under any domain or area (Jannsen, 2000). mumford (2000) declared employee as the only source of novel idea at workplace. Effective idea generators are those employees who can approach performance or problems gap from unique dimension (Kanter, 1988). Basically it is referred to bringing new and unique ideas, procedures, processes for the purpose of solving any particular problem or might be for the purpose of bringing improvements (Pukiene, 2016).



The next stage of iWB is **idea promotion** where employees who generated novel ideas look for support for their novel idea by discussing it with colleagues, boss or even friends (Scott & Bruce, 1994; Kanter, 1988). The idea after generation has been sold. in this stage promotion of idea within the firm has been done to seek the further support (Pukiene, 2016).innovative employees after generating ideas look for getting support from friends, subordinates and sponsors surrounding the idea (Jannsen, 2000).

Idea realization is the final stage of iWB which is converting novel ideas into effective outputs (Pukienė, 2016). Basically in this stage the idea is implemented and put into the action (de Jong, 2008). The idea then becomes prototype, reality or model which can be touched, experienced and brought into the use (Kanter, 1988).

behaviors enable organizations to solve problems, coming up with new solutions and news ways of doing things which ultimately leads to innovation (Simon, 1985). These firms having diverse pool of skills and behaviors more appropriately recognize and assimilate information from the external environment and its different segments (Gong, 2003; Huber, 1991) as they probably have prior related knowledge for every section (Ellis, 1965; Chang et al, 2012). mei (2010) conducted research which shows that flexible Hrm create Hr allocation which is extremely difficult to imitate thus allowing them to gain sustainable competitive advantage. fHrm enables fast and timely responses through their employees to solve any issue or adapt to any condition thus enabling long term competitiveness (Nie,
2009) thus enabling the potential for expanding the scope of capabilities needed to innovate (Sánchez et al, 2011) So we hypothesize that

H3: Flexible human resource management ispositively related tofirm innovativeness.

Based on the all above literature we assume that innovative work behavior is playing an intermediary role between flexible Hrm and firm innovativeness. By that it means that it is

assumed in this paper that innovative work behaviors are influenced by the flexible Human resource management while innovative work behavior itself are influencing the firm innovativeness.

Thus we propose the hypothesis that

H4: Innovative work behaviors mediate the relationship between flexible human resource management and firm innovativeness.

Theoretical framework we constructed is illustrated in fig. 1 above. The model shows the relationship between flexible human resource management, innovative work behavior and firm innovativeness. model depicts that flexible Hrm impacts innovative work behavior and then innovative work behaviors lead the firm towards innovativeness. in other words flexible Hrm impacts firm innovativeness indirectly through innovative work behaviors. further it also shows a direct relationship between fHrm and firm innovativeness as well.

Theories which support our Hypothesis and model are resource based view, Dynamic capability theory and Behavioral perspective.

Dynamic capability supports it because flexible Hrm diversifies the ability to integrate, build, and reconfigure competencies to deal with rapidly changing environment. flexible Hrm is the dynamic capability which focuses on adapting attributes of employees i.e. skills, behaviors and functioning according to the changing environment situations (Wright & Snell, 1998; Wright, Dunford, & Snell, 2001).

rBV supports it because Hr flexibility is the firm's internal resource or organizational capability that creates diverse skills, diverse behaviors and stretchable Hr practices which are valuable, rare, difficult to imitate and substitute and leading towards firm innovativeness to gain a sustainable competitive advantage for the firm (Bhattacharya et al. 2005; Ngo & Loi, 2008).

Behavioral perspective also support it because here in this case fHrm is shaping the behaviors that are required by organization strategies i.e. innovation strategy.

3 METHODOLOGY AND MEASURES

As the paper is quantitative in nature so the survey as a research method is adopted. We collected the data from high technology firms operating in Pakistan which have formally established Human resource management and have at least 100 employees in place. reasons to choose high technology firms as a target population is because our paper focuses on innovation and flexible Hrm so the companies from which survey collected should be innovation oriented and should have properly established Human resource department, Hr executives and Hr professionals in placed. Any particular industry was not preferred because fHrm, innovation and innovative work behaviors are not industry specific (Pukiene, 2016).

research instrument was questionnaire designed on likert scale from 1-5 rating scale.1=Strongly Disagree, 2= Disagree, 3=Neutral, 4= Agree and 5=Strongly Agree. A cover letter was attached with the questionnaire to explain the survey and research aim and to guarantee the full confidentiality of information and responses (Jimenez & Velley, 2008).

Data was actually collected from 14 high technology companies operating in Lahore from different industries i.e. telecommunication, iT, textile, home appliances and services. Since, our unit of analysis is the firm level, so only top managers and middle managers had been chosen as the respondents. it was a paper based survey in which questionnaires were handed over equally among the selected companies (i.e.20 questionnaires/company). After 2 weeks we have given reminder to the firms who had not yet responded. So after 3 weeks a total of 153 usable questionnaires were returned to us from the companies with a response rate of 54.6%.

FHRM: To measure fHrm, we used scale developed by Bhattacharya et al. (2005) having three sub-dimensions (employee skill flexibility, employee behavior flexibility and Hr practices flexibility) and have collectively 16 items.

Firm Innovativeness: in order to measure firm innovativeness we adopted scale developed by manu (1992). it includes three sub-dimensions (Product innovativeness, process innovation and administrative innovativeness) and has 9 items.

Innovative work behavior: To measure innovative work behaviors, scale developed by Scott and Bruce (1994) has been used having 5 items.

4 RESULTS AND ANALYSIS

Scale reliability was checked before performing any analysis and Cronbach's alpha reported **(α = .829)** for the current study. results and analysis has been done using the descriptive statistics, regression analysis, correlation analysis and mediation analysis. Descriptive statistics was used to check the frequencies of age, gender, sector and designations. it was also used to check the mean and Standard deviations of variables and their sub-dimensions. Correlation was performed to check the relationships between variables and their sub-dimensions. regression on the other hand was performed to check the impact of variables and to prove the hypothesis. To prove the mediator, mediation analysis was performed using process macro by Andrew f. Hayes. Table 1 shows the number of High tech companies selected from each sector and the number of samples from each sector.

Sectors	Number of companies	Sample
iT	4	44
Telecommunication	3	26
Home appliance	3	40
manufacturing & textile	3	34
Services	1	9
Total	14	153

Table 1: Number of companies and sample drawn from sectors

Source: field survey, 2016

furthermore, Descriptive statistics reported the frequencies of gender, designation and experience. respondents include 120 males and 33 females. There were 119 middle managers and 34 top managers. As far as the experience is concerned 98 respondents are of 3-10 years' experience, 45 respondents have 11-15 years' experience while 10 respondents have more than 15 years of experience.

Table 2: inter dimension correlation and descriptive statistics of fHrm, iWB and firm innovativeness (N=153)

	mean	SD	1	2	3	4	5	6	7	8
1-fHrm	3.46	.55								
2-Employee skill	3.41	.68	.847**							
behavioral 3-Employee	3.53	.66	.791**	.479**						

4-Hr practices flexibility	3.43	.65	.841**	.611**	.481**					
5-iWB	3.55	1.08	.374**	.339**	.307**	.481**				
6-firm innovativeness	3.38	.62	.623**	.531**	.528**	.483**	.352**			
7-Product innovativeness	3.42	.70	.594**	.512**	.498**	.462**	.287**	.791**		
8-Process innovativeness	3.31	.78	.484**	.415**	.420**	.364**	.328**	.827**	.455**	
9-Administrative innovativeness	3.40	.76	.469**	.375**	.393**	.375**	.255**	.854**	.534**	.568**

Correlations are significant at 0.01 levels Source: field Survey, 2016

Table 2 depicts that innovative work behavior has the largest mean whereas the mean of process innovativeness is the least. Table shows that flexible Hrm is significantly associated with innovative work behaviors ($r = .374$, $p < .01$). flexible Hrm is also significantly associated with firm innovativeness ($r = .623$, $p < .01$). furthermore innovative work behavior is significantly associated with firm innovativeness as well ($r = .352$, $p < .01$). moreover the relationships between the all the sub-dimensions of variables are presented in the table which shows that all the relationships are positive and significant with each other.

Regression analysis which was performed to check the impact and prove the hypothesis shown the results presented in table 3. Before performing regression analysis the assumptions of regression analysis were checked which were acceptable according to the requirements. Shapiro-Wilk Normality test presented residual value ($p = .051$) which proved normality. To check whether there is problem of multicollinearity we performed multiple regression analysis and found that Vif values were even lesser than 2, the general understanding is that it should be less than 10 (Belsley, Kuh, & Welsch, 1980). further autocorrelation value was in the acceptable range as the Durbin Watson value was 1.638 which is closer to 2.

Table 3 shows the results of regression analysis of first 3 hypotheses.

Table 3: regression analysis for hypothesis testing (N=153)

Hypotheses	Linkages in model	R2	βvalue	tvalue	Sig
H1	fHrm → iWB	.140	.736	4.95	.000
H2	iWB → innovativeness	.124	.201	4.61	.000
H3	fHrm → innovativeness	.388	.699	9.77	.000

Source: field Survey, 2016

As shown in table 3, firstly regression analysis was performed by taking fHrm as independent variable and innovative work behavior as dependent variable. results ($\beta = .736$, $p < .001$) indicated that fHrm positively and significantly impacts iWB proving our first hypothesis that

H1: flexible human resource management is positively related to innovative work behaviors

Secondly regression analysis was performed using iWB as independent whereas firm innovativeness as the dependent variable. results ($\beta = .201$, $p < .001$) shows that innovative

work behavior positively and significantly impacts firm innovativeness thus proving our second hypothesis that

H2: innovative work behaviors are positively related to firm innovativeness.

Thirdly we used fHrm as the independent variable while taking firm innovativeness as the dependent variable and performed regression analysis. results of the analysis (β = .699, p <.001) present that flexible Hrm positively and significantly impacts firm innovativeness thus proving our third hypothesis that

H3: flexible human resource management is positively related to firm innovativeness.

Then to check the forth hypothesis which was based on mediation we performed mediation analysis using process macro plugin. results are shown in table 4.

Table 4: mediation analysis for the effect of fHrm on firm innovation through iWB (N= 153)

Hypotheses	Effect	SE	t	p	LLCI	ULCI
Total effect of fHrm on firm	.6985	.0715	9.7750	.0000	.5573	.8397
Direct effect of fHrm on firm innovativeness	.6405	.0763	8.3977	.0000	.4898	.7912

	Effect	Boot SE	Boot LLCI	Boot ULCI
indirect effect of fHrm on firm innovativeness	.0580	.1009	.0139	.3146

Source: field Survey, 2016

Table depicts that Total effect of fHrm on firm innovativeness (β = .6985, p = .000) and indirect effect of fHrm on firm innovativeness after the induction of mediator innovative work behavior (β = .0580, Ci = .01 to .31) which shows that mediator is good and significant. So it proves our fourth hypothesis that

H4: Innovative work behaviors mediate the relationship between flexible human resource management and firm innovativeness.

5 DISCUSSION AND CONCLUSIONS

Our study was conducted to examine the relationships between flexible Hrm, innovative work behaviors and firm innovativeness. Our study extended the theoretical arguments of the previous researchers (Wright & Snell,1998; Bhattacharya & Gibson, 2005, Chang & Gong, 2013) on fHrm by linking this flexible Hrm with employee innovative work behaviors. We discussed flexible Hrm in terms of dynamic capability, resource based view and behavioral perspective.

results of our study fully supported our all four hypotheses. We found that flexible Hrm enhance innovative work behaviors in the employees which in turn lead the organization towards enhanced firm innovativeness. results also proved that our mediator is a good mediator which actually mediates the relationships between flexible Hrm and firm innovativeness.

results depict that fHrm positively and significantly impacts innovative work behaviors (H1 proved, research question 1 answered). So it shows that if organizations increase their flexibility in Hrm in a way that they diversify and versatile their employee's skills, behaviors and functioning such that they could adapt and deal with changing requirements so it will then enhance the innovative work behaviors of their employees.

Their employees will more able to generate, promote and realize new, creative and valuable ideas. furthermore, innovation depends on the innovative work behaviors, as our results show that innovative work behaviors positively and significantly impacts firm innovativeness (H2 proved, rQ2 answered) which is consistent with previous studies (Jong & Den Hartog , 2010). So based on that result it can be said that when employees show innovative behaviors at work place then organization is better able to perform innovatively in both external and internal environment. They will be more able to bring timely new products, modify their rendered processes and change their administrative works in a valuable manner.

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HUMAN RESOURCE MANAGEMENT OF STATE CO-OPERATIVE BANK IN TAMILNADU

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ABSTRACT:

Co-operative banks are organized and managed on the principle of co-operative; State Co-operative Bank (UCBs) occupies a major role among the Non-agricultural credit society. The origin of the SCBs banking movement in India can be traced ofthe 19th century when inspired by the success of the experiments related to the co-operative movement in Britain and the co-operative credit movement in Germany such societies were setup in India. Co-operative societies are based on the principles of co-operatives, mutual help, democratic decision making and open membership. The present study analyzed the Human Resource Management of SCBs in Tamilnadu. Secondary data is used for the present study.

Keywords: State Co-operative Banks (SCBs), Branches, Human Resource Management, Personnel Development, Share Capital, Deposits, Working Capital, Loans and Advances, ATMs.

INTRODUCTION

Tamil Nadu is the pioneer in the cooperative movement in India. The first agricultural cooperative credit society was started at Thirur in Tiruvallur District and a consumer cooperative society was started in Triplicane in 1904. The Tamil Nadu State Apex Co-operative Bank or TNSC Bank is an Indian co-operative banking company headquartered in Chennai. It was incorporated in 1905 as an urban co-operative bank. It has 46 branches in Chennai alone. The TNSC Bank is a member of National Clearing Cell of Reserve Bank of India, Chennai.Human resources play a predominant role in the successful delivery of the service. In the banking industry, the sector adopting socialist pattern is co-operative sector On an average 3,500 instruments are received for daily clearing and almost an equal number of instruments are sent daily for outward clearing. The Bank has introduced Electronic Fund Transfer System for inter-bank and intra-bank / branches transfer of funds up to rupees five lakhs. This reduced the delay in transmitting demand draft from one place to another and the amount is credited to the beneficiary's account on the same day. National Clearing facility, in addition to the metropolitan cities, has been extended to other major cities, like Bangalore, Hyderabad,and Ahmadabad. Management principles are the fundamental truth which acts as guidelines for taking managerial actions and decisions. The need has been felt by the researcher to analyze the HRD policies followed in these banks and the perceptions of employees thereon.Here we focus on the managerial activities of the co-operative bank for such betterment.

Review of Literature

Krishnaveni&Deepa, (2011), claimed that while implementing HRD policies, organizations should focus not only training programmes but they should also give importance to career planning, employee participation and transparent compensation for employees. Sonali, (2012), studied the necessity of re-engineering of HR practices to gain a competitive advantage. The study emphasized the creation of a sense of belongingness among employees and participation thereof in decision-making process of the organization. Parikshit and Anuj, (2012), examined the status of the

structuring of HRD climate and subsystems in Indian public sector. The study revealed that good HRD policies bring a conducive environment for the development of the employees and the organization. Shetty (2011), studied the role of HRM in value creation in co-operative banks. The study indicated that the value creation and employee satisfaction are related to each other. Omondi, et al., (2011), has studied the adoption of the extent of adoption of strategic human resource management practices among commercial banks in Kenya. In this study, some factors which discouraged the adoption of human resource development practices have been recognized.

Positive effects of Management:

- Specialisation
- Improve Efficiency
- Achievement of goals
- Efforts of all the employees get unified towards one direction only

MEMBERSHIP

The members of the TNSC Bank consist of ‘A’ class members and ‘B’ class members. All the district central co-operative banks in Tamil Nadu are 'A' class members of the TNSC Bank. Even though there are 32 districts, there is only 23 district central co-operative banks in Tamil Nadu. In a district where there is no central co-operative bank, the nearby district central co-operative bank provides the services for that district. The following districts have no central co-operative banks on their own, and they are served by the nearby central co-operative banks. The districts which are not having CCBs: 1. Tirupur 2. Theni 3.Ariyalur 4.Perambalur 5.Karur 6.Namakkal 7.Krishnagiri 8.Thiruvarur 9.Nagapattinam and 10.Thiruvallur district. 61 The 'B' class members are individuals and other cooperative institutions. Individuals are admitted as 'B' class members to enable them to have banking transactions with the Bank such as jewel loans and other kinds of services. They are admitted on a nominal share capital contribution of Rs.10 per member.

BRANCHES

The TNSC Bank provides banking services to the central co-operative banks, apex cooperatives, and people in Chennai city. As on 31.03.2012, there were 45 branches functioning in Chennai city. The 45 branches and the head office are providing various banking services to its customers. The banking services provided include receiving various kinds of deposits, granting loans and other banking services. The core banking solutions net banking facilities, real-time gross settlement, national electronic fund transfer system and the like are provided by the Bank. The Bank provides e-Banking and SMS facilities to its customers.

NUMBER OF EMPLOYEES

The success of any organization depends on the services provided by its employees. Hence, it is interesting to know the number of employees working at TNSC Bank during the period under study.

Suggestions

The urban co-operative banks are meant for fulfilling the social and economic objectives. The orientation of this sector is towards the socialism. Hence, the employees are at the center of these banks. Hence, on the basis of the findings of this study, it is suggested, that the management should consider the opinion of employees in the preparation of HRD policy and it should be properly communicated to all the employees to gain their confidence. The banks need to follow systematic and reliable selection process so that bank gets the right person for right job. The banks need to assess the need for training of employees. The training for the development of skills of

employees should be conducted at the local level or the employees should be sent to training institutions at various places. The training programme should aim at filling the competency gap of employees and it should be directly related to their job.

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A STUDY ON HUMAN RESOURCE MANAGEMENT IN NATIONALISED BANKS IN TIRUNELVELI DISTRICT

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ABSTRACT

The success or failure of any bank depends on employees and their skills. The skills of any employees depend on the training and development programmes which are adopted by the banks. It is important to mention that a skill of employees improves the efficiency, productivity and effectiveness of the banks. In this background study is selected to know the employees perception on training and development of nationalized banks. The outcomes of this research will help and support the nationalized banks to identify the factors that influence the employees perception on training and development. On the other hand, the research will be helpful in the department of human resource of every organizations which are trying to increase the productivity of their employees. The study is based on both the primary data and the secondary data. A total number of 300 respondents were selected randomly from the nationalized banks. The type of universe for the study is finite and sampling unit for the study is Tirunelveli district. The size of the sample is 300 nationalised banks employees. In order to improve the efficiency of nationalized banks employee in the present job and prepare himself for the higher level job, the effective training programmes are necessary. It is also needed to banking policies, new technology and the changing environments. Training and development is now considered as more of retention tool than a cost.

Keywords: Training and development, Nationalised banks and Employees

Introduction

Employee training means to improve skills, or add to the existing level of knowledge so that employee is better equipped to do his present job, or to prepare him for a higher position with increased responsibilities. In banking sector, training and development is one of the important tools which transfer an employee to a better employee. The term training refers to the acquisition of knowledge, skills, and competencies as a result of the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. In the banking sector employee skills and knowledge are important assets that enhance productivity and performance. This is because, bank is a service industry, the services that bank is provided are delivered into its employees and the services are consumed by its customers at the same time. The bank employees stand for services and represent to the customer the quality and value of the banks service.

Statement of the Problem

The success or failure of any bank depends on employees and their skills. The skills of any employees depend on the training and development programmes which are adopted by the banks. It is important to mention that a skill of employees improves the efficiency, productivity and effectiveness of the banks. In this background study is selected to know the employees perception on training and development of nationalized banks.

Scope of the Study

The outcomes of this research will help and support the nationalized banks to identify the factors that influence the employees perception on training and development. On the other hand, the research will be helpful in the department of human resource of every organizations which are trying to increase the productivity of their employees.

Objectives of the Study

This study is based on the following objectives

(i) To know thetraining and development of nationalized banks.

(ii) To identify thesatisfaction level of the feedback of employee training program.

Methodology

The research work confines itself to an in-depth analysis of various aspects of training practices in Nationalized banks. The study is an empirical survey covering 300 employees of nationalized banks in Tirunelveli district. The study is based on both the primary data and the secondary data. A total number of 300 respondents were selected randomly from the nationalized banks. The type of universe for the study is finite and sampling unit for the study is Tirunelveli district. The size of the sample is 300 nationalised banks employees.

Limitations of the Study

The study has the following limitations:

(i) The primary data was collected from 300 employees only and hence the findings and conclusions of the study cannot be generalized.

(ii) Employees are always busy so it is difficult to collect information from the employees.

Data Analysis and Interpretation

Table 1

Type of Bank

Sl. No	Type of Bank	No. of Respondents	Percentage
1.	Urban	188	62.7
2.	Semi-urban	66	22.0
3.	Rural	46	15.3
	Total	**300**	**100**

Source: Primary data

Table 1 shows that 62.7 per cent of the respondents are working in urban bank, 22 per cent of the respondents are working in semi-urban bank and 15.3 per cent of the respondents are working in rural bank. It is clear that majority of the respondents are working in urban bank.

Training was provided adequately and frequently by the bank and Type of Bank

In order to examine the relationship between type of bank and training was provided adequately and frequently by the bank, a two way table with type of bank and training was provided adequately and frequently by the bank was constructed. Accordingly nationalized banks employees have been grouped into three categories on the basis of their type of bank. The details of training was provided adequately and frequently by the bank among nationalized banks employees on the basis of their type of bank are presented in Table 2.

Table 2

Training was provided adequately and frequently by the bank and Type of Bank

Type of Bank	Training was provided adequately and frequently by the bank			Total
	Strongly Agree	Agree	Disagree	
Urban	44(14.7)	126(42)	18(6)	188(62.7)
Semi-Urban	22(7.3)	38(12.7)	6(2)	66(22)
Rural	12(4)	26(8.7)	8(2.7)	46(15.3)
Total	**78(26)**	**190(63.3)**	**32(10.7)**	**300(100)**

Source: Primary Data

Type of bank-wise analysis of training was provided adequately and frequently by the bank reveals that 42 per cent of the respondents belong to urban bank are agreed that the training was provided adequately and frequently by the bank and 14.7 per cent of the respondents belong to urban bank are strongly agreed that the training was provided adequately and frequently by the bank.In order to test whether there is any significant relationship between type of bank of nationalized banks employees and training was provided adequately and frequently by the bank, Chi-square test was applied with the null hypothesis as "there is no significant relationship between type of bank of nationalized banks employees and training was provided adequately and frequently by the bank". Table 3 reveals the working of Chi-square testfor training was provided adequately and frequently by the bank and type of bank.

Table 3

Training was provided adequately and frequently by the bank and Type of Bank - Chi-Square Test

Particulars	Value	df	p Value
Pearson Chi-Square	5.345	4	0.254
Likelihood Ratio	4.914	4	0.296
Linear-by-Linear Association	0.029	1	0.865
N of Valid Cases	300		

Source: Computed Data

Table 3 discloses that the calculated chi square value for training was provided adequately and frequently by the bank among different type of bank of nationalized banks employees is 5.345 which is significant at the 'p' value of 0.254. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that there is no significant relationship between the type of bank of nationalized banks employees and training was provided adequately and frequently by the bank.

Satisfaction level of the feedback of employee training program and Type of Bank

The nationalized banks employees belong to different type of banks have been satisfied towards the training program at different levels. The satisfaction level of the feedback of employee training program among different type of bank of nationalized banks employees is tested by the researcher through ANOVA. For this purpose a null hypothesis has been framed as, **"there is no significant difference in satisfaction level of the feedback of employee training program among different type of bank of nationalized banks employees".** The result found with the help of ANOVA has been tabulated in the following table.

Table 4

Satisfaction level of the feedback of employee training program Vs Type of Bank - ANOVA

Sl. No	Features and Feedback	Type of Bank			F Statistics	p Value
		Urban	Semi-Urban	Rural		
1.	Quality of Instruction	4.1789	4.3939	4.2174	0.811	0.446
2.	Suitable Training Place	4.0842	4.2424	4.1739	0.590	0.555
3.	Materials distributed	4.0842	4.2424	4.1304	0.528	0.591
4.	Trainer was knowledgeable	4.2000	4.3333	3.9130	1.842	0.162
5.	Remuneration to Training	4.1158	4.2727	4.1304	0.593	0.554
6.	Orientation Programme	4.0316	4.2424	4.2347	1.448	0.238
7.	LCD projector used for Classroom trainer	4.3263	4.2727	4.0000	1.598	0.206
8.	Reference Matched/used/ showed	4.1263	4.0303	4.0435	0.203	0.817
9.	Demonstration	4.0842	4.0303	3.9565	0.204	0.815
10.	Training with entertainment	3.9789	4.0303	4.1739	0.459	0.633
11.	Subjective Approach Training	4.1579	4.2424	4.0435	0.554	0.576
12.	Timing of Training program	3.9895	4.0909	3.8261	0.726	0.485
13.	Trainer met the training objectives	4.1158	4.1818	4.0000	0.414	0.662
14.	Content was organized and easy to follow	4.0737	4.2424	4.0435	0.787	0.457
15.	Training Methods	4.0316	4.2424	3.9565	1.278	0.282
16.	Observing Trainees during the training session	4.0316	4.2121	4.0870	0.942	0.392
17.	Creativity and Thinking	4.0000	4.2121	3.8696	0.804	0.450
18.	Diversity and Motivation	4.0000	4.2424	4.0435	1.624	0.201
19.	Co-operation with the trainees	4.1895	4.2727	3.9130	0.541	0.584
20.	Improves workplace performance	4.0638	4.2727	4.2121	1.474	0.232
21.	Positive Reinforcement	4.0842	4.2121	4.0870	0.394	0.675
22.	Helps to avoid future problems	3.9149	4.1515	3.9565	1.006	0.368
23.	Worksheets given	3.8737	4.0606	4.0870	1.004	0.369
24.	Team activities given	3.8842	4.1515	4.0870	1.365	0.259
25.	Feedback asked end of the session	4.1263	4.2424	4.2264	0.345	0.709

Source: Primary data

From the above table, it is understood that the employees who belong to urban bank are highly satisfied in LCD projector used for classroom trainer and trainer was knowledgeable as the mean score is 4.3263 and 4.2000 respectively. The table further clearly shows that the employees who belong to semi-urban bank are highly satisfied towards quality of instruction and trainer was knowledgeable as their mean score is 4.3939 and 4.3333 respectively. The table further reveals that the high satisfaction level of the feedback of employee training program among the employees who belong to rural bank are orientation programme and feedback asked end of the session since the mean score is 4.2347 and 4.2264 respectively. It is identified that there is no significant difference among the employees of different type of bank were identified regarding the different satisfaction level of the feedback of employee training program such as quality of instruction, suitable training place, materials distributed, trainer was knowledgeable, remuneration to training, orientation programme, LCD projector used for classroom trainer, reference matched/used/ showed, demonstration, training with entertainment, subjective approach training, timing of training

program, trainer met the training objectives, content was organized and easy to follow, training methods, observing trainees during the training session, creativity and thinking, diversity and motivation, co-operation with the trainees, improves workplace performance, positive reinforcement, helps to avoid future problems, worksheets given, team activities given and feedback asked end of the session since the respective "F" statistics were not significant at 5 per cent level and the 'p' value is higher than 0.05, the null hypothesis is accepted.

Conclusion

In order to improve the efficiency of nationalized banks employee in the present job and prepare himself for the higher level job, the effective training programmes are necessary. It is also needed to banking policies, new technology and the changing environments. Training and development is now considered as more of retention tool than a cost. The training system in banking industry has been changed to create a smarter workforce and yield the best results. Training and development programmes help remove performance deficiencies in employees and also they are esteemed resource of the bank and success or failure of the bank operation relay on the performance of employees.

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A STUDY ON THE EFFECTIVENESS OF DISTRIBUTION CHANNELS OF HOME APPLIANCES WITH SPECIAL REFERENCE TO NAGERCOIL DISTRICT

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ABSTRACT

Appropriation channels methodology is critical for the achievement of business tasks in any branch of business. The objective and reason for existing is to fulfil the purchaser and get proceeded with business from him/her. The basic role of this subjective research is to look at the time, cost and physical effectiveness of the appropriation channel arrangement of an organization in home apparatus industry. For this reason, five supervisors from an overall known home machine maker and vender were reviewed with a overview instrument with open-finished inquiries and after that met on the responses to the inquiries. Study and inquiries questions included inquiries regarding the preferences what's more, inconveniences of various circulation channels utilized by the organization. Information were abridged in a table and examined to propose administrative activities to different directors in comparative enterprises.

Keywords : Home Machines, Channels of Distribution and Enterprises

Introduction

Appropriation channels are progressively viewed as a standout amongst the most basic components in advertising, as they decide the aggressiveness and productivity of associations. A channel of conveyance or exchange channel is characterized as the way or course along which merchandise move from makers or makers to extreme purchasers or modern clients. As it were, it is dispersion arrange through which maker puts his items in the market and passes it to the genuine clients. This channel comprises of: makers, buyers or clients and the different mediators like wholesalers, offering operators and retailers who intercede between the makers and shoppers. Along these lines, the channel serves to conquer any hindrance between the purpose of generation and the purpose of utilization in this manner making time, place and ownership utilities. Dissemination channels are characterized and arranged. Their advancement is clarified and new conceivable outcomes of their improvement in contemporary conditions are shown. In this sense, an assortment of circulation channels exists, and also the contemporary comprehension of overseeing supply chains and esteems creation systems. The significance of dissemination channels is broke down both for individual financial administrators, i.e. gatherings and for the total national economy. These kinds of examinations begin with the offer of enormous firms and gatherings, both on national and global levels. This is the situation of connections between various financial administrators inside esteem creation chains. This is the reason prior ideas of the part and significance of business in national economy are losing their significance. One of the most mainstream circulation strategies is immediate advertising where the companies.

Objectives of the Study

- To examine the distributors objective
- To know the available products for the buyers
- To study the service requirements of the respondents

Research Methodology

The sample size of this study is limited to 60 Respondents. 60 home appliance users in different places of Tirunelveli. The survey was conducted among the respondents and randomly selected 60 respondents, using separate well-developed questionnaire. The required primary data for the study were collected through questionnaire. The questionnaires were distributed directly by the researcher herself to these sample consumers who are nearby. Relevant secondary data were collected from the text books and Internet. While analyzing the primary data statistical tools were used. Statistical tools include table, chi-square and simple percentages.

Chi – Square Test

For the calculation for the chi-square test the researcher considered the factors Gender (male and female) and satisfaction level of service offered by the distributor (high, medium and low)

	Calculated value	Tabled value
Chi-square	1.3248	5.991

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

Chi – Square Test

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

	Calculated value	Tabled value
Chi-square	3.0556	12.592

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

Findings

It is found from the survey 58% of the respondents are female, 52% of the respondents are more than age of 30 and less than 40. From this survey govt & private employees are 33% of leads in this present study, 75% respondents are satisfied in traditional stores. From this analysis 26% respondent are preferred to buy vasanth & co. It is reveal from the survey that 60% respondent are having satisfied in EMI shopping. 37% of respondents are overcoming the completion through delivery of product.

Suggestions

To be successful in the modern competitive business field, the marketers should have thorough knowledge on consumer behavior. The repeated advertisement will yield the product's sales growth highly.The replacement facility and the other offers will yield the marketing of durable goods well. Local companies need to work on strong electronic and print media campaigns that are more targeted towards particular segments. Moreover, local companies should work more on the products placement of their products and build up and sustain core competencies.Thinking globally and competing in the international market can also achieve. Furthermore, companies need to build on and sustain brand loyalty by forming strategies such as exchange and return policies as well as guarantees and warranties.

Conclusion

The appropriation channel implies the chain of business or delegates through which a decent or administration goes until the point that it achieves the end customer. A dispersion channel can incorporate wholesalers, retailers, merchants and even the web. Channels are broken into immediate

and aberrant structures, with an immediate channel enabling the purchaser to purchase the merchandise from the producer and a circuitous channel enabling the shopper to purchase products from a distributer. From the undertaking we can presume that a conveyance channel is vital factor for deals their item positively. So every organization ought to keep up a decent appropriation channel. An organization appropriation channels choice straightforwardly influences each other promoting choice. The organization deals drive correspondence choice relies upon how much preparing, inspiration and bolster its channel accomplices require. An organization creates or gets certain new item and may rely upon how well those items fit the abilities of its channel individuals.

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AN EMPIRICAL STUDY ON STRESS MANAGEMENT FOR HIGHER SECONDARY STUDENTS IN TIRUNELVELI DISTRICT-TAMIL NADU

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ABSTRACT
Stress is one of the most prevalent and common problem that is faced by majority of population. We use the word stress quite commonly in our everyday life but the exact meaning might be unknown to many. The word stress has been derived from the latin word 'strictus' which means to tighten. It can easily be understood by the feelings of tightening and constriction of muscles and breathing as reported by many people under stress. In today's world of competition, stress has its roots deep into the society spreading its ill effects to the productive section of the society that is the students. Students or our youth in order to become something and attain an identity of their own thrive day and night to reach their goals and work hard as much as they can. This process even though might prove fruitful later on makes the students face a lot of tension which ultimately leads to STRESS. This study based on empirical study. The samples include higher education students. The research instruments are questionnaire method. This study focuses on stress perception stressful experiences and stress management in studies of students.

Keyword: Stress Reduction, Psychological, Stress Management

Introduction

Stress management encompasses techniques to equip a person with effective coping mechanisms for dealing with physiological stress. Stress management involves techniques include self-management, conflict resolution, positive attitude, self-talk, breathing, meditation, exercise, diet and rest. Effective stress management involves learning to set limits for the issues that create stress. The project make and attempt to study whether the students perceiving higher secondary education in Tirunelveli district are subject to stress and to what extent they are affected by stress full events occurring during important part of their life.

Extreme stress levels and frequent stress conditions can have a serious impact on one's health and productivity. Therefore stress needs to be controlled or managed effectively. The idea of intervention program is to alleviate the harmful effects of stress and help one to manage stress.

Review of literature

Another model (Lazarus 1966) states that stressful events can be appraised by an individual as challenging or threatening events. When students consider their education as a challenge, stress can bring a sense of confidence and an increased capacity to learn.

Hirsch and keniston, 1970, estimated 50% of students entering college finish their degree four years later.

Falk, 1975, Hirsch and Keniston, 1970,Katz and other 1969, opined that the "Fight or Fight" formulae distance themselves from the source of stress.

Wendy Moore, estimate that more than half of the students 53% are more stressed since staring university life (Student Living Report 2002).

Shannon L. Currie, Patrick J. McGrath, Victor Day (2010) Internet-based intervention programs can improve mental health outcomes, and may offer a novel medium for reducing emotional distress in post-secondary students. This paper describes the development and usability testing of a new cognitive behavioral therapy-based program, "Feeling Better" designed to reduce symptoms of emotional distress in post-secondary students. Three cycles of participant feedback and feedback from counseling centre staff was coded and used to iteratively modify the interface.

Research Problem

Stress is the part of the student's life. The students studying particularly higher secondary are having a kind of fear in their Ming about what next? The parents compel their wards to perform outstandingly and enter either engineering or medicine. The academic pressure created by self, parents and the society affect the health of the teen ages and they undergo high level of stress during their studies. Further, the students are uncertain about the entrance examinations and too many entrance examinations and preparation for the same create a level of stress which higher secondary students cannot comprehend. Is it possible to evaluate the stress among the higher secondary students? If yes, what are the methods or techniques to be adopted to reduce stress and improve performance of the students in the examination?

Objectives of the study

To estimate the level of stress in higher secondary students studying in Tirunelveli District, Tamil Nadu.

Methodology

Research Design: The research study is descriptive in nature. Describing the characteristics of a particular individual or a group studies concerned with specific descriptive research studies. This study on stress among +2 students is descriptive in nature.

Area of the Study: The data collected for this study covers Tirunelveli city only.

Tools for Collection and Analysis: Collected a method is used to collect the primary data four point scale Secondary information was collected from records, journal, and books.

Sample Size: Keeping in mind all the constraints, the size of the Sample of the study was selected as 100.

Sampling Unit: Tirunelveli city Due to nature of study, we also visited various different higher secondary schools of Tirunelveli District.

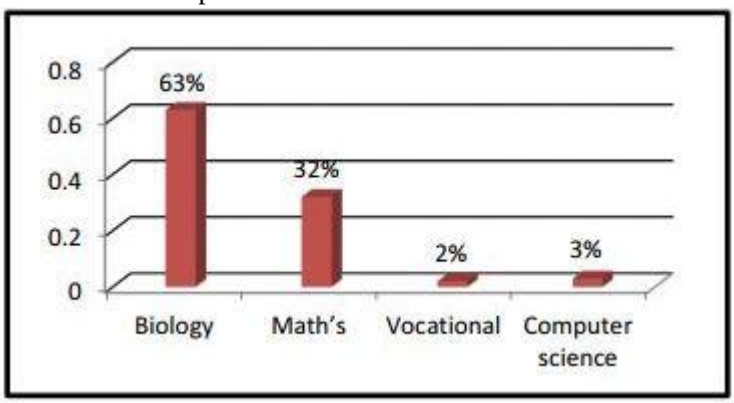
Sampling Technique: The Stratified, convenient sampling.All the students, teachers were taken into consideration. Research was conducted on clear assumptions that the respondents would give frank and fair answers in a pragmatic way and without any bias.

Sampling Description: In order to understand the nature and characteristics of various respondents in this study, the information was collected and analyzed according to their socio economic background which included the characteristic of their respondents like education, age marital status and monthly income. This description shows that respondents included in this survey belong to different backgrounds and this turn increase the scope of the study.

Analysis: Collected data were arranged in logical of sequential order. To analysis the data percentage analysis has been made simple bar diagrams pie charts, has been used for diagrammatic representation of data. Chi-square was used to test the data, hypothesis were framed to have a meaningful study of stress management among student in Tirunelveli city.

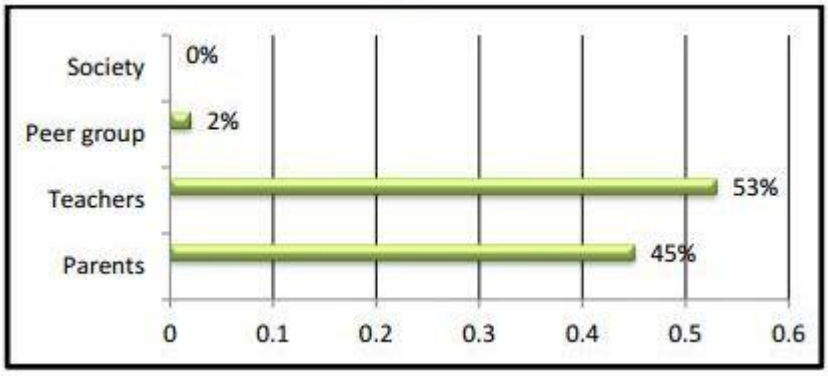
Analysis and Interpretation

Chart No 1: Group Stress Wise Classification



Inference: From the above table, it can be inferred that 63% of the respondents are belongs to Biology category, 32% of the respondents are belongs to Maths category, 2% of the respondents are belongs to Vocational category, 3% of the respondents are belongs to Computer Science category.

Chart No 2: Affected by stress wise classification



Inference: From the above table, it shows that 45% of the respondents are belongs to Parents category, 53of the respondents are belongs to Teachers category, 2of the respondents are belongs to Peer group category, 50% of the respondents are belongs to Society category.

Suggestions

Make affirmations and visualizations emotional. The students may imagine to be happy, successful, powerful, self-assured. Visualize yourself experiencing these emotions. If the students are taking an exam "they don't get stressed out", they have to create a picture of someone which is stressed out. If you say, "I feel calm and relaxed, I am confidant and alert" then you are creating an image of someone who is relaxed and confident. Understanding the personal work and stress reaction styles. If we work to understand our reactions more completely, we can learn to identify behaviour patterns that are no longer working effectively for us. Once we have identified them, we can go about changing those patterns. Family support is helpful for students faced with stress, no matter how they are adaptable to the stress. While school students should take advantage of family support, their family members should try to understand their interests, specialties, and abilities so as to avoid having too high expectations of them and causing them additional stress.

Conclusion

The student community in higher secondary schools follows some unhealthy ways to cope with stress by selecting negative strategies to avoid failure, aiming too low, over scheduling daily life etc., A study to evaluate the stress among higher secondary students and effective management

of stress in Salem District will be a society oriented project keeping in mind the needs of the students in backward area. The examination of stress within the student community is real cause for worry and the issue of stress among students has to be addressed immediately.

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PERSPECTIVES OF WOMEN AGRICULTURAL WORKERS IN TIRUNELVELI DISTRICT

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ABSTRACT

The women are the backbone of agricultural workforce but worldwide her hard work has mostly been unpaid. She does the most tedious and back-breaking tasks in agriculture, animal husbandry and homes. In rural India, the percentage of women who depend on agriculture for their livelihood is as high as 84 percent. Women make up about 33 percent of cultivators and about 47 percent of agricultural laborers. Women's participation rate in the agricultural sectors is about 47 percent in tea plantations, 46.84 percent in cotton cultivation, 45.43 percent growing oil seeds and 39.13 percent in vegetable production. While these crops require labor-intensive work, the work is considered quite unskilled. Women also heavily participate in ancillary agricultural activities. According to the Food and Agriculture Organization, Indian women represented a share of 21 percent and 24 percent of all fishers and fish farmers, respectively. Despite their dominance of the labor force women in India still face extreme disadvantage in terms of pay, land rights, and representation in local farmers' organizations. Furthermore their lack of empowerment often results in negative externalities such as lower educational attainment for their children and poor familial health.

Keywords: Agriculture, Agricultural Laborers, Allied Activities, Socio-Economic impact

INTRODUCTION:

India has a predominantly agrarian economy. 70 percent of its population is rural; of those households, 60 percent engage in agriculture as their main source of income. It has always been India's most important economic sector. In this important agricultural sector woman plays a vital role, because it is largely a household enterprise. Women in India are major producers of food in terms of value, volume and number of hours worked. Nearly 63 percent of all economically active men are engaged in agriculture as compared to 78 per cent of women. Almost 50 percent of rural female workers are classified as agricultural labourers and 37 percent as cultivators. About 70 percent of farm work was performed by women. It is observed that women play a significant and crucial role in agricultural development and allied fields including, main crop production, live-stock production, horticulture, post-harvesting operations, agro/social forestry, fishing etc.; it is a fact long taken for granted but ignored since ages.

WOMEN IN AGRICULTURE:

Rural Indian women are extensively involved in agricultural activities. It has always been India's most important economic sector. Women are the backbone of the development of rural and national economies. Their characters vary across the regions; they consistently have less access than men to the resources and opportunities. To this effect, the lack of appreciation of the role of rural women in agriculture is harmful and gives rise to a lack of specific policies, policies which are misdirected, high levels of poverty, illiteracy and non-involvement in the design and planning of

programs and policies, which involves a process of mutual learning that reflects the real and specific needs of rural women. Women's agricultural production helps to guarantee their self-sustenance. The training of rural women is very important, especially with the adoption of modern agricultural techniques that are tailored to local conditions and that use natural resources in a sustainable manner, with a view to achieving economic development without degrading the environment. The nature and extent of their involvement differs with the variations in agro production systems and their landowning status of farm households.

AGRICULTURE WORKERS IN TIRUNELVELI DISTRICT:

Agriculture can be an important engine of growth and poverty reduction. But the sector is underperforming in many countries in part because women, who are often a crucial resource in agriculture and the rural economy, face constraints that reduce their productivity. India is a developing country having the second largest arable land in the world. About 60% population of India is depending on agriculture. Because of this only India can survive even during recession period. Therefore, agriculture is a backbone of India. Agriculture contributes in India's national income as well as it helps in generating employment in the country. Only because of the agriculture, India can meet the food demand of ever-increasing population.

Table 1: Population by Categories of Workers

No	Category		2001 Census	2011 Census	% of Difference	Variation
Main Workers						
1	Total Workers	:	1281117	1436454	155337	10.81392
2	Male Workers	:	737911	876175	138264	15.78041
3	Female Workers	:	543206	560279	17073	3.047232
4	Rural Workers	:	729776	613258	-116518	-18.9998
5	Urban Workers	:	551341	823190	271849	33.02385
6	Cultivators	:	137516	107943	-29573	-27.3969
7	Agricultural Labours	:	356055	321083	-34972	-10.8919
8	Household Industry	:	282282	216667	-65615	-30.2838
9	Other Workers	:	505264	626714	121450	19.37886
Non-Workers		:	1442871	1640779	197908	12.06183

Source: Census of India, 2011.

From the above table 1, it is clearly shown that the total number of workers was increased by 10.81 percentage from the year 2001 to 2011, total number of male workers was increased by 15.78 percentage but the female workers number was increased only by 3 percentage, especially the rural workers number was decreased by 18.99 percentage when compares to the urban workers and the agricultural workers number also decreased by 10 percentage from the year 2001 to 2011 census. Overall the table was clearly explained about the changes of agricultural and all kind of workers in Tirunelveli District.

Impact of Women Agricultural workers in Tirunelveli District

Agriculture gives various impacts for women workers, like socially, economically, psychologically and politically. Every impact gives both advantages and enthusiasm to them, in economic impact they will get economic freedom to access their money otherwise they will depends to someone else, from social impact they will get respect from the society, form psychological

impact they will get mental strength to face problems and take decisions and political impact will give the leadership power.

Table 2: Weighted Average score for the various impact of agriculture

Various Impact of Agriculture	HS	S	N	DS	HDS	Score	Weighted Average Score	Result
	5	4	3	2	1			
Economic Impact								
Increases capcacity to spend more	101	322	147	12	18	2276	3.79	Satisfied
Increases the value of asset	82	255	233	6	24	2165	3.61	Satisfied
Increases the income	136	218	213	4	29	2228	3.71	Satisfied
Increases the saving	145	235	197	4	19	2283	3.81	Satisfied
Social Impact								
Induce Social Responsibility	78	272	190	26	34	2134	3.56	Satisfied
Provide Strength to protest against social evil	54	188	303	28	27	2014	3.36	Neutral
Increase power of decision making	48	99	303	102	48	1797	3.00	Neutral
Better awareness about health	59	110	208	186	37	1768	2.95	Neutral
Knowledge about banking operation	22	240	243	72	23	1966	3.28	Neutral
Psychological Impact								
Creating confidence to face problem	77	285	151	44	43	2109	3.52	Satisfied
Creating awareness about self reliance	79	154	289	41	37	1997	3.33	Neutral
Giving societal status	63	111	346	41	39	1918	3.20	Neutral
Creating awareness about cleanliness of surrounding of environment	88	117	109	259	27	1780	2.97	Neutral
Improving literacy and communication skill	93	133	296	40	38	2003	3.34	Neutral
Political Impact								
Inducing participation in politics	83	269	181	30	37	2131	3.55	Satisfied
Induce to contest election	62	178	270	60	30	1982	3.30	Neutral
Creating awareness about voting	53	153	330	30	34	1961	3.27	Neutral
Inducing to assume leadership in issues	29	120	91	307	53	1565	2.61	Dissatisfied
Improving leadership skills	47	206	287	33	27	2013	3.36	Neutral

Source: Primary Data

Note: HS- Highly Satisfied, S-Satisfied, N-Neutral, DS-Dissatisfied, HDS-Highly Dissatisfied

From the above table 2, the weighted average scores of various impacts of women workers can be identified, economic impact gives satisfaction to the respondents, Social impact gets the weighted average score to neutral while comparing to economic impact. Then Psychological impact gets weighted average score for satisfaction and neutral and the political impact getting the weighted average score of satisfaction, neutral and dissatisfaction.

Table 3: Garrett ranking analysis for Socio - Economic Impact through Agriculture

Statements	Total	Mean Score	Rank
Able to run the family	33363	55.605	1
Social Participation	32681	54.46833	2
Able to solve the problems	32678	54.46333	3
Recognition in the Society	32494	54.15667	4
Being Independent	31380	52.3	5
Gain Good Fellowship	31259	52.09833	6
Improved leadership ability	31008	51.68	7
Mental satisfaction	30424	50.70667	8
Economic Freedom	30121	50.20167	9
Social awareness	29599	49.33167	10
Recognition in the family	29508	49.18	11
Improved standard of living	29340	48.9	12
Being Self Confident	29213	48.68833	13
Improved Decision making power	29131	48.55167	14
Able to express	28973	48.28833	15
Improved Self image	28408	47.34667	16
Job Satisfaction	27532	45.88667	17
Able to spent the time well	26880	44.8	18
Able to Save	26008	43.34667	19

Source:Primary Data

From the above table 3, we can get the socio economic impact through agriculture, first impact is able to run the family because they economically getting power and while analyzing this in Garrett ranking it gives the mean score of 55.61 it is followed by social participation (54.47), able to solve the problem (54.46), recognition in the society (54.16), being independent (52.30), got good fellowship (52.09), Improved leadership (51.68), mental satisfaction (50.71), economic freedom (50.20), social awareness (49.33), recognition in the family (49.18), improved standard of living (48.90), being self confident (48.69), improved decision making power (48.55), able to express thoughts (48.29), improved self image (47.35), job satisfaction (45.89), able to spent the time well (44.8) and able to save (43.35). It is clear that women gets economic freedom and participates in social events.

Table 4: Rotated Factor Analysis for the Socio- Economic impact through agriculture

Statements	Components						
	1	2	3	4	5	6	7
Good fellowship	.820	-.018	.038	.116	.176	-.008	.004
Spenting the Time well	.769	.361	.063	-.207	.017	-.025	.047
Standard of living	-.707	.097	.287	-.251	.155	.008	.059
Able to express	-.488	-.308	.286	.033	.135	-.216	-.157
Able to run family	.037	.879	-.125	-.003	.143	.036	.031

Able to save	.166	.833	.202	.087	-.174	-.092	.033
Social awareness	.063	-.013	-.803	-.038	.170	-.023	.112
Leadership ability	-.106	-.479	-.603	-.040	-.153	.249	-.117
Self Confident	.236	.060	-.584	-.026	-.038	-.430	-.158
Social Participation	.022	.080	.238	.713	-.044	.051	-.136
Being independent	-.042	.010	.040	-.706	.170	.024	-.222
Job satisfaction	-.262	-.104	.430	-.593	.040	-.164	.306
Decision making power	-.083	-.104	.356	.174	-.763	-.091	.115
Solve problem	.078	-.283	.332	-.009	.686	-.081	.134
Recognition family	.298	-.286	.092	.323	-.608	.132	.176
Self image	.010	-.140	-.045	.198	-.129	.794	-.043
Society	-.122	-.217	-.104	.442	-.179	-.585	.132
Economic Freedom	-.126	-.135	-.025	-.060	.138	.138	-.859
Mental satisfaction	-.475	-.113	-.022	-.127	.285	.324	.554
Variance	13.323	11.693	10.938	9.897	9.381	7.701	7.217
Cumulative %	13.323	25.016	35.954	45.850	55.232	62.933	70.150
Total %	18.99	16.67	15.59	14.11	13.37	10.98	10.29
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.							

Source: Derived

Standard of living: Through agriculture women ensure that their fellowship, standard of living and able to express their views. This factor has the variance of 13.323 percent and forms 18.99 percent of total.

Good Support: Agriculture helps women to run their family well and able to save money. This factor has the variance of 11.693 percent and forms 16.67 percent of total.
Motivation: Women get social awareness, leadership ability and self confident through agriculture. This variable gives motivation to the women workers. This factor has the variance of 10.938 percent and forms 15.59 percent of total.

Satisfaction: Being agriculture worker women has the satisfaction with being independent, social participation and job satisfaction. This factor has the variance of 9.897 percent and forms 14.11percent of total.
Recognition: In families while taking decisions everyone was not ready to ask with women but after employment there is a recognition in the family while taking decision and solving the problems. This factor has the variance of 9.381 percent and forms 13.37 percent of total.
Respect: Self image and Respect from the society through agriculture. This factor has the variance of 7.701 percent and forms 10.98 percent of total.
Freedom: Job gives economic freedom and mental satisfaction to the women workers. This factor has the variance of 7.217 percent and forms 10.29 percent of total.

SUGGESTIONS:

- There should be a regulated wage distribution should be forced by the district administration and should be monitor periodically

- Banks and Agriculture Societies should reduce the procedure for allotting agriculture loan
- District administration can avail agriculture training programs especially for women workers to use recent technological equipment's.

CONCLUSION:

India has a national tradition bound to agriculture fertility. Agriculture is the first culture that man learnt to practice as a means of living and a way of life. It is the primary sector of any economy either it is developed or developing. Agriculture is considered as the backbone of the Indian rural economy and is a family enterprise. It is an important engine of growth and poverty reduction. India's economic security is heavily dependent on agriculture. In terms of employment, it is the most important source of income, especially for rural women.

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WORK LIFE BALANCE: CHALLENGES AND OPPORTUNITIES

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ABSTRACT
This paper focuses on the challenges and opportunities of work life balance in the Indian companies. An intersection of authoritative trends in the early 21st century is pressuring employers to re-think their people practices. Definitely, the timing seems accurate to make the excellence of work life a strategic focus for business, as well as a public policy priority. These challenges (workforce aging, increasingly competitive labor market, information technology and increasing benefit costs) generate new potential for employers to attain organizational performance goals while simultaneously meeting workers' individual aspirations. At the same time, plentiful employees are experiencing a abridged quality of work- life. This is reflected most notably in work-life imbalance and job stress. Work life & personal life are the two sides of the same coin. In the world full of difficulties, inconsistent Job responsibilities & family responsibilities work life balance has become a major issue in the workplace.

Keywords: Work Life Balance, stress factors, Productivity.

Introduction
Work life balance concept confined management's consideration in the 1980s, mostly because there was increasing number of women employees with dependent children incoming the workforce. The different factors causal to the importance in work-life balance problems are global conflict, changed attention in personal lives/family morals and an aging workforce. A number of working explanationrm were specified. Some of them included work/family difference, work/life balance from employer point of view, family friendly benefits, work life programmes, work life schemes & work family background.

The changeover work-life balance apply only as a means of helpful individual workers with concern providing responsibilities to identifying their involvement to organizational performance and employee commitment is an important model change that is still very much 'in development.' Challenging and multi-faced stress between work and home responsibilities have implicit improved importance for workers in new days, demographic and workplace changes, such as: a greater numbers of women in the workforce, revolution in family structures, a growing unwillingness to accept the longer hours culture, and technological development.

Scope of the Study
The scope of work life balance is wide. It gets into explanation the important workings of our life. Life brings the value and balance we want for. To compose one's life happy, it is very important in today's world to uphold a right balance between Work & Family. Giving appropriate and timely concentration to every can generate a sense of satisfaction in oneself. Focusing on these components, are not hard to execute. There are many health related problems which come up due to not having right work life balance in one's life. So, it is the want to generate such conditions which help each person to retain work life balance.

Work life balance has a wide scope. To say, a few are as follows: -

1.It facilitates in creating suitable balance between work and life.
2.It helps in growing productivity of employees.
3.It is a stress management tool.
4.It helps in prioritizing the responsibilities.
5.The quality of work increases with right work life balance.
6.It outcomes in work satisfaction.
7.Successful work life balance decreases the side effects on health.

Objectives

1. To identify how could assist the employees to maintain the work life balance challenges and opportunity.
2.To identify various factors influencing the work life balance of employees.
3.To find out the consequences of work life imbalances.
4. To analyze how the employees could reduce the stress through work life balance.

Work life Balance

Work-life balance is a much –warned term and sometime it is difficult to know what it in actuality means. Work-life balance entities clear lines of dissection and more and more complicated to complete. The word 'Work-life Balance' was first think up in 1986 in feedback to the harmful preference that many Americans were making in help of the work place, as they decide on to ignore family, friends and spare time activities. A balanced life is one where we increase our force and effort - intellectual, imaginative, emotional, religious and physical between key areas of significance. The ignore of one or more areas, or attach positions, may stress the strength of the complete Work-Life Balance refers to the successful managementand organization between remunerative work and the other roles and responsibilities that are important to people as 'individualized' human beings and as a part of the society.

Work Life Conflict

The difficulty and forces of work and family may provide increase to work-life balance problems to an human being and as women in workforce have improved significantly, they so face a lot of problems and challenges. They are unmoving observed as the main porters of the home and family, even if they work just as much as men. Work responsibility is regularly seen as secondary to family responsibilities. Not presently men but women also grip themselves and other women to the homemaker classic. Women expend more time on housework, child care and family responsibilities. Women utilized to expend approximately 24 percent of their time on housework in 1966 to 30 percent of housework in 2005. However women miss more work for child care. 20 percent of women take care of both children and seniors (Freedman and Greenhaus, 2000) [4] Work and family, are mutually non- compatible so that convention demands in one domain makes it difficult to meet demands in the other and this can be called as Work family conflict.

Challenges to Work-Life Balancing

Finding an excellent explanation of work-life balance is challenging. Increase and generation define work-family balance, one type of work-life balance, as ''the level to which an individual is able to concurrently balance the sequential, emotional, and behavioral difficulty of both remunerated work and family responsibilities.''

There are numerous challenges to work-life balance demanding to physicians' life. In tablets, people's life and happiness swing in the balance. Patients want to be seen in actual time in the office or hospital and hospitalized patients want to be minded for approximately the clock. Calming concern contributors are regularly organization-based and wanted to think about problems of employee link in the regularly small stages they are working with employees and families, where

relationship building and link are essential. Employees, like many other professionals, are regularly likely to work 50 or more hours per week. Employees in academic product and productivity have mostly long work weeks.

Work-Life Balance as Strategic Human Resource Management Resolutions

There are some motives for relating work-life balance by organizations: to raise membership of female workers and compose use of their abilities, to maintain worker motivated and well performing, to create the organization more gorgeous to workers, to have a better corporate social responsibility. The focus has been increase from the micro level to more macro- or strategic viewpoint, known as strategic human resource management. The basic pledge of this point of view is that organizations that achieve equivalence between their human resource management and their strategies should benefit from superior performance (Delery and Doty, 1996). The strategic human resource management perspective highlight that a workforce strategy should well an organization's business goals, culture and environmental circumstances and that human resource management practices should be interconnected and internally consistent (Dreher, G.F., 2003). Delery and Doty, (1996) recognized three theoretical approach that are used in strategic human resource management to explain mostly financial performance

Findings

The business case for work-life balance practices, as espoused by many organizations, rests on attracting better applicants and reducing work-life conflict among existing employees in order to enhance organizational performance. Some review of the literature provides evidence for the claim regarding recruitment, but there is insufficient evidence to support the notion that work-life practices enhance performance by means of reduced work-life conflict. Therefore, it is suggested that the business case may therefore need to be modified to reflect the number of additional routes by which work-life balance practices can influence organizational performance, including enhanced social exchange processes, increased cost savings, improved productivity, and reduced turnover.

Suggestions

1. 1.Organizations must evaluate that compensation and benefits are one of the most important reasons to be a focus for, motivate and retain other female workforce.
2. 2.Organizations must be helpful and concerned towards their employees and also faith them by providing them various roles and responsibilities.
3. 3.Organizations must focus on giving better services to their employees proposing an array of employee support plans.
4. 4.There should be a suitable employee Grievance Cell which interferes to the complaints from it employees which can help to agreement with work place harassment issues.
5. 5.Companies can educated their employees about the different elasticity selections & how to power these to create a productive work environment and organizations can help by offering family friendly policies that accommodate flexible
6. 6.Companies can begin steps to accomplish work life balance by organizing workshops, play games, foreign trips, cultural fests, events like fashion shows, etc. furthermore family day celebration where activities are planned for kids, Couples and other family members etc can help the employees in completing work life balance.
7. 7.Investigating something one can share with one’s child, spouse and other family members like swimming, yoga, playing an instrument and gym etc. Such involvements helps one’s family appreciates.

Conclusion

In actuality, it can be measured as the key driver of a human being's profession decision. Many organizations are aware of the actuality and have taken practical steps to improve their HR strategies and generate an enabling atmosphere. In today's
global marketplace, as organizations goals to reduce costs, it falls to the human resource skills to recognize the dangerous problems of work/life balance. The most important factor to influence and develop Work- Life Balance is organization commitment as well as an individual's commitment. Thus the suggested work-life Balance strategies can help organizations in generating stress free environment for working people & therefore help improved Work life balance.

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A STUDY ON HUMAN RESOURCE MANAGEMENT PRACTICES IN TUTICORIN THERMAL POWER STATION

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ABSTRACT

An attempt has been made to understand whether the existing human resource practices are much enough to enhance the potentiality of the employees and increase the productive performance of the Tuticorin Thermal Power Station (TTPS).Since the present study, "Human Resource Practices in Tuticorin Thermal Power Station"has the primary objective as to know the Human Resource Practices followed in Tuticorin Thermal Power Station, to carry out the present study in a meaningful manner an adequate amount of data and information has been collected from both primary and secondary sources. The raw information was collected by administrating questionnaires and holding interviews and discussions with the senior officers and employees of the Tuticorin Thermal Power Station. The researcher has approached Tuticorin Thermal Power Station, also web sites and collected literature available in the form of books, journals, magazines, reports, published and unpublished documents.It is concluded that the overall human resource practices in Tuticorin Thermal Power Station are satisfactory, which is an appreciable factor in power generation units. This study shows positive and direct relationship between the extent of firm's adoption of high performance human resource practices and firm's managerial productivity. The conclusions of this research pave the way for several research areas and have the potential of becoming a base for auxiliary research.

Keywords: Human resource practices, Tuticorin Thermal Power Station and Power generation units

INTRODUCTION

For any business sector- money, man, machine and material are the most vital part. There could not be any second opinion to the fact that a business concern cannot function properly if there is a shortage in the availability of anyone of these. These four things should be evenly proportioned. The managing human resource is very challenging as compared to managing technology or capital for its effective management, any organization requires effective HRM model. There has been an encouraging trend towards the professionalization of human resource functions in recent years. For these Government of India created a separate ministry for human resource development, with a view to professionalise human resource management and to increase the focus of business concern towards social responsibility.

The features of human resource function pave way for the greatest challenges and opportunities. The strategy of HRM is mainly linked to the business strategy of any business concern to improve their profitability, productivity as well as to develop their culture. For promoting innovation, there should be flexible and clear norms about the role of human resource activities.

STATEMENT OF THE PROBLEM

Being human resources are sensitive and delicate one and also organizing their efforts efficiently is a complex process. The World Competitiveness Report rated India's human resource

capabilities as being comparatively weaker than most Asian nations. The recognition of world class human resource capability as being pivotal to global success has changed Indian HRM cultures in recent years. While the historical and traditional roots remain deeply embedded in the subjective world of managers, emphasis on objective global concepts and practices are becoming more common. Three very different perspectives in HRM are evident. Firstly, Indian firms with a global outlook; secondly, global firms seeking to adapt to the Indian context; and thirdly, the HRM practice in public sectors. As the Indian economy becomes more globally linked, all three perspectives will move increasingly towards a cross verging strengthening. Regional variations in terms of industry size, provincial business culture, and political issues play very relevant roles. The nature of hierarchy, status, authority, responsibility and similar other concepts vary widely across the nations synerging system maintenance. Indeed, organisational performance and personal success are critical in the new era. The best companies take the time and do it well.

Though Tuticorin Thermal Power Station is filled with the big pool of human capital, still it lacks to tap the full potential of their employees. Therefore an attempt has been made to understand whether the existing human resource practices are much enough to enhance the potentiality of the employees and increase the productive performance of the Tuticorin Thermal Power Station (TTPS).

SIGNIFICANCE OF THE STUDY

The general attributes (functions) of power generation units are influenced by the attitude of human capital. It is obvious that whatever be the size of the organization, human resource practices has significant effect. In order to examine the attitude of employee towards HRM practices and the desired levels of performance with the existing HRM practices in power generation units, the following major aspects have been considered:

1. In what extent HRM practices and power generation units' strategies are tightly connected?
2. Does power generation units' considered human resource as a cost or an asset?
3. What is the level of responsibility for HRM?
4. Are HRM strategies different for same level of employees?
5. In what extent the HRM practices influences the attitude of the employees?

SCOPE OF THE STUDY:

HRM performs all the activities of an organization with the hope to attain the individual and organizational goals, the employees' employment life cycles stages are handled effectively with the help of human resource practices, which have direct impact on the employees' satisfaction on their work.

Due to ever growing demand for human capital, the human resource department in any sector faces never ending pressure to attract, retain and motivate their work force in the best way. The power generating sectors too could not escape from these constraints. Hence an attempt has been made to study on **"Human Resource Practices in Tuticorin Thermal Power Station"** in Tuticorin district.

OBJECTIVES OF THE STUDY:

The study, "Human Resource Practices in Power Generation units" aims to study the HRM practices of power generation units in general and in specific has the following objectives:

- To evaluate the different dimensions of HR practices in Tuticorin Thermal Power Station.
- To identify the determinants of performance of employees of Tuticorin Thermal Power Station.

METHODOLOGY:

Since the present study, **"Human Resource Practices in Tuticorin Thermal Power Station"** has the primary objective as to know the Human Resource Practices followed in Tuticorin Thermal Power Station, to carry out the present study in a meaningful manner an adequate amount of data and information has been collected from both primary and secondary sources. The raw information was collected by administrating questionnaires and holding interviews and discussions with the senior officers and employees of the Tuticorin Thermal Power Station. The researcher has approached Tuticorin Thermal Power Station, also web sites and collected literature available in the form of books, journals, magazines, reports, published and unpublished documents.

SAMPLING DESIGN:

The population of the present study is the employees of the Tuticorin Thermal Power Station [TTPS] (Public sector).For the purpose of the analysis 5% of the overall employees are selected as sample respondents.Proportionate stratified random sampling method is used for selecting the sample respondents for collecting the data.

LIMITATIONS OF THE STUDY:

The present study has been carried out systematically but still there may certain limitations as follow:

- **The present study area is looking to the features of human resource practices of Tuticorin Thermal Power Station alone. Hence it has become slightly difficult to know about all other operative units extensively.**
- **The present study is purely based on the employees' opinion and the existing HR practices. Hence the researcher feels that the employee may express a biased opinion which may limit the validity of the study.**

DATA ANALYSIS AND INTERPRETATION

➢ **Human Resource Practices based on Gender**

In order to find out the significant difference in different dimensions of human resource practices among different gender group of employees, 't' test is attempted with the null hypothesis as, H_o-"There is no significant difference in different dimensions of human resource practices among different gender group of employees in Tuticorin Thermal Power Station". The result of 't' test for different dimensions of human resource practices among different gender group of employees is given in Table 1.

Table 1

Relationship between various dimensions of human resource practices and gender-'t' test

Dimensions	F	Sig.	t	df	Sig. (2-tailed)
People Resourcing	.325	.571	.799	54	0.428
Training and Development	.094	.760	1.124	54	0.266
Promotion and Transfer	2.245	.140	-1.113	54	0.270
Performance Management	1.651	.204	.873	54	0.387
Talents Management	.673	.416	1.882	54	0.065
Reward Management	.537	.467	1.229	54	0.224
Compensation Management	1.309	.258	.981	54	0.331
Communication Management	.132	.718	2.210	54	0.031

Health and Safety Management	.681	.413	.245	54	0.807
Conflict Management	2.238	.140	.582	54	0.563
People Management	2.726	.105	.366	54	0.716
HR Practices	2.086	.154	1.083	54	0.283

Source: Computed data

The above table shows the analysis results of different dimensions of human resource practices against Gender. As the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, performance management, talents management, reward management, compensation management, health and safety management, conflict management, people management and overall human resource practices showed a value which is not significant; it revealed that there is no significant difference in the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, performance management, talents management, reward management, compensation management, health and safety management, conflict management, people management and overall human resource practices, with respect to gender of the respondents. But the other dimensions of human resource practices i.e. communication management show significant value and reflect significant differences with respect to the respondent's gender in the organisation.

- **Human Resource Practices Based on Age**

In order to find out the significant difference in different dimensions of human resource practices among different age group of employees, 'ANOVA' test is attempted with the null hypothesis as, H_o-"There is no significant difference in different dimensions of human resource practices among different age group of employees in Tuticorin Thermal Power Station". The result of 'ANOVA' test for the relationship between various dimensions of human resource practices and age group of employees is given in table 2.

Table 2

Relationship between various dimensions of Human resource practices and Age-ANOVA

Dimensions	Age	Sum of Squares	Df	Mean Square	F	p Value
People Resourcing	Between Groups	88.779	3	29.593	1.935	0.135
	Within Groups	795.203	52	15.292		
	Total	883.982	55			
Training and Development	Between Groups	36.469	3	12.156	.922	0.437
	Within Groups	685.745	52	13.187		
	Total	722.214	55			
Promotion and Transfer	Between Groups	1.896	3	.632	.047	0.987
	Within Groups	706.086	52	13.579		
	Total	707.982	55			
Performance Management	Between Groups	189.552	3	63.184	4.446	0.007
	Within Groups	738.948	52	14.211		
	Total	928.500	55			
Talents Management	Between Groups	91.653	3	30.551	4.140	0.010
	Within Groups	383.776	52	7.380		
	Total	475.429	55			
Reward Management	Between Groups	79.062	3	26.354	2.841	0.047
	Within Groups	482.367	52	9.276		
	Total	561.429	55			

Compensation Management	Between Groups	163.067	3	54.356	4.045	0.012
	Within Groups	698.772	52	13.438		
	Total	861.839	55			
Communication Management	Between Groups	199.802	3	66.601	3.989	0.012
	Within Groups	868.127	52	16.695		
	Total	1067.929	55			
Health and Safety Management	Between Groups	25.882	3	8.627	.320	0.811
	Within Groups	1403.243	52	26.985		
	Total	1429.125	55			
Conflict Management	Between Groups	128.233	3	42.744	1.141	0.341
	Within Groups	1947.767	52	37.457		
	Total	2076.000	55			
People Management	Between Groups	539.610	3	179.870	4.867	0.005
	Within Groups	1921.819	52	36.958		
	Total	2461.429	55			
HR Practices	Between Groups	10015.546	3	3338.515	3.008	0.038
	Within Groups	57711.311	52	1109.833		
	Total	67726.857	55			

Source: Computed data

The above table shows the analysis results of different dimensions of human resource practices against Age. As the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, health and safety management and conflict management showed a value which is not significant; it revealed that there is no significant difference in the dimensions of human resource practices such as people resourcing, training and development, promotion and transfer, health and safety management and conflict management with respect to age of the respondents. But the other dimensions of human resource practices i.e. performance management, talents management, reward management, compensation management, communication management, people management and overall human resource practices show significant values and reflect significant differences with respect to the respondent's age in the organisation.

- Human Resource Practices Based on Educational Qualification

In order to find out the significant difference in different dimensions of human resource practices among different educational qualification of employees, 'ANOVA' test is attempted with the null hypothesis as, H_o-"There is no significant difference in different dimensions of human resource practices among different educational qualification of employees in Tuticorin Thermal Power Station". The result of 'ANOVA' test for the relationship between various dimensions of human resource practices and educational qualification of employees is given in table 3.

Table 3

Relationship between various dimensions of Human Resource practices and Educational qualification-ANOVA

Dimensions	Educational qualification	Sum of Squares	df	Mean Square	F	p Value
People Resourcing	Between Groups	155.503	3	51.834	3.700	0.017
	Within Groups	728.479	52	14.009		
	Total	883.982	55			
Training and	Between Groups	120.299	3	40.100	3.464	0.023
	Within Groups	601.915	52	11.575		

Development	Total	722.214	55			
Promotion and Transfer	Between Groups	48.067	3	16.022	1.263	0.297
	Within Groups	659.915	52	12.691		
	Total	707.982	55			
Performance Management	Between Groups	79.731	3	26.577	1.628	0.194
	Within Groups	848.769	52	16.322		
	Total	928.500	55			
Talents Management	Between Groups	89.110	3	29.703	3.998	0.012
	Within Groups	386.319	52	7.429		
	Total	475.429	55			
Reward Management	Between Groups	90.783	3	30.261	3.343	0.026
	Within Groups	470.646	52	9.051		
	Total	561.429	55			
Compensation Management	Between Groups	24.863	3	8.288	.515	0.674
	Within Groups	836.976	52	16.096		
	Total	861.839	55			
Communication Management	Between Groups	52.163	3	17.388	.890	0.452
	Within Groups	1015.766	52	19.534		
	Total	1067.929	55			
Health and Safety Management	Between Groups	119.898	3	39.966	1.587	0.204
	Within Groups	1309.227	52	25.177		
	Total	1429.125	55			
Conflict Management	Between Groups	65.667	3	21.889	.566	0.640
	Within Groups	2010.333	52	38.660		
	Total	2076.000	55			
People Management	Between Groups	215.965	3	71.988	1.667	0.185
	Within Groups	2245.463	52	43.182		
	Total	2461.429	55			
HR Practices	Between Groups	8367.237	3	2789.079	2.443	0.074
	Within Groups	59359.620	52	1141.531		
	Total	67726.857	55			

Source: Computed data

The above table shows the analysis results of different dimensions of human resource practices against Educational qualification. As the dimensions of human resource practices such as promotion and transfer, performance management, compensation management, communication management, health and safety management, conflict management people management and overall human resource practices showed a value which is not significant; it revealed that there is no significant difference in the dimensions of human resource practices such as promotion and transfer, performance management, compensation management, communication management, health and safety management, conflict management people management and overall human resource practices, with respect to educational qualification of the respondents. But the other dimensions of human resource practices i.e. people resourcing, training and development, talents management, reward management show significant values and reflects significant differences with respect to the respondent's educational qualification in the organisation.

Determinants of Performance among employees -Multiple Regression Analysis

Amongemployeesthere are eight independent variables determine performance. The relationship between independent variables such as people resourcing, training and development,

promotion and transfer, performance management, talents management, reward management, compensation management, communication management, health and safety management, conflict management, people management and overall human resource practices and dependent variable performance among employeeshas been tested through multiple regression analysis. The results are presented in table 4.

Table 4
Role of Determinants on Performance - TTPS

R	R square	Adjusted R square	Std error of the estimate
0.715[a]	0.645	0.624	16.294

Source: Computed data

The table 4 exhibits the relationship between independent variables with performance. The influence of the independent variables over dependent variable is 64.5 per cent. The results of multiple regression co-efficient are presented in equation as,

$$Y= 44.200_{b0} + 0.111_{b1}+ 0.507_{b2} - 0.165_{b3} -0.724_{b4} - -0 .424_{b5} -0 .014_{b6} + 0.239_{b7} + 0.843_{b8}-0.284_{b9} +0.913_{b10} -0.075_{b11}$$

Where,

$_{b0=}$ Constant, $_{b1}$-Overall human resource practices, $_{b2}$-Reward management, $_{b3}$-Communication management, $_{b4}$-Health and Safety management, $_{b5}$-Performance management, $_{b6}$-Promotion and Transfer, $_{b7}$- Training and development, $_{b8}$-People resourcing, $_{b9}$-Talents management, $_{b10}$- Compensation management, $_{b11}$- Conflict management.

Y= Multiple regression co-efficient.

The multiple regression equation is being analyzed with standardized co-efficient and it is understood that the variable compensation management had the higher level influence over other. It indicates that one unit of change in this variable makes a change of 0.913 units on the dependent variable i.e performance. The other variable having significant impact on dependent variable is People resourcing (0.843 units).

SUGGESTIONS

- The Tuticorin Thermal Power Station should identify the critical areas where training needs and problems of the trainees. The training programme must be related to the employee's abilities and aptitudes.
- The evaluation of training should provide useful data to identify the possible causes and the outcomes.
- The Tuticorin Thermal Power Station should provide suitable training and development to its employees for their advancement and should be correlated with carrier planning.
- The Tuticorin Thermal Power Station should have systematic recruitment and selection policy for employing best qualified persons. The recruitment and selection policy should be flexible and integrate organizational and employee needs.
- The Tuticorin Thermal Power Station need to adopt a strategy that could improve the employee's quality of work life to satisfy both the organizational objectives and employee needs. Each employee should provide with freedom and opportunity to utilize and develop their knowledge and skill to the maximum extend.

CONCLUSION

It is concluded that the overall human resource practices in Tuticorin Thermal Power Station are satisfactory, which is an appreciable factor in power generation units. This study shows positive and direct relationship between the extent of firm's adoption of high performance human resource

practices and firm's managerial productivity. The conclusions of this research pave the way for several research areas and have the potential of becoming a base for auxiliary research. Since the study is empirical in nature, the conclusions have been drawn on the basis of personal views and perceptions of employees in the concerned companies. The results of different industries and different sample of study will conclude diverse results. Human resource development is a process of total development of the work force and the management of any organization must keep itself adamant with the development of their work force in order to meet the edge of the competition.

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ROLE OF COMMERCIAL BANKS IN DEVELOPMENT OF WOMEN ENTREPERENEURS

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ABSTRACT

In India several institutions are devoted in promoting Women Entrepreneurs. The Government of India has taken an active step towards Empowering Women Entrepreneurs in all the business areas. Various Institutions and Commercial Banks provide several schemes for initiation and sustenance of startups, specifically managed by Women Entrepreneurs. The Ministry of Micro, Small and Medium Enterprises of Government of India has opened women's cell to provide Assistance to Women Entrepreneurs. This paper aims to understand the Role of Commercial Banks in Development of Women Entrepreneurs

Introduction

In recent times entrepreneurs have been referred to as necessary prerequisite to mobilize capital, exploit natural resources and create markets to carry on trade. Entrepreneurs are agents who perform a vital role in the economic development of a country and are linked to the overall industrial development of a nation Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as ―an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. Under the category of "push" factors, elements such lack of income, dissatisfactions from previous work and need for flexible timetable are factors that drive one to become an entrepreneur Besides "push" factors, another type of motivation is "pull" factor. "Pull" factors are associated with independence, dream desire, desire for wealth and power, and self-efficacy.

Facilities provided by Commercial banks

Commercial banks play an important role in the financial system and the economy. As a key component of the financial system, banks allocate funds from savers to borrowers in an efficient manner. They provide specialized financial services, especially for women entrepreneur which reduce the cost of obtaining information about both savings and borrowing opportunities. These financial services help to improve their business and standard of living. The important schemes are as follow as.

Cent Kalyani from Central Bank of India

The Cent Kalyani scheme launched by the Central Bank of India is one of the premier loan options for women seeking a business loan. Currently available options of taking a loan include overdraft/cash credit as well as term loans at interest rates lower than the base rate.

Shree Shakti Package from State Bank of India

Shree Shakti Package, State Bank of India's business loan for women-owned businesses features a no security required option for loans of up to Rs 5 lakhs. Additionally, the loan is offered at an interest rate lower than the bank's base rate.

Shringaar and Annapurna from Bhartiya Mahila Bank

Bhartiya Mahila Bank offers women entrepreneurs a wide range loans to help them set up new or expand their existing businesses. Two of the more popular options in this category include Shringaar and Annapurna.

Synd Mahila Shakthi from Syndicate Bank

Syndicate Bank's Synd Mahila Shakthi targets both new and current women entrepreneurs. The scheme is available as either a cash credit to meet the working capital requirements of new and existing business units.

Shakti Scheme from Dena Bank

The Shakti Scheme from Dena Bank supports women entrepreneurs active in a wide range of sectors including agriculture & allied activities, retail trade, micro credit, education, housing as well as enterprises in the direct/indirect finance, manufacturing and services sectors.

Objectives of the study

- ✓ To analyze the various schemes offered by the commercial bank especially for women entrepreneur
- ✓ To measure satisfaction level of women entrepreneur regarding the financial services provided by commercial bank
- ✓ To scrutinizing the problems faced by women entrepreneur while availing the financial services.
- ✓ Offer suitable suggestions to improve the financial services of commercial banks.

TABLE 1.1

SATISFACTION LEVEL OF WOMEN ENTREPERNEUR REGARDING FINANCIAL SERVICES OF COMMERCIAL BANKS

Variable	**Classification**	**Level of Satisfaction**			
		Low	**Medium**	**High**	**Total**
Marital status	**Married**	**6 (17)**	**9 (25)**	**21 (58)**	**36 (100)**
	Unmarried	5 (36)	6 (43)	3 (21)	14 (100)
Age	Below30	6 (46)	4 (31)	3 (23)	13 (100)
	30-45	**4 (15)**	**6 (23)**	**16 (62)**	**26 (100)**
	Above 45	5 (45)	2 (18)	3 (27)	11 (100)
Literacy level	Up to XII	4 (31)	6 (46)	3 (23)	13 (100)
	UG	**2 (11)**	**5 (28)**	**11 (61)**	**18 (100)**
	PG	4 (45)	3 (33)	2 (22)	9 (100)
Community	OC	10 (56)	5 (28)	3 (16)	18 (100)

	OBC	**2 (10)**	**7 (33)**	**12 (57)**	**21 (100)**
	SC/ST	6 (54)	2 (17)	1 (9)	11 (100)
Religion	**Hindu**	**3 (10)**	**10 (34)**	**16 (56)**	**29 (100)**
	Muslim	4 (45)	3 (33)	2 (22)	9 (100)
	Christian	5 (42)	4 (33)	3 (25)	12 (100)
Family type	Joint	7 (39)	5 (28)	6 (33)	18 (100)
	Nuclear	**6 (19)**	**8 (25)**	**18 (56)**	**32 (100)**

(Sources: Primary data)

The table 1.1 indicated the women entrepreneurs satisfaction level on the financial services of commercial banks. Married women entrepreneurs are highly satisfied and in the same way age group between 30-45, Under graduates, Other backward classes, Hindu and entrepreneurs in nuclear family are highly satisfied with financial services of commercial banks.

TABLE 1.2 - Problems of Women entrepreneur in availing financial services of bank

Variables	**Level of problem**			**Total score**	**Mean score**	**Rank**
	Yes	**No opinion**	**No**			
Loan amount not enough	22	8	20	102	2.040	**XII**
Security for the loan cannot be arranged	19	15	16	103	2.060	**X**
Terms and conditions	33	12	5	128	2.560	**II**
Surety not available	20	24	6	114	2.280	**VI**
High Rate of interest	21	17	12	109	2.180	**VIII**
Repayment period	37	10	3	134	2.680	**I**
Political influence	24	18	8	116	2.320	**V**
Corruption	22	13	15	107	2.140	**IX**
Nepotism	16	13	21	95	1.900	**XI**
Limited working capital	22	18	10	112	2.240	**VII**
Lack of funds for fixed assets	27	17	6	121	2.420	**III**
Inadequate assistance from banks	25	16	10	117	2.340	**IV**
Loan amount not enough	13	12	25	88	1.760	**XIII**

(Sources: Primary data)
(Neutral Score 100)

Table 1.2 showed problems of women entrepreneurs in availing the financial services of commercial banks, they have given the first rank to Repayment period, second rank to Terms and conditions, third rank to Lack of funds for fixed assets, forth to Surety not available, Political influence and last rank to Loan amount not enough.

Ho: The profile variables of women entrepreneurs are not significantly influencing their satisfaction level towards the services of commercial banks.

H_1The profile variables of women entrepreneurs are significantly influencing their satisfaction level towards the services of commercial banks.

TABLE 1.3

Test Statistics						
	Marital status of the women entrepreneur	Age of the women entrepreneur	Literacy level of the women entrepreneur	Community of the women entrepreneur	Religion of the women entrepreneur	Family type of the women entrepreneur
Chi-Square	9.680[a]	7.960[b]	12.040[b]	3.160[b]	13.960[b]	3.920[a]
df	1	2	2	2	2	1
Asymp. Sig.	0.002	0.019	0.002	0.006	0.001	0.048
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.						
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.7.						

The table 1.3 exhibited the chi-square test results and the Asymp. Sig.value (P value) is less than the confidence level @ 5% in all the six cases. Hence the null hypothesis is rejected and accept the alternative hypothesis "The profile variables of women entrepreneurs are significantly influencing their satisfaction level towards the services of commercial banks".

Ho: There is no significant relationship between the profile variable of women entrepreneurs and their attitude towards the problems in availing the financial services of commercial banks.

H_1: There is a significant relationship between the profile variable of women entrepreneurs and their attitude towards the problems in availing the financial services of commercial banks.

TABLE 1.4

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.154	.151		14.265	.000
	Marital status of the women entrepreneur	-.191	.140	-.475	-1.365	.179
	Age of the women entrepreneur	.193	.175	.739	1.104	.276
	Literacy level of the women entrepreneur	-.154	.145	-.563	-1.066	.293
	Community of the women entrepreneur	-.066	.167	-.272	-.392	.697
	Religion of the women entrepreneur	.134	.083	.622	1.606	.116
	Family type of the women entrepreneur	-.009	.143	-.023	-.062	.951
a. Dependent Variable: Problems of women entrepreneurs in availing financial services						

The table 1.4 revealed the regression coefficients and the Asymp. Sig.value (P value) is more than the confidence level @ 5% (0.05) in all the six cases. Hence the null hypothesis is accepted as "There is no significant relationship between the profile variable of women entrepreneurs and their attitude towards the problems in availing the financial services of commercial banks".

Findings and Suggestions

- ✓ Women entrepreneurs are highly satisfied with services of commercial banks.
- ✓ They not indicated favourable attitude on loan repayment period, they expecting more time to repay the loan.
- ✓ Women entrepreneurs expecting better terms and conditions from the commercial banks,
- ✓ They need more funds for invested on fixed assets.
- ✓ Women entrepreneurs expecting more assistance from commercial banks.

Conclusion

The study was carried out based on existing research and secondary data, as well as the collection of primary data through a small-scale structured questionnaire of 50 women entrepreneurs' in Tirunelveli district. It analyses their satisfaction level regarding the services of commercial banks and their problems in availing their services.

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CAUSES OF STRESS AMONG THE BANKING SECTORS AT THOOTHUKUDIDISTRICT HAVE BEEN IDENTIFIED AND ANALYZED

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ABSTRACT:

Background:Stress from any source may affect an employee's health and their performance at work. Bankers are under a great deal of stress and due to many antecedents of stress such as Overload, Role ambiguity, Role conflict, Responsibility for people, Participation, Lack of feedback, Keeping up with rapid technological change.

Objectives: To identify the types of stress in the banking Sectors. To examine the factors responsible for the stress.To make recommendations for improving stress management.
Methods: A sample of 86 participants (73.7 % men and 26.3 % women) from thoothukudi private sector and public sector banks participated in the study and the census methods was adopted in the collection of data from individual respondents.

Conclusions: Employees working in the banking sectors feel stress due to various professional and family factors, prominent of which being relocation and uncertainty, anxiety about the future oftheir children and financial implications. The percentages of employees being affected by the banking sectors, the most prominent factor being financial implications

Suggestions:. It is advisable to avoid unnecessary concern about the colleagues' attitude and leaving the worries of the work-place there itself before coming home

Keywords: Work stress, occupational stress, job stress , work environment ,

Introduction

In the present study, causes of stress among the banking sectors atThoothukudidistrict have been identifiedand analyzed. The stress emanates from twosources, namely organization and the family.Stress has become an integral part of everyday life. Competing stressful situations in the workplace is a common incidence for all employees especially for the female counterpart. Stress from any source may affect an employee's health and their performance at work. Bankers are under a great deal of stress and due to many antecedents of stress such as Overload, Role ambiguity, Role conflict, Responsibility for people, Participation, Lack of feedback, Keeping up with rapid technological change. Being in an innovative role, Career development, Organizational structure and climate, and Recent episodic events. One of the affected outcomes of stress is on job performance.

Review of Related Studies

Rai and Thirupathi(2017) The study suggested model stated that there was a dependency between occupational stress and turnover intentions. The study suggested that empowerment should be

provided at the work place so that the employees can minimize the inter – role distance and can increase job involvement.

Malik (2011)different occupational variables, role overload, role authority, role conflict, and lack of top management support were reported to have contributed more to the occupational stress among the bank employees.

Objectives of the Study:

1. To identify the types of stress in the banking Sectors.
2. To examine the factors responsible forthe stress.
3. To make recommendations for improvingstress management.

Description of the Sample:This research can becategorized as descriptive; because the study includessurvey and fact finding studies of variouskinds. Simple random probability samplingmethod is used to collect data from public sector and private sector banking Sectors atthoothukudidistrict ,

Sources of Data

The study consisted of both primary and secondary data. The primary data was collected by direct interview through structured interview schedule. Secondary data was collected from research publications, standard journal and periodicals including the government organizations and from respective records about the job related occurrence.

Demographic Details of the Respondents

(N=86)

Variables	No. of Respondents	%
Gender		
Male	63	73.2
Female	23	26.7
Age		
26 – 35 Years	14	16.2
36 – 45 Years	38	44.1
46 – 55 Years	19	22.0
56 – 60 Years	15	17.4
Material Status		
Married	75	87.2
Unmarried	7	8.1
Widow	3	3.4
Widower	1	1.1
Family Type		
Joint Family	27	31.3
Nuclear Family	59	68.6
Educational Status		
SSLC	9	10.4
HSC	3	3.4
Degree	20	23.2
Pg	31	36.0
Diploma in cooperation	23	26.7
Monthly income		

Below 10000	2	1.72
10001 to 15,000	43	36.98
15000 to 20000	16	13.76
20000 to 25000	10	8.6
25000 to 30000	5	4.3
Above 30001	10	8.6
Working Hours		
Up to 8 hours	18	15.48
08 – 10 hours	59	50.74
10 – 12 hours	9	7.74
Traveling Distance		
Up to 10 km	50	43
10 -20km	12	10.32
20 – 30 km	11	9.46
More than 30 km	13	11.18
Mode of Travel		
By bus	50	43
By bike	32	27.52
By car	4	3.44

Analysis and Results

The personal profile of the respondents in terms of demographic factors such as age, gender, martialstatus , family type, educational qualification , monthly income, working hours, distance, and mode of travel is prepared

Demographic profile of the Respondents

(i) Gender : A close look at the reveals male respondents accounted for a high percentage (73.2 %) when compared to the female respondent (26.7 %) thus three fourth of sample respondents were men.

(ii) Age: with regard to the age distribution of the respondents, it was found that majority of them belonged to the age group of 36 – 55 years (66.1). Those belonging to less than 35 years of age accounted for 16.2 while those in the age group of 46 – 55 years accounted for 22 %, and 56 years and above accounted for 17.4 of total respondents.

(iii)Marital status : With the respect to martial status, there were more number of married than unmarried employees. While 87.2 % of the employee were married, only 8.1 % of the employees were unmarried. Of the married respondents, about 3.4 % widows and 1.1 % were widowers.

(iv)Type of family : A majority (68.6 %) of the employees were from nuclear families and the rest were living in joint families.

(v) Educational status : With respect to the educational status, 36 % of the employee had secured degree, 26.7% of the respondents were post graduates, and 23.2 % of them were non – graduates with special Diploma in Co – operative a prescribed qualification for appointment in the cooperative banks and societies. The rest who accounted for 13.8 % had completed up to school level education.

(vi) Monthly Salary : The salary of the employees in the case of 36.98 % of the respondents ranged from Rs10,000 to Rs 15,000 , while 8.6 % reported to have received a monthly salary of More than

Rs. 30001, 13.76 % of the employees reported receiving a salary of Rs 15000 to 20000 , and 8.6 % of the respondents received a reasonable monthly salary into the service for leading a decent life and the rest, particularly those in the lower cadres and those who joined recently into the service of the bank, received an income of less than Rs 30000 per month, which thy considered insufficient for meeting their family expenses.

(vii) Working Hours : With regard to working hours, the banking institutions, in general, have adopted 8 hours duty as per the Banking Regulation Act and Rules. However, in practices, as reported by the employees, it varies from 8 to 12 hours a day. In a sizeable number of cases it was 8 hours (15.4 %) ; whereas , in a majority of the cases (50.74 %) , the working hours ranged between 8 and 10 hours and in another 7.74 % of the employees, the working hours ranged between 11 and 12 hours. Thus, it is clear that majority of the employees worked more than eight hours, that is more than the working hours fixed officially .

(viii) Traveling Distance and Mode of Transport: The employees (43 %) had their residence within 10km; 10.32% had to commute 10 -20 km; 11.18 % had to travel more than 30 km , while (9.46%) had to travel 120 – 30 km to attend office. Thus, a majority of the respondents had to travel up to 10 km to reach office. The employee who had their residence in the urban centres and worked in the rural branches had to travel a longer distance to attend to their work.

Summary of the findings:

This study is able to measure the factors whichcause stress among the banking sectors with different age groups and managerial level. The common factor of stress in the banking sectors is Relocation and Uncertainty, as they are worriedabout their transfers and uncertainty about the job. Extended family and financial implicationsare also the matter of worry, and in the banking sector employee are getting more stressed abouttheir jobs . Ourfindings reveal that if employee are able to maintaina balance between their professional and personallife, the stress can be possibly managed to a betterextent.

Conclusions

Employeesworking in the banking sectors feel stress due to various professional and family factors, prominent of which being relocationand uncertainty, anxiety about the future of their children and financial implications. Thepercentages of employees being affected by the banking sectors, the mostprominent factor being financial implications

Suggestions

The stress can be managed by keeping a fine balancebetween professional obligations and family life. It is advisable to avoid unnecessary concernabout the colleagues' attitude and leaving the worries of the work-place there itself before coming home. A refrain from unrealistic expectationsabout the performance of the children may behelpful in alleviating stress due to this factor

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HUMAN RESOURCE SCENARIO AT GLOBAL AND INDIA MANAGEMENT LEVEL

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ABSTRACT

In the dynamic business world, rivalry is inescapable. Yesterday's best associations vanish from the present rundown of the best. The name of the 'fortune five hundred' organizations recorded each year, reflects how rivalry impacts an effect on associations. Gone are those occasions when certain phenomenal association used to have an 'existence cycle of excellency' for an extremely significant lot. Moving to the best is moderately simple than remaining at the best these days. Despite the fact that numerous associations have developed at a quicker pace, they have neglected to support their development. Managed development requires proportionate improvement. One of the privileged insights of achievement for constant advancement in an association is the manner by which its workers are dealt with. Top positioning organizations manufacture their organization carefully as well as thenemployees. Such organizations unequivocally trust that the representatives in their premises are the most esteemed piece of the organization. To be sure, it is the individuals who are its perpetual partners, and it is additionally the workers who serve the association with their work, ability, inventiveness and drive. Amazing associations don't mean to accomplish one-time benefit, however they center around brilliance in each part of business comprehensive of individuals, innovation andexecution and they attempt to keep up it at an ideal level.

INTRODUCTION

In the dynamic business world, rivalry is unavoidable. Yesterday's best associations vanish from the present rundown of the best. The name of the 'fortune five hundred' organizations recorded each year, reflects how rivalry impacts an effect on associations. Gone are those occasions when certain great association used to have an 'existence cycle of excellency' for an exceptionally extensive stretch. Moving to the best is generally simple than remaining at the best these days. In spite of the fact that numerous associations have developed at a speedier pace, they have neglected to manage their development. Supported development requires proportionate improvement. One of the privileged insights of accomplishment for persistent improvement in an association is the manner by which its workers are dealt with. Top positioning organizations fabricate their organization fastidiously as well as then employees. Such organizations unequivocally trust that the workers in their premises are the most esteemed piece of the organization. Undoubtedly, it is the individuals who are its lasting partners, and it is likewise the representatives who serve the association with their work, ability, innovativeness and drive. Brilliant associations don't intend to accomplish one-time productivity, yet they center around perfection in each part of business comprehensive of individuals, innovation and execution and they attempt to keep up it at an ideal level.

Definitions of HRM

There are two different definitions. The first definition of HRM is that "It is the processof managing people in organizations in a structured and thorough manner."(4) 5This coversthe fields of

staffing (hiring people), retention of people, pay and perks setting andmanagement, performance management, change management and taking care of exitsfrom the company to round off the activities. This is the traditional definition of HRMwhich leads some experts to define it as a modem version of the Personnel Managementfunction that was used earlier.

The second definition of HRM encompasses "The management of people inorganizations from a macro perspective, i.e. managing people in the form of a collectiverelationship between management and employees."*^ This approach focuses on theobjectives and outcomes of the HRM functions. It means that the HR function incontemporary organizations is concerned with the notions of people enabling, peopledevelopment and a focus on making the "employment relationship" fulfilling for both themanagement and employees.

2

Objectives of HRM

- Accomplish the basic organizational goals by creating and utilizing an able andmotivated workforce.
- To establish and maintain organizational structure and desirable workingrelationships among all the members of the organization.
- Develop co-ordination among individual and group within organization tosecure theintegration of organization.
- To create facilities and opportunities for individual or group development so asto match it with the growth of the organization.
- To attain an effective utilization of human resources in the achievement oforganizational goals.

A BRIEF HISTORY OF HUMAN RESOURCE MANAGEMENT

The use of individuals' expertise, at least in a simple frame, can be followed back to old occasions. Endeavours to utilize the best of human abilities, even despite the fact that casual in nature, were done and furthermore the methods were considered at whatever point individuals met up in a network. The change has been that throughout the most recent century, endeavours to best oversee HR have turned out to be more formalized and were particular. The historical backdrop of human asset administration can be described comprehensively in to two stages. To start with, as

traveling through four expansive periods of the specialty framework, the logical administration and the human relations approach and the current hierarchical science human asset approach. The second stage is that, through the twentieth century timetable featured as in table 3.1. The change of HRM to its present shape, was the aftereffect of the business what's more, social progression of the 1970s. The ascent of new work laws and the development of hierarchical science went about as a controlling power in the work put for the flourishing of HRM.

THE CRAFT SYSTEM

From the most punctual occasions, in Egypt and Babylon, preparing in make aptitude was sorted out to keep up satisfactory supply of art specialists. Before the finish of thirteenth Century make preparing had turned out to be prominent in western Europe. Specialty societies directed the quality and strategies for creation and controlled states of work for every occupation. The ace specialties labourer controlled the specialties organizations and the select entered in to the calling after a time of preparing as an understudy. The specialty framework was most appropriate for household industry, in which the ace worked without anyone else premises, with his collaborators dwelling and working in a similar house. Logical Management

The modern upheaval and large-scale manufacturing rose in the nineteenth and mid twentiethundred of years prompt the crumbling of the art societies. The improvement of large scale manufacturing changed the association of work in two vital ways. In the first place, errands were sub-separated into extremely straightforward parts, that could be performed by untalented specialists. Second, the quantum of producing developed to, for example, a degree that a huge chain of importance of administratorsfurthermore, directors end up essential. Alongside large-scale manufacturing came themechanical production system and a logical way to deal with an examination of work as far as its constituent parts. The fundamental logical administration is that there is one most ideal approach to complete a work. The most ideal way will be the most productive and accordingly, the speediest and minimum costly. The originator in this new field of logical administration was an American mechanical architect, Frederick. W Taylor (1856-1915) Two of Taylors' Gillian counterparts, Frank - Gilbreth 1868 - 1924 and his life partner Lilian. M. Gilbreth participated in turning into the defenders of Scientific Administration or Industrial Engineering. Taylor and his pupils expected that specialists needed to be utilized proficiently and were spurred by cash. This theory turned out to be inaccurate in light of the fact that it disregarded inclination and other thought processes. Laborers were left disappointed with their occupations. Association restrictions developed as association coordinator censured Taylorism for denying laborers of a voice in the conditions and capacity of their work. One outcome was the development of welfare secretaries as authoritative representatives to administer programs for the welfare of the workers. This project included recreational offices, worker help projects, and medicinal projects. The welfare secretary position was the start of the expert staff (Now Human Resource) work.

HUMAN RELATIONS

The primary essential revelation about the social setting of mass creation happened in the acclaimed tests embraced by U.S. Social researcher Elton-Mayo (1880-1949) and Fritz, Roethlisberger, (1898-1974) somewhere in the range of 1924 and 1932 at Western Electric is Hawthorne Plant in Chicago. Mayo and his partners tried to think about the impacts of changes in enlightenments on efficiency. The specialists picked two gatherings of representatives working under comparative conditions. The level of light was fluctuated for the test gathering however kept steady for the control gathering. To Mayo's astonish, the yield of the two gatherings rose. Notwithstanding when the analysts told the specialists in a single gathering that the light would have been changed however then did not transform it, at that point the specialists communicated fulfilment and efficiency proceeded to increment. Mayo saw that the critical variable was not

physical but rather mental. The explanation behind increment in efficiency was the specialists' states of mind towards their activity and the Western Electric. Since their agreeable had been asked for, the laborers currently felt themselves past of a vital gathering whose assistance and counsel were being looked for by the organization. The disclosure of "Haw home-impact" prompted additionally look into on social factors related with work. The aftereffects of these investigations prompted the human relations development, with its accentuation on the way that workers should be comprehended so as to be fulfilled and productive.

ORGANIZATIONAL SCIENCE

Following the acknowledgment of the constraints of the human relations approach, scholarly analysts, from different conduct trains, for example, Brain research, Political science, Economics and Sociology, started the investigation of authoritative science. The authoritative science approach concentrates more on the aggregate association and less on simply the person. Human Resource Administration, as we right now know it, became out of the hierarchical science drift and joined the gaining from the past development with the ebb and flow looks into of conduct science. The second method for learning Human Resources Management through the twentieth century course of events is outfitted as takes after.

TABLE 3.1
EVOLUTION OF HUMAN RESOURCE MANAGEMENT

Time Period	Human Resource Focus	HR Activity
Before 1890	Industrial technologies	Displinary system
1900-1910	Employees'-well being	Health and safety programmes
1920s	Task design, efficiencyand impact of workgroups on individualworking	Time and motion studies, employee counselling and testing
1930s	Union at work place, passage of majorlabour laws	Communication programmes, anti-union, Personnel becoming staff support to Operational line units
1940s	Employees benefits and compensation	Wage increases, cost of living adjustment, pension, health and other benefit plans
1950s	Employee relations,specialised personnelfunction	Training and development for separate divisions within personnel establishment, recruitment, labour relations training, benefits etc.
1960s	Employee participation	Employee involvement, management by objectives, quality circles, sensitivity training
1970s	Government Intervention	Employee rights issues now regulated in areas of discrimination, equal opportunity, safety and health and various benefitreforms.

1980s	Employee recognition	Enrichment of Employee knowledge, skill and ability through:Job rotationFormation of integrated task teams outPlacement
1990s	Changing demographicofworkforcetechnology	Diversity programmesEmployee rights issuesGlobal perspective informational technology
2000 above	Strategic Human Resource Planning	Transition from service and support to consultative and leadership roles.

Source: Michel Losey, "Human Resource Comes of Age", Human Resource magazine, Vol.43, 1998, 40-52.

The early piece of the century saw a worry for enhanced effectiveness through cautious outline of work. Amid the center piece of the century accentuation was moved to the accessibility of administrative work force and representative profitability. Ongoing decades concentrated on the interest for specialized work force, reaction to new enactment and legislative direction, expanded worry for the nature of work-life, add up to quality administration and recharged accentuation on profitability.

DEVELOPMENT IN INDIA

Early Phase: Though it is said that Human Resource Management is a teach of ongoing development, it had its beginning going in 1800 BC. The lowest pay permitted by law rate and motivations wage designs were incorporated into the Babylonian code of Hammurabi around 1800 B.C. The Chinese, as ahead of schedule as 1650 BC, had begun the standards of division of work and they comprehended work turnover even in 400 B.C. The range of administration and related ideas of association was surely knowing by Moses around 1250 B.C and the Chaldeans had motivation wage designs around 400 B.C. Kautilya, in India (in his book Arthasastra), made reference to different ideas like work investigation, choice makers, official advancement, impetus framework furthermore, execution examination.

LEGITIMATE PHASE

The early foundations of Human Resource Management in India could be followed back to the period after 1920. The Royal Commission of Labour in 1931 recommended the arrangement of Labour officer to ensure the specialists' interests and go about as a representative of the workers. After autonomy, the processing plants Act 1948, made it compulsory for industrial facilities that utilize at least 500 specialists. "In perspective of legitimate impulse and list of obligations the whole approach of association towards their work force was to consent to the laws and keep the welfare officers occupied with routine capacities. In the interim, two expert bodies, viz, the Indian Institute of Personnel Management (IIPM), Kolkata and National Institute for Labour Management (NILM), Mumbai appeared in the 1950s.

WELFARE

Amid the 1960's, the extent of work force work has extended a bit, covering work welfare, participative administration, modern amicability and so on. In this period, the human connection development of the West had, likewise had its effect on the Indian association. The legalistic pre-occupations gradually offered approach to amicable modern relations and great human asset rehearses.

IMPROVEMENT PHASE

In the 1960's and 70s the human asset experts concentrated more on improvement parts of HR. The accentuation was on striking an amicable harmony between representatives' request and

authoritative necessities. Human Resource Development came to involve the focal point of the audience also, point of convergence of dialog in courses, gatherings and scholastic meets.

The two expert bodies IIPM and NILM were converged to frame the National Institute of Personal Management (NIPM) at Kolkata. Amid the 1990's, authoritative rebuilding and cost-cutting endeavours have begun as an enormous route on account of the weight of Liberalization, Privatization Globalization(LPG period) constraining organizations to concentrate consideration on representative abilities, item or administration characteristics, fast reaction, consumer loyalty and so on. Changing socioeconomics and expanding lack of specialists with the essential learning, aptitudes and capacity developed significance. The issue of work constrains decent variety accepted more prominent significance in perspective of the social, religious, social and territorial foundation of specialists, particularly in worldwide estimated organizations, for example, Reliance, Ranbaxy, Asian Paints, Tisco etc.

DEFINITIONS OF HUMAN RESOURCE DEVELOPMENT (HRD)

Human Resource Development (HRD) has been characterized by different researchers in different ways. A portion of the essential meanings of Human Resource Development (HRD) are as per the following:

- According to Leonard Nadler, "Human Resource Development (HRD) is a progression of sorted out exercises, led inside a specific time and intended to deliver social changes."
- According to M.N. Khan, " Human Resource Development (HRD) is the crosswise over of expanding learning, abilities and constructive work states of mind surprisingly working at all levels in a business undertaking."
- Another prominent meaning of Human Resource Development (HRD) given by Patricia McLagan of ASTD is "Human Resource Development (HRD) is the incorporated utilization of preparing and advancement to enhance individual, gathering and hierarchical viability."
- Prof C.S. Sanker watches, "HRD is an improvement situated arranging endeavors in the work force zone which is fundamentally worried about the advancement of HR in the association for enhancing the current abilities and securing new capacities for accomplishment of the corporate and individual objectives".
- According to Pareek and Rao, "Human Resource Development (HRD) in the authoritative setting is a procedure by which the workers of an association are helped in a ceaseless arranged manner, to:

1. Obtain or hone abilities required to perform different capacities related with their present or expected future parts;
2. Build up their general abilities as people and find and adventure their own internal possibilities for their own particular or hierarchical advancement purposes, and;
3. Build up an authoritative culture in which chief subordinate connections, cooperation and joint effort among sub-units are solid and add to the expert prosperity, inspiration, and pride of workers."

HUMAN RESOURCE MANAGEMENT IN THE NEW

Thousand years - Generally, the faculty work revolved around control and bearing of workers for accomplishment of pre-decided objectives. The HR Approach, in guide difference to this, to perceives the worth of individual in the acknowledgment of corporate objectives. It took a steady and formative course to accomplish results through the helpful endeavours of representatives. At the point when open doors for development and improvement of aptitudes are accessible, individuals will be animated to give their best, prompting more noteworthy occupation fulfilment and hierarchical adequacy. The director's part, too has experienced an emotional change throughout

the years from control and bearing of representatives towards clearing up objectives and ways and making a strong and development situated condition, where individuals are willing to take up doled out parts, eagerly and energetically. The viable utilization of individuals is the most basic factor in the effective achievement of corporate objectives. To be powerful, subsequently, Human Asset Managers need to comprehend the necessities, goals, worries of representatives proactively, confront the difficulties, lead and resolve issues agreeably. They are required to effectively develop a fitting corporate culture, adopt a key strategy to the securing, inspiration, and improvement of HR and present projects that reflect and bolster the center estimations of the association and its kin.

TABLE NO. 3.2
SHIFTS IN HUMAN RESOURCE MANAGEMENT IN INDIA

Traditional Human ResourcePractices	Emerging Human ResourcePractices
- Administrative Role - Reactive - Separate, isolated from company Production focus - Functional organisation - Individuals encouraged, singled - People as expenses	- Strategic role - Proactive - Key part of organisational mission - Service focus - Process based organisation - Cross functional teams,out, for praise, rewards teamwork as most important - People as key investment assets

THE PRESENT SCENARIO

The general motivation behind Human Resource Management is to guarantee that the association can make progress through individuals. Human Resource Administration has been characterized as a key and intelligible way to deal with the administration of an association's most esteemed resources, the general population, working there, who independently and on the whole add to the accomplishment of its objectives. In spite of the fact that the advancement of faculty administration in UK and USA was to a great extent deliberate, in India, it developed on account of the administrative intercession and impulse. In the start of the twentieth century, there were different misbehaviours in the enlistment of specialists and mechanical debate. The Royal Commission of Labour in India (1931) under the chairmanship of J.H. Whitley prescribed the nullification of the 'Merchant framework' and the arrangement of Labour officers in modern ventures to play out the enlistment work and also to care for the welfare of representatives. After autonomy, a work welfare officer was recognized as a work force administrator selected made by enactment under area of the Production lines Act, 1948. The part of a Personnel Manager was to a greater degree a caretaker of Personnel Policy execution and consistence to various demonstrations of Factories Law. In the 1980s, these two expert bodies combined together and framed the National Institute of Personnel Management (NIPM), the staying of American Society for Personnel Administration (ASPA) as Society for Human Resource Management (SHRM). Over a long time, Human Resource Management has risen which concentrates more on formative parts of human asset with a down to earth and adaptable approach.

CONCLUSION

The work force work has seen emotional changes amid the last three decades. Across the board utilization of the expression "Human Resource Administration" instead of "work force work" is itself representative of this change. In the days passed by, line associations used to be content with having a center level administrator lead the work force office, while most

associations have general supervisors now and VPs and chiefs dealing with this action. The faculty work has procured a one of a kind status and notoriety in all administrations including managing an account. Faculty individuals arethe new corporate saints accepting places of notoriety and significance. The Human Resource Function has advanced itself throughout the years by including an 'improvement' measurement and in this manner changeditself from 'responsive' and support arranged capacity to a 'proactive', way - breaking, improvement situated capacity. Today work force individuals talk about linkages with corporate arranging, HRD way to deal with mechanical relations, HRD atmosphere spending plans, advancement arranged frameworks, numerous remunerate components, re-designing work societies and ethos. The investigation on HRM as pulled in numerous scientists and academicians all through the world. It is obvious from the survey introduced that endeavours are being made the inspect complexities of HRM with specific reference to business bank in India. Anyway, surveys uncover that no exertion has been made to break down the HRM and representatives' assessment and their level of fulfilment on different operational elements of HRM when all is said in done and especially in business banks. The present investigation subsequently, cantered around overseeing HR in business banks in the picked examine region.

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WORK LIFE WORK LIFE BALANCE OF WOMEN BEEDI WORKERS IN TIRUNELVELI DISTRICT

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ABSTRACT

This article provides an insight on the work life balance of Indian women beedi workers. This would highlight the various values, attitudes and beliefs of women regarding job anxiety in their unorganized work procedure and particularly balancing their work and personal life. Beedi (a handmade cigarette) manufacturing is more than a century old and an unorganized sector in India. Ever since the introduction of tobacco cultivation in India, a sizeable segment of women labor force is engaged in production for consumption of tobacco rolled in the form of beedi. The Indian market of smoking tobacco is dominated by beedis, which outsell cigarettes by 10:1 ratio. Women being the threshold of a family, extend their support in earnings for the mobilization of income for their children's education and better living. Beedi manufacturing is that sector in which the poor and the oppressed, especially rural women folk are exploited. The majority of women are working about 90-95 hours per week; the only comfort is that women beedi workers enjoy freedom in the work place and alsoflexible working hours. Beedi rolling reasonably contributes as an income in the interior regions of Vellore and Tirunelvelli districts, Tamilnadu, India, where the study was carried out to analyze the satisfaction level of work life and work life balance of women beedi workers. The study is undertaken to have an in-depth understanding of the work life of women beedi workers and throws light on the problems and issues of the beedi workers.

Key Words: Beedi Rolling, Work Life Balance, Women Beedi Rollers.

INTRODUCTION

Wok life balance is one of life's' greatest challenges, while men often feel conflicted between work place and domicile demands as well. Women usually suffer from more than their fair share of the burden of balancing family and work life. Home workers had no fixed hours of work since they combined household duties with beedi rolling. They were found to be working for as long as up to ten hours a day and as little as three hours a day. Beedi rolling work at home offers flexibility of work arrangements within households in respect of allocation of working time. For example, children can roll beedi after coming home from school. Elderly women assist younger women in beedi rolling during agricultural off-seasons. It brings employment to the doorsteps. Secondly, they could attend the work in their leisure time, thereby enabling them to adjust their activities on a part-time, full-time, occasional or seasonal basis as well according to their convenience. The women beedi workers are found to be happy with the nature of the job since it is home based. The women easily manage the household work and beedi rolling together in a better way. The income earned by beedi rolling contributes to the family and that make the women to get satisfied with the beedi rolling job. Since there is flexibility in the job, women could plan for their daily domestic work. Most of the women beedi workers receive a reasonable income as per their expectations. Rolling 1000 beedis approximately fetches Rs.45- 50 a day. The women workers

appreciate their contribution to their family that provides a dominating status for them and they are satisfied with their social status.

SIGNIFICANCE OF THE STUDY

People who are engaged in Beedi work are facing serious problems including poverty, health hazard, family problems, poor housing facilities, insufficient nutritious food, unhygienic the environment, illiteracy, physical stress and debts etc. The researcher is keen to learn about the conditions of Beedi workers and their job satisfaction. The findings of the study will be useful to NGOs working for the development of the beedi industry.

SCOPE OF THE STUDY

The study which relates to the level of satisfaction of work life and work life balance of women beedi workers. The study covers the Tirunelveli District.

STATEMENT OF THE PROBLEM

There is presence of work life imbalance among women beedi workers in Tirunelveli district.

OBJECTIVES

1. To study the Profile of women beedi workers in Tirunelveli Distinct
2. To measure the level of satisfaction of work life and work life balance of women beedi workers in Tirunelveli District.

METHODOLOGY

An exploratory study was conducted for more precise investigation. Women beedi workers of select villages of Tirunelveli districts, Tamilnadu were the target population of the study. A convenience sampling method was adopted and the primary data was collected from 100 respondents (women beedi workers) using a structured interview schedule. Under this study two groups (east and west) of Tirunelvelli district were considered. Percentage analysis and weighted average was used to analyze satisfaction of the work life balance of women beediworkers.After the classification, the data have been processed (analysis) by using various statistical tools (SPSS)

LIMITATION OF THE STUDY

The period of the study is 6 months only, so the researcher has to confine the scope of the study with 200 members. The data for the present study were collected through personalinterview method since the beneficiary groups did not maintain proper accounts and most ofthem were uneducated. The researcher has collected primary data directly from the beedirollers.The researcher made an analysis only on the information supplied by the beedi workers, which may or may not be true. The study was conducted only in the selected place in and around. So the sample may not be the true representation of the population. The validity and reliability of the data depends on the truthfulness of responses from the respondents.

FINDINGS

1. Demographic profile of the respondents

Profile	Variables	Percentage
Age	Below 25 years	13
	26 years - 35 years	28

	36 years - 45 years	**42**
	Above 45 years	17
Marital status	Unmarried	18
	Married	**82**
Community	SC/ST	20
	BC/BCM	**53**
	DNC/MBC	17
	OC	10
Educational Qualification	**No formal education**	**35**
	Primary level	32
	Middle level	14
	High school	12
	Graduate	7
Size of family	Below 2	5
	3 – 5	**90**
	6 – 8	5
	Above 8	Nil
Family income	Less than Rs.3000	9
	Rs.3001 - Rs. 5000	17
	Rs. 5001 - Rs. 7000	35
	More than Rs. 7001	**39**

2. Level of satisfaction of Work/ Life Balance

S. No	Level of Satisfaction Work / life Balance	Highly Satisfied	Satisfied	Average	Dissatisfied	Highly dissatisfied	Weighted score	Rank
1	Work and personal life	10	71	17	2	-	3.89	I
2.	Satisfy both job and my family	2	67	22	7	2	3.60	III
3.	Reasonable work to balance my daily family life	3	43	45	9	-	3.40	IV
4.	Employee has reasonable work Expectations	2	31	43	24	-	3.11	V

5.	Employee are treated fairly	2	71	17	10	-	3.65	II
6.	Status for me and my family	4	22	29	45	-	2.85	VI

Source: Primary Data

From the table informs that 71.4% of women beedi workers are satisfied with the work and personal life. The weighted score is 3.89. So give first rank. 10% of women beedi workers are highly satisfied because it contributes better for their basic family needs.

Beedi workers enjoy the balance between the work and personal life as it is purely home based. About 67% of the workers have interest in beedi rolling, and completely satisfied with both the job profile and familyThe weighted score is 3.60. So give third rank. 7% of them are dissatisfied due to very poor work environment and low wages.

Majority of women workers are either satisfied or reasonably satisfied with beedi rolling that offer them a reasonable work to balance their daily family chores. 9% of the workers need more work to contribute still better for their basic needs.

About 71% of women beedi workers have the opinion that they are treated fairly in terms of providing raw materials (tendu leaf and tobacco dust) by the contactor. The wage disbursement system, the medical facilities provided and the loan facility. 10% of the women beedi workers are dissatisfied with the poor quality of raw materials, no fixed wages for non-pass book workers, the medical and the loan facilities provided by the contractor/middleman. This shows that there is a good relationship between beedi manufacturers and women workers as the industry brings satisfaction to both parties in terms of monetary benefits and the workers did not demand more.

Nearly 45% of the respondents are of the opinion that beedi rolling does not give any status and social concern for them .Only 22% of women beedi workers are satisfied with their status as a beedi rolling worker as it contributes for better living. So beedi rolling gains to offer a reasonable status to the individual and familyThe weighted score is 2.85. So give sixth rank.

SUGGESTIONS AND RECOMMENDATIONS

The following suggestions can be given to the executives to manage the work life balance:

- One of the best solutions is time management. Which can help to reduce the imbalance between the personal and the work life of the Women employees.
- Planning the activities and prioritizing the tasks can help to take out some free time which can be utilized for other purposes.
- Taking some time out for hobbies and leisure activities, spending time with loved ones can help to beat the stress.
- Work life balance will helpful to manage the responsibilities and sharing.
- Utilizing the „flexible working hours‟ option of the organizations to get some free time.

CONCLUSIONS

Women have contributed to the beedi sector right from its inception till date and also for the continuous improvement of the sector. The working hours are very high, and they spend 14-16 hours a day earning income to support their families. The wages they receive is less than the wages set by the minimum wages act. The women were less aware on the claims against health insurance, loan

allowance provident fund which adds benefit to the beedi sector.

The women being home based workers do not claim for better working conditions. There is no considerable investment made by the beedi industry on such labor force. The women supply a continuous and stable work force to industry. The work is learnt by every member of the family and thus continues without interruption.

The beedi industry employs large numbers of women workers. It adopts exploitative practices, which affect women workers in general. The home workers are exploited more since they have no operative trade union forum as in the organized sector.

Work life balance of the women beedi workers was explored and it was found that different dimensions on work and life of women beedi workers based on the nature of work and present employment is reasonably satisfactory.

In the conventional method of working in an organization the employees experience apersonal, professional, and monetary need to achieve, making work-life balance complex and challenging. Whereas the home based working convenience offered by beedi industry assist majority of women workers to experience work-life balance by offering opportunities like flexible work schedules, reasonable time and commutation, and symbol of status for the family and individual. This means that the women beedi workers establish a balance betweenwork and personal life amidst poverty and other family constraints. In addition, the women workers preferred beedi rolling as a home maker than that of an industrial worker.

Thus the work life balance achievement of these women workers is better than that of blue collared or white collared women working in the organized industry.

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STRATEGIC HUMAN RESOURCE MANAGEMENT IN THE PUBLIC SERVICES

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ABSTRACT

Since the 1990s, there have been hundreds of conceptual and empirical articles investigating the relationship between Strategic Human Resource Management (SHRM) and performance. The role of the HR function, fit between SHRM, and a range of contextual factors which include the external environment (market and institutions), internal structures and processes, and an organization's administrative heritage. Empirical evidence convincingly demonstrates the added value of SHRM for organizational performance in terms of increased productivity, higher profitability, and lower employee turnover rates. SHRM research has a glue relied on evidence from private sector organizations. Therefore, the aim of this special issue is to address the hidden relationship of SHRM in a public sector.

Strategic Human Resource ManagementHuman resource management (HRM) focuses on recruiting and hiring the best employees and providing them with the compensation, benefits, training, and development they need to be successful within an organization. However, strategic human resource management takes these responsibilities one step further by aligning them with the goals of other departments and overall organizational goals. HR departments that practice strategic management also ensure that all of their objectives are aligned with the mission, vision, values, and goals of the organization of which they are a part. Strategic human resource management is the practice of attracting, developing, rewarding, and retaining employees for the benefit of both the employees as individuals and the organization as a whole. HR departments that practice strategic human resource management do not work independently within a silo; they interact with other departments within an organization in order to understand their goals and then create strategies that align with those objectives, as well as those of the organization. As a result, the goals of a human resource department reflect and support the goals of the rest of the organization. Strategic HRM is seen as a partner in organizational success, as opposed to a necessity for legal compliance or compensation. Strategic HRM utilizes the talent and opportunity within the human resources department to make other departments stronger and more **effective.**

The concept of HRM can be divided into a hard and a soft approach. The "hard" version of HRM emphasises the need to manage people as any other key resource to attain maximum return and added value from them, whereas the "soft" approach highlights that employees need to be treated as valuable assets and a source of competitive advantage through their commitment and high quality of skills and performance It has, however, been found out that organisations tend to mix "hard" and "soft" HRM approaches. The principles of strategic HRM also combine elements of both approaches.

Strategic Human Resource Management and Public services

In many countries, public sector organizations tend to be the largest employer. Public sector employment is typically characterized as being labor intensive, as the performance of public sector workers is critical to the delivery of services. The services offered by public organizations affect a

person's life from birth (hospital care), through childhood and teenage years (schooling), throughout adult life (refuse collection, transportation, highways, social housing, parks, and open spaces), old age (elderly care), and eventually death. To a very large extent, the quality of the welfare state and the health and well-being of the nation depends on the performance of public sector employees. However, in many countries, public organizations are experiencing cut-backs in resources and increasing demands to demonstrate accountability and improve service quality to meet the expectations of service users. All these developments make the study of HRM and public sector performance a highly relevant theme.

The use of strategic HRM in the public service is related to changes in the administrative systems on a larger scale. In the 2000s, research on strategic HRM was expanded along many fronts. How leadership styles, investments in human capital and HR systems potentially affect organisational effectiveness was further examined. Moreover, some special features of introducing strategic HRM in international companies, in emerging markets, in different types of organisations and in different sectors were identified. Current trends in strategic HRM research involve further examination of the established ideas. Issues, such as how human capital or HR systems affect organisational performance and what kind of implementation issues of strategic HRM arise, continue to grab the attention of researchers.

The public sector has characteristics that make research into HRM and performance complex and distinctive from studies conducted in private sector contexts. At the same time, we do acknowledge that there is much for public management scholars to learn from private sector research. Nevertheless, we believe that the following three distinctive features lie at the heart of the HRM and performance debate within the public sector

- The first characteristic that distinguishes public organizations from private ones is the fact that private sector organizations have a single bottom-line 'maximizing profit', whereas public sector organizations mission 'defines the value that the organization intends to produce for its stakeholders and society at large'.
- The second distinctive characteristic relates to HRM more precisely the set of HR practices that is implemented, not all are suitable for application in public sector organizations, given the nature of services provided, characteristics of public sector employees, and the fact that public organizations are accountable for the ways in which they spend public funds. HR practices that are compatible with the humanistic goals of public organizations, aimed at strengthening employees' abilities and opportunities to participate in decision-making are more prevalent in the public sector, whereas financial incentives are used to a lesser extent, because they may 'crowd out' intrinsic motivation. However, not all decisions regarding the implementation of HR practices are strategic, as public sector HR practices are also subject to a high degree of institutionalization. That is, various stakeholders (such as politicians or unions) have more influence on public sector HR practices compared to the private sector.
- The third distinction relates to the relationship between HRM and outcomes, and is twofold. First, HRM performance in the public sector is to what extent public managers can influence employee performance given the constraints on managerial autonomy and the prevalence of red tape. Second, assuming public managers can to some extent at least, impact employee performance, is what mechanisms link the practice of HRM with these performance outcomes.

Innovation in Public Sectors

Employees' innovative work behaviour (IWB), defined as the development, adoption and implementation of new ideas for products, technologies and work methods by employees. Innovative behavior in the workplace is often claimed to be an important determinant of organizational success. In the public sector, innovation is viewed as the factor that contributes to the quality of public services and the problem-solving capacity. Scholars studying the process of individual innovation within the public sector have found that IWB is likely to be restrained by more barriers and to a larger extent than in the private sector.

In public organizations, innovations can only be justified if they increase public value in terms of the quality, efficiency or fitness for purpose of governance or services These organizations operate in a political environment that lacks the competitive pressures and demands for performance improvements seen in private firms and this removes an important trigger for managers to stimulate innovativeness and IWB within their organizations. These organizations typically lack sales and profit indicators and incentives, have intangible, non-profit-related goals, have a large degree of political oversight and interventions by multiple authorities and interest groups (and are funded primarily by governments rather than private investors. Another barrier is the generally limited identification of the costs and benefits of the individual innovation process within public organizations. Reward systems for successful innovations are ill-defined, partially as a consequence of a lack of share ownership opportunities and the generally fixed nature of salaries with very limited bonuses. Further, the media and political oppositions expose public sector failures and publicly embarrass public servants. Despite these contextual characteristics, we claim that public employees can be innovative and that KIPSOs can generate innovations when organizations succeed in supporting and stimulating it in the right way.

New Public Management

The emergence of HRM as a specific label in the public service coincided with the rise of New Public Management (NPM) in the 1980s. NPM has been characterised by the considerable decentralisation of public-service management, emphasising administrative efficiency and flexibility. The key elements of NPM-inspired public service reform agendas have included setting up performance management systems, developing business-like attitudes of public servants and emphasising management culture.

Vertical and horizontal integration of HRM assumes the presence of a public-service-wide HRM strategy as a framework for designing, steering and coordinating micro-level HRM strategies in individual public service organisations. In order to improve performance in the public service as a whole, the macrolevel commitment needs to be enhanced. It does not only mean commitment to a particular organisation and its objectives but it also entails an overall public service motivation including public ethics, a desire to serve the public interest and loyalty to the government as a whole. A piecemeal approach to public service development has characterised the rapidly and radically changing context, organisations tend to deal with HR issues as they emerge, choosing the ad-hoc development of HR policies both at the organisational level and across public service. HRM has been generally perceived as an evolving process rather than a conscious design of an effective framework for managing people. The lack or weakness of public-service-wide HR strategies and respective central coordinating institutions has led to a rather fragmented setup of public service.

Conclusion

The strategic model of HRM may be desirable on the macro level, but there are no straightforward ways of applying it successfully, as experienced in the public services. Although there are many difficulties and challenges with strategic HRM, a strategic approach in itself is a positive

development in order to give a sense of direction and a basis for the establishment of relevant and coherent HR policies. For the public service, a strategic HRM model can provide a unifying and analytical framework which is broad, integrative and contingency-based. Thus, HRM is not merely another set of rules but reflects certain fundamental features of the persisting political and administrative system.

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INVESTORS ATTITUDE TOWARDS ONLINE SHARE TRADING (A STUDY WITH REFERENCE TO INVESTORS IN TIRUNELVELI CITY)

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INTRODUCTION

Investment is the quintessence of economic development. It is more true today than at any time every before. Only investment rich countries are considered developed economies. All those economies, which are investment-poor, are known as developing economies. In the changed new global economic environment, Indian policy markers are taking recourse to economic reforms, by which, measures are taken to increase investments by augmenting sources of income, praning and reducing avoidable and wasteful non-productive expenditure, opening the door from its insulation to foreign direct investment (FDI) and foreign institutional investment (FII). Investment knows no grammar, they known only profit. All efforts are geared towards augmenting our investment. Investment has in recent times turned into a synonym for development. Investment has of late become the life - breath of growth, indeed, the engine of growth. In India, the lack of development of a well regulated stock market, the prevalence of a large number of unregulated mutual funds and non-banking financial(NBF)institutions, the existence of the human avaricious tendency to become quick - rich, the absence of exhaustive exposure to the working of the stock exchange, the recent Harshed Mehta episode, the serial overnight failure of a Anubhat, Sneha - like nidhis, insecure future, and so on are some of phenomena that make potential savers to go nightmarish about several avenues of nation building investment activities, that is why many potential investors choose the less risky routes of investment like real estate, gold and jewellery, fixed deposits in banks and so on rather then the equity and the stock exchange route.

Investment: In this study, "investment" means the employment of funds with the aim of achieving additional income or growth in value. The essential quality of an investment is that it involves waiting for a reward. It involves the commitment of resources which have been saved or put away from current consumption with the hope that some benefits will accrue in future.
Investors: A person who commits his funds for long term profit with a minimum of risk and invests in real estate. Jewels, bank deposits or stocks in Tirunelveli city.

STATEMENT OF THE PROBLEM

The share market is a very hard hut to crack not amenable to all and sundry. It requires intelligence, expertise, careful planning, forethought, courage, experience and exposure to market rewarding. Else, it will surely bum the finger. So, only a microscopic thin population ventures into investment in shares. Since share market is a body acting and reaching to far and near super sensitive factors, prices are widely fluctuating. In India, the share market activities are regulated by the securities and Exchange Board of India (SEBI) Mumbai. The present study has made an attempt to highlight the various problems faced by the investor.

There will be loss to the investors. Invested company if goes bankrupt heavy loss to investors. Share markets some time is a gambling business. Consultation with experience in stock exchange is needed. Company performance may go down. Government policies changes in government will kit stock exchange. Share in purchase with low price and should be sold. In online terminal, investor can't get customized expert advice, whereas in offline the broker gives suggestions

according to investors strategy (i.e. short-term or long term). Brokerage is high compared to offline. Privacy is less due to hacking scandals. Transactional errors due to technical problems.

OBJECTIVES OF THE STUDY

For the purpose of the study the following specific objectives are framed.

1. To study the level of awareness on online share trading,
2. To analyze the level of involvement of investors in online share trading.
3. To identify knowledge requirement for online share trading.

METHODOLOGY

SOURCES OF THE DATA

The data required for the study were collected from both the primary and secondary sources. The primary data has been collected from the investors by using questionnaire method approaching the investors in trading houses in Tirunelveli. The Secondary data used for the study were collected from Internet and the published journals, magazines, books related to the topic.

SAMPLING DESIGN

The total numbers of samples were 120 and it is collected from the investors of online share trading by adopting simple random sampling techniques.

DATA ANALYSIS AND INTERPRETATION

This chapter is devoted for analyzing the data collected. The researcher made every effort to bring out the objectives of the study through all possible means of analysis and subsequent interpretations. The analysis of the data within the light of the objectives of the study is presented below.

Table:1- Table Showing Genderwise Classification

S.No.	Gender of respondents	Number of respondents	Percentage of respondents
1	Male	87	72.50%
2	Female	33	27.50%
	Total	120	100.00%

SOURCE: PRIMARY DATA

The table 1, reveals that 72.5% of them are Male and 27.5%of them are Female. From the table it is inferred that most of the investors are male.

Table:2

Table Showing Occupation wise Classification

S.No.	Occupation of respondents	Number of respondents	Percentage of respondents
1	Public sector	22	18.33
2	Private sector	36	30
3	Self employed	31	25.83
4	Professional	20	16.67
5	House wife	11	9.67
	Total	120	100.00%

SOURCE: PRIMARY DATA

The table:2 reveals that out of 120 sample investors 18.33% of them are employed is public sector undertakings, 30% of them are employed is private sector, 25.83% of them are belongs to self employees category, 16.67% of them are belongs to professionals and 9.67% of them are house wives. From the table it is concluded that majority of the investors are employees (public & private sector 48.33%) and self employed, including business (25.83%) and professional (16.67%). This may be due to consistency in the income.

Table:3
Table Showing the Reasons for Making Investment

S.No.	Investment of respondents	Number of respondents	Percentage of respondents
1	For more returns	62	51.67
2	Safety	41	34.17
3	Other reasons	17	14.17
	Total	120	100.00

SOURCE: PRIMARY DATA

The table:3 reveals the reasons for making investment. Out of 120 sample investors. 51.67% of them are expecting more returns, 34.17% of them are expecting safety and 14.17% of them includes other reasons.

Table 4
Table showing level of awareness on online share trading

S.No.	awareness on online share trading	Number ofrespondents	Percentage of respondents
1	Low	11	9.17
2	Moderate	67	55.83
3	High	42	35
	Total	120	100.00

SOURCE: PRIMARY DATA

Table:4portrays the level of awareness on online trading as given by the sample investors them services. Out of 120 sample investor majority (55.86%) of the investors assessed that they aware moderately online trading. However, a significant portion of the investor assessed that as they have high level awareness on online share trading. Only a least percentage (9.17%) of investor having low level awareness on online share trading. The awareness of investor on online share trading in significant and it is appreciable.

Table: 5
Table showing the level of knowledge in the area of investment:

Particulars	HA	A	N	DA	HDA	Mean score
I know very little about investments	10	20	15	15	60	2.65
I know the basic principles but I don't knowhow to apply them to my personal situation	15	25	35	25	20	3.5

I understand the basic principles and I trackmy investments from time to time.	35	45	20	10	10	4.45
I know a good deal about the various investment categories and accompanying risk level.	25	25	40	15	15	3.9
I have thorough knowledge of financialmarkets and the economy. I have extensiveexperience with investments and I closely track my investments and financial news.	20	30	30	20	20	3.7

SOURCE: PRIMARY DATA

HA - Highly Agree, A- Agree, N- Neutral, DA - Disagree, HAD- Highly Disagree

The table:5 reveals that mean score method and other factors like the basic principles and the track on investment has been understood properly (4.45) and through knowledge of financial markets and experience with investment and track investment and financial news (3.70) and knowledge in investment categories and risk (3.90) basic principles are understood to tackle personal situation (3.50) and title knowledge about investment (2.65)

CONCLUSION

The transfer of stock trading from what could be called an analog world of phone calls, faxes, and trips to the local bank, to the computer-mediated environment of the computer screen, the market becomes the site for new types of individual experiences and practices that cannot be theorized by means of existing economic and finance theories.Specifically, the representational work of the screen alters the perception of the market, giving birth to the market as a place for edge working, or experiencing risk as an end in itself. A prerequisite for edgework is a real sense of agency, which is afforded to the investor by the stock market-on-the-screen's interactionally or response-present face-in-action. With the help of this study, the researcher has trade to analyze the attitude of investor towards the online share trading activities, their perception, difficulties regarding various issues. This study brings out some problems in online share trading. It they are rectified no don't the online share trading become an integrate part of every human being to improve their wealth.

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A STUDY ON PERSPECTIVE HUMAN RESOURCE INEFFECTIVENESS OF PUBLIC DISTRIBUTION SYSTEM IN TAMILNADU

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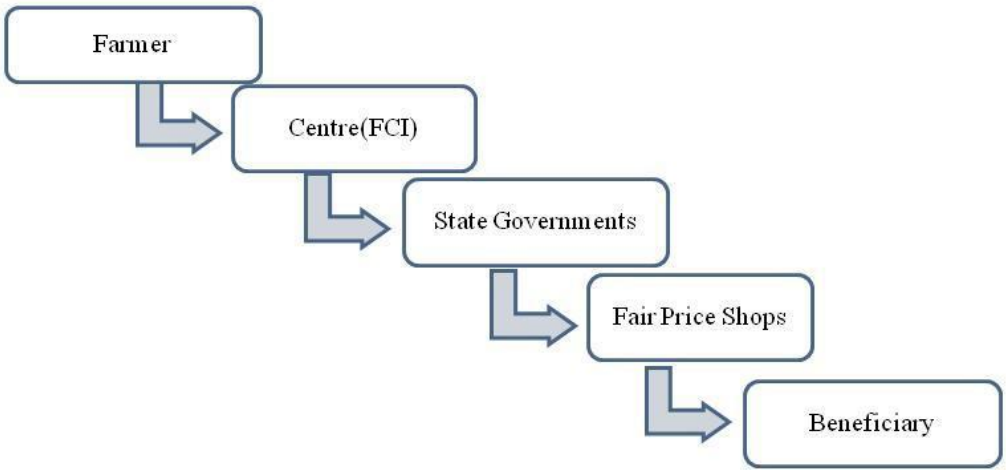
ABSTRACT

The Government of Tamilnadu is implementing PDS since the year 1964. The scheme Village Shop Programme was introduced by the State with the intention to have one shop for one village in order to feed essential articles to rural public. Subsequently the scheme was converted into PDS with the intention of providing essential commodities to the public both in rural and urban areas at concession rate. Since the introduction of TPDS from 1.6.1997 the universal PDS is in operation in Tamil Nadu with the Antyodaya Anna Yojana and the expanded Antyodaya Anna Yojana schemes. Under the universal PDS there is no discrimination of families on APL and BPL lines based on income. The NFSA seeks to make the right to food a legal entitlement by providing subsidised food grains to nearly two-thirds of the population. The Act relies on the existing Targeted Public Distribution System (TPDS) mechanism to deliver these entitlements. This note describes the functioning of the existing TPDS mechanism and the role played by the centre and states. It also explores challenges in the effective implementation of TPDS and alternatives to reform the existing machinery.

Keyword : APL,BPL,NFSA,AAY

Introduction

Public Distribution System (PDS) is a poverty alleviation programme and contributes towards the social welfare of the people. Essential commodities like rice, wheat, sugar, kerosene and the like are supplied to the people under the PDS at reasonable prices. PDS is a boon to the people living below the poverty line. PDS is the primary social welfare and antipoverty programme of the Government of India. Revamped Public Distribution System (RPDS) has been initiated by the Government of India from the year 1992 in order to serve and provide essential commodities to the people living in remote, backward and hilly areas. Central Government and State Governments have been actively involved in steering the operations for the success of the PDS.



Problems in PDS

As per the survey conducted by ORG-MARG commissioned by CAG for assessing the perception of beneficiaries about the PDS, generally there was dissatisfaction among the cardholders. They reported problems of inability to obtain ration cards, charging of higher price, infrequent opening of the FPS, frequent stock-out situations, under- weighing by the FPS owners, inferior quality of food grains supplied through the PDS, non awareness of their entitlement, and non-existence of grievance-redresschannel, etc.

This study also found that the cardholders were facing the problems like (1) leakage, (2) under-weighment, (3) poor quality, (4) non-availability of controlled and (5)non-controlled articles. In general non-availability of non-controlled articles was the major problems for majority of the respondents (27.5 per cent), which is followed by non availability of essential goods (22.6 per cent), though category wise responses are different. This might be due to the facts that at village level consumers are cheated in non-controlled articles trade by local merchants.

The respondents' category wise analysis gives different picture. For example for the majority of respondents in weaker sections category (27.3 per cent) non-availability of ration cards and for non-weaker sectionsrespondents non-availability of non-controlled articles was the problem in Coimbatore district. Though the same problem continues in Dindigul district, the respondent category is different. Whereas the for the majority of the respondents in non-weaker sections category (28 per cent) leakage was the problem, while for the majority of the respondents (45.3 per cent) in weaker sections category non-availability of non-controlled articles was the problem. Further, the hypothesis 'measures and weights are not accurate in PDS' is proved.

Implementation of TPDS

Issues and analysis There are several issues to consider while analysing the implementation of TPDS, which relate to the (i) identification of eligible households, (ii) trends in procurement vis-à-vis production of food grains, (iii) storage space for food grains, (iv) food subsidy, and (v) leakage of food grains. Identification of beneficiaries

Studies have shown that targeting mechanisms such as TPDS are prone to large inclusion and exclusion errors. 13 This implies that entitled beneficiaries are not getting food grains while those that are ineligible are getting undue benefits. An expert group was set up in 2009 to advise the Ministry of Rural Development on the methodology for conducting the BPL census. It estimated that about 61% of the eligible population was excluded from the BPL list while 25% of non-poor households were included in the BPL list.

Trends in Procurement Vis-À-Vis Production

Under TPDS, nearly 75% of the population is entitled to food grains (assuming 90 crore beneficiaries). This has ramifications for the procurement of food grains by the centre and states.

According to current trends, the government procures nearly one-third of the cereals production, which amounts to almost half of the marketed surplus (total production minus captive consumption by farmer) of wheat and rice. Over the last few years, the procurement of food grains has been increasing steadily with a quantity of 70 million tonnes in 2012-13, comprising nearly 36% of production. In several states such as Punjab, Haryana and Madhya Pradesh, the state government is dominant in procuring rice and/or wheat, and controls a large proportion of the market.

Figure 1: Total procurement of rice and wheat as a percentage of production

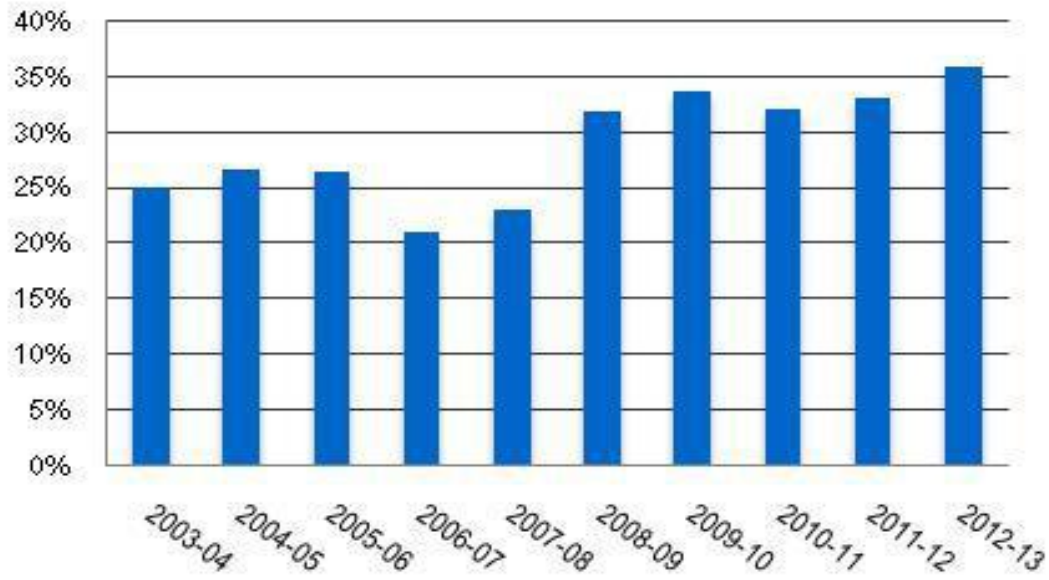
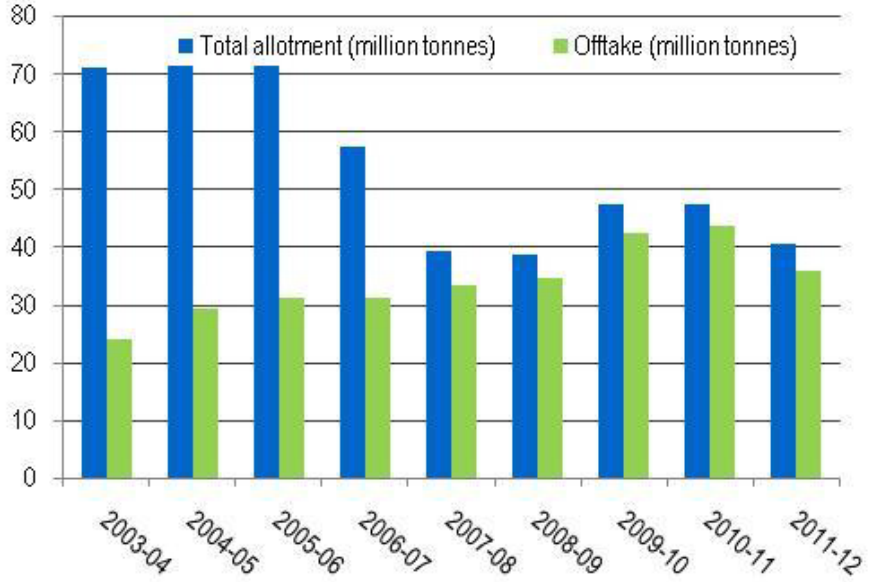


Figure 2: Total allocation and offtake of rice and wheat (million tonnes)



Rising Food Subsidy

The food subsidy, the difference between the cost of procuring food grains and the price at which they are issued to beneficiaries under TPDS, is borne by the central government. The food subsidy has increased over the years, having more than quadrupled from Rs 21,200 crore in 2002-03 to Rs 85,000 crore in 2012-13. The factors that contribute to the rising food subsidy are: (i) record procurements in recent years, as discussed above, (ii) increasing costs of buying (at MSP) and handling food grains, and (iii) a stagnant CIP.

Table 1: MSP and CIP of rice/paddy (Rs/kg)

Year	MSP/Paddy	DerivedMSP/rice*		CIP	Derived MSP/rice - CIP
		BPL	APL	BPL	APL

2003-04	5.8	9.3	5.7	8.3	3.6	1.0
2004-05	5.9	9.4	5.7	8.3	3.8	1.1
2005-06	6.0	9.6	5.7	8.3	4.0	1.3
2006-07	6.1	9.8	5.7	8.3	4.1	1.5
2007-08	6.8	10.8	5.7	8.3	5.2	2.5
2008-09	8.8	14.1	5.7	8.3	8.4	5.8
2009-10	9.8	15.7	5.7	8.3	10.0	7.4
2010-11	10.3	16.5	5.7	8.3	10.8	8.2
2011-12	11.1	17.8	5.7	8.3	12.1	9.5
2012-13	12.8	20.5	5.7	8.3	14.8	12.2

Table 2: MSP and CIP of wheat (Rs/kg)

Year		CIP		MSP-CIP	
	MSP	BPL	APL	BPL	APL
2003-04	6.3	4.2	6.1	2.2	0.2
2004-05	6.4	4.2	6.1	2.3	0.3
2005-06	6.5	4.2	6.1	2.4	0.4
2006-07	7.5	4.2	6.1	3.4	1.4
2007-08	10.0	4.2	6.1	5.9	3.9
2008-09	10.8	4.2	6.1	6.7	4.7
2009-10	11.0	4.2	6.1	6.9	4.9
2010-11	11.2	4.2	6.1	7.1	5.1
2011-12	12.9	4.2	6.1	8.7	6.8
2012-13	13.5	4.2	6.1	9.4	7.4

Conclusion

At Government level all efforts are taken to make the system more effective and ensure the availability, affordability and accessibility of PDS articles to the poor. But the responses of sample respondents of this study showed different picture and unearthed that PDS is suffering from problems like leakages, poor quality and under weighment, non-availability of controlled as well as non-controlled articles, and non-availability of ration cards. As the main objective of PDS is to provide safety net to the poor against spiralling rise in price, the selling of non-controlled articles through FPS is not away from the scope of PDS. Above all non-controlled articles trade will strengthen the business viability of FPS. Further, increased margin to cooperatives, and better salary to employees, reduction in the number of cards to be handled by a FPS, maintaining and updating the Notice Boards at every FPS, formation of vigilance committees at every FPS level and providing more role to women SHGs are the viable options put by the sample respondents for policy making to strengthen the PDS, which cannot be ignored.

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ROLE OF COMMERCIAL BANKS IN DEVELOPMENT OF WOMEN ENTREPERENEURS

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ABSTRACT

In India several institutions are devoted in promoting Women Entrepreneurs. The Government of India has taken an active step towards Empowering Women Entrepreneurs in all the business areas. Various Institutions and Commercial Banks provide several schemes for initiation and sustenance of startups, specifically managed by Women Entrepreneurs. The Ministry of Micro, Small and Medium Enterprises of Government of India has opened women's cell to provide Assistance to Women Entrepreneurs. This paper aims to understand the Role of Commercial Banks in Development of Women Entrepreneurs

Introduction

In recent times entrepreneurs have been referred to as necessary prerequisite to mobilize capital, exploit natural resources and create markets to carry on trade. Entrepreneurs are agents who perform a vital role in the economic development of a country and are linked to the overall industrial development of a nation Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as ―an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. Under the category of "push" factors, elements such lack of income, dissatisfactions from previous work and need for flexible timetable are factors that drive one to become an entrepreneur Besides "push" factors, another type of motivation is "pull" factor. "Pull" factors are associated with independence, dream desire, desire for wealth and power, and self-efficacy.

Facilities provided by Commercial banks

Commercial banks play an important role in the financial system and the economy. As a key component of the financial system, banks allocate funds from savers to borrowers in an efficient manner. They provide specialized financial services, especially for women entrepreneur which reduce the cost of obtaining information about both savings and borrowing opportunities. These financial services help to improve their business and standard of living. The important schemes are as follow as.

Cent Kalyani from Central Bank of India

The Cent Kalyani scheme launched by the Central Bank of India is one of the premier loan options for women seeking a business loan. Currently available options of taking a loan include overdraft/cash credit as well as term loans at interest rates lower than the base rate.

Shree Shakti Package from State Bank of India

Shree Shakti Package, State Bank of India's business loan for women-owned businesses features a no security required option for loans of up to Rs 5 lakhs. Additionally, the loan is offered at an interest rate lower than the bank's base rate.

Shringaar and Annapurna from Bhartiya Mahila Bank

Bhartiya Mahila Bank offers women entrepreneurs a wide range loans to help them set up new or expand their existing businesses. Two of the more popular options in this category include Shringaar and Annapurna.

Synd Mahila Shakthi from Syndicate Bank

Syndicate Bank's Synd Mahila Shakthi targets both new and current women entrepreneurs. The scheme is available as either a cash credit to meet the working capital requirements of new and existing business units.

Shakti Scheme from Dena Bank

The Shakti Scheme from Dena Bank supports women entrepreneurs active in a wide range of sectors including agriculture & allied activities, retail trade, micro credit, education, housing as well as enterprises in the direct/indirect finance, manufacturing and services sectors.

Objectives of the study

- ✓ To analyze the various schemes offered by the commercial bank especially for women entrepreneur
- ✓ To measure satisfaction level of women entrepreneur regarding the financial services provided by commercial bank
- ✓ To scrutinizing the problems faced by women entrepreneur while availing the financial services.
- ✓ Offer suitable suggestions to improve the financial services of commercial banks.

TABLE 1.1 - SATISFACTION LEVEL OF WOMEN ENTREPERNEUR REGARDING FINANCIAL SERVICES OF COMMERCIAL BANKS

Variable	Classification	Level of Satisfaction			
		Low	Medium	High	Total
Marital status	Married	6 (17)	9 (25)	21 (58)	36 (100)
	Unmarried	5 (36)	6 (43)	3 (21)	14 (100)
Age	Below30	6 (46)	4 (31)	3 (23)	13 (100)
	30-45	4 (15)	6 (23)	16 (62)	26 (100)
	Above 45	5 (45)	2 (18)	3 (27)	11 (100)
Literacy level	Up to XII	4 (31)	6 (46)	3 (23)	13 (100)
	UG	2 (11)	5 (28)	11 (61)	18 (100)
	PG	4 (45)	3 (33)	2 (22)	9 (100)
Community	OC	10 (56)	5 (28)	3 (16)	18 (100)
	OBC	2 (10)	7 (33)	12 (57)	21 (100)
	SC/ST	6 (54)	2 (17)	1 (9)	11 (100)

Religion	Hindu	3 (10)	10 (34)	16 (56)	29 (100)
	Muslim	4 (45)	3 (33)	2 (22)	9 (100)
	Christian	5 (42)	4 (33)	3 (25)	12 (100)
Family type	Joint	7 (39)	5 (28)	6 (33)	18 (100)
	Nuclear	6 (19)	8 (25)	18 (56)	32 (100)

(Sources: Primary data)

The table 1.1 indicated the women entrepreneurs satisfaction level on the financial services of commercial banks. Married women entrepreneurs are highly satisfied and in the same way age group between 30-45, Under graduates, Other backward classes, Hindu and entrepreneurs in nuclear family are highly satisfied with financial services of commercial banks.

TABLE 1.2 - Problems of Women entrepreneur in availing financial services of bank

Variables	Level of problem			Total score	Mean score	Rank
	Yes	No opinion	No			
Loan amount not enough	22	8	20	102	2.040	XII
Security for the loan cannot be arranged	19	15	16	103	2.060	X
Terms and conditions	33	12	5	128	2.560	II
Surety not available	20	24	6	114	2.280	VI
High Rate of interest	21	17	12	109	2.180	VIII
Repayment period	37	10	3	134	2.680	I
Political influence	24	18	8	116	2.320	V
Corruption	22	13	15	107	2.140	IX
Nepotism	16	13	21	95	1.900	XI
Limited working capital	22	18	10	112	2.240	VII
Lack of funds for fixed assets	27	17	6	121	2.420	III
Inadequate assistance from banks	25	16	10	117	2.340	IV
Loan amount not enough	13	12	25	88	1.760	XIII

(Sources: Primary data) (Neutral Score 100)

Table 1.2 showed problems of women entrepreneurs in availing the financial services of commercial banks, they have given the first rank to Repayment period, second rank to Terms and conditions, third rank to Lack of funds for fixed assets, forth to Surety not available, Political influence and last rank to Loan amount not enough.

Ho: The profile variables of women entrepreneurs are not significantly influencing their satisfaction level towards the services of commercial banks.

H_1 The profile variables of women entrepreneurs are significantly influencing their satisfaction level towards the services of commercial banks.

TABLE 1.3

Test Statistics						
	Marital status of the women entrepreneur	Age of the women entrepreneur	Literacy level of the women entrepreneur	Community of the women entrepreneur	Religion of the women entrepreneur	Family type of the women entrepreneur
Chi-Square	9.680[a]	7.960[b]	12.040[b]	3.160[b]	13.960[b]	3.920[a]
df	1	2	2	2	2	1
Asymp. Sig.	0.002	0.019	0.002	0.006	0.001	0.048
a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.						
b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.7.						

The table 1.3 exhibited the chi-square test results and the Asymp. Sig. value (P value) is less than the confidence level @ 5% in all the six cases. Hence the null hypothesis is rejected and accept the alternative hypothesis "The profile variables of women entrepreneurs are significantly influencing their satisfaction level towards the services of commercial banks".

Ho: There is no significant relationship between the profile variable of women entrepreneurs and their attitude towards the problems in availing the financial services of commercial banks.

$H_{1:}$ There is a significant relationship between the profile variable of women entrepreneurs and their attitude towards the problems in availing the financial services of commercial banks.

TABLE 1.4

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.154	.151		14.265	.000
	Marital status of the women entrepreneur	-.191	.140	-.475	-1.365	.179
	Age of the women entrepreneur	.193	.175	.739	1.104	.276
	Literacy level of the women entrepreneur	-.154	.145	-.563	-1.066	.293
	Community of the women entrepreneur	-.066	.167	-.272	-.392	.697
	Religion of the women entrepreneur	.134	.083	.622	1.606	.116
	Family type of the women entrepreneur	-.009	.143	-.023	-.062	.951
a. Dependent Variable: Problems of women entrepreneurs in availing financial services						

The table 1.4 revealed the regression coefficients and the Asymp. Sig. value (P value) is more than the confidence level @ 5% (0.05) in all the six cases. Hence the null hypothesis is accepted as "There is no significant relationship between the profile variable of women

entrepreneurs and their attitude towards the problems in availing the financial services of commercial banks".

Findings and Suggestions

- ✓ Women entrepreneurs are highly satisfied with services of commercial banks.
- ✓ They not indicated favourable attitude on loan repayment period, they expecting more time to repay the loan.
- ✓ Women entrepreneurs expecting better terms and conditions from the commercial banks,
- ✓ They need more funds for invested on fixed assets.
- ✓ Women entrepreneurs expecting more assistance from commercial banks.

Conclusion

The study was carried out based on existing research and secondary data, as well as the collection of primary data through a small-scale structured questionnaire of 50 women entrepreneurs' in Tirunelveli district. It analyses their satisfaction level regarding the services of commercial banks and their problems in availing their services.

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RECENT TRENDS AND CHALLENGES OF HUMAN RESOURCES MANAGEMENT IN INDIA

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ABSTRACT

According to josh millet is the CEO of Criteria Corporation, a pre – employment testing company that helps companies' measure candidates' cognitive abilities, in 2017, the human resources industry has done a lot of soul searching about the way of culture and performance issues were handled within companies. In 2018, another big internal shift is coming, but this time the focus is on technology. How it can be used to find to people, connect people, engage people, even replace people and what are challenges faced by the companies. Technology has acted as a tool to help with day – to – day tasks, but the focus in 2018 will be technology as way of life in the workplace.HRM used to be considered as other conventional administrative jobs. But over a period of time, it has evolved as a strategic function to improve working environment, plan out human resources needs and strike a balance between the organization and employers in order to increase organizational productivity and meet organizational goals.

Introduction

The 14th Annual Global CEO Survey, conducted by PWC, showed positive signs of job growth worldwide in the coming years. "Tapping the right kind of talent" was on the agenda of most CEOs across the globe. In fact, as many as 83% of the participating CEOs planned to remodel their people strategy. Topping the list of key challenges facing them was "limited supply of candidates with the right skills" followed by "challenges for recruiting/ integrating the younger staff."

As 52% CEOs confessed to the fear of their talent pool being poached by competitors, it becomes evident that money was not the only motivation factor for employees switching loyalties; it was important for them be engaged emotionally at work too.

Multinational Companies/Organizations have increasingly set up operations for manufacturing and services in India, bringing with them HRM practices from all around the world. The importation of new management practices has changed the nature of the labor market and the practice of HRM, and will potentially have an impact on Indian society. These external forces are paralleled by unprecedented economic reform and the enactment of employment laws that are changing the nature of organizational forms and management practices within India. Outsourcing increases the interaction between HR managers in the West and India. Some insights into the common challenges our Indian colleagues face may improve support and collaboration between managers in both locations.

It is really a huge challenge to understand the psychology of workforce, retain the best talents of the industry, motivate them to perform better and handle diversity while maintaining unity simultaneously, especially in countries like India, where it is still evolving. Globalization has resulted in many positive developments but it has left many concerns for HR managers. In today's tough world and tight job market, coordinating a multicultural or diverse workforce is a real challenge for HR department.

Today, there is a large occupational shift from manufacturing and agriculture to service and telecommunications. Job growth primarily in IT and healthcare is increasing. Technological shifts and the Internet Growth of information technology are creating more "virtual" employees. HR challenges would be to look for the suitable workforce availability and quality concerns. HR managers must work toward ensuring cultural compatibility in mergers.

Upgrading the existing technology and training people for them is a real headache for HR department. The success rate of technology change depends how well HRD can handle the change and manage people issues in the process.

Review of literature

HR has always been about engaging employees, but despite the huge investments on engagement, corporate leaders still question the effects of culture-driven investments on the bottom line. "HR must change their vernacular to better connect engagement with business challenges while using operational data to show how engagement is financially driven."

This trend will "challenge organizations to test their succession planning, deliver meaningful roles to employees sun-setting their careers, and maintain productivity and engagement of employees who are continuing to work because they can't afford to retire."

Objectives of the study

- To know the recent trends of human resource management in India.
- To study the trends adopted companies faced by challenges in India.
- To know the recent trends development of human resource management in India.

Methodology

The study is based on secondary data which is collected from various books, National and International journals and publication from various websites which focused on various aspects of recent trends and challenges of human resource management.

RECENT TRENDS IN HUMAN RESOURCE MANAGEMENT

1. Artificial Intelligence

Artificial intelligence (AI) may take some jobs and change others — it's not a question of either/or, but both. The big priority for HR is figuring out how to reorganize teams and processes to make best use of new technology. "This is a new and exciting frontier. Machines alone will not do it, and humans alone will fail. This new partnership with technology will drive the business. Everybody needs to learn fast."

"The rise of AI will be the biggest challenge for HR in 2018 and beyond. It changes the employee experience fundamentally – away from traditional enterprise software screens to chat based or even voice based assistants.

2. Leveraging Digital

If AI still sounds far in the future for your organization, remember that many workplaces are still not using digital to the full extent. The greater trend in business is the shift to service-focused, customer-centric solutions, and with this, business models that are always on and digital. According to Bersin, this means a flatter organization with dynamic roles. "HR's biggest challenge in 2018 will be the shift from thinking about 'HR solutions' to 'productivity,'" Bersin says. "HR's role in all this is to design and facilitate productive people practices that make the digital business organization work."

3. Reshaping HR

"Instead of thinking of HR as human resources, professionals in this space need to think of themselves as being in the business of human transformation.

These changes in the organization also redefine the role of HR. The reactionary route of eliminating performance reviews or making them more frequent is being replaced with a total rethinking of the purpose of performance management.

"After almost a decade-long crusade to transform performance management, HR is finally coming around to addressing the bigger challenge of transforming talent management itself.

4. Investing In People

All these concerns revolve around talent. Both business leaders and HR need to embrace that company growth goes hand-in-hand with employee growth, and companies need to answer to the needs of employees at all levels to stay competitive.

"In 2018 we'll focus on furthering our culture, reinforcing our bonds to each other and our mission; as well as continuing to invest in development for everyone where the foundations are strong through great clarity on expectations, as well as high quality, real-time feedback throughout the year".

5. Performance consulting

The ongoing shift from traditional training to workplace performance is another internationaltrend. Linking organisational culture and bottom-line business results, benchmarking performance, as well a needs. The HRD professional is no longer a trainer, but becomes a performance consultant by virtue assisting the rest of the organisation in improving their performance. Developing people at the improve performance remains an ongoing challenge, in particular getting people to perform better environment.

6. Proactive learning needs identification

The demands of the modern business environment, globalisation and the speed of change require a di to the assessment of learning needs. Organisations will no longer be in a position to sit back and wait occur before training interventions are decided upon. Rather, a more futuristic approach is needed, the future problems and takes proactive action by means of learning and development interventions.

7. Learning organisation

A major shift in the area of HRD is the creation of the learning organisation as an alternative to traditional training. Traditional training is based on the notion that training occurs in a classroom or instructor-c A reactive model is followed, which is based on a training needs analysis prior to the design and present programmes. While this approach has reaped multiple benefits for organisations worldwide, the com reality of change and development in the business environment necessitates a more proactive and d training.

CHALLENGES IN RECENT TRENDS IN HUMAN RESOURCE MANAGEMENT

1. Recruitment

To complement the existing workforce or replace the lost staff, Recruitment of top-talent is a key challenge faced by the human resource department. Finding staff with the right blend of skills and self-driven personality is a major task in itself. Recruitment is carried out by the internal HR department or with third-party coordination, but the effective central management of the same also is important.

A recruiter needs to record, parse and compare every minute detail of an applicant. However, with the help of HR pre-hire recruitment platforms, attracting top-talent and hiring them gets much easier. Real-time processing of CVs, faster candidate engagement, easy sorting are few benefits of using a recruitment software.

2. Retention

Employees are the lifeline of a company and businesses invest significant time, plus money to ensure maximum productivity and interest of their workers. Another important responsibility of HR is to protect their pre-existing valuable asset – the employees.

Employee retention is a fine balance between company culture, employee engagement, remuneration, recognition and incentives. HR department needs to provide a balanced combination of all five to satisfy employees without compromising the company's interests. Timely upgrading of employee retention policies is a must while facing fierce market competition.

3. Productivity

Another major task that a human resource team performs is maintenance of 'Optimum Productivity' among workers. When productivity is low, HR needs to know the pain areas including poor working practices or lack of resources. Effective communication of pain areas to higher management and providing a real-time solution for employees is also important.

The strategic alliance of above-mentioned elements enables constant growth of an organization without necessarily expanding its size, expenditure or infrastructure.

4. Talent Management

Another main function of HR team is to manage, govern and securing top talents. Talent management begins from onboarding right candidate followed by employee engagement and employee retention. A strategically formed talent management technique helps recruiters retain exceptional employees.

Talent management flows from the organization's mission, vision, values and goals. When stated clearly and effectively, this enables every employee to vision their role and valuation within the organization.

5. Performance Appraisal:

This activity should not be considered a routine process by the human resource manager. If employees are not getting proper feedback from them, it may affect their future work. A scientific appraisal technique according to changing needs should be applied and the quality of to should be checked from time to time.

6. Dealing with Trade Union:

Union members are to be handled skillfully as they are usually the people who oppose the company policies and procedures. Demands of the union and interests of the management should be matched properly

7. Change management

Since this is generally not a focal point of HR professional training and development, change management represents a particular challenge for personnel management. The WFPMA finds that this may also be the reason why it is cited as the foremost issue as HR continues to attempt to help businesses move forward. An intensified focus on training may be needed to develop added competencies to deal with change management."

8. Leadership Development

As the second of the biggest challenges for human resource management, leadership development needs to be a critical strategic initiative. HR professionals are faced with being expected to provide the essential structures, processes, tools, and points of view to make the best selection and develop the future leaders of the organization

9. HR Effectiveness Measurement:

HR also need to measure results in terms of transaction management, as well as in terms of the positive influence on a business. Utilizing metrics to determine effectiveness is a beginning of a shift from perceiving HR's role as purely administrative function to view the HR team as a true strategic partner within the organization

10. Better Compensations:

These days' employers are largely playing on this factor with awarding employees lucrative reward packages and attracting more talent towards them. Thus, recruiters need to fold up their sleeves to attract the real talent to themselves to stay ahead of their counterparts. Recruitment processes are the first interface of candidates with the company and this need to be the best of all. The employer must sell the organization to the candidate and the boarding candidate must also feel elated on joining the same. Apart from other factors, one is that of technology upgraded -ness. Now is the time of the cloud and one has to be up on technology as every candidate wants to get smoother recruitment application and processing. An effective Recruitment Management System must be there that can take care of channelized processing from application to on-boarding while the HR people can work on other retention and acquisition tactics.

CONCLUSION

Successful organizations are becoming more adaptable, resilient, quick to change directions, and customer-centered. Within this environment, the HR professional must learn how to manage effectively through planning, organizing, leading and controlling the human resource and be knowledgeable of emerging trends in training and employee development. The HR world is undergoing a drastic change during the year 2018 seen as the plethora to increase the involvement of skilled workforce. The idea is to focus on the needs of the employees, their empowerment, well-being, etc. by employing newer technologies. The HR must use intelligent tools and the emerging technologies that are based on the conversational and cognitive systems. For the greater work experience of the employees, the pulse survey and feedback will play an important role.

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A STUDY ON HUMAN RESOURCE MANAGEMENT IN EDUCATION ISSUES AND CHALLENGES

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Abstract:

Human resource Management in education is very important and the key to rapid socio-economic development and efficient service delivery. That's why this paper stressed that without an adequate, skilled and well-motivated workforce operating within a sound human resource management programme, development is not possible. Every educational system at every level depends heavily on the human resources for execution of its programme. The function of human resource management in education includes staff maintenance, staff relations, staff development, procurement of staff and job performance reward. The challenges of human resource management include poor working condition, problem of staffing, funding, incessant transfer of teacher among others. To address the identified challenges, the following recommendations were made. Education should be made attractive by creating a conducive atmosphere for teachers.

Keywords: Educational System, Human Resource, Educational Goals, Work Force, Staff Maintenance

Introduction:

Human resource management can be seen as the design of formal systems in an organization to ensure effective and efficient use of human talents to accomplish organizational goals. human resource management as the set of organizational activities directed at attracting, developing and maintaining an effective workforce. Human resource management concerns the procurement or recruitment, staffing, welfare, maintenance, training and retraining, placement, promotion, motivation relationship, compensation or rewards, transfer and discipline of staff. This simple implies that when staff in the education systems are adequately recruited, selected and supervised, inducted and adequately rewarded, and provided for, properly developed, appraised and promoted on the job. Human resource management in education essentially is concerned with three major issues

Objectives:

i.To study on Assessing the need for staff
ii.To analyses the Satisfaction and needs for staff
iii.To provide to Maintaining and improving the staff services.

Scope of the study:

This particular aspect of HRM deals with working conditions and amenities at workplace. This includes a wide array of responsibilities and services such as safety services, health services, welfare funds, social security and medical services. It also covers appointment of safety officers, making the environment worth working, eliminating workplace hazards, support by top management, job safety, safeguarding machinery, cleanliness, proper ventilation and lighting, sanitation, medical care, sickness benefits, employment injury benefits, personal injury benefits, maternity benefits, unemployment benefits and family benefits.

Analysis of data

SOCIO ECONOMIC PROFILE

Table -1

Gender	No of Respondent	Percentage
Male	**80**	**53**
Female	**70**	**47**
Total	**150**	**100**
Age		
25-35 years	**60**	**40**
35-45 years	**40**	**27**
45-55 years	**20**	**13**
Above 55 years	**30**	**20**
Total	**150**	**100**
Educational qualification		
Graduate	**45**	**30**
Post Graduate	**37**	**25**
Professionals	**54**	**36**
Others	**14**	**9**
Total	**150**	**100**

Source: Primary data

RANKING OF STAFF MAINTANANCE

Factor	Total	Percentage	Rank
Goal achievement	**594**	**39.6**	**II**
Social responsibility	**569**	**37.9**	**IV**
Talent	**596**	**39.7**	**I**
Teamwork	**585**	**39**	**III**

From the table, ranking of staff mainatanance of talent.

Findings

- The finding of the present reveal the following.
- Majority of the respondents are male.
- The majority of the respondents belongs to the age group of 25-35.
- Majority of the respondents were talent.

Suggestion:-

It has many ideas for new comers. Many of the leadership styles are only in theoretical manner.

Conclusion:-

HR managers are facing many challenges in present business scenario like Globalization workforce diversity, technological advances and changes in political and legal environment change in information technology. All these challenges increase the pressure on HR managers to attract, retain and nurture talented employee. HR professional can't ignore these challenges rather they ought to be line to design and execute innovative mechanisms of developing skills and competencies of human resources to prepare them to accept the emerging challenges.

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RESOURCES IN MANAGING THE STRESS OF WOMEN ENTREPRENEURS IN TIRUNELVELI DISTRICT

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ABSTRACT

The present worldwide monetary advancement has acquired numerous progressions the lives of ladies. Women in the present time have split far from the beaten track and are investigating new vistas of monetary cooperation as business people. They now and again get to a great extent disheartened by their own particular relatives and associates who can't see a lady's worth. Over the most recent couple of decades there have been numerous broad writings on work pressure yet among ladies business people, information about adapting to work pressure is as yet insufficient in examination. The present examination is intended to expand the compelling sources on worry among Women business visionaries and how the resources can mend worry among them.

Introduction

Entrepreneur is somebody who is a daring person, imaignative, sorting out and planning; According to a dictionary meaning “entrepreneur is a person who start a business and also provides employment to other”. Entrepreneur is a multidimensional monetary factor which tends a man to arrange the matter of his own and to run productively utilizing every one of the characteristics of initiative, basic leadership and administrative bore and so on. The two men business person and ladies business visionary battles to stand or face the dim side of the enterprise.

Stress

Stress is the physiological and mental reaction to a condition that undermines or difficulties a man or requires some type of adjustment or modification. People encounter pressure when they never again have finish control over what occurs in their lives. The entrepreneurial part in stretch is the hurtful physical and passionate reactions that happen when the necessities of the business or occupation don't coordinate the abilities, assets or requirements of the business visionaries.

Stress Causing Factors

We live in a man's reality. While hard to acknowledge, puts ladies at an expansive detriment, particularly with regards to enterprises and business which are customarily observed as a male's work. Despite the fact that the quantity of ladies business people is relentlessly ascending, there are still a ton of deterrents they need to experience. Notwithstanding the average difficulties looked by ladies everywhere throughout the world, they need to battle against profound established conventions and qualities also. We have ladies exceeding expectations in each field today. Indeed, even ladies who have gone past these issues confront the undertaking of adjusting their work-life plan as they are as yet anticipated that would proceed with their residential tasks. They additionally need to confront extreme rivalry from the more taught and experienced guys.

Societal segregation additionally has an impact. The general public has a tendency to accept that females are not as capable with regards to more hazard taking, forceful and authority requiring parts. Religion and ranks likewise become an integral factor in societal segregation; certain positions have more strict confinements on females. A female from a country region is significantly more prone to face such issues. Speculators for the most part give more thought to a representative than a specialist since they don't have as much trust in a lady's business.

Stifle the Stress, difficulties and Issues

- Increasing the capacity of ladies to take an interest in the Labor drive giving them that equivalent rights and treatment in the work put.
- Better instructive offices and plans ought to be given to the ladies.
- Vocational preparing is given to enhance their comprehension underway process and production administration.
- State Finance Corporations and financing organizations should allow by statute to stretch out simply exchange related back to ladies business visionaries.
- District enterprises focus and Single window offices should make utilization of helping ladies in their exchange and business direction.
- Governmental plans to persuade ladies business people to take part in little scale and largescale business wanders.
- Adequate preparing project to enhance their administration aptitudes.
- Repeated sex sharpening software engineers ought to be held to prepare agent to treat ladies with nobility and regard as people in their own.

Objectives of the study

- To study the profile of the study area and theoretical framework of stress.
- To study the level of stress management of the sample respondents and their socio-economic factors
- To analyse the personality related stress factors with respect to their socio-economic factors.
- To analyse the resources available to manage the stress of the respondents

Methodology

The present study is mainly based on both primary data and secondary data. Personal interview method is used to collect the primary data with the help of questionnaire. The Seconday data have been collected from standard books, journals and websites.

Findings

The survey participants comprised of 50 women entrepreneurs of Tirunelveli District. Table 1 shows the results of the statistical analysis. Of the total sample, 46% were in the age group 40-50, 8% were 20-30 years old, 40% were 30-40 years old and 6% were above 50 years. Marital status varied- 80% were married and 20% were divorced. The majority of respondents had a bachelor degree 38% or completed higher secondary schooling 34%. The years of experience of work were more than 8 years for 32% respondents, 4-8 years for 40% and below 4 years for 28% of the respondents.

Table 1 – Socio Economic background of Respondents

S. No	Variables	No. of Respondents	Percentage (%)
I	**Age (in years)**		
	20-30	4	8
	30-40	20	40
	40-50	23	46
	Above 50	3	6
II	**Marital Status**		
	Married	40	80
	Seperated	10	20
III	**Educational Qualification**		
	Primary	2	4
	Secondary	10	20
	Higher Secondary	17	34
	Under Graduate	19	38
	Post Graduate	2	4
IV	**Years of Experience**		
	Below 4	14	28
	4-8	20	40
	Above 8	16	32

Main Sources of Stress

Table 2 – Sources of Stress of respondents

Source of Stress	**Mean (M)**
I wind up battling between various roles	4.17
I feel physically depleted mre often due to many duties and responsibilities	3.94
I experience considerable difficulties adjusting my work existence with individual life	3.74
Deficiency of time for social and religious capacities influences me to feel isolated	3.66
I feel strenuous to deal with various sorts of customers.	2.83

Table 2 shows that the Responsibilities and physical fatigue are the major sources of stress among women entrepreneurs. The survey result brings to light a fact that stereotyped attitude of the society towards women has ceased to be major stressor for women entrepreneurs. Further it was interesting to discover that women are receiving good support from their family members to take up entrepreneurship. Hence, very few of them reported that they are stressed due to lack of family support.

Stress Management Strategies

Table 3 - Stress Management Strategies of respondents

Coping Strategy	**Mean (M)**
I have a tendency to have an uplifting demeanor and Ignore the issue with the expectation that it will go away	3.24
I figure out how to converse with companions/famil y individuals about my problems	3.86
I plan my calendar every day, take a shot at needs and maintain a strategic distance	3.63

from pointless activities	
I occupy myself by tuning in to media	4.01
I swing to petitions and tune in to otherworldly addresses to feel comfortable	3.12

It is seen that media related exercises utilized all the more every now and again to deal with the worry among ladies business people. It is gladdening to realize that notwithstanding many-sided quality of work and different difficulties; ladies have been adapting to worry through listening media being on their high needs to battle pressure and second being their uplifting disposition. An abnormal state of pressure prompts them to converse with their family and companions to talk about their worries. Arranging and organizing work, diverting oneself by swinging to asking and otherworldliness are additionally normal methods for adapting to worry among Women Entrepreneurs.

Healing of Stress through Media

- Listening to media every day can help women entrepreneurs mitigate tension and enhance generally speaking wellbeing. They will feel more loose and quiet when they tune in to the melody they adore.
- Selection of the media in light of their state of mind will hoist inclination to the positive side. The relieving music/or Comedy film in Channels will assist them with relaxing and perky music will assist them with improving their point of view.
- Songs utilized ought to be melodious and express their courses out by scribbling down the sentiments, without being stressed over it being great or musical.
- It helps support mental ability. By and large, visit web and web based life clients don't have larger amounts of pressure
- There are conditions under which the social utilization of computerized innovation expands attention to upsetting occasions in the lives of others.
- Use music with feeling in movement while working out, strolling running.

Table 4 Media mostly used by the respondents for coping their stresses

Distribution	**Percentage (%)**
Television	34
Radio	6
Internet (inclusing Facebook and Watsapp)	38
Newspaper	4
Other	15
Total	**100**

Table 4 shows that the Television and the Internet are the most frequently used media when it comes to cope the stress management of women entrepreneurship in Tirunelveli District. The Internet topped as the most used medium which could be of its high rate of penetration. It is seconded by the television whose audio-visual power has the ability to attract and retain the attention of its audience.

Table 5 Categories of content mostly promoted by the Mass Media

Distribution	**Percentage (%)**
Education	8
Entertainment	33

Current Affairs	17
Advertisements	21
Religion	4
Sports	6
Entrepreneur	11
Total	**100**

Table 5 shows that the media promotes mostly entertainment programmes and advertisement. The table further indicates that the media concentrates a lot on entertainment as compared to other media categories. So it release the stress of Women Entrepreneurs and the advertisement creates many innovative ideas to women entrepreneurs in their own business.

Conclusion

The real stress of Women Entrepreneurs begins from work over-burden and physical weakness. Assist the outcome demonstrates that music related exercises utilized all the more every now and again to deal with the worry among ladies business visionaries. Ladies' inclusion in business isn't just for survival yet additionally to fulfill their inward inclination of imagination and demonstrate their abilities. Our general public has positively experienced a noteworthy social change. Women Entrepreneurs attributes and abilities are the fundamental wellspring of stress. These components are obstacle for the fruitful running of the business. Desires for others and enthusiasm to improve the situation than others is additionally another type of pressure. The way of dealing with stress received by the business visionaries in the investigation were speaking with experienced individuals in a similar field, speaking with subordinates, looking after cool, to take a break and designating work.

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"A STUDY ON THE PERFORMANCE OF RETAILERS IN RETAIL INDUSTRY WITH SPECIAL REFERENCE TO TIRUNELVELI DISTRICT"

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ABSTRACT

The purpose of the present study was to analyze the performance of retailer in retail industry in Tirunelveli District. To achieve the purpose of the study, 385 unorganized retailers in Tirunelveli District were selected as a sample by adopting the purposive sampling technique. Out of 385 respondents, only 380 respondents participated completely in the study yielding a response rate of 98.70%.

INTRODUCTION

India started its Retail Journey since ancient time. In ancient India there was a concept of weekly HAAT, where all the buyers & sellers gather in a big market for bartering. It takes a pretty long times to & step to shape the modern retail. Still it is predominating in India, so the Indian retail industry is divided into two sectors organized and unorganized. Retailing is one of the pillars of Indian economy and accounts for 14 to 15 percent of its GDP. The Indian retail market is estimated to be US$ 450 billion and one of the top five retail markets in the world by economic value. India is one of the fastest growing retail markets in the world, with 1.2 billion people.Unorganized retail sector it is defined as an outlet run locally by the owner or caretaker of a shop that lacks technical and accounting standardization. The supply chain and sourcing are also done locally to meet the local needs. Unorganised retailing, refers to the traditional formats of low cost retailing, for example, the local Kirana shops, owner manned general stores, paan/beedi shops, convenience stores, hand cart and pavement vendors, etc. The Indian retail sector is highly fragmented with 97 per cent of its business being run by the unorganized retailers. The organized retail however is at a very nascent stage. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 per cent of India's GDP.

There has been a boom in the retail trade in India owing to a gradual increase in the disposable income of the middle class households. More and more players are venturing into the retail business in India to introduce new and innovative techniques to meet the changing ideology and the mind-set of the customers in this modern era.

OBJECTIVES OF THE STUDY

1. To find out the major problems faced by unorganised retailers in Tirunelveli district.
2. To analyse the strategies of unorganised retailers on consumer service in Tirunelveli district.
3. To evaluate the overall performance of unorganised retailers on consumer services in Tirunelveli district.

SAMPLING DESIGN AND TECHNIQUE

For the present study, the universe comprises the retailers, who have the retail shops in Tirunelveli district. The sampling units were selected by covering all the eleven Taluks of Tirunelveli district. The size of sample was 380 respondents. These samples were carefully selected by the researcher from those who runs the retail shops in all the eleven taluks of the study area. Both primary and secondary data were used in the study for analysis purpose. For collecting primary data, field survey technique was employed in Tirunelveli district. A well framed Interview schedule was also used to collect the primary data.

ANALYSIS

The collected data was analysed using Percentage analysis sign test and 't' test.

LIMITATIONS OF THE STUDY

1. It is limited to very small area as only selected parts Tirunelveli is chosen.
2. Hence the results cannot be generalized as the retail sector is very large.

DATA ANALYSIS AND INTERPRETATION

Description of the Sample

Table 1.1

Profiling Variable	Details	Percentage
ender	Male Female	66.84 33.16
Age	Upto 30 years 31 – 35 years 36 – 40 years 41 – 45 years 46 – 50 years Above 50 Years	15.26 17.11 17.63 23.68 19.74 6.58
Literacy Level	Illiterate School Level U.G. Level P.G. Level	16.58 48.42 31.32 3.68
Marital Status	Unmarried Married Widow Divorced Separate	18.68 57.89 6.58 10.79 6.05
Type of Family	Nuclear Family Joint Family	62.11 37.89
Size of the Family	nall (1 – 2 Members) Medium (3 – 4 Members) Large (5 – 6 Members) Very Large(Above 6 Members)	 19.47 45.26 18.95 16.32

Source : Primary Data

MAJOR PROBLEMS FACED BY THE RETAILERS IN RETAIL INDUSTRY

There are so many problems faced by the retailers in retail industry in Tirunelveli District with regard to retail business. An attempt has been made to analyse major problems faced by the retailers in retail industry. Table shows the ranks given by the respondents for the major problem faced by the retailers in retail industry.

TABLE 1.2

Ranking the Major Problems Faced by the Retailers in Retail Industry

Problems faced by the Retailers in Retail Industry	Rank										Total
	1	2	3	4	5	6	7	8	9	10	
Government Rules and Regulations	88	77	44	15	20	21	37	17	24	37	380
Competition from other Retailers	15	24	13	27	33	40	50	40	32	106	380
Social Activities and Protests	70	54	50	38	22	37	24	30	33	22	380
Technological Changes	28	25	22	27	21	34	60	37	76	50	380
Lack of Finance	21	21	33	48	48	37	44	45	41	42	380
Lack of Orders	36	30	32	40	35	47	25	59	43	33	380
Labour Problem	13	32	32	48	52	40	54	46	41	22	380
Raw material	19	19	37	79	54	40	38	46	25	23	380
Market Demand	25	28	45	38	64	58	25	28	41	28	380
Number of Consumers	65	70	72	20	31	26	23	32	24	17	380
Total	**380**	**380**	**380**	**380**	**380**	**380**	**380**	**380**	**380**	**380**	**380**
Garret Value	**81**	**70**	**63**	**57**	**52**	**47**	**42**	**36**	**29**	**18**	

Source: Computed Primary Data.

Table 1.2 shows that 88 respondents have given first rank to Government Rules and Regulation, 15 respondents have given first rank to Competition from other retailers, 70 respondents have given first rank to Social activities and protest, 28 respondents have given first rank to Technological changes, 21 respondent has given first rank to Lack of Finance, 36 respondent has given first rank to Lack of orders, 13 respondents has given first rank to labour problems, 19 respondent has given first rank to Raw materials, 25 respondents has given first rank to Market demand and 25 respondents has given first rank to Number of consumers.

TABLE 1.3

The Usage of Strategy to Attract Customers on Every Day in the Performance and Development of Retailers in Retail Industry in Tirunelveli District - Sign Test

Sl. No.	Usage of Strategy to Attract Customers	Number of + signs	Number of '-' signs	N	Z@	Result
1.	Chain-wide Sweepstakes	288	92	380	11.55	N.S.
2.	In Store Advertising	232	148	380	5.51	N.S.
3.	Frequent Shopping Programmes	318	62	380	14.36	N.S.
4.	Special Offers	286	94	380	11.35	N.S.
5.	Promotion tied to local Organisation	225	155	380	4.67	N.S.
6.	Targeted Direct Mail	195	185	380	0.72	S.
7.	Good Quality Products of their Own Brands	228	152	380	5.03	N.S.
8.	Small Packets According to Requirement	254	126	380	8.03	N.S.
9.	Customer Service	251	129	380	7.70	N.S.
10.	Behaviour of Sales Persons	234	146	380	5.75	N.S.
11.	Physical Aspect	267	113	380	9.42	N.S.
12.	Reasonable Price	276	104	380	10.35	N.S.
13.	Credit Facility	280	100	380	10.76	N.S.
14.	Quality of Product	279	101	380	10.66	N.S.
15.	Familiarity with Retailer	291	89	380	11.84	N.S.

Source: Computed Primary Data.

No of '+' signs = No of customers 'responses 'yes'

No of '-' signs = No of customers 'responses 'No'

N = Number of customers 'responses 'yes' and 'no'

It is inferred from Table that the Z value is not within the acceptance region of null hypothesis (Z =1.96 to Z = +1.96) for 15 statements except statement No.6. This indicates that there are significant differences in the responses of customers. These significant differences are due to a large number of 'yes' responses. Hence, it is concluded that the usage of strategy to attract the customers on every day in the performance and development of retailers in retail industry is not significant in Tirunelveli District.

TABLE 1.4

Opinion of the Customer towards the Overall Performance if Retailing on Customer Service in Tirunelveli District– 't' Test

Sl. No.	Overall Opinion	Favourable Opinion (1)	Unfavourable Opinion (2)	2 – 1 d	d^2
1.	Number of Customers	442	64	-378	142884
2.	Consumer Loyalty	433	21	-412	169744
3.	Customer Satisfaction	306	45	-261	68121
4.	Number of Employee	279	78	-201	40401
5.	Sales	282	115	-167	27889
6.	Profit	285	120	-165	27225
7.	Stock	260	104	-156	24336
8	Turnover	250	145	-105	11025
9.	Infrastructure of Shop	398	34	-364	132496
10.	Investment	331	36	-295	87025
11.	Praises of Customers	293	74	-219	47961
12.	Quality of Products	254	118	-136	18496
13.	Hygienic	259	125	-134	17956
14.	Quality of Services	295	112	-183	33489
				Σd =**-3176**	Σd^2 =**10086976**

Source: Computed Primary Data.

$$t = \frac{\bar{d}\sqrt{n}}{S}$$

$$\bar{d} = \frac{\Sigma d}{N} = \frac{-3176}{14} = -226.86$$

$\bar{d}$ = **- 226.86**

$$S = \sqrt{\frac{\Sigma d^2 - n(\bar{d})^2}{n-1}} = \sqrt{\frac{10086976 - 15(-226.86)^2}{14-1}}$$

$$= \sqrt{\frac{10086976 - 14\ X\ 51465.46}{13}} = \sqrt{\frac{10086976 - 51465.46}{13}}$$

$$= \sqrt{\frac{10035510.54}{13}} = \sqrt{771962.35}$$

S = 878.61

$$t = \frac{226.86\sqrt{14}}{878.61} = \frac{226.86\ X\ 3.74}{878.61} = \frac{849.46}{878.61}$$

t = 0.967

Table value 't' 0.05 = 1.761

The calculated value of "t" test (0.967) is more than the table value at 0.05 per cent level of significance, the null hypothesis is rejected. Therefore, in the hypothesis, the favourable opinion of

customers and the unfavourable opinion of customers about the Opinion of the Customers towards the overall performance of retailing on customer service in Tirunelveli District differ significantly.

SUGGESTIONS BASED ON THE STUDY

1. Hence it is recommended to retain the customers and attract more customers; unorganized retailers need to continue with the marketing strategies like Managerial Strategy, Product Strategy, Price Strategy, Shopping Convenience Strategy, Promotion Strategy, Ethics Strategy, Returns and Exchange Strategy, Physical Aspects Strategy and Distribution Strategy which are attractive features of unorganized retailers.

2. It is recommended that the unorganized retailers may try to increase their literacy level or they should develop the habits of reading the newspapers, books and journals related to current retail market status, business strategies, customer purchasing habits and trend and loans and schemes from the government. The unorganized retailers may gather the knowledge from the senior retailers by observing their business activity, discussing their experience in retail marketing and getting business advice.

3. Attractive displays play a vital role in promoting the product than any other means especially in retail sector. Hence, informal retailers must also make use of such techniques more efficiently.

CONCLUSION

In a nutshell, the core results indicate that even though the performance of retailing of the retailers is somewhat better, the various developments due to the retailing of the unorganized retailers are not good so that the quality of life of the unorganized retailers is not good.

In the days to come, unorganized retailers need to upgrade their abilities and facilities to be able to compete with the organized retailers to provide customers better shopping experiences in order to attract and retain the customers.

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A STUDY ON EFFECT OF TELEVISION ADVERTISEMENTS ON CHILDREN IN KERALA WITH SPECIAL REFERENCE TO CALICUT CITY

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ABSTRACT

Television advertising allows advertisers or companies to show and tell a wide audience about their business, products or services. It allows them to demonstrate how their products or services work and how it's packaged so that the customers will know what to look for at the point of sale. In advertising, advertisers often use multiple touch points to effectively influence consumers' buying behavior. At the same time many parents believe that current television advertisements are changing the behavior and attitudes of their children. Children demand more of the products whose advertisements they like. The present study focuses to examine the effect of television advertisements on children in Kerala with special reference to Calicut City. It aims at analyzing the ability of children to understand television advertisements and identifying their various attitudes towards television advertisements. The results of the study reveal that even though many of the children show ability to understand television advertisements, they have various negative attitudes and behavior towards television advertisements.

Keywords: Television advertisements, children, buying behavior, parents, attitudes, programs and products.

INTRODUCTION

In this business and competitive age, every firm and their products and services should be familiar to customers. Company names and brands must be well positioned in the minds of customers. In short, any firm can't survive without having well brand positioning. For this purpose, different firms apply different modes of sales promotion. The most important and widely applied mode of promotion is advertising. Advertising is an audio or visual form of marketing communication which employs an openly sponsored, non-personal message to promote or sell a product, service or idea. It is usually designed by an advertising agency for an identified sponsor and it is presented through a variety of media. Advertisements usually appear on television, radio, newspapers, magazines, billboards in streets and cities, search results, blogs, social media, websites, text messages etc.

Among the above various advertisement media, television is the most important and widely used medium by companies to encourage people to buy their products, services or ideas. Advertising on television offers a number of benefits to businessmen by incorporating sound, pictures and movements to make the entire advertising interesting for consumers. Even though television has the ability to communicate with a very large audience at a time, it has many adverse affects especially on children and students.

In such a context, the present study is undertaken to examine the impact of television advertising on children in Kerala with special reference to Calicut City.

STATEMENT OF THE PROBLEM

Television has been used as an advertising medium nearly since the device was introduced at the New York World's Fair in 1939. Advertising revenue provides a significant portion of the funding for most privately owned television networks. Television advertisements have both advantages and disadvantages. Even though it provides much information about products and services of various companies to the customers and revenue to the companies, it adversely affect customers and general society especially children in various ways. Kerala is the number one state in India in terms of literacy and technological development. These technological developments especially television and computers have adversely affected children in new generation in Kerala. So the proposed study is an attempt to examine the effect of television advertisements on children in Calicut City, Kerala.

SCOPE OF THE STUDY

Today, we can't think a life without television and such type of other technological devices. This weakness of human beings is successfully exploited by companies and firms. The present study is an attempt to find the effect of TV advertisements on children. Even though, various government and non-government bodies have voiced concern about ethics and appropriateness of advertising on children, many areas remain ambiguous and contested. The proposed study is expected to throw light on children's TV viewing patterns, their understanding of TV ads, factors which contribute to their likings of ads, their attitudes towards ads etc. So, the findings will help the children, parents and governments to bring significant remedies to reduce adverse effects of TV advertisements on children.

OBJECTIVES

- To analyse the ability of children to understand TV advertisements
- To identify various attitudes of children towards TV advertisements
- To find out impacts of TV advertisements on children's behavior and attitudes

HYPOTHESIS

H_0 = Age of children and reaction of children, if parents refuse to buy the advertised products are independent.

H_1 = Age of children and reaction of children, if parents refuse to buy the advertised products are dependent.

RESEARCH METHODOLOGY

Area of the Study – Calicut City, Kerala

Data Sources

Both primary and secondary data have been used for the study. Primary data have been collected from children with an age range between 7 to 15 and from their mothers in Calicut City, Kerala, by using a structured questionnaire. The secondary data have been collected from various journals, newspapers, articles, magazines, various websites etc.

Sample Size and Method

Data have been collected from 100 children and their mothers and sampling method adopted is simple random sampling method.

Statistical Tools

Collected data has been analysed by using percentage analysis and chi-square test.

LIMITATIONS

- Study is restricted to Calicut City, Kerala only.
- Study has been conducted within a limited time frame of 3 months.
- Study is based only on 100 respondents.
- Cost of study is another obstacle for conducting the study.

ANALYSIS AND INTERPRETATIONS

TABLE I - PERCENTAGE ANALYSIS

Gender	**No. of Respondents**	**Percentage**
Male	52	52
Female	48	48
Total	**100**	**100**
Age	**No. of Respondents**	**Percentage**
7-9	23	23
9-11	21	21
11-13	32	32
13-15	24	24
Total	**100**	**100**
Class/ Standard	**No. of Respondents**	**Percentage**
Lower Primary	29	29
Upper Primary	34	34
High School	37	37
Total	**100**	**100**
Occupation of Mother	**No. of Respondents**	**Percentage**
Homemakers	63	63
Service (Government/ Private)	18	18
Professional	6	6
Business	6	6
Others	7	7
Total	**100**	**100**
Education of Mother	**No. of Respondents**	**Percentage**
10th and Below 10th	9	9
Plus Two	20	20
Graduate	33	33
PG	22	22
Professional Degree	12	12
Others	4	4
Total	**100**	**100**
How much Time Children Spent on TV Daily	**No. of Respondents**	**Percentage**

Below half an hour	9	9
Half an hour to 1 hour	27	27
1 hour to 2 hours	38	38
2 hours to 3 hours	22	22
Above 3 hours	4	4
Total	**100**	**100**
Reasons for TV viewing	**No. of Respondents**	**Percentage**
Education or learning	18	18
Passing time	11	11
Entertainment	43	43
Relaxation	11	11
Loneliness	10	10
Routine	7	7
Total	**100**	**100**
Purpose TV Ads (Children's Opinion)	**No. of Respondents**	**Percentage**
To give a break in the program	13	13
To give product information	23	23
To influence the audience to buy the product	42	42
For entertainment	10	10
To inform about different premium offers with the product	12	12
Total	**100**	**100**
Activities Done by Children During Advertisement	**No. of Respondents**	**Percentage**
Do not listen the ad	15	15
Switch the channel	39	39
Watch ads with interest	13	13
Watch ads as don't want to miss the program	29	29
Any others	4	4
Total	**100**	**100**
Types of Products Children Want to Buy as an Influence of TV Ads	**No. of Respondents**	**Percentage**
Toys/ Games	16	16
Food products	16	16
Stationary	15	15
Soft drinks	11	11
Clothes/ Footwear	32	32
Toiletries	10	10
Total	**100**	**100**
Methods Applied to Get the Advertised Product from Parents	**No. of Respondents**	**Percentage**
Simply ask	23	23
Offer to do something in return	7	7
Threats	9	9
Get recommendation of elders or others	16	16
Plead or nag	5	5
Emotional influence	8	8

Sweet talk	32	32
Total	**100**	**100**
Reaction of Children, if Parents Refuse to Buy	**No. of Respondents**	**Percentage**
Understand the denial and agree	40	40
Continue on requesting till they agree	11	11
Get angry	10	10
Show silent resentment	12	12
Offer another option	15	15
Become disappointed	12	12
Total	**100**	**100**

TABLE II - CHI-SQUARE TEST

CHI-SQUARE ANALYSIS BETWEEN AGE OF CHILDREN AND REACTION OF CHILDREN, IF PARENTS REFUSE TO BUY THE ADVERTISED PRODUCTS

OBSERVED FREQUENCIES

Reaction of Children	**Age of Children**				
	7-9	**9-11**	**11-13**	**13-15**	**Total**
Understand the denial and agree	3	9	13	15	**40**
Continue on requesting till they agree	5	3	2	1	**11**
Get angry	4	3	1	2	**10**
Show silent resentment	4	2	5	1	**12**
Offer another option	1	3	7	4	**15**
Become disappointed	6	1	4	1	**12**
Total	**23**	**21**	**32**	**24**	**100**

CALCULATION OF CHI-SQUARE VALUE

Observed(O)	**Expected (E)**	**$(O-E)^2/E$**	**Observed (O)**	**Expected (E)**	**$(O-E)^2/E$**
3	9.2	4.1783	4	2.76	0.5571
9	8.4	0.0428	2	2.52	0.1073
13	12.8	0.0031	5	3.84	0.3504
15	9.6	3.0375	1	2.88	1.2272
5	2.53	2.4114	1	3.45	1.7398
3	2.31	0.2061	3	3.15	0.0071
2	3.52	0.6564	7	4.8	1.0083
1	2.64	1.0188	4	3.6	0.0444
4	2.3	1.2565	6	2.76	3.8035
3	2.1	0.3857	1	2.52	0.9168
1	3.2	1.5125	4	3.84	0.0067
2	2.4	0.0667	1	2.88	1.2272
TOTAL (∑) = 25.7716					

Level of Significance = 5% (0.05) **Degree of Freedom = (r-1) (c-1) = (6-1)(4-1)= 15**
Critical Value = 25

Result of Chi-Square Test:

Since the calculated value is higher than the table value (critical value), we reject the null hypothesis. That means there is significant relationship between age of children and their reactions when their parents refuse to buy the advertised products. In other words age of children and their reactions when their parents refuse to buy the advertised products are dependent.

FINDINGS

- It is identified that majority of the respondents (52%) are male.
- It is proved that 32% of the respondents fall under the age range of 11-13. (24% belongs to the range of 13-15 and 23% belongs to the range of 7-9)
- It is revealed that 37% of the respondents are high school students and 34% of the respondents are upper primary students.
- It is stated that majority of the mothers (63%) are homemakers and 18% of the mothers are employees.
- It is clear that 33% of the mothers have the educational qualification of graduation and 22% are post graduated.
- 38% of the children spend a time between 1 hour to 2 hours on TV daily and 27% spend a time between half an hour and 1 hour.
- It is proved that 43% of the respondents watch television for entertainment purposes and only 18% spend on TV for learning purposes.
- It is understood that 42% of the children opine that purpose of TV ads is to influence the audience to buy the products and 23% understand that TV ads are to give product information.
- It is known that 39% of the children are showing the tendency of switching channels during an advertisement, where as 29% watch ads because they don't want to miss the main program.
- It is identified that 32% of the respondents prefer to buy clothes or footwear as an influence of TV ads.
- It is clear that 32% of the respondents approach their parents with sweet talks and nice behavior to get the advertised products, where as 23% of children simply ask their parents.
- It is revealed that 40% of the respondents try to understand and agree the refusal of their parents to buy the products.

SUGGESTIONS

- From this study, it is clear that majority of the mothers are homemakers. So, proper guidance and instructions should be given to them regarding disadvantages and drawbacks of TV advertisements.
- Mothers should take much care to restrict their children from watching unnecessary and valueless advertisements.
- Parents should advice their children to watch television mainly for educational and learning purposes.
- Some advertising contains vulgarity and indecent statements. This will corrupt minds of children. So, parents should clearly explain social values and ethics to their children.
- Parents should frame a clear cut time table for their children for their study, games, watching TVs, etc.

- Parents should monitor regularly their children to ensure that they watch socially acceptable programs and advertisements on TV.
- Government and other responsible bodies should be very careful regarding misleading advertisements.

CONCLUSION

Despite the increasing strength of social networks, television advertising is still the most influential medium in people's purchasing decision. Impact and persuasion are two important components for a successful television advertisement which arouses viewer interest immediately and remain memorable. Television advertisements create a desire in children to have freedom of choice, which is significant in making buying decisions independently of their parents. Advertising find children easy to influence into spending money on advertised products.

At the same time, many parents believe that television advertisements have a lot of adverse impacts on children, who may blackmail or nag their parents to purchase the advertised products. From this study, it is clear that even though most of the mothers are educated, they provide more facilities and time to their children for watching television programs than a moderate limit. It is concluded that parents should monitor continuously their children to ensure that they watch socially acceptable programs and advertisements on television.

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A STUDY ON THE EMPLOYEES TURNOVER RATE DUE TO STRESS AND STRAIN IN THE JOB WITH SPECIAL REFERENCE TO BANKING INDUSTRY

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Abstract:

The present study titled — The employees turnover rate due to stress and strain in the job with special reference to Banking industry has been initiated with the objective of investigating the occupational stress and strain its impact among the employees in banking sector. The stress may be due to any reason at the workplace, will restrict them to perform better in their career. The various suitable techniques and coping mechanisms used to reduce the stress among the employees will also be studied.

In recent years, there has been increasing concern over the stress at the work place i.e. Occupational Stress. The marketing environment today is extremely competitive. There are large number of sector including Multi National Sector operating in almost all fields of marketing like Banking, Telecommunications, Information Technology and other service sectors. In an effort to meet the challenges / threats posed by all these players, Today's Marketer is under tremendous pressure and stress. Coupled with competition, the easy availability of large variety in goods and services enhances the marketer's stress.

All this about stress accounts for its popularity and importance as a research theme in several disciplines including Medical Science, Neurophysiology, psychology and Business Management. Fundamental utilitarian and academic concerns have produced a number of studies on stress. The concept takes on different meanings depending on the problem under investigation, the methods used and the theoretical orientations and personal preferences of investigations.

The outcome of present study helps to understand the cause of stress among the employees of Private life banking sector, and also reveal the various occupational stresses. It also help to correlate the application of occupational stresses become a common problem in the work places on real time situations.

KEY WORDS: Work place, Occupational Stresses and Strain, banking sector.

INTRODUCTION

Stress is an inherent and inescapable part of any professional's life in general and at the work place in particular. Life is becoming more and more time pressured. What makes this factor particularly dangerous is that we generally accept stress as an integral part of our professional life and do not even think of taking any steps to minimize or eliminate it. Everybody feels that he is too strong and capable to handle the stress perfectly well and nothing physical or mental damage can happen to him. Stress manifests itself in more than one ways. Stress canvas spreads from mood swings, anxiety, and tiredness to changes in life style like sleeping / eating habits or drastic changes in social relationships.

We have to learn to manage the way we walk through our life. We have to learn to manage our anger, our attitude and the way we behave. In order to live a healthy, productive and energetic life, we have to learn to get into a state of relaxation. What is stressful to one person may be refreshing challenge to another depending upon individual‘s perception of the situation as well as his own ability to cope with that situation. Even though a situation is perceived as demand or threat, it may still not mobilize a stress response if the individual thinks that he is able to cope with it adequately either on his own or with the help of external resources or support from other people in his life

Types of stress:

- If the strain for the day to day ability of the individual along with his setting and ends up in the upkeep of internal steady state - equilibrium, it's known as neustress, e.g.- one produces neustress within the results of breath and work.
- Stress is taken in negative terms. It is meant to be caused by one thing negative or dangerous e.g. the boss provides a feedback for poor performance. If the strain response is doubtless sickness manufacturing and unfavourable, this can be known as distress. Also, constant worry or anxiety in a very inclined individual can even result in any physical effects like ulcers etc.
- If response of the strain is positive or favourable and ends up in improvement in physical or mental or each functioning, it’s meant as estruses. This can be a positive facet of stress that is caused by stress with treats, e.g. associate degree worker is obtainable employment promotion etc.

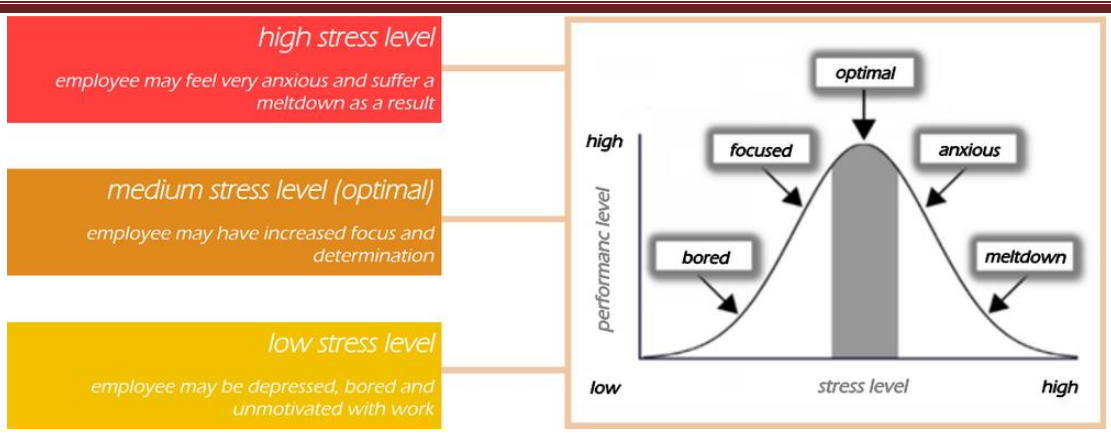
Stress and strain in banking Sector

Stress and strain on the banking or occupational stress has become a common problem in the work places. But in spite of this focus, confusion always remains about the causes, effects and prevention of job stress. Occupational stress can be defined as the harmful physical and emotional response that occurs when the requirements of the job do not match with the capabilities, resources or needs of the workers. It can lead to poor health and even injury.

ORGANIZATIONAL STRESS

Stress affects organization what is more as a result of the individual at intervals them. Modification in operative practices, just like the introduction of latest technology or the alternation of latest technology or the selection of targets, may cause stress or stress is additionally designed into academic degree organizations’ structure. Structure stress is measured by absence and quality or work. An organization with a high level of absence, quick workers turnover, deteriorating industrial and consumer relations, a worsening safety record or poor control is packed with structure stress.

The below chart shows how the structure of a department in a corporation, indicating typical causes of stress that will have an effect on stress at bound levels within the structure and explicit.



Review of Literature

Literature review which covers way for an understanding of the areas of research which is already undertaken on the potential areas which are yet to be covered. In this way an attempt has made to a brief survey of the work already undertaken on the field of stress management and employee performance in banking sector.

Mrs. Caral Lopes, Ms. Dhara Kachalia, (2016) they have conducted a study in private and public banks. They have shown that the technological growth has revolutionized the way banking sector works and the competition is globalised now way days because of the economic condition. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and Impact of occupational stress. So the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity.

B.kishori & B.vinothini (2016) the authors have found that productivity of the work force is decisive factor for the success of an organization is concerned. In an age of highly dynamic and competitive world, an employee is exposed to all kinds of stressors that can affect them on all realms of life. The research intended to study the impact of occupational stress on Nationalized Bank employees.

Priyanka Das1, Alok Kumar Srivastav (2015) they have identified that banks must manage people at work to improve physical work environment, If the organizations enhance the psychological well-being and health of the employees, the organizational revenue will increase and there will be employee retention as well. Because of "A Healthy Employee is a Productive Employee". they concluded that the level of stress among the select public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights.

Objectives of the study:

1. To find out the organizational and individual factors that causes stress and strain.
2. To study the stress level of the Employees in the Banking sector.
3. To study the effect of strain on the efficiency of the Employees.

4. To identify suitable techniques and coping mechanisms used to reduce the stress and strain among the employees.

Hypothesis:

- There is no significant difference in the stress level among the Employees working in different banking sector.
- There is no association between the stress and strain level and the efficiency of Employees in the banking sector.

Data and Methodology:

Research is not only aimed at revision of the facts and building an up-to-date knowledge but also to discover new facts involved through the process of dynamic changes in the society. Research Methodology is a way to systematically solve the research problems under study.

Research Methodology:

Research in common parlance refers to a search for knowledge. The dictionary meaning says, research is ―careful investigation or inquiry especially through search for new facts in any branch of knowledge. Research comprises defining and redefining the problems, formulating hypotheses and suggests solutions, collecting, organizing, and evaluating data, making deductions and reaching conclusions. Research methodology helps us to systematically solve the research problem. It is formed as many dimensions and research methods. Every kind of research study initiates from defining the research problem. This research topic a study on the employees turnover rate due to stress and strain in the job with special reference to Banking industry. The research will be exploratory as well as descriptive and analytical in nature as it will use both primary and secondary data.

Research Design:

Research Design is a purposeful scheme of action proposed to be carried out in a sequence during the process of research focusing on the problem under consideration. Though collection and analysis of data are important aspects of the research and hence the research design, there are still many other aspects to be included in it. Exploratory personal investigations involving original field interviews with the marketing executives in banking sector has helped to have a greater insight into all possible practical aspects of the research problem. The adoption of the descriptive and diagnostic research design has been very effective in the later stage in the present study.

Scope of the Study

The study has been restricted to the banking sector in Kerala State. Data is an important tool for the success of any survey/study. Moreover it reduces the uncertainty in decision-making process. In order to make meaningful research a suitable methodology has been adopted. Data collection is of two types i.e. Primary Data and Secondary Data. The major part of the data is primary data in nature and has been collected through the use of questionnaire/scale. Secondary sources to gather information have been the various national/international journals, books, earlier related studies, reports and surveys of government and non-government agencies, newspapers, periodicals and also internet to explore various useful sites in relation to the study.

Sample Design:

This study is based on a limited sample size in the areas of Kerala State, so that there could be comprehensive study comprising mainly Employees in working the particular service sector i.e. Banking sector. The sample unit is a marketing executive as an individual working in the above said service sector organizations. In the present study, Random Probabilistic (Stratified Random Sampling) sampling technique has been adopted.

Size of the Sample:

The Sample size has been restricted to 200 employees keeping in mind the research objectives and constraints. The distribution of sample units in the various specified areas has been there in the three different areas of the sample. Operation Head, Branch Head, Deputy Branch Manager, Operation Staff, Sales Staff, Front Desk Officer, Branch and Sales Manager, Relationship Manager, Assistant Backup Manager, Personal Banker and Tellers.

Data Analysis & Interpretation

In this study, we have highlighted almost all types of situations which affect the human being either positively or negatively. All the respondents of this service sectors have been proportionately accommodated in terms of sample size and variations in the hierarchy with a view to obtain the holistic picture of the respondent's life style and perceptions.

Work plays a powerful role in people's lives and exerts an important influence on their well-being. Since the 1960s, paid work has occupied an increasing proportion of most people's lives. Although employment can be an exciting challenge for many individuals, it can also be a tremendous source of stress. Consequently, as work makes more and more demands on time and energy, individuals are increasingly exposed to both the positive and negative aspects of employment. The relationship between work and mental and physical health may also contribute to career adjustment as well as to the productivity and economic viability of sector.

H2, There is no association between the stress and strain level and the efficiency of Employees in the banking sector.

Table No: 1

Stress and Strain Level of Employees In the Banking sector.

Target Achieved * Stress Level Cross tabulation

		Stress Level		Total
		Low Stress Level	High Stress Level	
Target Achieved	Yes	72	65	137
	No	28	35	63
Total		100	100	200

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.006[a]	1	.936		
Continuity Correction[b]	.000	1	1.000		
Likelihood Ratio	.006	1	.936		
Fisher's Exact Test				1.000	.204
Linear-by-Linear Association	.006	1	.936		
N of Valid Cases	200				

Source: Based on Data collection

Since the significance value is greater than 0.05, we accept the null hypothesis.

Interpretation:

Hence the accepted hypotheses are:

- There are organizational & personal factors exists that cause stress.
- The stress level differs among the employees in the banking sector.
- There is a relationship between the stress level and the efficiency of the employees in the banking sector. In table 1 , the data of the respondents have been taken on the basis of first

Association of Stress level and strain of the employees in the banking sector has been checked against the industry type. In order to test whether or not the attributes are associated we consider that there is no association between the Stress level and Strain. But the calculated value is greater than the standard value 0.05, means there is an association between the variables and the industry type i.e. the views of the respondents in the different industry is different about the private banking sector.

H2= There is no association between the stress level and the efficiency of Employees in the banking sector.

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.741[a]	1	.187		
Continuity Correction[b]	1.510	1	.219		
Likelihood Ratio	1.743	1	.187		
Fisher's Exact Test				.206	.110
Linear-by-Linear Association	1.737	1	.187		
N of Valid Cases	200				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 102.29.

b. Computed only for a 2x2 table

Table No: 2, Organisational stress factors, KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.632
Bartlett's Test of Sphericity	Approx. Chi-Square	2328.346
	Df	105
	Sig.	.000

In this study, factor analysis was applied to identify the various factors influencing organizational stress. The validity of data for factor analysis has been conducted with the help of KMO Measure of sampling adequacy and Bartlett's test of sphericity. Small value of KMO indicate that factor analysis may not be appropriate for the data. The KMO value is 0.632 is greater than 0.5, which satisfies the validity of data for factor analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.528	16.851	16.851	2.528	16.851	16.851	2.506	16.710	16.710
2	2.201	14.675	31.526	2.201	14.675	31.526	2.102	14.013	30.722
3	2.057	13.710	45.236	2.057	13.710	45.236	2.083	13.883	44.606
4	1.969	13.128	58.365	1.969	13.128	58.365	2.018	13.455	58.061
5	1.574	10.491	68.856	1.574	10.491	68.856	1.619	10.795	68.856
6	.696	4.638	73.493						
7	.655	4.365	77.859						
8	.604	4.028	81.887						
9	.601	4.003	85.891						
10	.571	3.808	89.699						
11	.390	2.599	92.298						
12	.324	2.162	94.460						
13	.303	2.022	96.482						
14	.280	1.868	98.350						
15	.247	1.650	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix[a]

	Component				
	1	2	3	4	5
Unfair distribution of work	.908				

Boring work	.767				
Under utilization of skill	.743				
Unsocial hours	.727				
Inadequate break time		.901			
Poor supervision		.805			
Meeting Deadline		.794			
Harassment /discrimination			.910		
Impersonal treatment			.791		
Lack of communication from mgt			.779		
Very heavy workload				.891	
Job insecurity				.784	
Shift work				.773	
Poor relation with supervisor					.896
Poor relation with workmate					.895

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 4 iterations.

The above table reveals the most significant factors with 16.851 percent explains distribution of work, boring nature, under utilization of skill and unsocial hours. The second most significant factor with 14.675 percent explains inadequate break time, poor supervision and meeting deadline. Next factor explains 13.710 percent explains discrimination, Impersonal treatment and Lack of communication from management. The other factors contributes to 23.619 percent include Heavy workload, job insecurity, shift work, poor relationship supervisor and workmate.

Individual Stress and Strain Factors

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.612
Bartlett's Test of Sphericity	Approx. Chi-Square	2270.997
	Df	105
	Sig.	.000

The KMO value of 0.612 is greater than 0.5, which satisfies the validity of factor analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.583	17.218	17.218	2.583	17.218	17.218	2.549	16.996	16.996
2	2.268	15.119	32.337	2.268	15.119	32.337	2.039	13.595	30.591
3	1.922	12.816	45.154	1.922	12.816	45.154	2.010	13.403	43.994
4	1.880	12.532	57.685	1.880	12.532	57.685	1.936	12.908	56.902
5	1.484	9.892	67.577	1.484	9.892	67.577	1.601	10.675	67.577
6	.788	5.255	72.832						
7	.692	4.613	77.446						
8	.636	4.243	81.689						
9	.618	4.121	85.810						
10	.581	3.873	89.683						
11	.400	2.664	92.347						
12	.326	2.176	94.523						
13	.319	2.130	96.653						
14	.293	1.951	98.603						
15	.210	1.397	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix[a]

	Component				
	1	2	3	4	5
Interference with family life	.925				
High demand	.749				
Reduced importance	.747				
Higher responsibility	.746				
Interfere with quality		.900			

Others interactions		.783			
Expectation		.768			
Lack of attention			.890		
Proper assignment			.777		
Job responsibility			.760		
Workload is too heavy				.889	
Over contribution				.752	
Lack of scope				.749	
Conflicts					.893
Bias					.890

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Interference with family life, High demand, reduced importance and Higher responsibility constitute the most significant factor with 17.218 percent. The second most significant factor explains 15.119 percent explains Interfere with quality, others interaction and expectations. Lack of attention, Proper assignment and job responsibility is been explained by third significant factor with 12.816 percent. Heavy work load, conflicts and bias are other factors contributing to individual factor causing stress and strain.

In the banking sector of the many role stressors, the main stressor causing stress in marketing executives in banking sector is inter-Role Distance. This shows that they have to perform more than one role and there may be conflict between these roles. Another factor causing stress among marketing executives in private banking sector is Inadequacy of salary, which is mainly felt by middle level executives. Suitable policy of remuneration according to job demands should be adopted by this sector to manage stress and strain.

CONCLUSION AND RECOMMENDATION

Stress and Strain is an inherent and inescapable part of modern society all over the globe. Stress can wreak havoc on both your body and your mind, contributing to everything from irritability, heartburn, and tension headaches to chronic depressions, heart disease and possibly even cancer. While you can't eliminate all stress, you can get rid some of it and you can certainly learn to better control your physical, mental and emotional response to the rest.

To fully understand the phenomenon of work stress, the review first documented the process that most commonly occurs for workers who experience work stress. In identifying this process, a plethora of contributory and execratory factors were identified. These factors included individual vulnerabilities, job demands, the organisational climate, the person-environment match, the appraisal and perceptions of the worker, human resource management practices, the medicalisation and legalization of stress, strain and some rehabilitation practices.

RECOMMENDATIONS

The following recommendations are made to reduce the stress and strain level among employees in banking sector:

- There are different types of role stressors which have been found to be causing stress. Inter-Role Distance is the main stressor causing stress among employees in banking sector. It is experienced when an individual usually performs more than one role and there exists a conflict between these roles. The organizations should endeavour to give the specific roles to executives according to their job. Proper job specifications should be formed. There should not be contradictory demands from the role played by individuals/executives.
- Another stressor causing stress is found to be Role Erosion. It is experienced when there arises a feeling that some important functions of a role occupant have been given to others. The organizations should assign a specific job to each employee explaining his rights and responsibilities clearly. There should be challenging functions to be performed by marketing executives in banking sector, so that they do not feel that their job functions are shared by others.
- Another factor causing strain among marketing executives in banking sector is Inadequacy of salary, which is mainly felt by middle level executives. Suitable policy of remuneration according to job demands should be adopted by these sector to manage stress.
- It is also found that working more than normal hours and working on weekends and holidays are also causing stress and strain among the executives. They do not get enough time for their families and leisure activities. The organizations should take immediate steps to reduce work overload or make extra payment for the time spent by the employees after normal hours of duty, so that they do not feel stressed.

CONCLUSION:

- There are different hierarchical levels in the Banking sector. Among the different Hierarchical levels stress is found to be highest in case of Middle Level employees. It is also quite high in case of employees. Middle Level employees are the backbone of this sector. They feel they have great pressure of work. So, they feel more stressed.
- Individual factors causing stress in Middle Level employees are lack of time for leisure activities, lack of time for family, work on weekends and holidays and working more than normal hours.
- In the private sector banking organizations, stress is the highest, whereas in the public sector also they feel stressed but not of the level of their private sector counterparts.
- Of the many role stressors, the main stressor causing stress in employees in banking sector is inter-Role Distance. This shows that they have to perform more than one role and there may be conflict between these roles.

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HUMAN RESOURCES IN FARMER'S MARKET

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ABSTRACT:

Farmer market is one which helps the customers to buy their product at a cheaper cost.Farmers markets reached their peak of popularity in the nineteenth century before beginning a decline that continued through much of the twentieth century. After World War II, the development of suburbia and the ascendancy of supermarkets, chain stores, and convenience shopping were especially damaging to farmers markets. However, even during this time, many towns maintained their markets, preserving the close tie between their communities and local farmers. Farmers markets are seen as one solution to the multifaceted problem of our culture's growing isolation—from other people, from the environment, and from the sources of our food. People perceive farmers markets as gathering places where families can bond with neighbors and visit with friends. Farmers markets also provide a medium by which people can get closer to their food sources. Many consumers feel good about supporting local farmers. Agricultural sectors are facing increased competitive challenges in the coming decades. The study focus on the personnel management of marketer with the buyers on the basis of price.

Keywords: human resource management, farmers market, organizational behavior, consumers.

INTRODUCTION:

The resources that resides in the knowledge, skills and motivation of people. Human resources is the least mobile of the four factors of production, and (under right conditions) it improves with age and experience, which no other resources can do. It is therefore regarded as the scarcest and most crucial productive resources that create the largest and longest lasting advantage for an organization. Human resources are the most valuable and unique assets of an organization. Human resources (HR) is the job function that manages people in an organization by providing an assortment of activities and policies and procedures, which relate to developing, utilizing, maintaining and retaining the appropriate number, and skills, of employees to accomplish your businesses objectives and goals. You can implement human resources into your farm business by creating a human resources plan.

It can include employee recruitment and selection, training and development, organizational structure (who reports to whom/pecking order, job skills and knowledge), labour relations (managing compliance with various legislation and regulations), employee performance management and succession planning, human relations (discipline, performance management, complaint handling, counseling and coaching), employee benefits, health and safety, employee communications, strategic planning, management of employee records.

DEFINITION OF HUMAN RESOURCES:

William R. Tracey, in "The Human Resources Glossary," defines Human Resources as: "The people that staff and operate an organization," as contrasted with the financial and material resources of an organization. A human resource is a single person or employee within your organization. Human resources refer to all of the people you employ.

HUMAN RESOURCES IN FARMER'S MARKET:

Human resources are the most valuable and unique assets of an organization. The successful management of an organization's human resources is an exciting, dynamic and challenging task, especially at a time when the world has become a global village and economies are in a state of flux. Farmers markets reached their peak of popularity in the nineteenth century before beginning a decline that continued through much of the twentieth century.

REVIEW OF LITERATURE:

There is a relatively thin literature on cooperatives in developing countries compared to the developed world, where it is mainly a part of the agribusiness literature. This literature has received renewed interest as vertical integration has become more 3 widespread in the agribusiness, and has also changed the causal direction between farming and agribusiness from being led from the farm level to be led from the retail industry (Reardon, et al., 2003). This might also have an effect on how farmers' cooperatives form in developing countries today.

In the literature, there are expressed fears of monopsonistic exploitation of small-scale farmers in contract schemes due to the unequal balance of power between the contractor and the small-scale farmer. Thus, a common proposal to rectify this situation is to support the creation of farmer's organizations (Glover, 1987, Sivramkrishna and Jyotishi, 2008).

According to Sykuta and Cook (2001) the increased need for coordination in the agricultural production chain is changing the role of cooperatives in the developed world. They also point out that the performance of a cooperative depends upon its characteristics and has identified the following five vaguely defined property rights; open versus closed membership, purchasing duty, equity share, multipurpose versus unipurpose cooperatives and membership fee. These characteristics do to a certain extent reduce some of the moral hazard issues resulting from incentives structures for the producers.

OBJECTIVES OF THE STUDY:

The following are main objectives of the study:

1. To study the Socio-economic profile of the farmers who participate in the UzhavarSandhai.
2. To facilitate direct contact between the farmers and public.

METHODOLOGY:

The Secondary data has been collected from various articles, journals, annual report, manuals etc.

FACILITIES TO BE PROVIDED AT FARMER'S MARKET :

Photo Identity Card

Based on the recommendations made by the team, identity cards are to be issued to the farmers, in which photo of the land owner and his nominee with the particulars of the village name to which the farmer belongs, survey number, extent of the land owned by him, and the vegetables

grown are mentioned. The identity cards are to be renewed every six months with reference to the vegetables grown in their fields.

Transport Facility

Transport facility for pick up and dropping down of the registered farmers to the Farmers market are arranged by the market functionaries through tie-up with state transport department.

Allotment of stalls

Stalls are to be allotted to the farmers by following lot method or first come first basis. The farmers are not allowed to occupy the stalls permanently. No fee is to be collected from the farmers.

Prices Fixation

The market committee will every day communicate the moderate wholesale prices of vegetables through fax between 7.30 AM and 8.00 AM . Based on the same, the prices of vegetable are fixed in consultation with the farmers committee, which may be 20% -25% higher than the whole sale price and lower than the local retail market prices in the area.

Public Address System

Prices of vegetables are frequently announced through public address system to create awareness of the rates of the vegetables among the consumers as well as farmers.

Supply of weighing scales

When the farmers enter into a Farmers market their names along with the particulars such as name of the village and the quantity of vegetables brought by them are entered in a register and they are issued a token. On the basis of the token issued to them, all the farmers are provided with weighing scales without collecting any fee. The farmers will return back the scales after completing their sales.

CONCLUSION:

Most of the salesmen sold fresh vegetables like ladyfinger, tomato, brinjal, cluster bean, raddish, coriander, green chilli and leafy, vegetables. It was observed that, those sellers came from the nearby villages. They plucked vegetables in the morning and within three to four hours they reached to the weekly market. Buyers also preferred to buy the fresh vegetables. Hence farmers were free very soon. 2) The vegetables sold by farmers in the rural weekly markets were limited but fresh. In the rural part of the district there was majority of marginal and small farmers. They were cultivating vegetables in their land as a cash crop and sold it in the rural weekly markets. 3) Most of the trading salesmen have limited stock of onion, potato, green vegetables and chillies etc. Those traders were visiting specific rural weekly markets in every week. They knew the demands of those specific markets; hence they bought goods with them as per the requirement.

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A STUDY ON GREEN COMPUTING PRACTICES FOLLOWED BY THE STUDENTS OF MANONMANIAMSUNDARANAR UNIVERSITY, TIRUNELVELI.

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ABSTRACT

Technology has spread out its tentacles throughout the world. Today's students have more access to technology than previous generations. Several studies were carried out by several researchers in the direction of Green Computing. This Research aims at determining the Green computing practices followed by the students of ManonmaniamSundaranar University, Tirunelveli. Green computing is defined as "the study and practice of designing, manufacturing, using and disposing of computers, servers, and associated subsystems, such as monitors, printers, storage devices, and networking and communication systems, efficiently and effectively with minimal or no impact on environment". This research is descriptive in nature. Non probability sampling method is used. 54 samples were collected from the students ofManonmaniamSundaranarUniversity, Tirunelveli Percentage Analysis and Chi-Square tools were used to analyze the data with the help of Microsoft Excel and SPSS.

Key words: Green computing, Green House Gases, Global warming, Energy Conservation.

Introduction

Technology has spread out its tentacles throughout the world. Today's students have more access to technology than previous generations. Several studies were carried out by several researchers in the direction of Green Computing. This Research aims at determining the Green computing practices followed by the students of ManonmaniamSundaranar University, Tirunelveli.

Overview of green computing

Green computing is defined as "the study and practice of designing, manufacturing, using and disposing of computers, servers, and associated subsystems, such as monitors, printers, storage devices, and networking and communication systems, efficiently and effectively with minimal or no impact on environment". (Murugesan, 2008)

Sustainability development can be achieved by motivating students about Best practices. The computer industry, consumers and the lawmakers are focusing towards sustainable IT. There are some researchers who have been compiling a wealth of

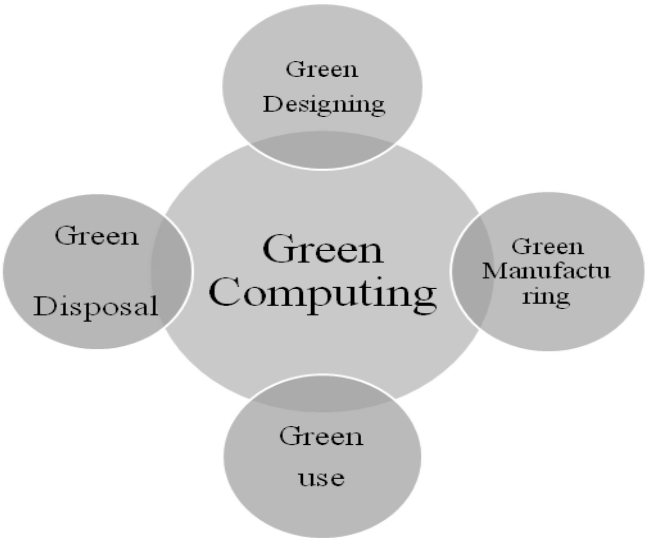

Figure 1. Relationship between Green Computing and its components

knowledge and experience in this field.

Reason for Green Computing

The Computer that are very helpful to the several studies have negative impact to the environment. Improper usage of computers causes energy waste, which in turn increases the Green House generation. The Green house gases contribute to Global warming. Due to Global warming the formation of cyclones, extreme weather conditions, increase in Ocean level, Drought, extreme weather Conditions, cyclones would occur. Hence it is the duty of every student to save energy and follow green computing concepts while using Computers.

REVIEW OF LITERATURE

(Selyamani, December 2015)made a study on "Green Computing: The Overview of Awareness, Practices and Responsibility among Students in Higher Education Institutes". The study was an attempt to measure the awareness, practices and responsibility carried out by students towards green computing in institution of higher education. A questionnaire was developed to determine the awareness, practices and responsibility toward the green computing between IT and non-IT students. The results showed that the students have an average level of awareness about green computing. It is concluded that the green computing practices followed by the students are not satisfactory. It is suggested that there is a need for green computing education to be integrated into the higher education curriculum to increase awareness while minimizing the harmful impact to the environment.

(Abdullahi & Birchi, March 2015)made a study on “Assessing University Students’ Attitude toward Green Computing Practices". A total of 700 students were randomly sampled and the data relating to attitude on green computing. Descriptive statistics, independent-samples t-test and Principal Components Analysis (PCA) were used to analyze the data. Results show that a majority (80.2%) of students were in agreement on the issue of going green. However, the result of the t-test shows that female university students were more concerned and have a significant positive attitude toward green environment compared to their male counterpart.

RESEARCH OBJECTIVES

- To access the knowledge of University students about Green computing
- To understand the attitude and awareness of University students about Green computing
- To identify the Green computing practices followed by the University students

RESEARCH METHODOLOGY

This research is descriptive in nature. Non probability sampling method is used. 54 samples were collected from the students ofManonmaniamSundaranar University, Tirunelveli. The primary data was collected through structured undisguised interview schedule prepared with respect to the objective of the project. Percentage Analysis and Chi-Square tools were used to analyze the data with the help of Microsoft Excel and SPSS.

ANALYSIS AND INTERPRETATION

Percentage Analysis

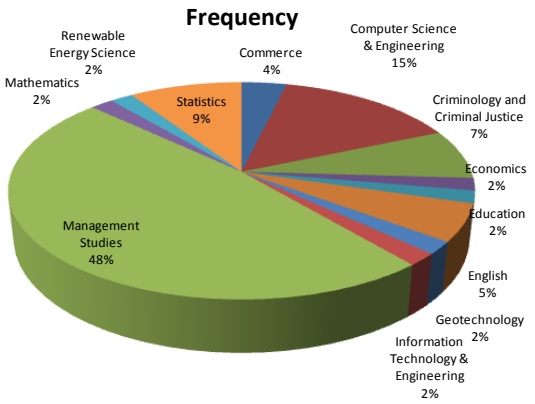

Chart 1.1. Branch/Department wise Respondents

1.1 Branch/Department wise Respondents

Interpretation

From the Chart: 1.1, It is observed that majority (48 per cent) of the respondents were from students of Management Studies, 15 per cent of the respondents were from Computer Science & Engineering. 9 per cent of the respondents were from statistics department.

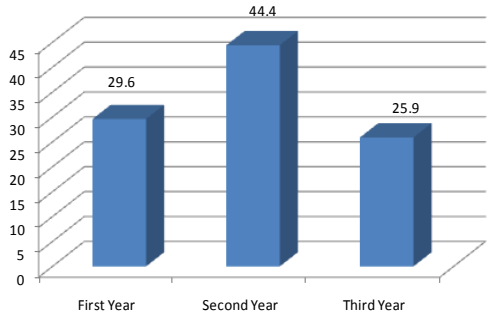

Chart: 1.2. Year of Study of the Respondent

1.2 Year of Study of the Respondents

Interpretation

From the Chart: 1.2, It is inferred that 44.4 per cent of the respondents were Second year students, followed by 29.6 percent of First year students and 25.9 percent third year students.

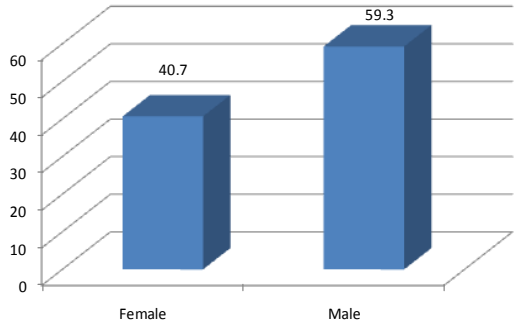

Chart: 1.3. Sex of the Respondent

1.3 Sex of the Respondents

Interpretation

From the Chart: 1.3, It is inferred that 59.3 per cent of the respondents were Male, 40.7 per cent of the respondents were female.

CHI – SQUARE ANALYSIS

1.4 Impact of Hours of usage of Computer on Power management mode opted when leaving the computer for a short while

Hours of usage of Computer	Power management mode opted by the respondents when leaving the computer for a short while				Total
	Hibernate	Standby	Switch Off	Leave it as it is	
1 to 5 hours	5	6	12	3	26
I do not use at all	1	0	1	0	2
Less than 1hour	2	5	5	2	14
More than 5 hours	3	3	5	1	12
Total	11	14	23	6	54

χ^2 =3.078, P-Value =0.961, df = 9.

P-value 0.961 is greater than our chosen significance level (α = 0.05), we do not reject the null hypothesis. Hence, we conclude that there is no significant association between Hours of usage of Computer and Power management mode opted when leaving the computer for a short while

1.5 Impact of Hours of usage of Computer on harmful impact of use of Computer

Hours of usage of Computer	Harmful impact of use of Computer				Total
	Consumes more energy	Increase Carbon Foot Print	All the above	None of the above	
1 to 5 hours	4	2	16	4	26
I do not use at all	1	1	0	0	2
Less than 1hour	2	0	12	0	14
More than 5 hours	3	1	6	2	12
Total	10	4	34	6	54

χ^2 =12.845, P-Value =0.170, df = 9.

Since the p-value 0.170 is greater than our chosen significance level (α = 0.05), we do not reject the null hypothesis. Hence, we conclude that there is no significant association between Hours of usage of Computer and harmful impact of use of Computer

1.6 Impact of Number of computer/laptop owned on Operating System

Number of computer/laptop owned	Operating system used						Total
	Dos	Linux	Mac	Unix	Windows	I don't know	
1	1	1	0	0	35	0	37
2	0	1	2	0	6	1	10
3	0	2	0	0	0	0	2
More than 3	0	0	0	0	1	0	1
No, I don't own any	0	0	0	1	3	0	4
Total	1	4	2	1	45	1	54

χ^2 =53.824, P-Value =0.000, df = 20.
Since the p-value 0.000 is Lesser than our chosen significance level (α = 0.05), we reject the null hypothesis. Hence, we conclude that there is a significant association between Operating system used and Number of computer/laptop owned.

Majority of the respondents use windows operating system than other Operating system. The respondents with single computer and laptop prefer windows operating system.

1.7 Impact of Number of computer/laptop owned on type of processor used

Number of computer/laptop owned	Processor used				Total
	AMD	VIA	Intel	I don't know	
1	5	0	21	11	37
2	1	0	8	1	10
3	2	0	0	0	2
More than 3	0	0	1	0	1
No, I don't own any	0	1	3	0	4
Total	8	1	33	12	54

χ^2 =28.697, P-Value =0.004, df = 12.
Since the p-value 0.004 is Lesser than our chosen significance level (α = 0.05), we reject the null hypothesis. Hence, we conclude that there is a significant association between Number of computer/laptop owned and type of processor used.

The respondents with single computer prefer Intel Processor than any other Processor. Majority of the respondents prefer Intel Processor than AMD and VIA Processor.

CONCLUSION

The study identifies that the students of ManonmaniamSundaranar University have positive attitude towards green Computing. Majority of the students of ManonmaniamSundaranar University are using computer/Laptop every day. The students of ManonmaniamSundaranar University have reasonable knowledge about Green Computing. The Students switch off their PC when not using it for a while, which shows that they give more importance to green computing practices.This denotes that the students are using computers effectively for their study and entertainment.

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"A COMPARATIVE STUDY ON TOURIST PERCEPTION TOWARDS RESTAURANT AND TRAVEL SERVICES IN TIRUNELVELI DISTRICT"

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ABSTRACT

Tourism is a highly competitive industry, and tourism enterprise sector can no longerCompete on the basis of cost alone. Quality is, therefore, a key element for the competitiveness of the tourism industry.The World Tourism Organization defines tourists as people who "travel to and stay in place outside their usual environment for more than twenty four hours and not more than one consecutive year for leisure, business and for other purposes not related to the exercise of an activity remunerated from within the places visited".There are several reasons for a tourist to visit a place of some interest. The visit may be due to historical place, landscape, or religious significance, shopping. Sometimes it could be manmade tourist attraction, the tourism creates a need to visit that a tourist destination is tourism marketing. The activities that are managed to boost tourism service is called Tourism Management. Once an Idea of visiting tourist destination is sold to the tourists everyone involving transporters, hotel, tourist agents and other allied service entities are benefited, in addition to the tourist. This paper aims to Identify and assess the Tourist Perception towards Restaurant and Travel service and compare the tourist Perception towards Restaurant and Travel service quality. 55 Samples were collected from Tourist places in Tirunelveli and the results were discussed.

Key Words: Tourism,Restaurant, Travel service, Transportation, Hotel, tourism marketing

1.1 INTRODUCTION

1.1.1 TOURISM

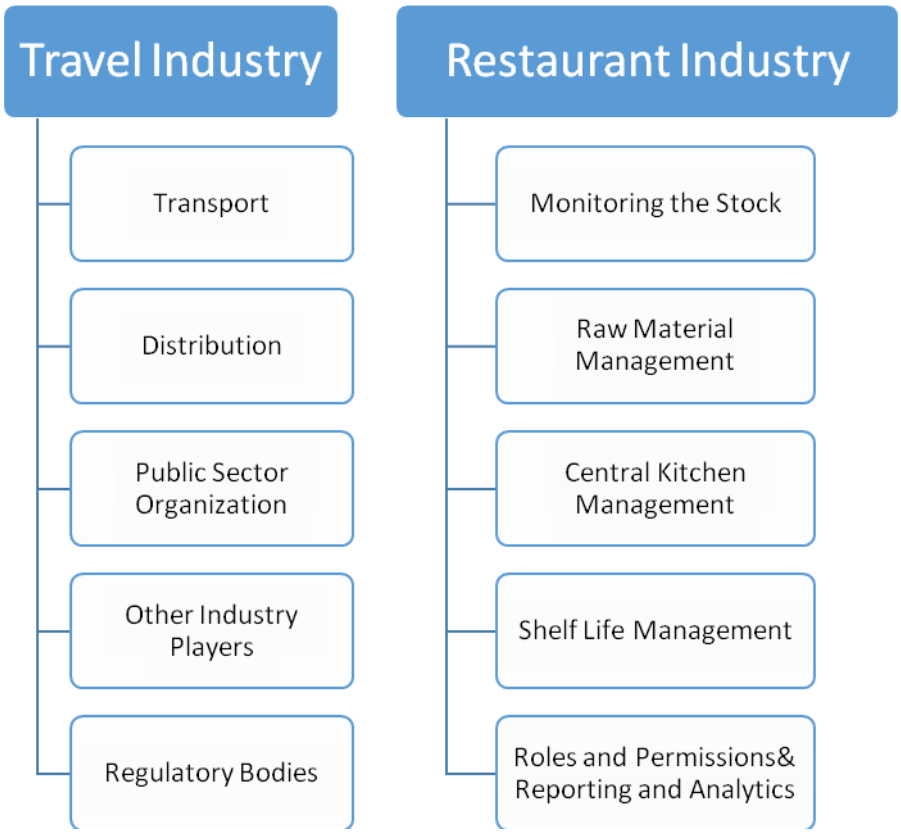
The **World Tourism Organization** defines tourists as people who "travel to and stay in place outside their usual environment for more than twenty four hours and not more than one consecutive year for leisure, business and for other purposes not related to the exercise of an activity remunerated from within the places visited".

1.1.2 Service Quality in Tourism Industry

Tourism is a highly competitive industry, and tourism enterprise sector can no longer Compete on the basis of cost alone. Quality is, therefore, a key element for the competitiveness of the tourism industry. It is also important for the sustainable tourism development of the industry and for creating and improving jobs. Therefore, promoting quality in tourism and tourist products is a priority in different tourism activities. (Jacob, 2013).

1.1.3 Tourism Industry is fragmented in nature and involves many players.

Chart: 1.1Travel and Restaurant Industry players.



1.2 REVIEW OF LITERATURE

(Grand, 2016) Says, **Forecasting the Potential Impact Viral Outbreaks in the United States Tourism Industry,** One of the biggest challenges faced by the United States tourism industry would be the threat of Emerging Infectious Disease (EID) outbreaks, primarily those caused by viruses. Since most viral outbreaks originate in other parts of the world, the top Ten U.S. Cities welcoming international travelers could be immediately impacted. The potential fear factor/avoidance response of customers leading to cancellations of travel is primarily influenced by the severity of the symptoms and the mode of transmission by specific viruses. The amount of news coverage also shows the potential hazards perceived by the public. City visitor bureaus and tourism industry leaders must be prepared with proactive containment procedures to minimize damages, both real and imagined.

(S. Gopalakrishnan, 2016)Findingswere related to this topic, Empirical **Study of Tourist Preferences at Kanyakumari District.**Tourism is defined as the activities of persons traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes. The main objective of the paper was to analyze the growth of domestic as well as foreign tourists visiting Kanyakumari district and the preference of tourism attractions in the study location. The primary data were collected from the tourists visiting the destination places. Interview Schedule was used to get comprehensive information about the profile of tourists, their purpose of visit, preferences regarding facilities, activities and attractions. Sampling size is restricted to 120 respondents including foreign and domestic tourists. The total

sample consists of 40 foreign and 80 domestic tourists from the study location. The technique adopted to identify and analyze the influencing factors on the level of attraction of tourism was factor analysis, Principal factor method with Orthogonal Varimax Rotation. The rotated factor matrix of factor coefficient or factor loading summarizes the results of factor analysis for the attractions of tourism in domestic tourists. The analysis has given eight factor solutions to find out the influence of groups of inter correlated variables, called 'factor' on tourist attractions. The results reveal that all the factors taken together have explained 78 percent of the total variations. The paper concentrates on Tourist's arrival in Kanyakumari district (Tamil Nadu, India) and analysis of the preference of Tourism attractions in the study location with the help of Factor Analysis.

1.3 OBJETIVES IF THE STUDY:

- To Identify and assess the Tourist Perception towards Restaurant and Travel service
- To compare the tourist Perception towardsRestaurant and Travel service quality.

1.4 RESEARCH METHODOLOGY

The project is descriptive in nature. Descriptive research includes surveys and fact – finding enquiries of different kinds. The Sampling method using Non probability sampling type is selected for these study 55 samples selected for this study in Tirunelveli. The primary data was collected through structured undisguised interview schedule prepared with respect to the objective of the project. Weighted Averagetest were used.

1.5 ANALYSIS AND INTERPRETATION

1.5.1 PERCENTAGE ANALYSIS:

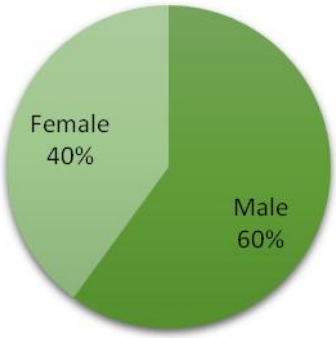
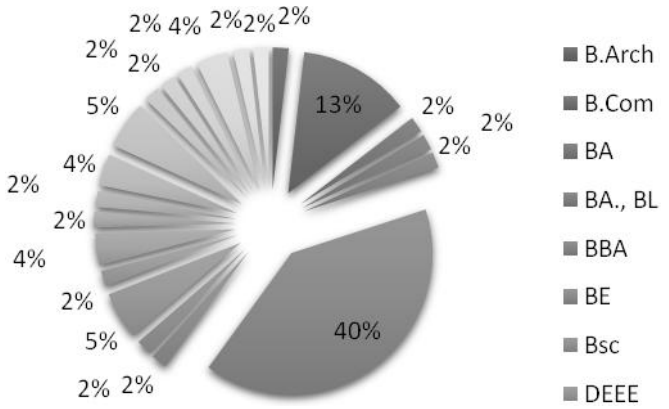


Chart: 1.2 Gender Differentiation

Interpretation

From the Chart 1.2 it is interpretedthat the Male Respondents were 60%, and the Female Respondents were 40%.



Interpretation

From the Chart 1.3 it is interpreted that the majority (40%) of the respondents were BE graduates.

Chart: 1.3 Education Variation

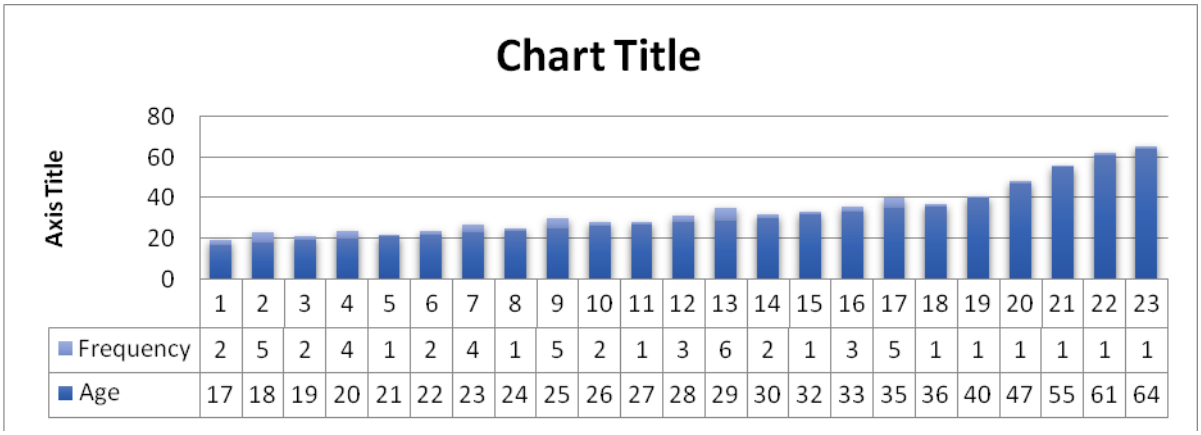
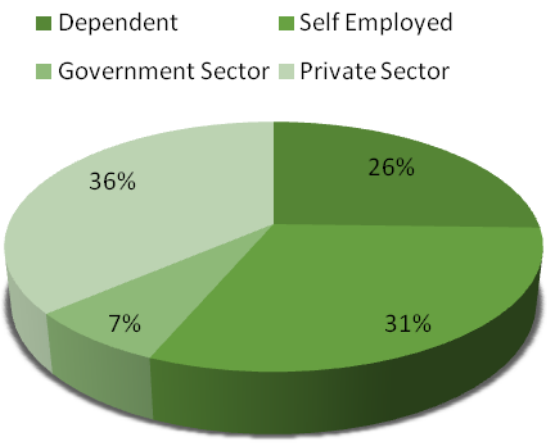


Chart: 1.4 Age Differentiation

Interpretation

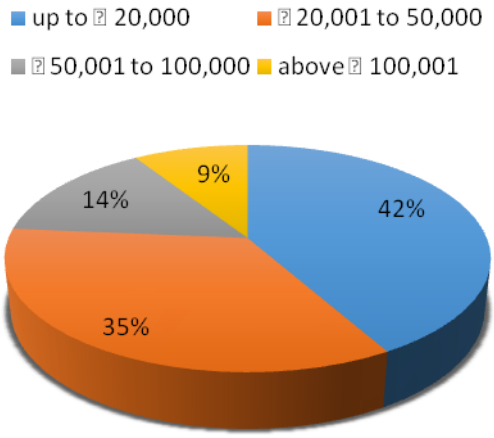
From the Chart 1.4 it is interpreted that the majority (10.9%) of the respondents belong to age group of 29 years



Interpretation

From the Chart 1.5 it is interpreted that the majority (36%) of the respondents were working in Private Sector.

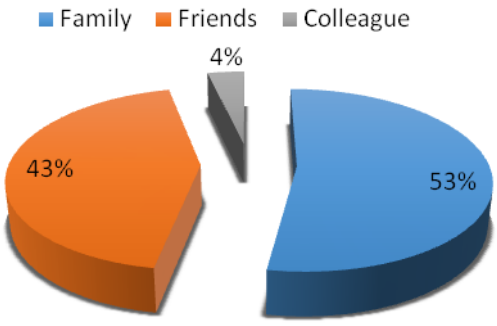
Chart: 1.5 Employment Status



Interpretation

From the Chart 1.6 it is interpreted that the majority (42%) of the respondents were earning up to □ .20,000.

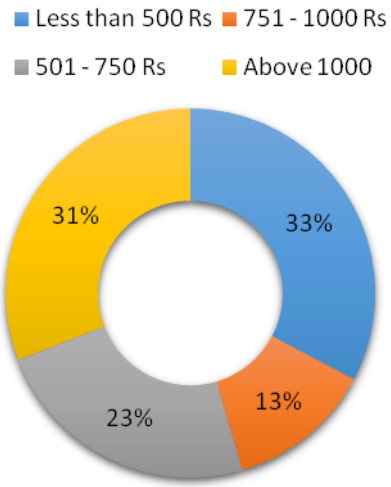
Chart: 1.6 Income Differentiation



Interpretation

From the Chart 1.7 it is interpreted that the majority (53%) of the respondents like to accompany with their Family.

Chart: 1.7 Accompany



Interpretation

From the Chart 1.8 it is interpreted that the majority of the respondents spend less than □ .500 in the tourist places in the 33%.

Chart: 1.8 Amount Spent

1.5.2 Weighted Average

Table 1.1 Tourists Perception towards Restaurant Services

S.NO	FACTOR	VGE -6	GE - 5	ME -4	SE -3	SmE -2	NaA -1	Weighted Score	Weighted Average	Rank
Tourists Perception towards Restaurant Services									**2.64**	
1	Comfortable Seating	11	19	10	10	5	0	144	2.62	2
2	Varieties of Menu	5	19	14	5	10	2	167	3.04	1
3	Cost of Food	10	22	11	5	7	0	142	2.58	3
4	Skill of Labour	20	14	10	6	5	0	127	2.31	4

INTERPRETATION:

From the above table it is inferred that, the Tourists expectation on Restaurant have 4 Variables. Tourists perceived "Varieties of Menu" as the First rank with a Weighted average of 3.04. Theoverall weightage of Tourist Perception towards Restaurant service is 2.64.

Table 1.2 Tourists Perception towards Travel Service

S.NO	FACTOR	VGE -6	GE - 5	ME -4	SE -3	SmE -2	NaA -1	Weighted Score	Weighted Average	Rank
Tourists Perception towards Travel Services									**3.06**	
1	Comfortable Seating	18	10	14	9	0	4	142	2.58	4
2	Extra options for Nearest Places	4	11	18	5	7	10	195	3.55	1
3	Cost of Transportation	8	19	7	10	3	8	170	3.09	2
4	Skilled Driver	13	11	10	11	3	7	166	3.02	3

INTERPRETATION:

From the above table it is inferred that, the Tourists expectation on Travel Services have 4 Variables. Tourists perceived"Extra options for Nearest Places"as the First rank with a Weighted average of 3.55. Theoverall weightage of Tourist Perception towards travel service is 3.06.

The Comparative Study on Tourist Perception towards Restaurant and Travel Services in Tirunelveli District had 2 factors and 8 variables, The Researcher could understand that the Tourists are satisfied by the "Varieties of Menu" available in the Restaurants, they have weighted the overall services of the Restaurant as 2.64. The tourists were satisfied by the "Extra options for Nearest Places"in the Travel service, they have weighted the overall Travel services as 3.06. Hence it is found that the Touristsare satisfied by the Travel Services than Restaurant services with the weight difference of 0.42.

1.6 CONCLUSION

The researcher could find that the "varieties of Menu" provided by the Restaurant attracts the Tourists than other services like Comfortable Seating, Cost of Food and Skill of Labour.Also the Travel agents give extra option for nearest places which satisfies the tourists than the Cost of Transportation, Skilled Driver and Comfortable Seating. The Tourists are highly satisfied by the Travel Services than Restaurant services.This information wouldprovide a valuable help to improve the Travel and Restaurant Services in Tirunelveli District.

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WORK LIFE BALANCE OF PRIVATE BANKS EMPLOYEESIN TIRUNELVELI DISTRICT

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"There is only one success – To be able to spend your life, your own way**"**

- Christopher Morley

1.1 INTRODUCTION

Life is short journey of self- discovery. It is a journey of choices and challenges that a human makes. The ups and downs that occur, as a consequence of these choices and challenges, have to be tackled by man, himself. The decisions he takes to counteract these choices and challenges, determines his success in life. ZigZagler, the late well known American author and motivational speaker once said "I believe that being successful means having a balance of success stories across the many areas of your life. You can't truly be considered successful in your business life, if your home life is in shambles". This study, 'Work life balance in the banking sector', marginally captured this viewpoint, by studying the work lives of a selected set of women bank employees.

In the words of Julie Morgenstern (2008), "Work-life balance is not about the amount of time you spend working vs. not-working. It's more about how you spend your time working and relaxing, recognizing that what you do in one, fuels your energy for the other." Thus, work life balance is all about the individual attempts to prioritize her life's needs in order to strike a balance between her work life and personal life. Work life balance is not an individual concern any more. It is individuals who make organizations. Work life balance thus, has transitioned from the traditional individual psychological realm to social, emotional, organizational and cultural needs of every modern organization today. It is an issue that is of ultimate importance and priority, to both to the organizations and its employees.

REVIEW OF LITERATURE

Duncan Cramer (1995) in his "Life and Job satisfaction: a Two-Wave Panel Study" has pointed out that satisfaction in one area of one's life spills over or generalizes to another. The compensation model postulates that the relationship between the two variables is negative: people dissatisfied with one area will compensate by gaining satisfaction in another area.

Meena and Dangayach (2012) in their study on employees satisfaction in banking sector has analyzed the employee satisfaction with office environment from a strategic point of view. The relation to employee loyalty and profitability was illuminated. They also recommended improvements in employee' satisfaction, employee productivity health well-being and growth of organization.

OBJECTIVES OF THE STUDY

1. To analyzethe inter personal relationship between employees in private sector banks.
2. To find out the factors that highly hinders the inter personal relationship between employees in private sector banks.

ANALYSIS AND INTERPRETATION

PERCENTAGE ANALYSIS

Designation	Frequency	Percent
Accountant	24	22.00
Asst. manager	20	18.30
Clerk	29	26.60
Deputy manager	2	1.80
Head cashier	13	11.90
Manager	9	8.30
Officer	12	11.00
Total	109	100.00

Age	Frequency	Percent
25 to 30	42	39
31 to 35	12	11
36 to 40	33	30
41 to 45	2	2
46 to 50	9	8
51 to 55	11	10
Total	109	100

Sex	Frequency	Percent
Male	58	53.20
Female	51	46.80
Total	109	100.00

Educational Qualification	Frequency	Percent
Under graduate	63	58
Post graduate	46	42
Total	109	100

Years of Experience	Frequency	Percent
1 to 5	93	85
6 to 10	13	12
11 to 15	3	3
Total	109	100
Marital Status	**Frequency**	**Percent**

Married	58	53
Unmarried	50	46
Separate	1	1
Total	109	100

Interpretation

In this Study Majority of Respondents are having Clerk posting, in this percentage of 26.6%. The Respondents sex 53.2% of Male Respondents of this Study and 46.8% of Respondents are Female catered. Most of the Respondents are under the 30 age group (39%). majority of bank employee. From the Research the Researcher found 85% of Respondents are having 5 years Experience. Above table interpreted the 53% of Respondents are married.

FACTOR ANALYSIS: **Peer relationship with you:**

Factor analysis is used to identify and define the underlying dimensions (factors) in the original variables. Kaiser – Meyer – Olkin measure of sampling adequacy (KMO measure) and Bartlett's test of sphericity are applied to the resultant correlation matrix to test whether the relationship among the variables is significant or not.

Peer relationship with you:

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.460
Bartlett's Test of Sphericity	Approx. Chi-Square	213.013
	Df	45
	Sig.	.000

The Kaiser – Meyer – Olkin test is based on the correlations and partial correlations of the variables. If the test value of KMO measure is closer to one, then it is good to use factor analysis. If KMO measure is closer to zero, then the factor analysis is not good idea for the variables and data. The value of KMO is .460 which means the factor analysis for the identified variables is found to be appropriate to the data.

Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.23	22.29	22.29	2.23	22.29	22.29	1.80	17.96	17.96
2	1.65	16.50	38.79	1.65	16.50	38.79	1.70	16.98	34.94
3	1.39	13.93	52.71	1.39	13.93	52.71	1.60	15.98	50.92
4	1.33	13.28	65.99	1.33	13.28	65.99	1.51	15.07	65.99
5	0.92	9.24	75.24						
6	0.72	7.23	82.47						
7	0.62	6.16	88.63						
8	0.55	5.53	94.16						
9	0.34	3.40	97.56						
10	0.24	2.44	100.00						

Extraction Method: Principal Component Analysis.

Bartlett's test of Sphericity is used to test whether the correlation matrix is an identified matrix i.e., all the diagonal terms in the matrix are zero. The significant value of Bartlett test is 0.000. Hence, there exists significant relationship among the variables. The measure of KMO test and value of Bartlett test indicate that the present data is useful for factor analysis.

The next step in the process is to decide about the number of factors to be derived. The rule of thumb is applied to choose the number of factors for which "Eigen Values" with greater than unity is taken by using Principal Component Analysis (PCA) method. The component matrix so framed is further rotated orthogonally using varimax rotation algorithm. All the statements are added on the four factors. The results, so obtained have been given in the tables separately along with factor loadings.

Among the four factors, the first factor which accounts for 17.962 percent of variance is the prima criteria considered to study the **Peer relationship with you**. The second, third and fourth factors account for 16.979, 15.979 and 15.072 respectively. The cumulative variance of all the four factors is 65.992 percent. The following table giver the factor matrix where principal component analysis is extracted for four factors.

Rotated Component Matrix

Particulars	Component			
	1	2	3	4
Peers deliver clear messages to me about matters relating to work	.887			
Peers discuss continuously with me about work problems and obstacles	.839	.127	.222	
Peers trust my promises	.214	.846		
Peers takes the opinions of mine into account when making decision	-.376	.620	.383	
Peers accept my criticism	.115	.542	.206	.509
Peers feel very confident about my skills and ability		.113	.820	-.230
Peers feel comfort, when they share their secrets	.144	.144	.612	.415
Peers Treat fairly and without discrimination		.495	-.530	-.162
Peers appreciate me, when I performance excellently	.175			.738
Whenever the peers makes decision, they consider me	.218		.148	-.665

Table reveals that the factor loadings (co-efficient) indicate how much weight is assigned to each factor. Factors with large co-efficient for a variable are closely related to that variables. Thus the 10 variables in the data are reduced into four factors.

RESEARCH METHODOLOGY

The project is descriptive in nature. Descriptive research includes surveys and fact – finding enquiries of different kinds. The Sampling method using Non probability sampling type is selected for these study 109 samples selected for this study in Tirunelveli.The primary data was collected through structured undisguised interview schedule prepared with respect to the objective of the project. Factor Analysis tool is used for this research.

CONCLUSIONS:

Workforce is increasing and their contribution to the banking sectors is also considered to be valuable. It is very necessary for the banking sectors to acknowledge employees by providing more appropriate work climate measures for them. Striking a healthy environment is imperative for all the employees irrespective of the type of bank to which they belong. It is the joint responsibility of the employer and the employees to ensure strong relationship that can bring in fruitful results to the banking sectors as well as employees also.

It is manifest from the above study that employees working in public sector banks and private sector banks find it very difficult to balance home life and work life. This is one of the major factors hindering employees from climbing the organizational ladder despite having the requisite qualification, good communication skill and competency to handle responsibilities associated with higher jobs. All these measures have potential to address the current challenges faced by employees and thereby enabling them to improve their performance by leaps and bounds.

SIGNIFICANCE OF HUMAN RESOURCE MANAGEMENT IN PUBLIC LIBRARIES

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ABSTRACT

Library has a significant role to play in the improvement and continuation of a democratic society. It provides the conditions by which individuals accomplish free access to information and data. They are utilizing technology to develop the management of scholarly information to strengthen and quick access to academic information. Public Library is considered as a gateway to knowledge for the society. Library services changes the relationship between the library staff and their work .Human resources play an important role in the development process of modern libraries. It implies utilizing individuals, building up their abilities, using, maintaining and compensating their services in tune with the job and organizational requirement. This paper attempts to highlights the significance of Human Resource Management in Public Libraries.

Key words: Human Resource, Library, management, staff.

Library has a significant role to play in the improvement and continuation of a democratic society. It provides the conditions by which individuals accomplish free access to information and data. It can give access to worldwide information through Internet. Libraries are instruments for individuals to acquire better living conditions. They are utilizing technology to develop the management of scholarly information to strengthen and quick access to academic information. They are more responsive to the demands of the users, new library forms seem such as virtual libraries, electronic libraries, and digital libraries. As Virginia Mathews points out "Libraries have a special role as the only medium giving its user a wide freedom of personal choice and an opportunity to inform himself in depth by the use of a wide variety of material"(15).

Public Library is considered as a gateway to knowledge for the society. It functions as an intellectual power house, aspiring to meet the intellectual, educational, recreational, informational and cultural requirements of the people. Human resources play an important role in the development process of modern libraries and economies. They are the principal significance in the achievement of any organization in light of the fact that a large portion of the problems in organizational settings are human and social rather than physical, technical or economic. Watkins states, "Human resource development is fostering long -term work related learning capacity at individual, group and organizational level". Liberalization and globalization of economies, administrative necessities, increasing demands for a more skilled and better motivated workforce and increasing domestic and foreign competition are some of the very important factors have added to the developing significance of Human resource management in modern organizations. As Abbass F Alkhafaji comments:

Human resource systems provide support to top management for implementing the organizational strategy by providing the people, skills, and systems to facilitate and reinforce the behavior required. Matching the organization's human assets with its strategy can require changing the individuals assigned to a job or changing the behavior of the individuals in their positions. It is the task of human resource management to provide the means to do either. This is done through systems for

planning, staffing, appraisal, compensation, and rewards. (137)

Human Resource Management implies utilizing individuals, building up their abilities, maintaining and compensating their services in tune with the job and organizational requirement. The development of human resources lies at the centre of the knowledge-productive organizations, like libraries and universities. As every advanced nation is progressively getting to be globalized, skills and aggregate learning of its workforce turn into its focused resources. All developed countries can design, produce and distribute goods and services with ease and speed. Human resources form an important component of Library and Information centres. The Human Resource Development is subjective change in the personality of individual with the goal that the manpower is successfully used in the libraries for optimum utilization of resources and for giving better library services. Richard Rubin states:

People run libraries. They provide the essential services, process the materials, prepare the budgets and establish the policies and practices that shape the institution. This is not always recognized by the public that often perceives the library as a place for collection of books. Certainly, an important aspect of any library is an array of objects that contribute to library service: the media, physical facilities and electronic technologies. But a human being is responsible for combining these elements into effective library service and failures in library service are often failures to deal appropriately with human issues.(1)

Public Libraries play a vital role in human resource management in ensuring the competency, motivation and development of the staff. The human resource is essential for successful managing libraries in technology-based service, and libraries are challenged to develop and implement new services along with traditional services, often with no increase in staff. The support of electronic services requires manpower with special skill sets. Each library has to develop individual solutions to manage libraries in digital era. Human resource is fully responsible to direct library service to users and to maintain a balanced organizational set up and further found that complicated organizational set up limits the services delivery function. It helps to increase productivity and encourages staff development. If administered appropriately, it becomes channel to provide more learning opportunities to staff and a powerful instrument to develop open and liberal culture in libraries. There is need of an excellent management application for libraries, especially the management of human resources.

A Public library has a librarian to guide and attend to the reader. Roles of libraries have changed because of the new advanced digital environment; new applications and services have been created and that differs from traditional libraries and their ways to deal with data arrangement. New sorts of job responsibilities have been in practice and new kinds of skills and abilities are in demand. The management needs to distinguish the difficulties and handle the situation with care in terms of long term benefit of the library as well as for the human resources. Libraries are extending services beyond the physical walls of a building, by providing material accessible by electronic means, and by giving the help of librarians in exploring and analyzing tremendous amounts of information with a variety of digital tools. Library services changes the relationship between the library staff and their work .The new forms imply the participation of staff at all levels and appreciate team work. These changes are necessary for aggressive library environment and are characterized by human resource improvement in a high tech work place which believed on inspiration and strengthen ever-increasing skills.

The Public library and its staff play a very important role in the digital era. It is necessary that the library staff should have computer knowledge and professionals experience. Their involvement in the development of new services is essential for its successful implements. As Balakrishana remarks, "The librarian in the digital world now acts as a guardian of information, as a consultant to the users, an information broker and also a continuous learner" (115). The manpower requirement always relies upon the nature of libraries and functions and services carried out in the libraries. For performing the different activities in libraries staff set up on different positions and have qualifications suiting to it. From librarian to attendant and helpers different categories of manpower is set up to carry out the functions systematically in libraries. Public library staff has a responsibility to maintain high ethical standards in their dealings with the public, other members of staff and external organizations.

Human Resource Development is an essential part of organizational culture. The member of staff should have a developmental environment in the Public libraries. Trained staff provides its goals for maximum individual commitment under proper working relationships and conditions including selection, allocation, utilization and development of employees as well as organization by acquiring maximum efficiency. The basic elements of Human Resource Development are treating the entire library personal as the most important resources and develop the proficiency of the staff. Through feedback make efforts to help staff distinguish their strengths and weakness. There should be free communication, discussion and exchange of opinion and ideas. There should be trust in the capabilities of the employees that they can acquire new competence at any stage of service period. There should be environment of cooperation, collaboration and cohesiveness. There should be acceptance of modern technology in library operations.

Conclusion

Human Resource Development is necessary by any organization that needs to be energetic and growth-oriented or to succeed in a fast-changing environment. Staff members in Public libraries have started understanding the sort of education and training they believe is needed to practice. Developments in educational technology and the changing pattern of education and learning demonstrate serious challenges and difficulties for the library staff members to upgrade their information technology skills. Public libraries are the integral parts of society to human resource develop through the knowledge and special skills.

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A STUDY ON ISSUES OF ENTREPRENEURIAL SOCIALISATION AMONG WOMEN

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ABSTRACT

Women are one of the most relevant untapped resources if you talk about entrepreneurship. Female entrepreneurship is gaining attention and importance in light of the evidence of the importance of new business creation for economic growth and development. Entrepreneurship refers to the act of setting up a new business so as to take advantages from new opportunities. Entrepreneurs are responsible for shaping the economy and they help in creation of new wealth and new jobs by inventing new products, process and services. We all understand that economic development of the today's woman is crucial for economic development of any country specially a country like India. The dependency on service sector has created many entrepreneurial opportunities for women that they can utilize to enhance their social standing and reputation. In this paper, an attempt has been made to study the issues related with entrepreneurial socialisation among women. Much knowledge is not found about the economic relevance of women in entrepreneurship programs and the effect of these programs on society and economy.

Keywords: Entrepreneurship, woman, economy, economic development, issues, economic growth

INTRODUCTION

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized. The purpose of this paper is to examine the various issues of women's entrepreneurial socialization i.e the transition of idea into action.

OBJECTIVES OF THE STUDY:

- To understand the concept of women entrepreneurship and entrepreneurial socialisation.
- To trace out the factors hampering the socialisation process of women entrepreneurs.
- To suggest some valuable measures to overcome issues of entrepreneurial socialization.

RESEARCH METHODOLOGY

Research Type: Descriptive Research

Type of Data/Data Source used: Secondary Data.

The present study is based on secondary data. Basically, the required information has been derived from

1. Articles from Newspapers, Magazines and Journals, and
2. Various related web-sites

ENTREPRENURSHIP

Entrepreneurship has been described as the "capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit". While definitions of entrepreneurship typically focus on the launching and running of businesses, due to the high risks involved in launching a start-up, a significant proportion of start-up businesses have to close due to "lack of funding, bad business decisions, an economic crisis, lack of market demand or a combination of all of these.

WOMEN ENTREPRENEURSHIP

Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial an inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc.

ENTREPRENEURIAL SOCIALISATION

Entrepreneurial socialization refers to the process of how the aspiration of a person to become an entrepreneur get materializes in to action. In other words entrepreneurial socialization means how does a person get an idea of becoming an entrepreneur and how does it get in to an action. Thus it is an adaptive intra-personal and inter-personal process that occurs during the new comer's entry into a new organization or passage across organizational boundaries. Entrepreneurial socialization characterizes the aspiring entrepreneur's journey from neophyte to firm founder and suggests factors that influence the transition from pre organization to new organization.

PROBLEMS FACED BY WOMEN ENTREPRENEURS:

Lack focus on Career Obligations: Indian women do not focus on their career obligations in the same manner as they do on their family and personal life. Despite having excellent entrepreneurial abilities, they do not focus on their career obligations. Their lack of focus towards their career creates a problem in promoting women entrepreneurship.

Economic Instability of women: The economic stability of Indian women is in a very poor state as they lack proper education that is crucial for becoming self-dependent. Women in rural areas can't take any entrepreneurial.

Lack of Risk taking ability: Our educational system is very primitive and creating awareness about woman's capacities and their hidden powers to handle economic activities. Most of the women are not performing entrepreneurial activities because they are not having the proper capacities and risk making ability.

Arrangement of Finance & Raw Material: Arrangement of finance is a major problem that is faced by women entrepreneurs. Their access to external sources of finance is very limited because of their poor economic condition in the society .As such; they find it difficult to be an entrepreneur as they

lack the risk taking ability because of poor financial assistance. Another problem faced by them is shortage of raw-material and difficulty faced by the women entrepreneur in arranging good quality raw material at competitive prices.

Cut-throat Competition Women entrepreneurs have to face tough competition not only from industry but also from their male counterparts. Surviving this cut-throat competition and achieving the aim of producing quality product at competitive price is not an easy task for the women entrepreneurs.

Low levels of literacy amongst women: Illiteracy is the root cause of socioeconomic biasedness that prevails in the society and that doesn't let women achieve economic independency. Due to lack of Knowledge of latest technology and proper education, it becomes difficult for women to set up their own enterprises.

Problems in getting financial assistance by banks & Financial Institutions: Banks and financial institutions help finance small and medium size firm operators to get financial assistance. But these banks and financial institutions don't readily provide credit to women entrepreneurs because they doubt the credit worthiness of women entrepreneurs. The irony is that according to a report by the United Nations Industrial Development Organization (UNIDO), woman's loan repayment rates are higher than men's but still financial institutes doubt their loan repayment abilities.

Marketing Problems: Women entrepreneurs face problems in marketing of their products as this area is mainly dominated by males and women fail to make a mark in this area. Women entrepreneur also find it difficult to capture the market and make their products popular and they often take the help of middlemen in marketing their products who often charge high commission from them.

Less support towards family: In business women have to devote long hours and as a result, they find it difficult to meet the demands of their family members and society as well. As such they become incapable in attending to domestic work, attending to the needs of their children which lead to conflict in their personal lives and they find it difficult to work as a women entrepreneur.

High cost of production: High cost of production adversely affects the development of women entrepreneurs. The high cost of factors of production & the raw material makes it difficult for the women entrepreneur to operate in the industry. Government assistance in the form of grant and subsidies to some extent enables them to tide over the difficult situations. Other than the high cost of production, women entrepreneurs also face the problems of labor, human resources, infrastructure, legal formalities, overload of work, mistrust etc that are associate with every business enterprise.

SUGGESTIONS

- ✓ The first step that can be the focus of the policy making process with regard to women entrepreneurship, is the effort to initiate a change in traditional mindsets. This can be achieved through peer awareness programs, training and supportive services with emphasis on gender sensitization.
- ✓ The education system curriculum can be so designed to help groom future entrepreneurs with basic knowledge and practical skills in management.

- ✓ The Government can set some priorities for women in terms of allocation of industrial plots, sheds and other amenities. However precaution should be taken to penalize any kind of misuse. There should be adequate regulatory provisions for the same.
- ✓ There should be an added emphasis on enhancing the standards of education of women in general as well as making effective provisions for the training, practical experience and personal development programs to improvise on their personality standards over all.
- ✓ Self-help groups should be promoted for women entrepreneurs.
- ✓ There should be specific efforts to help women access finance. There should be bank and regulatory policies which accept less traditional forms of collateral, look at borrower's willingness to repay and simplify business registry. There should be efforts to develop innovative loan and savings products for female entrepreneurs.
- ✓ Last but not the least, there should be all India forums to discuss problems, grievances, issues of women entrepreneurs. Complaints against constraints or short comings towards the economic progress of women entrepreneurs should be addressed by authorities and adequate measures should be taken to facilitate more entrepreneurship in the long run.

CONCLUSION

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the Government sponsored development activities have benefited only a small section of women. The large majority of them are still unaffected by change and development activities have benefited only a small section of women i.e. the urban middle class women. The large majority of them are still unaffected by change and development. The reasons are well sighted in the discussion part of this article. It is hoped that the suggestions forwarded in the article will help the entrepreneurs in particular and policy-planners in general to look into this problem and develop better schemes, developmental programmes and opportunities to the women folk to enter into more entrepreneurial ventures.

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PROBLEMS AND PROSPECTS OF STREET VENDORS IN TIRUNELVELI CITY

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ABSTRACT

Street vendor means a person engaged in vending of articles, goods, food items, etc. of everyday use or offering services to the general public in a street lane, sidewalk, footpath pavements, and public parks or any other public place or private areas or from temporary built-up structure. A street vendor is broadly defined as a person who offers goods for sale to the public without having a permanent built-up structure from which to sell. Street vendors may be stationary in the sense that they occupy space on the pavements or other public/private spaces or they may be mobile in the sense they move from place to place by carrying their wares or push carts or in baskets on their heads. The main objective of the study is to identify the socio-economic and environmental impact of street vendors and to identify the major constraint that faces the vendors while operating their business. This study used the questionnaire as primary data, the data collected from 50 respondents in Tirunelveli city. Percentage of rank technique and chi-square analysis are used. It is concluded that problems and prospects of street vendors in society.

Keywords: Street vendors, Employment, Agricultural and non-agricultural products,

INTRODUCTION

Street vendor means a person engaged in vending of articles, goods, food items, etc. of everyday use or offering services to the general public in a street lane, sidewalk, footpath pavements, and public parks or any other public place or private areas or from temporary built-up structure.

A street vendor is broadly defined as a person who offers goods for sale to the public without having a permanent built-up structure from which to sell. Street vendors may be stationary in the sense that they occupy space on the pavements or other public/private spaces or they may be mobile in the sense they move from place to place by carrying their wares or push carts or in baskets on their heads.

Street vending activities form the essential core of informal economic sectors in developing nations. These activities allow individuals to generate income with minimized investments of financial capital and without requiring large quantities of human capital. Street vending is surviving and growing not merely because it is an important source of employment but also because of the services it provides to the urban population. For the urban poor street vendors provide goods including food at low prices. Thus we find that one section of the urban poor namely street vendors subside the existence of the other sections of the urban poor by providing them cheap goods including food.

Street vendors sell different kinds of goods such as clothes and hosiery, leather made items, molded plastic goods and various household necessities which are manufactures in small scale or home based industries where large numbers of workers are employed. Apart from non-agricultural products, street vendors also sell vegetables and fruits. Thus street vendors provide a market for both

home based manufacturing products and agricultural products, supporting small scale and home based workers as well as agricultural workers. Hence several sectors and different types of labour are linked with the street vendors. They support the urban rich by providing daily requirements right on their doorsteps. Urban youth prefer to buy clothes and accessories from street vendors because the products the vendors sell are typically cheaper than those found in formal retail outlets.

STATEMENT OF THE PROBLEM

Though the street vendors constitute an important segment of the trade and commercial activities in the informal sector of our economy, this unorganized sector of street vendors is facing with numerous problems in their day to day transactions. Their major problems relate to credit and infrastructure inadequacies, lack of proper space for displaying their goods, harassment by municipal and police officials, sudden eviction from their place of trade, non recognition by the government of their business, unhygienic environment for the vendors particularly women vendors, etc. These and other problems are faced by these small traders who contribute significantly towards the income generation and provide cost effective services to the poor and middle class people. Hence, the researcher felt the need for a study of the problems of these street vendors in Tirunelveli city, where there are 10456 street vendors involved in different small trade activities. As such, researcher will study the problems under the head of "Problems faced by Street Vendors in Tirunelveli city".

OBJECTIVES OF THE STUDY

The study has the major objective of studying the different dimensions of street vendors business and to identify their major problems in their functioning in Tirunelveli City. Following are the specific objectives of the research study.

(i) To examine the demographic profile of the respondents.
(ii) To study the problems faced by the street vendors.
(iii) To study the education of the respondents and street vendors.
(iv) To suggest suitable remedies for improving the street vendors operations in the study area.

METHODOLOGY

The present study is both primary and secondary data collected. The primary data was collected from 50 respondents in Tirunelveli city. The secondary data was collected from books, articles and websites. Percentage analysis, Garratt ranking technique and chi-square test are used for arriving at conclusions.

Identified the Problems faced by Street Vendors (National Association of Street Vendors in India, 2004):

Housing and Urban Poverty Alleviation in the year of 2004. That report found out the problems faced by the hawkers which are listed below.

The NASVI recommended the government of India to solve these issues.

- Many vendors but limited space Problems with site allocations systems
- Problems with permit system in trading areas
- Lack of facilities (e.g. shelters, storage)
- Lack of access to credit
- No banks available to vendors as they areϖ considered "unbankable"
- Shortage of money
- Lack of (business) skills

- Legal illiteracy among vendors (authorities take advantage)
- No co-operation with listen government authorities
- Stubbed leaders who want to work alone
- Power struggle among leaders affecting ordinary vendors

The above said problems will be thoroughly investigated to without cause effect.

Problem Faced by Street Vendors

The Street Vendors are the most internal working section of the human society. But they are facing lot of problems. Following are the troubles.

Harassment by Police and Local government:

Some of the police man is daily collecting the money from the Street Vendors (Rs.10-20). They buy goods from them for free of cost. Every month, the police men file at least 2 illegal cases against the street vendors. Police man used to scold the vendors by using unparliamentarily words.

Trading sites too small:

The Street Vendors are occupied the small place and they are using some different equipment (transitory) for their business. Government of Tamilnadu announces the tender notifications but they are not interested to participate in the tenders.

Problems with site allocation systems:

Some vendors are occupying the area in early morning and it leads to quarrel between the vendors. Sometimes these problems have been taken to the court.

Lack of facilities (e.g. shelters, storage):

Hawkers are not having a permanent place. They move from one place to another place, so they are not using cold storage of their goods and some safety equipments (umbrella, water and etc…).

Lack of access to credit:

The vendors are not able to invest lot of money (capital) for their business, because they have no enough income.

Lack of (business) skills and education:

Every human being is capable in doing work with their skill. Vendors who are newcomers feel shy and therefore people are not interested in buying their goods. Vendors who are not educated loss their money in business as some people cheating their goods.

Result and materials:

Data relating to the demographic profile of the respondents in the following tables

Table 1: Demographic profile of the respondents

Particulars	No. of Respondents	Percentage
Age		
25-35	3	6
35-45	12	24
45-55	22	44
55-65	7	14
Education		
Illiterate	7	14
Below SSLC	28	56
SSLC	11	22
Higher secondary	4	8
Area Wise		
Rural	34	68
Urban	16	32
Income		
Below 2000	12	24
2000-4000	30	60
4000-6000	5	10
6000-8000	3	6
Saving		
Nil	-	-
Below 500	32	64
500-1000	10	20
Above 1000	8	16

Source: Computed data

In the above data it is clear that 44 percent of the respondents belong to the Age group of 45-55, 56 percent of them below SSLC level of Education, 68 percent of them reside in rural areas, 60 percent of them have a monthly income of Rs. 2000-4000 and 64 percent of them saving of Rs. below 500.

Table 2: Problems faced by the Street vendors

The researcher has used the Garret's ranking method to the problems faced by the street vendors.

Problems	Score	Rank
To assess to capital	158	2
Social security	218	1
Marketing competition	146	3
Local rowdies	22	6
Bribes of authorities	46	5
Price fluctuations	141	4

Source: Computed Data

The Problem faced by the street vendors' first rank to social security problem for the street vendors. The second rank to goes to assess to capital, marketing competition has third rank. The fourth rank goes to price fluctuations. Which is followed by bribes of authorities and local rowdies.

Education and Street vendors:

Ho: There is no significance different between the education of the respondents and street vendors.

Ha: There is significance different between the education of the respondents and street vendors.

Factors	Calculated value	Degrees of freedom	Table value	Level of significance	Result
Education of street vendors	$X^2 = 20$	4	$X^2 = 9.49$	5%	(Ho) is Rejected

Expected frequency (E) = Total No. of. Frequencies\ total No. of education

$X^2 = (O-E)^2/E = 20$

Degrees of freedom (v) =n-1=5-1=4

Since the calculated value is greater than the table value of X at 5% level of significance that the null hypotheses is rejected and there is no significant different between the education of the respondents and street vendors.

Therefore alternative hypothesis is accepted and it is concluded that there is a relationship between the education of the respondents and street vendors.

Suggestions:

1. Now a day's government and nongovernmental organization are taking care the weaker section but something they misuse their responsibility. This study gives suggestions to improve the street vendor's livelihood.
2. The government should give proper ID card to the street vendors.
3. Government should provide commercial building to street vendors for monitory low rental and open in some eminent street.
4. Hence the government should provide special health scheme.
5. Welfare scheme and livelihood programme for the street vendors
6. Local body and police should be oriented to support street vendors to do their business without hampering the normal course of activities of the people.
7. They should include habit of saving to improve the economic conditions.

Conclusion

The in-depth analysis of the socio economic facets of the street vendors in Tirunelveli city has led to the unambiguous conclusion that street vending activity in Tirunelveli city, likewise in other districts of Tamilnadu, is unsecured and challenging. The study shows that the excessively long working hours of the vendors, poor safety and security conditions at their workplaces, together with the conflict with the local municipal authorities are contributing towards deterioration in their working environment. They thus need to be imparted certain proper rights: to utilize the public

space; to access the institutional credit; and to participate actively in union activities as to enjoy a secured and healthy working condition to earn their livelihood. There is an urgent need for concrete action plan to ameliorate the socio economic conditions of the street vendors. Street vendors are indispensable part of urban culture. Government should simplify the rules and regulations that prevent them from carrying on their occupation with dignity and freedom. The national policy on urban street vendors is revised by the Ministry of Housing and Urban Poverty Alleviation, Government of India, in 2009 (NPUSV, 2009), though the new policy is much the same as the National Policy on Urban Street Vendors, 2004. But these policies are still on paper only and have not been implemented in Tirunelveli District so far. Therefore, it is incumbent on the state government to take the initiative to fully implement the national policy. Moreover The Street Vendors (Protection of livelihood and Regulation of Street vendors) Bill 2012 which has been passed by the Parliament on 19th February 2014 and received the assent of the President on 4th March 2014, is now an act namely The Street Vendors Act 2014. However the date of commencement of the act has not been announced. The street vendor's act 2014 should be made operative without further delay which would help the vendors to achieve decent working condition and enjoy an adequate means of livelihood. We should not forget the everlasting slogan that says "Poverty in anywhere; is a threat to the prosperity in every where".

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HUMAN RESOURCE MANAGEMENT PRACTICES IN PRIVATE SECTOR LIFE INSURANCE COMPANIES IN TIRUNELVELI

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ABSTRACT

HRM is an art of procuring, developing and maintaining the competent workforce to achieve the goals of an organization in an effective and efficient manner. But this system, traditionally has gained more attention only from the service organizations. As HRM is the set of distinct but interrelated activities, functions and process that are directed at attracting, developing and maintaining a firm's human resources, it is an essential ingredient for service rendering institutions like insurance companies for their survival. Hence the Human Resource Management Practices of Insurance companies are considered for the present study. The main objective of the study is to analyse the various dimensions of Human Resource Practices of private sector life insurance companies and its relationship with the personal variables of the respondents. Fourteen employees from each of the five selected private sector life insurance companies totaling 70 are selected as sample by adopting simple random sampling method. The study is based on both primary and secondary data. For the purpose of the study, the HRM practices followed by the private sector life insurance companies are categorized into eight dimensions namely HR Planning and recruitment, Training, Selection and placement, Workforce diversity, Career planning and advancement, Team work and participation, Competitive compensation and Performance appraisal. The statistical tools like mean and one way ANOVA are used to anyalyse the data. Based on the findings of the study, suitable suggestions are made.

1. INTRODUCTION

Organizations are generally, driven by a set of pre-determined goals. They employ physical, financial and human resources in order to achieve the goals. These goals have no meaning unless people understand the underlying philosophy, translate them into concrete action plans and put their hearts while realizing the targets. Organizations thus depend on people for their objectives and goals. In a similar way, people need organizations. The vast majority of people work to support themselves and their families and people work for many reasons other than economic security. To meet their multifaceted needs, people and organizations join hands. Unfortunately, this union seldom approaches perfection. Organizations face several problems to reach their goals, and likewise employees, have their own problems in their attempt to be productive and efficient in their jobs and feel satisfied in their work lives. This is possible only through an effective Human Resource Management Practices followed in any organization. Thus, the challenge of human resource management is to minimize these obstacles and improve the contributions made by people to organizations. HRM is an art of procuring, developing and maintaining the competent workforce to achieve the goals of an organization in an effective and efficient manner. Hence the study about the Human Resource Management Practices in any organization is the need of the hour.

2. STATEMENT OF THE PROBLEM

Human Resource Management is essential not only for the manufacturing organizations but also for the service organizations. But this system, traditionally has gained more attention only from the service organizations. As HRM is the set of distinct but interrelated activities, functions and process that are directed at attracting, developing and maintaining a firm's human resources, it is an essential ingredient for service rendering institutions like insurance companies for their survival. Hence the Human Resource Management practices of Insurance companies are considered for the present study.

Liberalization in the Indian insurance sector has opened the sector to private competition. The privatization of insurance sector leads to stiff competition in providing the valuable services to its customers. Hence private sector life insurance companies are chosen for study about HRM practices.

HRM is a positive concept and rooted in the belief that human beings have the potential to do better. It therefore, places a premium on the dignity and tremendous latent energy of the people who differ in their socio-economic status. Hence in this chapter, an attempt is made to analyse the dimensions of HRM practices in relation to the personal variables of the respondents.

Tirunelveli is selected as a study area, since it is a busy business centre with many banks, insurance companies and financial institutions.

3. OBJECTIVES OF THE STUDY

The main objectives of the study are

- To analyse the various dimensions of Human Resource Practices of private sector life insurance companies and its relationship with the personal variables of the respondents.
- To offer suitable suggestions based on the findings of the study.

4. REVIEW OF PREVIOUS STUDIES

Subhash C. Kundu and Divya Malha[1] (2010) in their article, "HRM Practices in Insurance Companies: A Study of Indian and Multinational Companies" examined the HR practices of insurance companies. Among the six factors namely, performance appraisal, workforce diversity and contemporary HR practices, training, HR planning and recruitment, selection and socialization of employees and competitive compensation, 'Training' was found highly in practice in the insurance companies. They also found that the Indian Companies did not practice 'work force diversity'.

Mohammed Nazim-ud-din[2] (2010) in his article, "HR Practices in Insurance Companies – A Case study of Bangladesh" examined the HR practices in insurance sector of Bangladesh. He concluded that the HR practices in Bangladesh insurance sector did not provide positive effect on the productivity of insurance organization and employees' satisfaction.

Kusum Dubey and Jay Kumar Pandey[3] (2013) in their study, "Managing HR Challenges in Insurance Industry: A study of Life Insurance" discussed the main issues, problems related with HR and also analysed the impact of ineffective HR on the overall performance of insurance companies. They also suggested the suitable coping strategies for effective management of work force in the insurance sector.

5. METHODOLOGY

Five reputed private sector life insurance companies in Tirunelveli namely HDFC Standard Life Insurance Company Ltd., ICICI Lombard General Insurance Company Ltd., ICICI Prudential Life Insurance Company Ltd., Reliance Life Insurance Company Ltd., and Bajaj Allianz

Life Insurance Company Ltd. are considered for the study. Fourteen employees from each of the five companies totaling 70 are selected as sample by adopting simple random sampling method.

The study is based on both primary and secondary data. The primary data are collected from the respondents with the help of a structured questionnaire. The secondary data are collected from books, journals and websites.

Statistical tools like mean and one way ANOVA are used to analyse the data.

6. ANALYSIS OF DATA

The data collected from the respondents with a help of questionnaire are analysed in three parts:

- Personal profile of the respondents
- Dimensions of HRM practices
- Relationship between the personal profile of the respondents and the dimensions of HRM practices

6.1 PERSONAL PROFILE OF THE RESPONDENTS

The personal profile of the respondents for the purpose of the study includes only the gender, marital status, age and educational qualification. Table 1 shows the personal profile of the respondents.

Table 1

PERSONAL PROFILE OF THE RESPONDENTS

S.No	Personal Profile	No .of respondents	Percentage
1	**Gender**		
	Male	46	66
	Female	24	34
	Total	70	100
2	**Marital status**		
	Married	25	36
	Unmarried	45	64
	Total	70	100
3	**Educational qualification**		
	HSC	15	21
	Graduation	16	23
	Post graduation	30	43
	Diploma	9	13
	Total	70	100
4	**Age**		
	Below 20 years	5	7
	20 - 30 years	20	29
	30 - 40 years	30	43
	40 – 50 years	12	17
	Above 50 years	3	4
	Total	70	100

[Source: Primary data]

Table 1 revealed the following findings

- 66 percent of the respondents are male and 34 percent of the respondents are female.
- 64 percent of the respondents are unmarried and 36 percent of the respondents are married.
- 43 percent of the respondents are post graduates.
- 43 percent of the respondents are in the age group of 30-40 years.

6.2 DIMENSIONS OF HRM PRACTICES

The HRM practices followed by the private sector life insurance companies in general are categorized into eight dimensions. They are

- HR Planning and recruitment
- Training
- Selection and placement
- Workforce diversity
- Career planning and advancement
- Team work and participation
- Competitive compensation and
- Performance appraisal

Each dimension comprises of five to six statements. Likert Scaling technique is used to quantify the perceptions of the respondents towards the dimensions of HRM practices. The perceptions of the respondents are separately calculated for the selected personal variables like gender, marital status, age and educational qualification. The total calculated scores are compared with the neutral points so as to decide whether their perceptions towards the various dimensions of HRM practices are satisfactory. Table 2 shows the mean scores of the dimensions of HRM practices based on the personal profile of the respondents.

Table 2

DIMENSIONS OF HRM PRACTICES

Personal variables	HR Planning and	Training	Selection and placement	Workforce diversity	Career planning and advancement	Team work and	Competitive compensatio	Performance appraisal
Neutral point	**18**	**15**	**15**	**15**	**18**	**15**	**15**	**15**
Gender								
Male	25.89	22.24	22.39	22.41	27.52	22.54	22.57	22.87
Female	25.08	18.83	18.11	19.92	23.21	18.75	18.13	18.54
Marital status								
Married	15.52	12.00	11.72	11.88	14.48	11.80	12.56	12.16
Unmarried	32.04	27.09	27.38	27.18	32.42	26.91	26.33	26.93
Educational Qualification								
HSC	10.25	12.38	10.63	23.63	13.50	15.38	13.50	16.13

UG	19.31	25.44	15.88	17.78	20.94	19.00	18.82	24.69
PG	20.80	17.77	16.47	20.64	26.23	20.37	20.77	21.30
Diploma	26.60	17.20	21.60	18.00	19.28	25.80	16.80	20.40
Age								
Upto 20 years	27.20	22.85	20.85	22.70	27.65	22.90	23.20	23.00
20 – 30 years	21.80	19.00	21.40	20.00	23.40	22.00	22.01	21.00
30 – 40 years	24.36	21.73	22.13	22.40	26.73	22.29	22.67	22.76
40 – 50 years	25.33	19.75	20.25	19.25	23.91	19.67	19.25	18.91
Above 50 years	33.33	21.33	21.33	20.00	25.01	20.33	18.67	21.66

[Source : Primary data]

The major findings from Table 2 are :

Gender : The mean scores of all the dimensions of HRM are above the neutral point for both the male and female respondents. Hence both the male and female respondents are well satisfied with all the dimensions of HRM practices.

Marital status : The mean scores of all the dimensions of HRM practices are below the neutral point for the married respondents. It is very clear that, the married respondents are not satisfied with the HRM practices followed in their organizations as compared to the unmarried respondents of selected private sector life insurance companies.

Educational Qualification : The mean scores for the dimensions of HRM practices namely 'HR planning and recruitment', 'training', 'selection and placement', 'career planning and advancement' and 'competitive compensation' are below the neutral point for the respondents with HSC as their qualification. But the mean scores for all the eight dimensions of graduates, post graduates and the diploma holders are above the neutral point. Hence the perceptions of graduates, post graduates and the diploma holders are high as regards all the eight dimensions of HRM practices.

Age : The mean scores for all the dimensions of HRM practices are above the neutral point for the respondents from different age groups. Hence the respondents from different age group are satisfied with all the dimensions of HRM practices prevailing in private sector life insurance companies.

6.3 DIMENSIONS OF HRM PRACTICES AND PERSONAL VARIABLES OF THE RESPONDENTS

Even though the mean scores based on the personal profile of the respondents towards the dimensions of HRM practices are above or below the neutral point, there may exist some degree of variation in their perception towards the dimensions of HRM practices. Hence with a view to find out whether there is any significant difference in their perception towards the dimensions of HRM practices based on their personal profile, the one way ANOVA test is applied. The null hypotheses framed are:

- The male and female respondents do not differ significantly in their perception towards the dimensions of HRM practices.
- The married and unmarried respondents do not differ significantly in their perception towards the dimensions of HRM practices.
- The respondents with different educational qualification do not differ significantly in their perception towards the dimensions of HRM practices.
- The respondents from different age group do not differ significantly in their perception towards the dimensions of HRM practices.
    - The consolidated results of ANOVA test are given in Table 3

Table 3
Consolidated Results of ANOVA

Dimensions	Gender		Marital status		Educational qualification		Age	
	CV	TV	CV	TV	CV	TV	CV	TV
HR Planning and recruitment	4.936*	4.84	0.139	4.84	6.995*	3.10	1.675	2.76
Training	1.625	5.12	0.594	5.12	1.429	3.24	2.128	2.87
Selection and placement	0.602	5.12	3.638	5.12	5.996*	3.24	2.327	2.87
Workforce diversity	0.234	5.12	5.343*	5.12	1.024	3.24	2.121	2.87
Career planning and advancement	4.968*	4.84	0.98	4.84	1.441	3.10	1.117	2.76
Team work and participation	0.049	5.12	5.352*	5.12	1.957	3.24	2.758	2.87
Competitive compensation	0.597	5.12	0.865	5.12	5.870*	3.24	2.046	2.87
Performance appraisal	5.225*	5.12	0.973	5.12	3.010	3.24	2.065	2.87

[CV – Calculated value ; TV - Table value ; * - Significant at 0.05 level]

Table 3 revealed the following:

Gender: The calculated values of the dimensions of HRM 'HR planning and recruitment', 'career planning and advancement' and 'performance appraisal' are above the table values at 5% level of significance. Hence the null hypothesis is rejected for these HRM dimensions and it is concluded that the male and female respondents differ significantly in their perception towards the dimensions of HRM practices namely 'career planning and advancement' 'HR planning and recruitment' and 'performance appraisal'.

Marital status: The calculated values of the dimensions of HRM practices namely 'work force diversity' and 'team work and participation' are above the table values at 5% level of significance. Hence it is concluded that the married and unmarried respondents differ significantly in their perception towards the dimensions of HRM practices namely 'work force diversity' and 'team work and participation'.

Educational Qualification: The mean scores of the HRM dimensions namely 'HR planning and recruitment', 'selection and placement' and 'competitive compensation' are above the table value at 5% level of significance. It is concluded that the respondents with different educational qualification differ significantly in their perception towards the dimensions of HRM practices namely 'HR planning and recruitment', 'selection and placement' and 'competitive compensation'.

Age : The calculated values of the eight dimensions of HRM practices are below the table values at 5% level of significance for the respondents from different age groups. Hence the null hypothesis is accepted and it is concluded that the respondents from different age group do not differ significantly in their perception towards the dimensions of HRM.

7. SUGGESTIONS

Based on the findings of the study, the following suggestions are made:

- As the married respondents are not satisfied with almost all the dimensions of HRM practices, proper steps must be taken to consider them with flexi time options on the jobs, requisite training and timely promotions.
- The respondents with the educational qualification of HSC are not satisfied with the training programme. Hence, proper steps must be taken to redesign their training programmes, so that it would serve as a morale booster, enhancer of knowledge, skill, attitude and experience.
- As the respondents with varied educational qualification differ significantly in their perception towards 'Competitive compensation', it is the responsibility of the insurance companies to arrange for the frequent performance appraisals and also to follow a constant and regular feedback process.
- As the diversity of human resources has become a demographic reality, the insurance companies have to learn how to manage a diverse workforce so as to get maximum benefit and competitive advantage in the changed scenario.
- In addition to the periodical evaluation of the existing pay practices so as to offer fair pay, it is the prime duty of the insurance companies to provide challenging and meaningful work tasks and foster positive co-worker relationships in order to create a good working environment.
- Insurance companies should provide various financial and non-financial incentives so as to motivate the employees to work collectively towards achieving the common goals.

8. CONCLUSION

The success of any organization depends on the employees who are the driving force for all activities. To effectively manage the human resources, the organizations have to implement innovative HRM practices. The organizations which implement such practices with dedication, remains ahead of their competitors in a positive manner and leads to overall corporate performance. While designing and implementing such practices, an important thing to be kept in mind is that the HRM practices should be reviewed and updated from time to time. Moreover, if the suggestions given in the study with regard to the HRM practices are carried out promptly, definitely the private sector life insurance companies will shine as a super power in the years to come.

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INCOME AND EXPENDITURE PATTERN OF WOMEN PROFESSORS IN ARTS AN SCIENCE COLLEGES TIRUNELVELI CITY

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ABSTRACT:

The research study is based on the approach on the economic analysis and its usage on the whole the study is based on the responses by the respondents about the savings and investments pattern among the college professor's both in Tirunelveli district this study helps to analyse their income and savings among the college professor's the research was conducted directly to 65 college professor's income and expenditure pattern in government college aided college and self-finances college based on structured questionnaire majority of the respondents feel the best avenue for investments is indepredictable its helpful to manage the unpredictable future.

Keywords: Investments ,Reasonable rate of return, savings college professor's

Introduction:

Savings refers to the pattern of income kept aside from the current income for future etc. people able to save income of expenditure by keeping a part from their revenue every month and this possible by cutting the unwanted of expenditure generating higher income and by doing the both the need for saving is to meet future expenses. To meet unexpected contingencies or emergencies to raise our standard of living to generate future income also helps nation to improve the economic development etc. Investment means the expenditure today was sacrifice something for the main aim of investment is to generate extra income and protect the future the various are government deposits bonds real estate's post office saving certificates life insurance policies mutual fund etc. The logic behind venture is to generate additional return through Investment but every investment do not give assured returns most investments are risky some of the factors which help us from making risky investment are ability to save easy liquidity tax relief reasonable rate of return etc.

OBJECTIVES OF THE STUDY:

- To examine the demographic profile of the respondents
- To study the job performance of the college women professor's
- To study the age of the respondents and college professor's of income and expenditure pattern.

Statement of the problem:

Income and expenditure in saving income it is the general habit of expenditure spending leisurely and entire income their life to vogue but due to heavy depression we have not faced that much problem because always we have the income and saving major portion of our income helped to save the lives even there is no job the research study is an attempt to analysis the relationship between savings and investments pattern of the college teachers all the getting handful salary and they are treated becoming talk of the world particularly among the college teaching profession because it gives them mental satisfaction and improve their academic knowledge.

Methodology:

Both Primary and Secondary data collected. The primary data collected from 50 Respondents in Tirunelveli City. The Secondary data was collected from book Articles and web sited. Percentage analysis garrett Ranking Technique and Chi-Square test for arriving at conclusion.

College of management:

Most of the college professors have never studies the problem of college management in any systematic way many lines of subject matter specialization are such as not to be lead one to think much about the larger problem of what a college should try to be and many of women professors problem as they grow old an unwilling to hear new pro-postal's there are real danger that a particular college faculty may grow academic in the bad sense, worship tradition and resist needed innovation business organisation line and staff view of college administration on other hand college professors as we pointed out just above making polices more over as already admitted we now have the trustees and shall have them for years to come if not forever.

Result and materials:

Data relating to the demographic profile of the respondents in the following tables

Table 1: Demographic profile of the respondents

Particulars	No. of Respondents	Percentage
Age		
25-35	3	6
35-45	22	44
45-55	12	24
55-65	7	14
Education		
PG	7	14
P.G NET/SET	11	22
M.Phil	28	56
Ph.D	4	8
Area Wise		
Rural	16	32
Urban	34	68
Income		
Upto 15000	12	24
15000-20000	30	60
25000-35000	5	10
35000-45000	3	6
Saving		
Below 5000	6	12
5000-7000	26	52
7000-9000	10	20
Above 9000	8	16
Expenses		
Below 5000	2	4
5000-8000	5	10
8000-10000	33	66
Above 10000	10	20

Source: Computed data

In the above data it is clear that 44 percent of the respondents belong to the Age group of 35-45, 56 percent of them M.Phil level of Education, 68 percent of them reside in urban areas, 60 percent of them have a monthly income of Rs. 15000-20000, 52 percent of them saving of Rs. 5000-7000 and 66 percent of them spending Rs. 8000-10000.

Table 2:Job performance of college women professors.

The researcher has used the Garret's ranking method to the Job performance of college women professors.

Particulars	Score	Rank
The staff satisfaction help of create high qualification and achievement of success for the institution	154	2
The suitability and interest in the job	198	1
Interest give for self-thinking while at work	60	5
Importance five to my ideas to do things better	140	3
The trust imposed by my departments heads	139	4
Care shown by the superior in learning my job	40	6

Source: Computed Data

The performance of women professors to first rank got the suitability and interest in the job, the staff satisfaction help of create high qualification and achievement of success for the institution got second rank, Importance five to my ideas to do things better third rank and The trust imposed by my departments heads, Interest give for self-thinking while at work, Care shown by the superior in learning my job they are got fourth, fifth and sixth rank respectively.

Age and College women professors' income and Expenditure

Ho: There is no significance different between the Age of the respondents and college women professors' income and Expenditure.

Ha: There is significance different between the Age of the respondents and college women professors' income and Expenditure.

Factors	Calculated value	Degrees of freedom	Table value	Level of significance	Result
Age and College women professors' income and Expenditure	$X^2 = 20$	5-1=4	$X^2 = 9.48$	5%	(Ho) is Rejected

Expected frequency (E) = Total No. of. Frequencies\ total No. of education

$X^2 = (O-E)^2/E = 20$

Degrees of freedom (v) =n-1=5-1=4

Since the calculated value is greater than the table value of X at 5% level of significance that the null hypotheses is rejected and it is concluded that there is no significant different between the Age of the respondents and college women professors' income and Expenditure.

Therefore alternative hypothesis is accepted and it is concluded that there is a relationship between the Age of the respondents and college women professors' income and Expenditure.

Conclusion:

The income of prices essential commodities got improved to improve the standard of living and progress the life style saving is very important they know the importance of money and initiated themselves to prepare the budget and lesson down the expenses to meet the future consequences it is also proved that all the working people save the income for their wards education marriage security and also for house construction purpose it is also suggested instead of saving income for these purpose alone help them to safeguard now but for the long living with pattern of expenditure income of retirement fund and pension funds.

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HUMAN RESOURCE PRACTICES -IN BANKING SECTOR

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ABSTRACT

This paper aims to portraits the importance of Human resource practices in banking sector. As we know nowadays banks are facing lot of challenges in its business operation. Regarding this the sector analyzed that human resources are the important factor to retain the banks and concerned corporate image. Human resource practices works in the middle of employees engagement. That is to how the facilities provided by the banks give retrenchment and satisfaction to the employees. It helps to engaged them for a long period of time.Human Resource Management is important for banks because banking is a service industry. Management of people and management of risk are two key challenges facing banks. How you manage the people and how you manage the risks determines your success in the banking business. Efficient risk management may not be possible without efficient and skilled manpower. Banking has been and will always be a "People Business". Though pricing is important, there may be other valid reasons why people select and stay with a particular bank. Banks must try to distinguish themselves by creating their own niches or images, especially in transparent situations with a high level of competitiveness. In coming times, the very survival of the banks would depend on customer satisfaction. Those who do not meet the customer expectations will find survival difficult. Banks must articulate and emphasize the core values to attract and retain certain customer segments.

Key words: Employee engagement, satisfaction, people business, efficiency of work, Skill oriented training etc

INTRODUCTION

It is a common complaint among bank executives that skilled manpower is in short supply. No two arguments on this, HR resources are becoming scarce – both in quality and quantity. And, it is quite elementary that any resource that is in short supply needs to be properly managed for the benefit of society and, therefore, you need to pay attention to the entire Human Resource Management process. What do I mean when I say this? You need to manage the people – and for this you need to discriminate between the people, I mean positive discrimination. The entire spectrum of HR practice requires revolutionary changes if the banks have to survive. Managing the people is the key challenge. And, in my opinion, discrimination is the key word when dealing with people. You will notice that I will use this word very frequently during my discussion. Apart from the risks in the banking sector, the people handling the day to day affairs in the banks need to keep the **customer satisfaction** in mind. The people working at the front office become the face of the bank and thus it is the responsibility of the HR to make sure there are eligible people working up front. They need to make sure that the candidates selected in the banks go through necessary training before they begin their work, so that they are aware of the nuances of the core banking industry and customer relationship, better. The HR management needs to think both about the quantity and quality requirement in the banking sector and deal with the shortage in the skilled manpower supply in the sector efficiently.

STATEMENT OF THE PROBLEM

This paper entitled as **"HUMAN RESOURCES PRACTICES IN BANKING SECTOR"**

OBJECTIVES OF THE STUDY

1. To give an introduction about concept of Human resources
2. To analyse the HR practices carried out in Banks
3. To identify the importance of HR in banking sector
4. To point out major findings and suggestion about the above

SCOPE OF THE STUDY

The banking sector is a wide financial and economical industry, which depends majorly on the workforce. Thus managing and maintaining this workforce becomes the priority for the HR department in the banks. It is also important for the HR management team to have a look at the present and possible future requirements of the banks and work accordingly with the same. So the reason why this topic is relevant to this business era.

METHODOLOGY

This paper fully based on secondary data which are collected from various sources like books journals, and other sources.

DEFINITIONFOR HR

"The people that staff and operate an organization," as contrasted with the financial and material resources of an organization. A human resource is a single person or employee within your organization. Human resources refer to all of the people you employ.

- William R. Tracey

IMPORTANCE OF HR IN BANKING SECTOR

Plan ahead for recruitment:

The ever changing banking industry, with a steady growth in the past decade, has resulted in many vacancies and overall growth in the sector. The number of branches of Public sector has risen significantly and accordingly the requirement for skilled manpower has grown as well. The HR management team is responsible in any particular banks to analyze future requirements of their organization and steadily calibrate recruitment proces

Training of the manpower:

The technology along with the method of working in banking sector is changing rapidly. Not only the machines, but approaches to various schemes, policies and banking facilities are changing with time. The new recruit and the older ones as well, need to undergo necessary training to grasp the same from time to time. The human resource management makes sure that the people working in the banking organization are not suffering from any such discrepancy. Empowering the employees with training and measuring their performance afterwards, is what the human resource department needs to look after.

Keeping a tab on the personal requirements of the employee:

The employee in any organization seeks for his/her value in the company. They tend to work even harder once they feel they are an important source for the company and the company thinks for them in return. Providing pay perks for good works, keeping some personal information and wishing them at occasions, allowing leave and keeping a tab on the promotional and transfer requirements are some of the things that the HR department needs to look into.

Keeping a tab on retirements and resignations:

Talent retention is also the responsibility of HR department. The HR team is also responsible to make arrangements to stop the resignations that the employees are giving to a particular organization. They need to assess and analyse the reasons behind the decision of leaving the organization by the employees and work upon it to better the situation. The HR team also needs to have a record of the retirements planned in few years and make sure that they have recruitment notifications ready to fill the vacant shoes.

HOW TO MANAGE HR/ MAJOR HR PRACTICES CARRIED OUT IN BANKS

1.Planning

As the economy grows at a steady rate of around 7–8%, incomes rise and demographic dividends start accruing, the Banking industry is expected to take a quantum leap forward. But this growth will need a large number of people and considering that there are retirements in lakhs, a defining moment is being presented before the Nationalized Banks to transform. Are the banks ready to handle the new bunch of employees who will be culturally so different from their predecessors of the post nationalization era? It all begins with having a manpower plan.

While planning your people requirement it is very important for you to develop your "employer brand", that is, your reputation as an employer to attract, engage and retain talented candidates and employees. Banks will have to plan for the following:

- A steady, carefully calibrated recruitment programme,
- As rapid technological changes transform business – continuous skill up-gradation.
- A new generation of the workforce will be working alongside an older generation as a team. Banking, in my opinion is a team work and this new situation will require cultural adjustments and therefore, change management

2. Acquiring the right people:

How do we get to acquiring people with the right kind of talent? Unfortunately, it is the same limited talent pool that will be targeted by Banks, Financial Institutions, Insurance, Telecom and other industries which are on fast growth track and in need of talented manpower. While my friends in the Banking Industry are busy developing "on-line" application forms and "online" tests, we need to probably question if we are even targeting the right kind of talent pool. I would like to have a study on how many people in remote villages, at the taluka / tehsil level, appear for the recruitment tests that are conducted. Because, these might be the people who could be best suited to drive our financial inclusion agenda. While we are busy testing the people for problem solving skills on paper, Professor Debashis Chatterjee, Director of IIM Kozhikode says that these do not necessarily mean problem solving skills on the ground. Our recruitment tests do not focus on testing the psychological abilities of candidates to ensure that only the ones with right attitude

towards the job are selected. This is why we often end up with people having brilliant minds but incapable of actually delivering on the tasks assigned. Banks need to seriously look at lateral recruitment as an option to induct specialists at various levels with specific skill sets and experience pool. While we have often heard of people leaving banks to join finance, legal, accounting firms, etc. seldom have we heard of people leaving these professions to join banks.

3. Performance Management:

This is the most important area of Human Resource Management, the foundation of which is discrimination. Unfortunately, current systems are unable to discriminate and differentiate between performers and non-performers. In fact, it is impossible to identify who are the performers and who are the non-performers. I don't know if any one of you has even attempted to identify who are, say, the bottom 25% people in your organization. In any organization typically there would be some 10–15% of people who would be the high performers. HR managers often focus on this segment and try to cater to their needs first. Instead, I feel that focus should be on the remaining 85% as any improvement in their performance would have a significant impact on the organization's performance. With all the efforts a student who always scores above 90% marks in his class, will benefit by only a few percentage. The one who scores only 45%, however, has the potential of doubling his marks.

1. Managing in the knowledge era:

We are living in the knowledge age where our existing management theories, which are oriented towards being more productive in the industrial society and the ethics around it, will need to undergo a 360 degree change. As I mentioned earlier, the key driver that motivates people in the knowledge era is not livelihood or job satisfaction but is the feeling of empowerment. When we talk of talent management today, it is about managing knowledge workers and there are some prerequisites for it:

- They cannot be treated as subordinates, but as associates
- They cannot be managed, but led
- They will work flexi-time and flexi-place but would need a "home base"
- Above all, they cannot be purchased or bribed, they have to be empowered.

FINDINS AND SUGGESTIONS

1. Human resource development is very essential in banking sector
2. It is necessary to develop the entire progress of people.
3. Every banks shall proceed with a scientific manner to retain their employees
4. The banks shall do consider the Human resource is the essential asset.
5. The banks shall proceeds with innovative strategies to retain the employees.

CONCLUSION

The public sector banking system in India is standing at an important cross road. There are critical choices to be made and initiatives to be taken. The time is ripe for leaving the old baggage and taking bold measures. These measures would determine the future path of public sector banks and whether they would continue to retain their position of pre-eminence in the banking space or would they yield to the pressure from their peers in the private sector.

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HUMAN RESOURCE MANAGEMENT AND DEVELOPMENT

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ABSTRACT:

In order to meet the challenges of the marketplace, senior management needs to ensure that an organisation employs highly skilled and well-motivated staff, and there is a commitment to establishing a learning organisation. Simulation exercises can be used to develop the skill base of individual employees and corporate mentoring can be used to both retain and stimulate junior managers who are keen to progress through the organisation's hierarchy. This paper makes reference to a human resource management development and strategic management framework that can be used to develop a pro-active approach to decision making. Such a framework will allow junior managers to develop a holistic awareness and appreciation of the organisation and will provide a basis for consensus decision making. It will also foster diversity and enhance the process of communication in a multi-cultural work environment.

Keywords: Management development, Mentoring, Strategic management, Simulation.

Introduction :

From financial transactions to operational decisions and beyond, the core of every business function relies on an organization's greatest asset: its human resources. As such, human resources boast significant responsibility for the success or failure of an organization. The value of human resources is not always widely apparent. In fact, present day perception frequently limits human resource management (HRM) and human resource development (HRD) to recruitment, compensation, and legalities of managing a workforce. This review identifies the emergent value of human resources, the transformation from education and training to HRD, and the relative importance of HRD to organizational leaders. Specifically, it outlines the reliance of high performance organizations (HPOs) on HRM and HRD, concluding with the present day critical issues facing HRM and HRD

Human Resource Management (HRM)

Recruitment of talent, benefit management, labour relations, and other legalities such as employee safety and health are all encompassed in the process of HRM. As discussed further, HRM as a process is a critical distinction from HRD.

Some theorists contend modern business management stems from five periods, which can be characterized by external forces, that ultimately altered the way management responded over the long term . The five periods include the industrial growth, scientific management, human relations, systems, and organizational culture . However, other theorists such as Sleight , extend HRM earlier, directly connecting it to the trade period and human development. While an official HRM milestone may not be defined, the precluding events are clear. The craftsman and trade apprenticeship era extended into the early 1800s and fostered the introduction of the Industrial Revolution in the late 1800s.

According to Darmody and Liebhold theorists such as Fredrick Taylor and Frank and Lillian Gilbreth emerged with a goal to increase productivity through process management of the organization's human resources. Taylor and the Gilbreths introduced concepts of efficient workflow and optimal conditions. The new obsession with worker performance combined with the rise of large organizations and government intervention forced companies to develop formal personnel management departments. By 1945, during the World War, the official term personnel management (PM) had been coined .

While Haslinda supports PM aligns with the development of HRM, there are differences between the functions of PM and HRM. PM originally functioned to hire and terminate employees and maintain the organization standards in accordance to the trade unions .Thus, PM was largely a reactive set of processes. To the contrary, Haslinda argues HRM proactively addresses organizational needs by obtaining, organizing, and managing human resources. The transformation from PM to HRM stemmed from the evolvement of management practice and philosophies introduced by behaviour theorists. For example, Maslow introduced the first concepts of human resource motivation in his A Theory of Human Motivation.

By the 1980s, another transformation from a hard HRM approach to a softer HRM approach began to appear. The hard approach focused on strategic fit and firm performance. Conversely, the soft approach primarily addressed the impact of human resources on internal and external stakeholders of the organization. The contrasting approaches shifted the perspective of HRM from calculated practices aimed at effective and efficient resource utilization to management decisions which valued both the employer and employee.

Human Resource Development (HRD)

Converse to the process-based HRM, HRD is a series of activities that support behavioural change and learning opportunities for employees . HRD activities aim to develop employee skills and resilience to the current and future demands of the organization. The overall objective of HRD activities is to achieve high performance . Haslinda (2009) provides for specific examples of development activities to include training and development, feedback and appraisal, career planning and development, and change management.

Two factors have influenced the evolution of HRD toward the more active role in the formulation of business strategy:

(a) the centrality of information technology to business success, and

(b) the sustainable competitive advantage offered by workforce expertise.

These two factors work together in such a way that the competitive advantages they offer are nearly impossible to achieve without development and maintaining a highly competent workforce Torraco and Swanson (1995) and de Waal place elevated value on HRD but from different perspectives. The determinant issues integral to business success, such as marketing, innovation, and technology, rely significantly on the capabilities of the organization's workforce. Research agrees that the skills transferred through HRD are aligned with the characteristics of a HPO . As such, HRD and HPO must be considered reciprocal; without one, the other could not exist.

High Performance Organization (HPO)

Literature varies widely in the definition of a HPO. Definitions tend to revolve around specific achievements, financial outcomes, customer satisfaction, or productivity.

A High-Performance Organization is an organization that achieves financial results that are better than those of its peer group over a longer period of time, by being able to adapt well to changes and react to these quickly, by managing for the longer term, by setting up an integrated and aligned management structure, by continuously improving its core capabilities, and by truly treating the employees as its main asset.

History and Evolution

Theorists such as Haslinda (2009) and Torraco, (2009), place the beginning of HRM in England during the 1800s. Research suggests, that formal HRD activities began to appear in the United States during the Industrial Revolution (Sleight, 1993). Overall literature dates human development to the earliest days of mankind when training and learning were processes of survival and subsistence.Throughout such literature, a path of labour necessity, revolutions, and evolution of thought can be drawn from the earliest transference of knowledge and skills to modern day HRD activities.

Purpose and Value

HRM and HRD are not only broadly contested in purpose across academics, but also commonly confused or misinterpreted amongst managers and organizational leaders (Nickson, 2007). The deliberate development activities of HRD can be easily misaligned with learning and training programs seeking only to provide information or specific skills to employees. However, as this review illustrates, HRD constitutes purposeful actions that intervene with the natural learning process, driving employees to adopt behaviours and develop mental and physical attributes. Through the lens of HPO, employee adaptability and flexibility are key drivers to organizational performance. Therefore, the purpose of HRD is fundamentally connected to training and development of personnel proactively to address the change.

HRM and outcomes

Studying the relationship between HRM and performance outcomes is an important research theme.In an overview article, Boselie et al.identified themain research issues within the field. These primarilyconcern the conceptualization and measurement of thecentral concepts and several theoretical issues abouttheir relationship. These issues remain important in thecontemporary debate. The concept of performancehas been discussed above. HRM is commonly defined asa set of employee management activities, but there isno consensus regarding which HR practices shouldbe included in a ‘comprehensive HRM checklist.Even more important is the question as to whether oneshould examine discrete HR practices or employ a systematic HRM approach. According to the systems approach, one should regard interrelated HR practices thataffect performance as a ‘synergistic whole’.

In this studywe follow the systems approach, as this was proven valuable in earlier studies. Thus, if employees believe that specific HR practices are employed in the organization, they will actaccording to that belief.An important theoretical issue that has dominated thefield in the last decade concerns the precise nature ofthe mechanism linking HRM and performance out-comes. This issue is called the ‘black box’, i.e., the mediating link between HRM and performance. HR

practices forgea psychological contract between employer and employeethat in turn affects these perceptions and experiences. Inthis article, job satisfaction is used as a mediating variablelinking HRM to various outcomes.

Conclusion

Human Resource Management focuses on matching the needs of the business with the needs and development of employees. Tarmac depends on its people because their skills contribute to achieving its business objectives.

Within Tarmac, every employee has a valuable role to play. The emphasis is on helping individuals to work together. Workforce planning is part of this strategic process, which looks at the long-term needs across the organisation.

Personal development plans enable every individual to grow both professionally and personally within the business. They also help Tarmac to create a distinct and important competitive advantage through selecting and developing highly motivated and skilled staff who are able to perform at high levels.

A STUDY ON HUMAN RESOURCE MANAGEMENT IN CASHEW INDUSTRY WITH SPECIAL REFERENCE TO KOLLAM DISTRICT

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Abstract

India is the largest producer and processor of cashew in the world. India is the largest exporter of cashew kernels and cashew nut shell liquid (CNSL). Foreign exchange earned by the country through the export of cashew kernels during 2011-12 reached Rs.4,390crore based on statistics from the Cashew Export Promotion Council of India (CEPCI). 131,000 tonnes of kernels were exported during 2011-12. 90% of these export quality cashew kernels are prepared in Kollam. CEPCI and the Kerala State Cashew Development Corporation Limited work in Kollam city to promote exports of cashew kernels and cashew nut shell liquid from India. They also protect the interest of workers and attempt to provide maximum employment to the industry's workers and give them statutory benefits such as minimum wages and bonuses. The industry provides a livelihood for about 600–700 thousand employees and farmers. In Kollam district alone there are more than 250,000 employees directly involved in the industry, which is about 10 per cent of the population of the district. 95 per cent of these workers are women. There are more than 600 cashew processing units in Kollam with about 800,000 tonnes of raw cashews imported annually to the city for processing. An average of 130,000 tonnes of processed cashews are exported to various countries worldwide every year. As a result, Kollam is known as the "Cashew Capital of the World". CEPCI is expecting a rise in exports to 275,000 tonnes by 2020, growth of 120 per cent over present exports. In Kerala most of the cashew processing factories are located in Kollam district. The industry provides livelihood for about 6-7 lakhs of employees and farmers, the cashew industry has national importance.. Even though the Government of Kerala has incorporated the Kerala State Cashew Development Corporation (KSCDC) and Kerala State Cashew Workers Apex Industrial Co—operative Society (CAPEX) to develop the Cashew industry, the cashew industry and ancillary industries did not grow as per the expectation. In this context, an attempt has been made to analyze the problems and potential of the industry so as to make the industry viable and sustainable for the perpetual employment and income generation as well as the overall development of the Kollam district.

KEYWORDS: Kerala State Cashew Development Corporation (KSCDC)- Cashew Development- Employees development-HRM- Training.

Introduction

Human Resource Management concerns with obtaining, organizing, utilizing and motivating the human resources required by an organization. It develops requisite organization climate and management styles to promote effective efforts of cooperation and trust among all employees.. To

sum up, the Human Resource Management aims at getting effective results by organizing and directing the cooperative efforts of human beings. Human Resource Management is an administrative function of an organization that exists to provide the employees needs for organizational activities and to manage the general employee-employer relationship. Today the services of firms are being rendered to the society on a competitive basis in every marketing environment and everywhere in the world. The services provided in different economic conditions also differ. In the Indian economy, service is provided by both public and private sector. Basically, the service of the public sector is comparatively better than the private sector. In such circumstances, the public sector cashew industry services to the general public are higher than those of the private employee's cashew industry in Kollam. To what extent is the service provided by an organization quantitative is the sole question among the employees and at the same time is the basic objective of the present study. The cashew industry is playing an important role in the economic development of the country by creating employment opportunities and performing national economic activities. Cashew industry is the channel of social and economic interaction involving the physical movement of people and goods. The question of service quality has been an essential strategic component for service expectations like employees cashews industry attempting to succeed and survive in the current competitive environment.

Cashew Industry in Kollam District

The mobility is one of the most fundamental and important characteristics of economic activity as it satisfies the basic need of going from one location to the other, a need shared by employees, freight and information. Economies that possess greater mobility are often those with better opportunities to develop than those suffering from scarce mobility. Reduced mobility impedes development, while greater mobility is a catalyst for development. Mobility is thus a reliable indicator of development. The Cashew business in Kollam is based in the eponymous city, which is known as the Cashew Capital of the World. Kollam is the largest processed cashew exporter in the world. As of 2011 there were more than 600 cashew processing units in the city. About 800,000 tonnes of raw cashews are imported to the city for processing every year. 80% of India's export quality cashew kernels are prepared in Kollam. Kollam remained as the cashew capital of the world for decades since 1930s.

History

Cashews were first brought to India by the Portuguese (but is from Northeastern South American or Brazilian coast of native tupi territory in the origin - Neotropic Divergent Evolutive Zone), who planted them along the coasts of Goa to prevent erosion. Originally exported in oil cans, it was found that this method could lead to weevil infestation and it was replaced by storing the kernels in cans infused with carbon dioxide. This method, known as "Vita Packing", is still in use today.

The health benefits and value of cashew nut were discovered much later. The trees adapted very well to their new home, especially in Kerala and by the late 16th century cashew nuts had reached Kollamand then known as Quilon, a city under the control of the Portuguese.

During the time of the Portuguese, Dutch and British in the Indian subcontinent, Quilon and its old port were major business hubs for Arabian and Chinese traders. Many of the cashew businesses in Kollam are family owned and run.

Statement of the Problem

Cashew sector occupies a place of essential importance in Indian economy. The wonderful growth of cashew sector has expanded trade, commerce and industries phenomenally. The burgeoning gap between expectation of employees and existing level of facilities and convenience offered in the buses have a definite bearing on the service quality in the bus cashew sector. Now

days there is a requirement for manpower needed for developing countries. Every year raise to manpower in the public sector and also other hand rise in unemployment, there is a big problem of developing countries. Reason for lack of awareness,illiteracy, un developed technology, poor innovation, is due to no proper systems. To improve the high quality of public sector in the field of cashews, the significance of Human Resource Management in public sector cashew industry's with a large number of employees covering almost the entire population of the state. It brings about a number of issues relating to recruitment and selection of the right people, their training and development, superior subordinate relationship and employment relations. These practices lead to employee grievances. If these grievances are not handled properly, it will result in disputes between management and employees. In this globalization era, continuous development of technology further complicates these problems. Therefore, effective Human Resource Management practices are required to handle these problems. Highly motivated and committed workforce can contribute to the productivity of an organization. The effective functioning of the Cashew industry mainly depends on the efficiency of its Human Resource Management practices.

Scope of the Study

The research study includes planning, staffing, selection process, training and development, wage and incentive plan, salary and remuneration, motivation, trade unions and association, welfare measures and safety, performance appraisal of workers of Human Resource Management. To find out the Human Resource Management practice of Kollam state cashew industry workers and the impact on the growth of the unit are also planned in the research work. The study covers Kollam district only. The survey has been taken for a period of 10 years from 2005- 2006 to 2016- 2017 for evaluating the effectiveness of HRM practices in Cashew industry.

Objectives of the Study

1. To examine the association between Human Resource Management practices and demographic variables of employees cashew industry inKollam District.
2. To evaluate the efficiency of various core dimensions of Human Resource Management practices prevailing in cashew industry.
3. To measure the overall effectiveness of Human Resource Management practices among the different categories of employees of cashew industry.

Hypotheses of the Study

1. H_O = There is a relationship between Human Resource Management practices and demographic variables,
2. H_O = There is a relationship between overall effectiveness and Human Resource Management Practices,
3. H_1 = There is no relationship between overall effectiveness and Human Resource Management Practices.

Framework of Analysis

In order to study the Human Resource Management Cashew Industry, this study is used in percentage analysis, Kruskal Wallis test, F-ratio, Chi- Square Test Analysis, Analysis of one way Variance, Analysis of co-efficient of Variation, Factor analysis, Multiple Regression Analysis and Percentage Analysis. SPSS (Statistical Package for Social Sciences) version 21are employed.

Limitations of the Study

The research is under taken in Kollam district only. All data are collected from only one District of Kollam. Even though the other Divisions does exhibit population wise a mini material

character, the results need to be generalized with watchfulness and may not be entirely valid for population of other Division.

Data collection

The data collected are primary as well as secondary data. The primary data were collected from a structured questionnaire which prepared to measure the efficiency of Human Resource Management practices followed by cashew industry on its employees. The questionnaire schedule is classified into 11 different parts. The first part elucidates 9 personal and demographic variables of respondents. The remaining ten parts comprise theoretical items, namely, Recruitment and Selection, Performance Appraisal, Promotion and Transfer, Training and Development, Wages and Incentives, Workers' participation in Management, Grievances Handling, and Management Attitude toward Employee and Trade Union, Welfare Measures, and Motivational factors. Secondary data were collected from various sources such as journals, books, newspapers, magazines, research papers, articles, unpublished records, annual reports, libraries and websites etc.

Sampling method

The researcher adopted simple random sampling method. The respondents were chosen for the study from the category of employees such as machine operator, technical staff and office staff, age group ranging from 25 years to 58 years, in Kollam District Divisions. The selection of workers and employees from Kollam Division members was chosen according to simple random sampling from the list provided by division member and the response was obtained from 290 respondents. Out of the 90 questionnaires are found to be incomplete, and are discarded in the analysis from the study. Hence, the final sample was taken from the 200 respondents which was useful to this analysis. All the employees were contacted personally and the questionnaire was distributed in one day and collected later on. The leisure time given to employees enabled them to devote and care for producing accurate and meaningful data. The questionnaires are collected after much frequent visits.

Pilot Study

The study used a structured questionnaire. The questionnaire is pretested during the months from January 2018 to June 2018 with a sample of 50 employees selected in the Kollam. A pilot study is undertaken to identify and eliminate ambiguous terms and to check the reliability of the questions. Necessary changes are made in the instrument of the basis of responses to the questionnaire. The statements to be included in the Human Resource Management and demographic factors are identified by applying "t" test.

REVIEW OF LITERATURE

T.R.Dhivya and R.Vijayaraj (2016)- In the presence Study analyses the employees satisfaction towards labour welfare measures in Kollam state cashew industry limited. Welfare includes anything that is done for the comfort and improvement of employees and is provided over and above the wages. In modern business environment, the company should retain the employees which will helpful to achieve their goal. It only acts vital role to create morale, satisfaction of the employees and retain them. The researcher concluded the employees of cashew industry are satisfied in statutory and non-statutory welfare. Some of the dissatisfaction level is identified in the areas of recreation facility and special reference to other hospitals. It is pointed and suggested with alternative to overcome the dissatisfaction level in the particular area.

M Dhanabhakyam and Nisamudheen T (2016)- To contain the explosion of personal vehicle movement in cities, a very high dose of investment in public cashew services is necessary. A policy framework supported by institutional arrangements must accord explicit priority to mass road cashew with better amenities and facilities which make the employees feel satisfied for what they

pay for State Government should through funding and by providing proper training and development for employees to deliver better services to the employees community.

Maheswari M and A. Lakshmi (2016)- Nowadays we are facing problems while moving one place to another place. For this we need to plan where we want to move, through which mode to use to travel, like this we need to consider so many factors. So the cashew industry plays a major role for the smooth journey. In this situation they need the support from various sources like employees, bus owners, government, and general public etc. The factors determine the job satisfaction, working time, travelling time (task), bus maintenance, incentives, owners support, stress and relationship with employees are dealt.

ANALYSIS AND INTERPRETATION OF DATA

The analysis of Human Resource Management in Cashew Industry Kollam District.it is thought appropriate to test this proposition and to infer whether these characteristics had influenced the opinion of respondents on Human Resource Management or not with this object in view, the socio economic characteristics of respondents were highlighted. The nature of relationship between such personal characteristics and their opinion on human resource management practices was thoroughly examined with the help of statistical measures ANOVA, Chi-square.

Table -1.1

Association between various Personal factors and opinion on Recruitment and Selection

Variables	Personal factors	Chi-square value	df	Asymp sig.	Significant /Not significant
Effective methods	Age	8.457	12	.748	NS
	Experience	28.508	12	.005	S
	Qualification	32.232	12	.001	S
	Membership in union	26.935	20	.137	NS
	Status in union	1.890	4	.756	NS
	Nature of employment	2.626	4	.622	NS
Objective assessment	Age	15.411	12	.220	NS
	Experience	9.207	12	.685	NS
	Qualification	30.906	12	.002	S
	Membership in union	25.934	20	.167	NS
	Status in union	6.014	4	.198	NS
	Nature of employment	1.486	4	.829	NS
Preference to existing employees	Age	12.113	12	.437	NS
	Experience	22.952	12	.028	S
	Qualification	15.563	12	.212	NS
	Membership in union	22.294	20	.325	NS
	Status in union	1.202	4	.878	NS
	Nature of employment	5.664	4	.226	NS

Sources: Primary data

In above table show the chi-square test has been used to analyze the association between various personal factors of the respondents and the opinion about recruitment and selection. It is found that the null hypothesis is accepted (not significant) in five cases of the effective training category, same five cases in each category of objective assessment and preference to existing employees. It is concluded that respondents of effective methods status qualification and experience in cashew industry have significant influence on the process of recruitment and selection process. When objective assessment is associated with personal factors of the respondent's qualification have significant influence on recruitment and selection process. In the case of experience have significant influence when preference to existing employees compared to personal factors of the respondents. It is concluded that overall the factors like experience and qualification have significant influence on the process of recruitment and selection of the employees.

Table 1.2
ANOVAs

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	31.490	10	3.149	16.049	.000[b]
1 Residual	115.570	589	.196		
Total	147.060	599			

Sources: Primary data

a. Predictors: (Constant), Recruitment and selection, Performance appraisal, Promotion and transfer, training and development, Wages and Incentives, Workers' participation in management, grievance Handling, Management attitude toward employee and trade union, Welfare measures, Motivational Factors

b. Dependent Variable: OVALL opinion on Effectiveness of HRM Practices by the conductors

The ANOVA table, as displayed in the table no. 1.2 shows F ratio for the regression model. It indicates that the chosen ten variables significantly contribute for the dependent effectiveness of HRM Practices.

The independent variable that is associated with dependent variable is referred as explained variance. The remaining independent variable that is not associated with the dependent variable is referred as unexplained variance. The larger F Ratio has more variance in the dependent variable that is associated with the independent variable. The F Ratio is equal to 16.049. The statistical significance is .000. It has significant. So, the null hypothesis that no relationship exists between the two variables is rejected. Therefore, there is a relationship between the independent and the dependent variables.

SUGGESTIONS

The following suggestions are made to improve Human Resource Management in cashew Industry in different areas such as Recruitment and Selection, Training and Development, Performance Appraisal, Workers' Participation in Management, Grievance Handling, Management's attitude towards employees and Union, Welfare measures and Motivational factors. In the case of recruitment and selection, more attention is to be made towards objective assessment of the skills of the employees. The skills of the employees should be evaluated without any bias and discrimination

at the time of selection. Even though most of the respondents were satisfied with the adequacy and impartiality of the training and development programs, there is still some scope for improving the programs. Further improvements should be made to increase the effectiveness of the training methods and it will help to increase the employees' contribution towards productivity. It is suggested that the employees may be allowed to participate actively in the decision making process. Their views can be considered without any discrimination. The employees should be allowed to participate in management in such a way as to enables them to realize their responsibilities. Periodical meetings may be arranged with representatives of the employees and the lower level management to redress the grievances of the employees at the bottom level. Upward communication system should be strengthened; the disciplinary actions should not be extreme. Increment cut should not be followed as a common practice. It may be taken as a last step. The officials may reconcile the interest of the employees as their own interest, without any bias. Management attitude towards the unions should be improved. The influence of the political leaders should be reduced to a greater extent. More recognition should be given to the internal leaders. It is suggested that the management should provide adequate post-retirement benefits and different welfare facilities. To improve the productivity of the employees, the management should provide sufficient safety measures and motivate the employees by providing more monetary and non-monetary benefits and recognize the achievement of the employees in a proper manner. It may be suggested that the cashew industry may be converted into a Government Company in order to enjoy the benefits availed by the government employees. The running staff may be provided with the buses in a good condition and with sufficient fuel. There should be positive and sympathetic approach of the officials towards the clerical staff. The technical staff may be supplied with adequate and modern tools and equipment. Conducive work environment may be created for the workers. These measures will motivate the employees to increase their contribution towards the improvement of the performance of the industry.

CONCLUSION

The economic growth that India has witnessed over the last few years has resulted in rapidly rising cashew needs. Simultaneously concerns are being raised about the sustainability of the cashew Industry factor in the country given a significant and rising share in emissions, both global and local. A well-developed cashew industry system has positive implications for access to health care, education and other basic needs. In the case of employees, Human Resource Management practices followed in cashew Industry were found satisfactory. However this study reveals that seven demographic factors such as experience, status in the union, membership in the union and nature of employment and five human resource dimension viz. recruitment and selection, promotion and transfer, workers' participation in management, welfare measures and motivational factors have significant influence on the human resource management cashew Industry. Therefore the industry should focus more on the above aspects that influence the human resource management.

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HUMAN RESOURCE C DEVELOPMENT AND HEALTH SECTOR IN INDIA

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Abstract: Human Resource Development (HRD) is the part of human resource management that particularly deals with training and development of the employees in the organization.To identify the importance of developing the competencies of health care workers in department of family welfare.Human resource professionals face many obstacles in their effort to deliver high quality health care to society. Some of these constraints include budgets lack of similarity different stakeholder's values, absenteeism rates, high rates of turnover and low morale of health personnel.In profundity study is required to understand and identify Talent management strategies as most effective tool for acquisition and controlling attrition/emigration in both rural as well as urban areas.

INTRODUCTION

Human Resource Development (HRD) is the part of human resource management that particularly deals with training and development of the employees in the organization. It includespreparationa anyone after he or she is first hired, providing opportunities to learn new skills, distributing wealth that are favorable for the employee's tasks, and any other developmental activities. Development of human resources is necessary for any organisation that would like to be energetic and growth-oriented. Unlike other resources, human resources have relativelyunlimited potential capabilities. The potential can be used only by creating a climate that can always identify, bring to surface, nurture and use the capabilities of people. A number of HRD techniques have been developed in recent years to make the above duty based on certain principles.

Definition

Human Resource Development (HRD) is the structure for helping employees develops their personal and organizational skills, information, and abilities. It includes such opportunities as employee preparation, employee livelihoodgrowth, presentation management and development, training, progression,preparation, key employee identification, training assistance, and organization development.

Objective of HRD

To identify the importance of developing the competencies of health care workers in department of family welfare.

National Rural Health Mission (NRHM)

NRHM was launched to address infirmities and troubles across primary health care and bring about development in the health system and the health position of those who live in the rural areas. The Mission aims to provide worldwide access to reasonable, affordable, and quality health care that is responsible and at the same time approachable to the needs of the people. The Mission is estimated to achieve the goals set under the National Health Policy and the Millennium Development Goals (MDGs). To achieve these goals, NRHM facilitateaugmented access and utilization of quality health services by all, forge a partnership between the Central, State, and the local governments, sets up a policy for involving the PRIs and the society in the management of

primary health programmes and infrastructure, and provides an opportunity for promoting equity and social justice. The NRHM establishes a mechanism to provide elasticity to the States and the community to encourage local initiatives and develop a framework for promoting intersectoral convergence for promotive and preventive health care.

National Urban Health Mission (NUHM):

The NUHM will assemble health needs of the urban poor, mainly the slum dwellers by making accessible to them essential primary health care services. This will be done by investing in good quality health professionals, appropriate technology through PPP, and health insurance for urban poor. Recognizing the significance of the problem, urban health will be taken up as a thrust area for the Eleventh Five Year Plan. NUHM will be launch with focus on slums and added urban poor. At the State level, moreover the State Health Mission and State Health Society and Directorate, there would be a State Urban Health Programme Committee. At the district level, likewise there would be a District Urban Health Committee and at the city level, a Health and Sanitation Planning Committee. At the ward slum level, there will be a Slum Cluster Health and Water and Sanitation Committee. For promoting public health and cleanliness in urban slums, the Eleventh Five Year Plan will also include experiences of civil society organizations (CSO) working in urban slum clusters. It will try to find to build a bridge of NGO–GO partnership and develop community level monitoring of resources and their equitable use.

NUHM would ensure the following: • Resources for addressing the health problems in urban areas, especially among urban poor. • Need based city specific urban health care system to meet the diverse health needs of the urban poor and other vulnerable sections. • Partnership with community for a more proactive involvement in planning, implementation, and monitoring of health activities. • Institutional mechanism and management systems to meet the health-related challenges of a rapidly growing urban population.

The importance of Human Resource to the success of health reforms

Reform strategies will impact absolutely and negatively on staff employed in the segment and their management. The possibility of providing the right kind of staffing to support the new arrangement would need to be experienced. Further or different preparation may be required; or more or lessemployees. If there are severe labour constraints, and this can compriseresistance of the staff to changes, it may be determined that the proposed change in service provision should be revised or even discarded. A focus on HR will assist reform programmes to meet their objectives, or if necessary, to classify how to adjust them to more reasonable objectives, given constraints of staffing and HR management capacity. The statement here is that reforms are aimed at improving the act of the health sector.

Any form of change will present opportunities including for improvements to effective management of HR. For example, where there is a devolved management structure, managers may have more choice in the way in which they staff their services, as they will no longer have to stick rigidly to inappropriate national enrollment norms. They may have more flexibility in how they manage and reward performance. Rigid staffing norms and lack of authority to manage staff performance often contribute to long-standing HR problems. Provided that the opportunities are recognized and taken up, reforms can help with the improvement of the HR situation.

The impact of human resources on health sector reform

When examining global health care systems, it is both functional and important to explore the impact of human resources on health sector reform. While the specific strength care reform process varies by country, some trends can be identified. Three of the main trends include efficiency, equity and quality objectives various human resources initiatives have been employed in an attempt to increase efficiency. Outsourcing of services has been used to convert fixed labor expenditures into

variable costs as a means of improving efficiency. Contractingout, performance contracts and internal contracting are also examples of measures employed. Human resources in health sector reform also seek to develop the quality of services and patients' satisfaction. Health care quality is generally defined in two ways: technical quality and sociocultural quality. Technical quality refers to the impact that the health services obtainable can have on the health conditions of a population. Socio cultural quality measures the level of suitability of services and the ability to satisfy patients' expectations.

Human resource professionals face many obstacles in their effort to deliver high quality health care to society. Some of these constraints include budgets lack of similarity different stakeholder's values, absenteeism rates, high rates of turnover and low morale of health personnel.

Health Insurance:

Protecting the Poor in India, due to enormous geographical area, very large population, and discrimination of resources, ensuring good health for all, particularly the poor, is a difficult issue. Our health system is a combine of the public and private sectors, with the NGOs and civil society still playing a very small (though important) responsibility. The 60th Round of the NSSO (2004–05), has clearly brought out the fact that in rural government hospitals, an out-of-pocket expenditure of more than Rs 3000 is made during every hospitalization. In rural private hospitals, it is more than Rs 7000. The expenditure in the urban areas in private hospitals is more than Rs 11000 and about three times higher than the public hospitals. Today, this expenditure would have increased considerably. Private out-of-pocket expenditure can be reduced through Comprehensive Health Insurance, on a risk pooling basis for all, particularly the poor. Coverage of health insurance in India is miserably limited. Current health insurance in government and private sector covers around 11% of the population. The existing Employees State Insurance Scheme, Central Government Health Scheme (CGHS), and Ex-Servicemen Contributory Health Scheme provide services to industrial workers, government employees.

Conclusion:

Emerging economy & growing population cannot deal with lack of health workforce. Continuous appraisal of the gap in demand and supply is required. Government have taken initiatives to increase the supply of human resource for health with Reviews emphasis on hiring and training to develop health workforce aimed at providing minimum health coverage to all. The need is to plan to increase supply of Human resource for Health along with concrete policy33 to control attrition and emigration as hiring new employees cannot fill the blankness in similar way as trained and culturally modified employees. In profundity study is required to understand and identify Talent management strategies as most effective tool for acquisition and controlling attrition/emigration in both rural as well as urban areas.

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